



## **Sensible Financial Planning & Management, LLC**

Form ADV Part 2B – Brochure Supplement

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Dated March 16, 2021

*For*

**Frederick H. Miller, Jr, CFP®**

**CRD # 4540301**

**Richard D. Fine, CFP®**

**CRD # 5567377**

**Joshua S. Trubow, CFP®**

**CRD # 6675166**

**Laura E. Williams, CFP®**

**CRD # 6217497**

**Marie E. St. Clare**

**CRD # 7306767**

**Frank Napolitano, CFP®**

**CRD # 5930928**

**Christopher C. Andrysiak**

**CRD # 5642217**

**Brendan “Gyb” Spilsbury**

**CRD # 7204492**

This brochure supplement provides information about Frederick H. Miller, Jr., Richard D. Fine, Frank Napolitano, Joshua S. Trubow, Christopher C. Andrysiak, Laura E. Williams, Brendan Spilsbury and Marie St. Clare that supplements the Sensible Financial Planning & Management, LLC brochure. You should have received a copy of that brochure. Please contact Charles Luce, Chief Compliance Officer if you did not receive Sensible Financial Planning & Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about the above supervised persons is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

# Item 2: Educational Background and Business Experience

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## **Frederick Hotchkiss Miller, Jr.**

Born: 1954

### **Educational Background**

- 1976 – A.B. in Economics, University of Chicago
- 1977 – A.M. in Economics, University of Chicago
- 1982 – PhD in Economics, University of Chicago

### **Business Experience**

- 03/2002 – Present, Sensible Financial Planning & Management, LLC, Managing Member
- 09/1998 – 03/2002, Zurich Scudder Investments, Senior Vice President
- 07/1994 – 08/1998, Mercer Management Consulting, Principal
- 01/1984 – 07/1994, Braxton Associates, Associate to Director
- 09/1980 – 12/1983, Johns Hopkins University, Assistant Professor

**Professional Designations, Licensing & Exams:** CFP (Certified Financial Planner) ®, Massachusetts Life Insurance Advisor License

## **Richard D. Fine**

Born: 1957

### **Educational Background**

- 1985 – B.A. in Computer Science, University of Colorado
- 1996 – MBA, Babson College
- 2003 – Certificate in Financial Planning, Boston University

### **Business Experience**

- 01/2017 – Present, Sensible Financial Planning & Management, LLC, Principal
- 09/2003 – 01/2017, Sensible Financial Planning & Management, LLC, Financial Planner and Senior Advisor
- 03/2001 – 09/2002, MAK Technologies, Director of Marketing
- 09/1999 – 02/2001, marchFIRST (formerly US Web), Strategic Alliance Director
- 09/1997 – 08/1999, World Merchandise Exchange, Director, E-Commerce Marketing
- 1995 – 1997, Independent Marketing Consultant (while pursuing MBA)
- 1990 – 1994, Digital Equipment Corporation, Senior Product Manager
- 1987 – 1990, Digital Equipment Corporation, Senior Software Engineer

**Professional Designations, Licensing & Exams:** CFP (Certified Financial Planner) ®, (RMA) Retirement Management Advisor®, Massachusetts Life Insurance Advisor License

## Frank Napolitano

Born: 1982

### Educational Background

- 2005 – B.A. in Music and Comparative Religion, Harvard University
- 2011 – JD, Boston University

### Business Experience

- 04/2012 – Present, Sensible Financial Planning & Management, LLC, Financial Advisor
- 05/2011 – 04/2012, Morgan Stanley, Financial Advisor
- 07/2010 – 08/2010, Verdasys, Inc., Legal Intern
- 05/2009 – 08/2009, Senior Partners for Justice, Summer Intern
- 11/2005 -11/2008, Advantage Testing, Private Tutor

**Professional Designations, Licensing & Exams:** CFP (Certified Financial Planner) ®

## Joshua S. Trubow

Born: 1987

### Educational Background

- 2010 – B.S. in Finance, Bentley University
- 2011 – Masters in Financial Planning, Bentley University

### Business Experience

- 05/2020 – Present, Sensible Financial Planning & Management, LLC, Senior Financial Advisor
- 03/2016 – 05/2020, Sensible Financial Planning & Management, LLC, Financial Advisor
- 04/2014 – 02/2016, Sensible Financial Planning & Management, LLC, Junior Financial Advisor
- 11/2011 – 03/2014, Sensible Financial Planning & Management, LLC, Investment Operations Analyst
- 01/2011 – 05/2011, Anthony DiMauro Accounting, Tax Assistant
- 03/2009 – 08/2009, General Dynamics, Finance Intern

**Professional Designations, Licensing & Exams:** CFP (Certified Financial Planner) ®

## Christopher C. Andrysiak

Born: 1965

### Educational Background

- 1987 - SB Economics, Massachusetts Institute of Technology
- 1993 - MBA, Amos Tuck School of Business, Dartmouth College

### Business Experience

- 08/2017 – Present, Sensible Financial Planning; Associate Financial Advisor and Senior Director of Strategy
- 07/1998 – 09/2016, Fidelity Investments; Senior Vice President
- 1993 – 1998, Braxton Associates / Deloitte Consulting; Senior Manager
- 1987 – 1991, Goldman, Sachs & Co.; Investment Banking Analyst

**Professional Designations, Licensing & Exams:** Series 65

## Laura E. Williams

Born: 1992

### Educational Background

- 2014 – B.S. in Finance, Bentley University
- 2017 – Certificate in Financial Planning, Boston University

### Business Experience

- 06/2018 – Present, Sensible Financial Planning & Management, LLC, Financial Advisor
- 07/2014 – 05/2018, Sensible Financial Planning & Management, LLC, Associate Financial Advisor
- 06/2013 – 08/2013, RBC Wealth Management, Intern

**Professional Designations, Licensing & Exams:** CFP (Certified Financial Planner)®, (ChSNC) Chartered Special Needs Consultant®

## Brendan Gybbon Spilsbury

Born: 1996

### Educational Background

- 2018 – B.A., Union College

### Business Experience

- 10/2018 – Present, Sensible Financial Planning & Management, LLC, Associate Financial Advisor

**Professional Designations, Licensing & Exams:** S65 Exam

## Marie E. St. Clare

Born: 1995

### Educational Background

- 2017 – B.A., Wellesley College

### Business Experience

- 10/2020 – Present, Sensible Financial Planning & Management, LLC, Associate Advisor
- 06/2017 – 08/2020, Nanny

**Professional Designations, Licensing & Exams:** S65 Exam

## Professional Designations

**CERTIFIED FINANCIAL PLANNER™**, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

## Item 3: Disciplinary Information

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Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

## Item 4: Other Business Activities

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Mr. Miller, Mr. Fine, Mr. Napolitano, Mr. Trubow, Mr. Andrysiak, Ms. Williams, Mr. Spilsbury and Ms. St. Clare are not involved in other business activities.

## Item 5: Additional Compensation

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Mr. Miller, Mr. Fine, Mr. Napolitano, Mr. Trubow, Mr. Andrysiak, Ms. Williams, Mr. Spilsbury and Ms. St. Clare do not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services to their clients.

## Item 6: Supervision

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Charles Luce, as Chief Compliance Officer, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.