



Sensible Financial Planning & Management, LLC

Form ADV Part 2B – Brochure Supplement

**203 Crescent Street
Waltham, Massachusetts 02453**

**T: 781-642-0890 F: 781-810-4830
www.sensiblefinancial.com**

Dated January 6, 2022

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, CFP®
CRD # 5642217

Brendan “Gyb” Spilsbury
CRD # 7204492

Aimee L. Plouffe, CFP®
CRD # 7431203

Nicholas J. Rosa
CRD # 74514565

This brochure supplement provides information about the above listed individuals Frederick Miller, Jr., Richard Fine, Frank Napolitano, Joshua Trubow, Christopher Andrysiak, Laura Williams, Brendan Spilsbury, Marie St. Clare, Aimee Plouffe and Nicholas Rosa 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.

Item 2: Educational Background and Business Experience

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, CFP (Certified Financial Planner) ®

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

Aimee Lynn Plouffe

Born: 1989

Educational Background

- 2011 – Hospitality, Southern New Hampshire

Business Experience

- 08/2021 – Present, Sensible Financial Planning & Management, LLC, Associate Advisor
- 10/2014 – 08/2021, Journey Wealth Partners, Financial Planner
- 10/2012 – 10/2014, enVision Hotel Boston, Hotel Manager
- 05/2011 – 10/2012, TD Bank, Teller

Nicholas James Rosa

Born: 1996

Educational Background

- 2018 – B.S., Finance, Bentley University
- 2020 – Masters in Financial Planning, Bentley University

Business Experience

- 08/2020 – Present, Sensible Financial Planning & Management, LLC, Associate Financial Advisor
- 10/2019 – 05/2020, T-Mobile, Sales Associate
- 08/2014 – 07/2020, Bentley University, Full Time Student

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.

The **RETIREMENT MANAGEMENT ADVISOR® (RMA®)** is an advanced certification program that focuses on building custom retirement income plans to mitigate clients' risks and mastering the retirement planning advisory process. The RMA® designation is obtained by completing an advanced course of study, a comprehensive certification exam, and agreeing to be bound by the Investments & Wealth Institute’s Code of Professional Responsibility. As a prerequisite, financial services professionals must have at least three years of relevant experience or acceptable designations (CIMA®, CPWA®, CFP®, CFA®, ChFC, RICP). This designation requires 20 hours of continuing education every year and renewal of an agreement to be bound by the Code of Professional Responsibility.

Chartered Special Needs Consultant (ChSNC)®: The American College of Financial Services provides financial services professionals with the technical, collaborative and quantitative skills necessary to help clients with special needs through the Chartered Special Needs Consultant (ChSNC) designation. The designation is targeted as an advanced designation for experienced and dedicated planners who want to serve this market. In addition to completing the coursework - two self-study courses and one live webinar capstone - a ChSNC designation holder must meet professional and educational experience requirements. Designees must adhere to The American College’s Code of Ethics and complete 30 hours of continuing education every two years through The American College’s recertification program.

Item 3: Disciplinary Information

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

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

Item 5: Additional Compensation

Mr. Miller, Mr. Fine, Mr. Napolitano, Mr. Trubow, Mr. Andrysiak, Ms. Williams, Mr. Spilsbury, Ms. St. Clare, Ms. Plouffe, and Mr. Rosa 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

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