



Sensible Financial Planning & Management, LLC

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Form ADV Part 2B – Brochure Supplement

Dated February 7, 2024

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, CFP®

CRD # 7306767

Nicholas J. Rosa

CRD # 74514565

Brandon C. Garneau

CRD# 7547121

Frank Napolitano, CFP®

CRD # 5930928

Christopher C. Andrysiak

CRD # 5642217

Brendan “Gyb” Spilsbury, CFP®

CRD # 7204492

Aimee L. Plouffe, CFP®

CRD # 7431203

Kelly M. Robertie

CRD # 4825906

This brochure supplement provides information about the above listed individuals 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: Series 65 Exam, 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: Series 65 Exam, 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, Verdasy, 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: Series 66 Exam, 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 Exam

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: Series 65 Exam, CFP (Certified Financial Planner)®

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: Series 65 Exam, CFP (Certified Financial Planner)®

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

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

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: Series 65 Exam

Kelly M. Robertie

Born: 1980

Educational Background

- 2002 – B.A., English Language and Literature, Gordon College
- 2015 – Masters of Arts, Teaching, Regis College

Business Experience

- 07/2022 – Present, Sensible Financial Planning & Management, LLC, Associate Financial Advisor
- 02/2017 – 07/2022, Peabody Public Schools, Teacher
- 08/2014 – 02/2017, Winthrop Public Schools, Teacher

Professional Designations, Licensing & Exams: Series 65 Exam

Brandon C. Garneau

Born: 2000

Educational Background

- 2023 – B.S., Finance, Quinnipiac University, School of Business

Business Experience

- 01/2024 – Present, Sensible Financial Planning & Management, LLC, Associate Financial Advisor
- 06/2023 – 01/2024, Columbia Management Investment Distributors, Inc., Registered Representative
- 06/2023 – 01/2024, Columbia Threadneedle Investments, National Advisor Consultant

Professional Designations, Licensing & Exams: Series 65 Exam

Professional Designations

CERTIFIED FINANCIAL PLANNER™ professional

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct* ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board's *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

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, Mr. Rosa, Ms. Robertie and Mr. Garneau 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, Mr. Rosa, Ms. Robertie and Mr. Garneau 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.