

Item 1: Cover Page

One Brick Planning and
Consulting, LLC

4047 Tejon St, Denver, CO 80211

**Form ADV Part 2A – Firm
Brochure**

720-057-0549

Dated January 2, 2018

This Brochure provides information about the qualifications and business practices of One Brick Planning & Consulting, LLC, (“OBPC”). If you have any questions about the contents of this Brochure, please contact us at (720) 057-0549. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

One Brick Planning & Consulting, LLC is registered as an Investment Adviser with the State of Colorado.

Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about OBPC is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the firm’s identification number 277047.

Item 2: Material Changes

There are currently no material changes on this version of Form ADV Part 2.

Future Changes

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations and routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of OBPC.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov> by searching for our firm name or by our CRD number 277047.

You may also request a copy of this Disclosure Brochure at any time, by contacting us at (734) 417-0364.

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Item 4: Advisory Business

One Brick Planning & Consulting, LLC (“OBPC”) is registered as an Investment Adviser with the State of Colorado. We were founded in June 2015. Aaron J. Connell is the principal owner, President and Chief Compliance Officer of OBPC. OBPC currently reports \$436,287.07 in Discretionary Assets Under Management.

Investment Management Services (TD Ameritrade Institutional)

OBPC participates in the institutional OBPC program (the “Program”) offered by TD Ameritrade Institutional, division of TD Ameritrade Inc., member FINRA/SIPC (“TD Ameritrade “), an unaffiliated SEC-registered broker-dealer and FINRA member. TD Ameritrade offers to independent investment OBPCs services which include custody of securities, trade execution, clearance and settlement of transactions. OBPC receives some benefits from TD Ameritrade through its participation in the Program.

Financial Planning

We provide financial planning services on topics such as retirement planning, risk management, college savings, cash flow, debt management, work benefits, and estate and incapacity planning.

Financial planning is a comprehensive evaluation of a client’s current and future financial state by using currently known variables to predict future cash flows, asset values and withdrawal plans. The key defining aspect of financial planning is that through the financial planning process, all questions, information and analysis will be considered as they impact and are impacted by the entire financial and life situation of the client. Clients purchasing this service will receive a written or an electronic report, providing the client with a detailed financial plan designed to achieve his or her stated financial goals and objectives.

In general, the financial plan will address any or all of the following areas of concern. The client and advisor will work together to select the specific areas to cover. These areas may include, but are not limited to, the following:

- **Business Planning:** We provide consulting services for clients who currently operate their own business, are considering starting a business, or are planning for an exit from their current business. Under this type of engagement, we work with you to assess your current situation, identify your objectives, and develop a plan aimed at achieving your goals.
- **Cash Flow and Debt Management:** We will conduct a review of your income and expenses to determine your current surplus or deficit along with advice on prioritizing how any surplus should be used or how

to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.

- **College Savings:** Includes projecting the amount that will be needed to achieve college or other post-secondary education funding goals, along with advice on ways for you to save the desired amount. Recommendations as to savings strategies are included, and, if needed, we will review your financial picture as it relates to eligibility for financial aid or the best way to contribute to grandchildren (if appropriate).
- **Employee Benefits Optimization:** We will provide review and analysis as to whether you, as an employee, are taking the maximum advantage possible of your employee benefits. If you are a business owner, we will consider and/or recommend the various benefit programs that can be structured to meet both business and personal retirement goals.
- **Estate Planning:** This usually includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts and other related documents. Our advice also typically includes ways for you to minimize or avoid future estate taxes by implementing appropriate estate planning strategies such as the use of applicable trusts.

We always recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys who specialize in estate planning when you wish to hire an attorney for such purposes. From time-to-time, we will participate in meetings or phone calls between you and your attorney with your approval or request.

- **Financial Goals:** We will help clients identify financial goals and develop a plan to reach them. We

will identify what you plan to accomplish, what resources you will need to make it happen, how much time you will need to reach the goal, and how much you should budget for your goal.

- **Insurance:** Review of existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home and automobile.
- **Investment Analysis:** This may involve developing an asset allocation strategy to meet clients' financial goals and risk tolerance, providing information on investment vehicles and strategies, reviewing employee stock options, as well as assisting you in establishing your own investment account at a selected broker/dealer or custodian. The strategies and types of investments we may recommend are further discussed in Item 8 of this brochure.
- **Retirement Planning:** Our retirement planning services typically include projections of your likelihood of achieving your financial goals, typically focusing on financial independence as the primary objective. For situations where projections show less than the desired results, we may make recommendations, including those that may impact the original projections by adjusting certain variables (i.e., working longer, saving more, spending less, taking more risk with investments).

If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years.

- **Risk Management:** A risk management review includes an analysis of your exposure to major risks that could have a significant adverse impact on your financial picture, such as premature death, disability, property and casualty losses, or the need for long-term care planning. Advice may be provided on ways to minimize such risks and about weighing the costs of purchasing insurance versus the benefits of doing so and, likewise, the potential cost of not purchasing insurance ("self-insuring").
- **Tax Planning Strategies:** Advice may include ways to minimize current and future income taxes as a part of your overall financial planning picture. For example, we may make recommendations on

which type of account(s) or specific investments should be owned based in part on their “tax efficiency,” with consideration that there is always a possibility of future changes to federal, state or local tax laws and rates that may impact your situation.

We recommend that you consult with a qualified tax professional before initiating any tax planning strategy, and we may provide you with contact information for accountants or attorneys who specialize in this area if you wish to hire someone for such purposes. We will participate in meetings or phone calls between you and your tax professional with your approval.

Comprehensive Financial Planning

This service involves working one-on-one with a planner over an extended period of time. By paying a monthly fee, clients get continuous access to a planner who will work with them to design their plan. The planner will monitor the plan, recommend any changes and ensure the plan is up to date.

Upon desiring a comprehensive plan, a client will be taken through establishing their goals and values around money. They will be required to provide information to help complete the following areas of analysis: net worth, cash flow, insurance, credit scores/reports, employee benefit, retirement planning, insurance, investments, college planning and estate planning. Once the client’s information is reviewed, their plan will be built and analyzed, and then the findings, analysis and potential changes to their current situation will be reviewed with the client. Clients subscribing to this service will receive

a written or an electronic report, providing the client with a detailed financial plan designed to achieve his or her stated financial goals and objectives. If a follow up meeting is required, we will meet at the

client's convenience. The plan and the client’s financial situation and goals will be monitored throughout the year and follow- up phone calls and emails will be made to the client to confirm that any agreed upon action steps have been carried out. On an annual basis there will be a full review of this plan to ensure its accuracy and ongoing appropriateness. Any needed updates will be implemented at that time.

We offer the same suite of services to all of our clients. However, specific client financial plans and their implementation are dependent upon the client Investment Policy Statement which outlines each client’s current situation (income, tax levels, and risk tolerance levels) and is used to construct a client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

Retirement Plan Consulting, Management & Advisory

In a fiduciary capacity to plan sponsors as well as plan participants, OBPC will provide a variety of services to clients that adhere to the guidelines established by ERISA. In most cases, clients will

generally take advantage of more than one service offering within the retirement plan advisory agreement and look to establish long-term relationships. Others may need just one-time project-based services. One Brick Planning & Consulting provides the following services, of which can be utilized as either full-service or project-based:

- Model Portfolio Design
- Plan Design Consultation
- Investment Manager Selection/Removal/Monitoring
- Reporting
- Establishing Plan Goals
- Vendor Analysis and Research
- Behavior/Outcome Based Metrics
- Named Fiduciary, 3(21) or 3(38)
- Employee Engagement/Education
- Financial Literacy Education
- Investment Policy Creation/Monitoring/Updating
- Committee Oversight and Education
- RFP Engagements

Client Tailored Services and Client Imposed Restrictions

We offer the same suite of services to all of our clients. However, specific client financial plans and their implementation are dependent upon a client Investment Policy Statement, which outlines each client's current situation (income, tax levels, and risk tolerance levels) and is used to construct a client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets. On occasion, OBPC will prepare a financial plan or perform some other advisory consulting service for a client such as a 401(k) asset allocation analysis. These functions may be performed at no charge to

the client in conjunction with the establishment of an investment advisory account. On occasion, however, OBPC will bill a client for these services. In these cases, Financial plans and/or consulting services are based on the financial information you provide to us.

Wrap Fee Programs

We do not participate in wrap fee programs.

Student Loan Coaching

Under our student loan coaching service, we provide the following:

1. Creating Your Customized Student Loan Plan
 - a. Organize your private and federal student loan details
 - b. Clarify your personal, financial, and professional current position and future goals.
 - c. Prepare custom repayment strategy considering your situation and options available, including PSLF, refinance, and consolidation.
2. Annual 30 Minute Review Call
 - a. PSLF maximization, if applicable
 - b. Student Loan Plan review and goal progress
 - c. Updates to student loan programs.
3. On Call Questions
 - a. Email questions answered anytime throughout the year.
4. Access to Personal Finance Tools

Student Loan Intensive

Under our student loan quarterback service, we provide the following:

1. All services listed under the Student Loan Coaching service detailed above.
2. Implementation of Your Customized Student Loan Plan
 - a. Preparation of consolidation, refinance, income verification, and PSLF employment verification paperwork
 - b. Assistance obtaining necessary documents and information for proposed loan adjustments
 - c. Three way calls with other advisors and consultants
 - d. Assistance calling lenders

3. Additional Annual Planning Support

- a. Preparation of PSLF employment verification form
- b. Annual integration of tax and student loan planning
- c. Annual personal budget update

4. Tax Planning and Preparation

- a. Annual married filing jointly vs. separately analysis
- b. Partnering with partners for annual tax return preparation

Item 5: Fees and Compensation

Please note, unless a client has received the firm's disclosure brochure at least 48 hours prior to signing the investment advisory contract, the investment advisory contract may be terminated by the client within five (5) business days of signing the contract without incurring any advisory fees or penalty. How we are paid depends on the type of advisory service we are performing. Please review the fee and compensation information below.

Comprehensive Financial Planning Services

Comprehensive Financial Planning consists of an upfront charge of \$500 - \$3000 and an ongoing fee that is paid monthly, in arrears, at the rate of \$50.00-\$500.00 per month, depending on complexity of the case and needs of the client. If a fixed fee program is chosen, half of the upfront charge is due at the beginning of process and the remainder is due at completion of work, however, OBPC will not bill an amount above \$500 more than 6 months in advance. The fees may be negotiable in certain cases, but must be agreed upon before the start of any work. This service may be terminated with 30 days' notice. Upon termination of any account, any earned fees will be due.

Investment Management Services

Comprehensive financial planning clients may also utilize investment management services. These services can also be offered on a standalone basis. Fees listed below for investment management services are in addition to financial planning fees. Investment Management Services are based on a percentage of assets under management and are negotiable at the sole discretion of OBPC. These services are offered under two fee models: "Basic" or "Core Portfolios" asset management utilizes

model-based core portfolios and may use automated rebalancing tools; “Advanced” asset management utilizes custom portfolio design.

Core Portfolios Investment Management (“Basic” or “Core Portfolios”) Fees are as follows:

Core Portfolios Investment Management fees are charged by the calendar quarter in arrears, based on the value of the portfolio(s) in question at the end of the previous quarter (or start of the engagement). We send an invoice at the end of each quarter. For mid-quarter commencement of asset management services, the fees will be pro-rated to the end of that calendar quarter. Core Portfolio clients may elect to have fees deducted directly from an account designated by the client to facilitate billing, though such services may not be available through all custodians. When service is available, client must consent in advance and in writing. OBPC does not and will not have custody of client funds or assets. Assets under the Core Investment Management service are custodied at TD Ameritrade. **Please see below section outline “Other Type Fees and Expenses” in Item 5 of this brochure, for additional fee disclosures.**

There are no minimum account sizes for Core Portfolios. All fees are negotiable. Please note, the below listed fee schedule does NOT include any additional fees leveraged by the custodian or broker dealer.

Accounts initiated or terminated during a calendar quarter will be charged a pro-rated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 30 calendar days in advance. Since fees are paid in arrears, no rebate will be needed upon termination of the account.

Our standard fee for “Core Portfolio” investment management services are based on the market value of the account and is calculated as follow:

Account Value	Annual Advisory Services Fee
\$0 - \$500,000	0.75%
\$500,001-\$1,000,000	0.65%
\$1,000,001 and Above	0.55%

Custom Portfolios Investment Management (“Advanced” or “Custom Portfolios”) Fees are as follows:

Custom Portfolios Investment Management fees are quoted on an annual basis and charged by the calendar quarter in advance, based on the value of the portfolio(s) in question at the end of the previous quarter (or start of the engagement). We send an invoice at the beginning of each quarter. For mid-quarter commencement of asset management services, the fees will be pro-rated to the end of that calendar quarter. Custom Portfolios clients may elect to have fees deducted directly from an account designated by the client to facilitate billing, though such services may not be available through all custodians. When service is available, client must consent in advance and in writing. OBPC does not and will not have custody of client funds or assets. Assets under the Custom Investment Management service are custodied at TD Ameritrade. **Please see below section outline “Other Type Fees and Expenses” in Item 5 of this brochure, for additional fee disclosures.**

There are no minimum account sizes for Custom Portfolios. All fees are negotiable. Please note, the below listed fee schedule does NOT include any additional fees leveraged by the custodian or broker dealer.

Accounts initiated or terminated during a calendar quarter will be charged a pro-rated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 30 calendar days in advance. Since fees are paid in arrears, no rebate will be needed upon termination of the account.

Our standard fee for “Advanced” or “Custom Portfolios” investment management services are based on the market value of the account and is calculated as follows:

Account Value	Annual Advisory Services Fee
\$0 - \$500,000	0.95%
\$500,001-\$1,000,000	0.85%
\$1,000,001 and Above	0.75%

Retirement Plan Consulting, Management & Advisory

One Brick Planning & Consulting’s fees for its services to retirement plan sponsors may be paid by the plan or trust or by the plan sponsor, and may be either a flat fee or a fee that is a percentage of the assets in the plan.

Asset-Based Option: Fees for retirement plan consulting and advising are generally calculated based on a percentage of plan assets and are calculated quarterly. The asset-based fee ranges from 0.10% to 1.00% of plan assets.

Plan Assets	Annual Fee
Under \$1,000,000	Up to 1.00%
\$1,000,000 to \$5,000,000	Up to 0.80%
\$5,000,000 to \$10,000,000	Up to 0.60%
\$10,000,000 to \$50,000,000	Up to 0.40%
\$50,000,000 to \$150,000,000	Up to 0.20%
\$150,000,000 to \$500,000,000	Up to 0.15%
Over \$500,000,000	Up to 0.10%

One Brick Planning & Consulting generally requires a minimum annual fee of \$15,000. This equates to a minimum account size of \$1,500,000. As such, clients with portfolio values of less than \$1,500,000 may be able to find comparable services at economically more favorable pricing elsewhere. One Brick Planning & Consulting may waive the required minimum account values and reserves the right to make exceptions to such minimum account values at its sole discretion.

Flat Fee Option: The amount of the fee is negotiable and is generally determined by the size of the account, the diversification desired, the scope of services agreed to by the client, preexisting relationships with OBPC, and the number of meetings and consultations OBPC expects with the client. A flat fee is generally between \$2,500 and \$250,000, with a minimum fee of \$2,500.

Fees may be paid monthly, quarterly, semiannually, or annually (but typically quarterly or monthly) in advance or arrears, as negotiated by OBPC and the client. Fees that are a percentage of the plan's assets are based on the value of the aggregate assets as of the end of the preceding period for which the fee is being calculated. An agreement for institutional investment consulting services may be terminated upon 30 days' notice to OBPC. If the client has not received the firm's disclosure documents (Brochure and Brochure Supplements) at least 48 hours prior to signing the investment

advisory agreement, the client has the right to terminate an agreement without penalty within five business days after entering into the agreement.

Any unearned, prepaid fees for the quarter will be promptly refunded, and any earned, unpaid fees will be due and payable.

Student Loan Coaching

Student Loan Coaching consists of an upfront fee (\$300.00 for one borrower, \$550 for couples) and an ongoing fee that is paid monthly, in advance, at the rate of \$20.00 (one borrower, \$35.00 for couples). The fee may be negotiable in certain cases. This service may be terminated with 30 days' notice. Upon termination of any account, the fee will be prorated and any unearned fee will be refunded to the client.

Student Loan Intensive

Student Loan Intensive consists of an upfront fee (\$1000.00 for one borrower, \$1300 for couples) and an ongoing fee that is paid monthly, in advance, at the rate of \$70.00 (one borrower, \$95.00 for couples). The fee may be negotiable in certain cases. This service may be terminated with 30 days' notice. Upon termination of any account, the fee will be prorated and any unearned fee will be refunded to the client.

Financial Planning Hourly Fee

Financial Planning fee is an hourly rate between \$100.00 and \$200.00 per hour, depending on complexity of the project. The fee may be negotiable in certain cases and is due at the completion of the engagement. In the event of early termination by client, any fees for the hours already worked will be due, and any completed reports will be provided to the client.

Other Types of Fees and Expenses

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that we consider in selecting or recommending custodians for client's transactions and determining the reasonableness of their compensation (e.g., commissions).

We do not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.

Item 6: Performance-Based Fees and Side-By-Side Management

We do not offer performance-based fees.

Item 7: Types of Clients

We provide financial planning and portfolio management services to individuals, high net-worth individuals, charitable organizations and corporations or other businesses.

We do not have a minimum account size requirement.

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

Our analysis of outside managers involves the examination of the experience, expertise, investment philosophies, and past performance of the outside managers in an attempt to determine if that manager has demonstrated an ability to invest over a period of time and in different economic conditions. We monitor the manager's underlying holdings, strategies, concentrations and leverage as part of our overall periodic risk assessment. Additionally, as part of our due-diligence process, we survey the manager's compliance and business enterprise risks. A risk of investing with an outside manager who has been successful in the past is that he/she may not be able to replicate that success in the future. In addition, as we do not control the underlying investments in an outside manager's portfolio. There is also a risk that a manager may deviate from the stated investment mandate or strategy of the portfolio, making it a less suitable investment for our clients. Moreover, as we do not control the manager's daily business and compliance operations, we may be unaware of the lack of internal controls necessary to prevent business, regulatory or reputational deficiencies.

Passive Investment Management

OPBC primarily practices passive investment management for its Core Portfolios. Passive investing involves building portfolios that are comprised of various distinct asset classes. The asset classes are weighted in a manner to achieve a desired relationship between correlation, risk, and return. Funds that passively capture the returns of the desired asset classes are placed in the portfolio. The funds that are used to build passive portfolios are typically index mutual funds or exchange traded funds.

Passive investment management is characterized by low portfolio expenses (i.e. the funds inside the portfolio have low internal costs), minimal trading costs (due to infrequent trading activity), and relative tax efficiency (because the funds inside the portfolio are tax efficient and turnover inside the portfolio is minimal). In contrast, active management involves a single manager or managers who employ some method, strategy or technique to construct a portfolio that is intended to generate returns that are greater than the broader market or a designated

benchmark. Generally speaking, active management offers clients the potential for portfolios that are more customized to their individual situation. However, academic research indicates most active managers underperform the market.

Factor Based Investment Management

In our Customized Portfolios we still utilize passive investment management but are not focused on asset classes and traditional benchmarks. OBPC believes that not all passive investing is created equal. Our portfolios are structured using academic research to target characteristics that both explain performance but also provide above market returns. Such characteristics, can also be called factors, which are properties common across a broad set of securities. Factors are evaluated based on the following: persistency, pervasiveness, robustness, investability and intuitiveness. Factors used to structure portfolios include: market beta, size, value, momentum, profitability/quality, carry and term.

All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear. Many of these risks apply equally to stocks, bonds, commodities and any other investment or security. Material risks associated with our investment strategies and recommendations are listed below.

Market Risk: Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.

Strategy Risk: The Adviser's investment strategies and/or investment techniques may not work as intended.

Small and Medium Cap Company Risk: Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the client's portfolio.

Turnover Risk: At times, the strategy may have a portfolio turnover rate that is higher than other strategies. A high portfolio turnover would result in correspondingly greater brokerage commission

expenses and may result in the distribution of additional capital gains for tax purposes. These factors may negatively affect the account's performance.

Interest Rate Risk: Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

Legal or Legislative Risk: Legislative changes or Court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.

Inflation: Inflation may erode the buying-power of your investment portfolio, even if the dollar value of your investments remains the same.

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

Commercial Paper is, in most cases, an unsecured promissory note that is issued with a maturity of 270 days or less. Being unsecured the risk to the investor is that the issuer may default.

Common stocks may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

Corporate Bonds are debt securities to borrow money. Generally, issuers pay investors periodic interest and repay the amount borrowed either periodically during the life of the security and/or at maturity. Alternatively, investors can purchase other debt securities, such as zero coupon bonds, which do not pay current interest, but rather are priced at a discount from their face values and their values accrete over time to face value at maturity. The market prices of debt securities fluctuate depending on such factors as interest rates, credit quality, and maturity. In general, market prices of debt securities decline when interest rates rise and increase when interest rates fall. The longer the time to a bond's maturity, the greater its interest rate risk.

Bank Obligations including bonds and certificates of deposit may be vulnerable to setbacks or panics in

the banking industry. Banks and other financial institutions are greatly affected by interest rates and may be adversely affected by downturns in the U.S. and foreign economies or changes in banking regulations.

Municipal Bonds are debt obligations generally issued to obtain funds for various public purposes, including the construction of public facilities. Municipal bonds pay a lower rate of return than most other types of bonds. However, because of a municipal bond's tax-favored status, investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor's tax bracket. Investing in municipal bonds carries the same general risks as investing in bonds in general. Those risks include interest rate risk, reinvestment risk, inflation risk, market risk, call or redemption risk, credit risk, and liquidity and valuation risk.

Options and other derivatives carry many unique risks, including time-sensitivity, and can result in the complete loss of principal. While covered call writing does provide a partial hedge to the stock against which the call is written, the hedge is limited to the amount of cash flow received when writing the option. When selling covered calls, there is a risk the underlying position may be called away at a price lower than the current market price.

Exchange Traded Funds prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected.

Investment Companies Risk. When a client invests in open end mutual funds or ETFs, the client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the client will incur higher expenses, many of which may be duplicative. In addition, the client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives). ETFs are also subject to the following risks: (i) an ETF's shares may trade at a

market price that is above or below their net asset value; (ii) the ETF may employ an investment strategy that utilizes high leverage ratios; or (iii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. The Adviser has no control over the risks taken by the underlying funds in which client's invest.

Item 9: 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 OBPC or the integrity of our management. We have no information applicable to this Item.

Item 10: Other Financial Industry Activities and Affiliations

No OBPC employee is registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

No OBPC employee is registered, or have an application pending to register, as a futures commission merchant, commodity pool operator or a commodity trading advisor.

OBPC does not have any related parties. As a result, we do not have a relationship with any related parties.

OBPC only receives compensation directly from clients. We do not receive compensation from any outside source. We do receive what are called soft dollar benefits from our custodian which creates a conflict of interest. More information about these benefits is available under Item 12.\

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in the best interests of each client. Our clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings.

This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory clients. A summary of the Code of Ethics' Principles is outlined below.

- Integrity - Associated persons shall offer and provide professional services with integrity.
- Objectivity - Associated persons shall be objective in providing professional services to clients.
- Competence - Associated persons shall provide services to clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- Fairness - Associated persons shall perform professional services in a manner that is fair and reasonable to clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.
- Confidentiality - Associated persons shall not disclose confidential client information without the specific consent of the client unless in response to proper legal process, or as required by law.
- Professionalism - Associated persons' conduct in all matter shall reflect credit of the profession.

- Diligence - Associated persons shall act diligently in providing professional services. We will, upon request, promptly provide a complete code of ethics.

Our firm and its “related persons” (associates, their immediate family members, etc.) may buy or sell securities the same as, similar to, or different from, those we recommend to clients for their accounts. A recommendation made to one client may be different in nature or in timing from a recommendation made to a different client. Clients often have different objectives and risk tolerances. At no time, however, will our firm or any related party receive preferential treatment over our clients.

In an effort to reduce or eliminate certain conflicts of interest involving the firm or personal trading, our policy may require that we restrict or prohibit associates’ transactions in specific securities transactions. Any exceptions or trading pre-clearance must be approved by our Chief Compliance Officer in advance of the transaction in an account, and we maintain the required personal securities transaction records per regulation.

Item 12: Brokerage Practices

One Brick Planning & Consulting, LLC does not have any affiliation with Broker-Dealers. Specific custodian recommendations are made to client based on their need for such services. We recommend custodians based on the reputation and services provided by the firm.

1. Research and Other Soft-Dollar Benefits

When we select a custodian, there are several factors we consider. The primary factor is client benefit but we do also receive what are called soft dollar benefits that create a conflict of interest. Soft dollar benefits include such items as tools for managing accounts, research not available to general public, education, etc. You can read more about what we receive below. While we do benefit, first and foremost we place your rights above the convenience to us. All custodians provide benefits and you can see under the Custodian we use why we chose this one.

2. Brokerage for Client Referrals

We receive no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

3. Clients Directing Which Broker/Dealer/Custodian to Use

We do recommend a specific custodian for clients to use, however, clients may custody their assets at a custodian of their choice. Clients may also direct us to use a specific broker-dealer to execute transactions. By allowing clients to choose a specific custodian, we may be unable to achieve most favorable execution of client transaction and this may cost clients' money over using a lower-cost custodian.

OBPC does not maintain custody of your assets that we manage, although we may be deemed to have custody of your assets if you give us authority to withdraw advisory fees from your account (see Item 15—Custody, below). Your assets must be maintained in an account at a “qualified custodian,” generally a broker-dealer or bank. We may recommend TD Ameritrade Institutional, Division of TD Ameritrade, Inc., member FINRA/SIPC. We are independently owned and operated and are not affiliated with TD Ameritrade.

Services Available to Us via TD Ameritrade

As disclosed above, OBPC participates in TD Ameritrade's institutional customer program and may recommend TD Ameritrade to clients for custody and brokerage services. There is no direct link between OBPC's participation in the program and the investment advice it gives to its clients, although OBPC receives economic benefits through its participation in the program that are typically not available to TD Ameritrade retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving OBPC participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to client accounts); the ability to have advisory fees deducted directly from client accounts; access to an electronic communications network for client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to OBPC by third party vendors.

TD Ameritrade may also have paid for business consulting and professional services received by OBPC's related persons. Some of the products and services made available by TD Ameritrade through the program may benefit OBPC but may not benefit its client accounts. These products or services may assist OBPC in managing and administering client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help OBPC manage and

further develop its business enterprise. The benefits received by OBPC or its personnel through participation in the program do not depend on the amount of brokerage transactions directed to TD Ameritrade. As part of its fiduciary duties to clients, OBPC endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by OBPC or its related persons in and of itself creates a potential conflict of interest and may indirectly influence OBPC's choice of TD Ameritrade for custody and brokerage services.

Item 13: Review of Accounts

Aaron Connell, President and CCO of OBPC, will work with clients to obtain current information regarding their assets and investment holdings and will review this information as part of our financial planning services. OBPC does not provide specific reports to clients, other than financial plans.

Client accounts with the Investment Management Service will be reviewed regularly on a quarterly basis by Aaron Connell, President and CCO. The account is reviewed with regards to the client's investment policies and risk tolerance levels. Events that may trigger a special review would be unusual performance, addition or deletions of client imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per client's needs.

Clients will receive trade confirmations from the custodian for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest.

OBPC will not provide written reports to Investment Management clients.

Item 14: Client Referrals and Other Compensation

We do not receive any economic benefit, directly or indirectly from any third party for advice rendered to our clients. Nor do we directly or indirectly compensate any person who is not advisory personnel for client referrals.

We receive a non-economic benefit from TD Ameritrade in the form of the support products and

services it makes available to us and other independent investment advisors whose clients maintain their accounts at TD Ameritrade . These products and services, how they benefit us, and the related conflicts of interest are described above (see Item 12—Brokerage Practices). The availability to us of TD Ameritrade Institutional and TD Ameritrade’s products and services is not based on us giving particular investment advice, such as buying particular securities for our clients.

Item 15: Custody

OBPC does not accept custody of client funds except where it is authorized to directly deduct fees from client accounts. Clients will receive at least quarterly statements from the qualified custodian that holds and maintains client's investment assets. We urge you to carefully review such statements and compare such official custodial records to the account statements or reports that we may provide to you. Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

For client account in which OBPC directly debits their advisory fee:

- i. OBPC will send a copy of its invoice to the custodian at the same time that it sends the client a copy.
- ii. The custodian will send at least quarterly statements to the client showing all disbursements for the account, including the amount of the advisory fee.
- iii. The client will provide written authorization to OBPC, permitting them to be paid directly for their accounts held by the custodian.

Item 16: Investment Discretion

For those client accounts where we provide investment management services, we require discretionary authority over client accounts with respect to allocation selection. Investment discretion is explained to clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the client will execute a Limited Power of Attorney which will grant our firm discretion

over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the client.

Item 17: Voting Client Securities

We do not vote your proxies. Therefore, you maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to your investment assets. You shall instruct your qualified custodian to forward to you copies of all proxies and shareholder communications relating to your investment assets. If you would like our opinion on a particular proxy vote, you may contact us at the number listed on the cover of this brochure.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

Item 18: Financial Information

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients, and we have not been the subject of a bankruptcy proceeding.

We do not have custody of client funds or securities or require or solicit prepayment of more than \$500 in fees per client six months in advance.

Item 19: Requirements for State-Registered Advisers

Aaron J. Connell

Born: 1985

Educational Background

- 2008 – Bachelor of Arts, Michigan State University

Business Experience

- 06/2015 – Present, One Brick Planning & Consulting, LLC, President and CCO
- 06/2013 – 05/2015, Fidelity Investments, Financial Representative
- 07/2012 – 06/2013, Shayy International, LLC, Account Executive
- 06/2010 – 07/2012, Harris Associates, LP, Research Associate
- 06/2008 – 06/2010, Department of Labor, EBSA, ERISA, Financial Investigator

OBPC is not compensated by performance-based fees.

No management person at One Brick Planning & Consulting, LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

One Brick Planning & Consulting, LLC, nor Aaron J. Connell, have any relationship or arrangement with issuers of securities.

Aaron J. Connell does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through OBPC.

Aaron J. Connell, as President and Chief Compliance Officer of OBPC, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

Aaron J. Connell has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

One Brick Planning and Consulting, LLC

4047 Tejon St, Denver, CO 80211

January 2, 2018

Form ADV Part 2B – Brochure Supplement

Aaron J. Connell

President, and Chief Compliance Officer

This brochure supplement provides information about Aaron J. Connell that supplements the One Brick Planning and Consulting, LLC (“OBPC”) brochure. A copy of that brochure precedes this supplement. Please contact Aaron J. Connell if the OBPC brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Aaron J. Connell is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the identification number 6221930.

Item 2: Educational Background and Business Experience

Aaron J. Connell

Born: 1985

Educational Background

- 2008 – Bachelor of Arts, Michigan State University

Business Experience

- 06/2015 – Present, One Brick Planning & Consulting, LLC, President and CCO
- 06/2013 – 05/2015, Fidelity Investments, Financial Representative
- 07/2012 – 06/2013, Shayy International, LLC, Account Executive
- 06/2010 – 07/2012, Harris Associates, LP, Research Associate
- 06/2008 – 06/2010, Department of Labor, EBSA, ERISA, Financial Investigator

Item 3: Disciplinary Information

No management person at One Brick Planning and Consulting, LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4: Other Business Activities

Aaron is also Managing Director of One Brick Financial Concepts LLC. 15% of his time is spent on this activity. If they so choose, clients may utilize the services of this related company for separate and typical compensation.

Other than the above noted activities, Aaron is not engaged in any other investment-related business or occupation, and does not earn compensation for the sale of any other products or services.

Item 5: Additional Compensation

Aaron J. Connell does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through OBPC.

Item 6: Supervision

Aaron J. Connell, as President and Chief Compliance Officer of OBPC, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

Item 7: Requirements for State Registered Advisers

Aaron J. Connell has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.