

HEINEKAMP FINANCIAL
PLANNING & TAX SERVICE, LLC

STEVEN C. HEINEKAMP
CERTIFIED FINANCIAL PLANNER™

DANIEL W. HEINEKAMP

AN INFORMATIONAL BROCHURE OF
SERVICES AND FEES

690 W. NORTHFIELD DRIVE, STE 100
BROWNSBURG, IN 46112
(317) 852-8184

This brochure provides information about the qualifications and business practices of Heinekamp Financial Planning & Tax Service, LLC. If you have any questions about the contents of this brochure, please contact us at steve@heinekampfinancial.com. 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.

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BIOGRAPHICAL INFORMATION
STEVE HEINEKAMP
CERTIFIED FINANCIAL PLANNER™

Steve was born in Indianapolis, and grew up in nearby Speedway, graduating from Speedway High School in 1980, and qualifying for an academic scholarship to Indiana State University. After four years at Indiana State, he graduated with a Bachelor's degree in Social Studies Education, earning the Alan C. Rankin Distinguished Senior award in 1984. He then continued his studies in the summers following graduation and received a Master's degree in Education from Indiana University in 1988.

After leaving Indiana State, Steve began teaching social studies and English and coaching three sports at Delphi High School, Delphi, Indiana. It was during this time that he became extremely interested in financial matters. In 1991, after coaching the varsity basketball team for three years, he left education to begin a career in the financial services industry

Since 1991, his practice has grown to over 800 clients, and he has attained the designations of Certified Financial Planner™ and Chartered Financial Consultant®. In addition, Steve has been designated as an Enrolled Agent by the Internal Revenue Service, a designation requiring a comprehensive knowledge of the tax code that allows him to represent clients before the IRS. These designations provide that Steve is held to the strictest standards in terms of knowledge, continuing education, and ethics. Currently, he provides the full range of financial planning services including investment planning, tax planning and preparation, retirement planning, insurance planning, and estate planning, and he belongs to several organizations dedicated to those areas: The Financial Planning Association, The American Society of Financial Services Professionals, the National Association of Enrolled Agents, and the National Association of Tax Professionals.

In 1999, he established SCH Enterprises, Inc., a FINRA member broker/dealer firm, to be able to offer his clients the best products to fit in their specific situation. In 2012, he established Heinekamp Financial Planning & Tax Service, LLC as the formal organization for carrying on the financial planning and tax preparation side of the business. His goal is to provide his clients with the best possible advice, and the products to best serve their needs. His approach is designed to provide his clients with a comprehensive and diverse financial plan, following classic financial planning guidelines in pursuit of financial peace of mind. He believes that the key to a financially sound future is to organize goals, set up a plan, and follow that plan over a period of time.

Steve currently lives in Brownsburg, Indiana with his wife DeAnn. He has two adult sons, Michael, who lives in Louisville along with his wife Laura; and Daniel, who joined Heinekamp Financial Planning & Tax Service on a full-time basis in 2016. Steve and DeAnn belong to Connection Pointe Christian Church of Brownsburg.

BIOGRAPHICAL INFORMATION

DANIEL HEINEKAMP

Daniel was born in Lafayette, Indiana, but grew up in Brownsburg, graduating from Brownsburg Community High School in 2012, earning a Presidential scholarship to Purdue University. While at Brownsburg, Daniel served as Class President for four (4) years, and graduated in the top ten percent of his class. He also competed for the tennis team, being named 2nd Team All-State in doubles. Daniel graduated with honors from Purdue in 2015, with a bachelor's degree in Financial Planning & Consulting. He completed his degree in just seven (7) semesters, and studied at the prestigious Vienna University of Economics & Business in his final semester.

Daniel identified financial planning as a career goal early in life, and actually entered the financial services field at the age of eighteen(18), passing the examinations necessary to become a licensed principal of SCH Enterprises, Inc., a FINRA member broker/dealer. As such, he became one of the youngest firm principals in the nation. Daniel has obtained various FINRA qualifications including the Series 6, 26, 63, and 65 licenses. He is credentialed as a registered investment advisor, and as a securities representative for mutual funds.

After completing his education, Daniel joined Heinekamp Financial Planning & Tax Service on a full-time basis in 2016, while also continuing in his role as a firm principal for SCH Enterprises. He currently lives in Brownsburg, Indiana.

GENERAL FINANCIAL PLANNING

Based upon information provided by the client, cash flow and net worth statements are prepared, long-range projections are calculated based upon current circumstances, and recommendations are made based upon those projections. Insurance protection is analyzed and recommendations are made based upon that analysis. All this information is then compared to show you where you are now and where the recommendations will take you on the road to financial security. This service is most valuable to individuals prepared to implement a long-range financial plan to carry them on the road to college expenses and retirement.

INVESTMENT PLANNING

An analysis of investments is prepared based upon the information provided. Recommendations are made based upon that analysis and products are then recommended to fulfill stated goals. This service is provided for non-qualified investments, 401(k) or 403(b) accounts, IRA's, and most other investments available to individuals. This service is most valuable to those people with a lump-sum distribution to invest, whether qualified or non-qualified, or those already involved in a long-range money accumulation program.

INSURANCE PLANNING

Life, disability, and medical insurance are analyzed in conjunction with work benefits to determine the most cost effective products to use to guarantee long term financial security to you family in the event of unexpected circumstances. This service is of great value to almost all stages of life.

RETIREMENT PLANNING

Various factors including social security, pensions, investments, 401(k) and IRA accounts are analyzed in relation to retirement lifestyle goals and debt to best determine what choices need to be made in leaving the work force and settling into the retirement years. This service is of most value to those within five years of retirement.

ESTATE PLANNING

In conjunction with retirement planning, provisions need to be made for the transfer of an estate to the next generation. Circumstances including total net worth, insurance, qualified and non-qualified investments are analyzed to prepare a plan best suited to the individual's needs and desires for that transfer. Wills, trusts, and various other aspects of estate planning are discussed and analyzed. This service is of most value to retirees and should be used in conjunction with retirement planning; however, could be of value to any individual at any age with an above average net worth.

TAX PREPARATION AND PLANNING

Yearly preparation of individual tax returns and recommendations made based upon those returns. If requested a total analysis of tax reducing strategies can be made to help restructure and lower the overall tax liability of the client. This service is of value to all people in all walks of life.

COMPANIES WITH WHICH WE DO BUSINESS

Investments

*all investments are provided through SCH Enterprises, Inc., 690 W. Northfield Drive #100, Brownsburg, IN 46112. Member FINRA, SIPC

American Funds Distributors
CollegeChoice 529 Advisors
Oppenheimer Funds
Putnam Investments
Franklin/Templeton Investments
Pioneer Funds, Inc.
MFS Mutual Funds
AIM Distributors, Inc.
Nuveen Mutual Funds
(Others available by request)

Life Insurance, Disability Insurance, and Annuities

Jackson National Life Insurance Company
Lincoln National Life Insurance Company
Hartford Life & Annuity Company
ING Companies
John Hancock Life Insurance Company
Protective Life Insurance Company
Sun Life Financial
West Coast Life Insurance Company
Western Reserve Life Insurance Company
(Others available by request)

Health Insurance (Medicare Supplements Only)

Anthem/Blue Cross/Blue Shield

Long-Term Care Insurance

Genworth Life Insurance Company
MetLife
Mutual of Omaha

SCHEDULE OF COMPENSATION

revised effective 08/01/16

GENERAL FINANCIAL PLANNING

Initial Meeting	\$ 99.00
Subsequent Office Visits	\$ 50.00
Formulating a Financial Plan	\$ 99.00 per hour*

*any commissions earned from implementation of the plan will be credited toward fees.

INVESTMENT PLANNING/RECOMMENDATION

Initial Meeting	No Charge
Subsequent Office Visits	\$ 35.00
Formulating an Investment Plan	\$ 90.00 per hour*

*any commissions earned from implementation of the plan will be credited toward fees.

RETIREMENT PLANNING

Initial Meeting	\$ 99.00
Subsequent Office Visits	\$ 50.00
Formulating a Retirement Plan	\$ 99.00 per hour*

*any commissions earned from implementation of the plan will be credited toward fees.

TAX PLANNING/PREPARATION

Preparation Fees	
Individual	\$175.00+
Includes 1040, State IT-40, Schedules A & B, electronic filing	
Additional charges for extra schedules may apply	
Small Business	\$350.00+
Includes Federal and State	
Additional charges for other tax reporting	
Tax Research/Consultation	\$ 99.00 per hour

ESTATE PLANNING

Initial Meeting	\$ 99.00
Subsequent Office Visits	\$ 50.00
Formulating an Estate Plan	\$ 99.00 per hour*

*any commissions earned from implementation of the plan will be credited toward fees.

FURTHER DETAILS OF COMPENSATION

As a general rule, our compensation comes in three forms: commissions earned on the sale of the investment or insurance products necessary to implement your financial plan, hourly charges for financial and estate planning services, or fees for tax preparation services.

We work on a “fee offset” model for financial and estate planning services. The initial consultation is free of charge; further work is billed at an hourly rate and office visit fees apply. However, if you use our services to provide the financial products necessary to your situation, any fees due will be reduced by commissions received. Many times this results in no direct fee billing, with our compensation being solely in the form of commissions and trail fees. If you choose to go elsewhere for the financial products and prefer to use our services on an hourly basis, billing occurs after the completion of the financial plan, and no retainer payment is required initially.

Clients historically have appreciated the offset approach as it mitigates the potential conflict of interest of having to “sell” financial products to earn revenue. Typically clients do use us to provide the financial products and the majority of our revenue is derived from commissions, as this keeps me more intricately involved in the ongoing progress of their financial situation, but it is not a requirement to our having a mutually beneficial advisory relationship.

Fees for tax preparation services are separate from any other fees or commissions on the financial planning side and are based on the complexity of the tax return. Estimates of the cost of the tax service can be provided based a general fee plus additional charges for schedules and forms required beyond a basic tax return.

DISCIPLINARY INFORMATION

There is not now, nor has there ever been, any disciplinary proceeding involving Steve Heinekamp, Daniel Heinekamp, or Heinekamp Financial Planning & Tax Service.

AFFILIATIONS

Steve Heinekamp is the sole owner and senior principal of SCH Enterprises, Inc., a FINRA member broker/dealer firm, and as such, utilizes mutual fund and insurance groups contracted with my company. These mutual fund companies typically impose a sales charge or surrender charge which serves as a source for commissions paid.

CODE OF ETHICS

As a Certified Financial PlannerTM, and an IRS Enrolled Agent, Steve Heinekamp is held to strict ethical and continuing education requirements. These requirements are also applied to all members of the firm. You can learn more regarding the specific ethical standards by visiting www.cfp.net. It is the basis of my business to act in the best interests of the clients and their financial needs.

BROKERAGE PRACTICES

As a general rule, in recommending investments, three main factors are considered: the risk tolerance of the individual, the goals the client has established for the investment, and the age of the client or the time until the funds are needed. We follow a classic asset allocation strategy which emphasizes balance and diversity and allocates the underlying investments among stocks, bonds, and cash in varying degrees based upon the three main factors. Any divergence from this strategy would only be the result of specific client requests.

PERIODIC REVIEWS

For those who use our investment services, ongoing reviews of client portfolios occur on a quarterly basis. As clients receive quarterly reports from the investment companies, we also receive those reports and review their portfolios. The review allows us to reexamine the current investments to decide if they are still appropriate to the client's goals or if any changes need to be made. Most quarters this does not result in any action, but if a change is deemed necessary, we will contact the client to discuss. Annually, we send reminder cards asking clients to schedule a time to come in to the office for a more formal review and many times rebalancing or other changes are agreed upon at the annual meeting.

PRIVACY POLICY
OF
HEINEKAMP FINANCIAL PLANNING & TAX SERVICE, LLC
STEVEN C. HEINEKAMP, CFP®
&
SCH ENTERPRISES, INC.

We collect nonpublic personal information about clients from the following sources:

Information we receive from clients on applications or other forms.
Information about client transactions with us, our affiliate, or others

We do not disclose, and do not wish to reserve the right to disclose, any nonpublic personal information about our clients or former clients to nonaffiliated third parties.

We restrict access to nonpublic personal information about clients to those employees who need to know that information to provide products or services to said clients. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.