

HEINEKAMP FINANCIAL  
PLANNING & TAX SERVICE, LLC

STEVEN C. HEINEKAMP  
CERTIFIED FINANCIAL PLANNER™

DANIEL W. HEINEKAMP  
CERTIFIED FINANCIAL PLANNER™

MICHAEL S. HEINEKAMP

AN INFORMATIONAL BROCHURE OF  
SERVICES AND FEES

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**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](mailto: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. His two adult sons, Michael and Daniel, 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**  
**CERTIFIED FINANCIAL PLANNER™**

Daniel joined Heinekamp Financial Planning and Tax Service full time after graduating with honors from Purdue University. A Purdue Presidential Scholar, Daniel obtained a four (4) year bachelor's degree in Financial Counseling and Planning in just seven (7) semesters, one of which was spent at the prestigious Vienna University of Economics and Business in Vienna, Austria. Daniel was named Purdue's *Outstanding Senior in Financial Counseling & Planning* among other academic scholarships and achievements.

Daniel is excited to be back in Brownsburg. As a 2012 Brownsburg Community High School graduate himself, he cherishes the community he grew up in. While at Brownsburg, Daniel served as president of his class for four (4) years along with many other leadership roles in school organizations. He also was a highly successful member of the men's tennis team earning conference, district and state accolades. Daniel notes the most influential part of his time at Brownsburg High School was his time in the DECA business/marketing club where his success in the finance, marketing and business competitions allowed him to compete at local, state and national competitions for three (3) years, jumpstarting his interest in finance.

Daniel was able to identify financial planning as a career goal early in life, allowing him to enter 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. During 2017, Daniel was awarded the CFP® designation by the Certified Financial Planner Board of Standards.

Daniel joined Heinekamp Financial Planning & Tax Service on a full-time basis at the beginning of 2016 while also continuing in his role as a firm principal for SCH Enterprises. He enjoys playing tennis and other recreational sports locally, and traveling to places he's never been. He currently resides in Speedway with his wife Laura, and their little dog Obi.

## **BIOGRAPHICAL INFORMATION**

### **MICHAEL HEINEKAMP**

Joining the firm in October, 2016, Michael handles corporate payroll and miscellaneous back office work for Heinekamp Financial Planning, and serves as a Registered Principal of SCH Enterprises, Inc. He has attained various FINRA qualifications including the Series 6, 26, and 63 credentials, and is currently enrolled in the CFP® program through The American College of Financial Services,

Before Michael joined Heinekamp Financial Planning & Tax Service, he was proud to call Louisville, Kentucky his home for six years. He graduated with honors in 2014 from Bellarmine University, where he received a Bachelor of Arts degree in Piano Pedagogy & Accompaniment. Michael was a Bellarmine Distinguished Scholar and a scholarship athlete during his time at the university. It was also at Bellarmine that he met his wife, Laura, who obtained her doctoral degree in 2015 and is now working as a physical therapist at Riley Hospital in Indianapolis. Prior to Michael's tenure here, he taught piano both independently and at Kentucky Country Day School, a private school with a music program heavily influenced by the curriculum at Park Tudor School in Indianapolis.

As a 2010 Brownsburg High School alumnus, Michael is excited to be back in the town in which he was raised. He spends much of his free time introducing his wife to the virtues of living in a town proud of its heritage. Whether exploring the local cuisine, playing tennis at the middle school, or taking his two dogs on a walk through Arbuckle Acres, Michael is constantly promoting small town living to his wife. If they are not out on the town, they typically spend their quiet nights with their two dogs, Satchmo and Peyton, and two cats, Batman and Alfred. . He looks forward to his future working with his family in a healthy, growing business.

## **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 01/01/19

### **GENERAL FINANCIAL PLANNING**

Initial Meeting	\$ 99.00
Subsequent Office Visits	\$ 50.00
Formulating a Financial Plan	\$125.00 per hour*

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

### **INVESTMENT PLANNING/RECOMMENDATION**

Initial Meeting	\$ 99.00
Subsequent Office Visits	\$ 50.00
Formulating an Investment Plan	\$125.00 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	\$125.00 per hour*

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

### **TAX PLANNING/PREPARATION**

Preparation Fees	
Individual	\$250.00+
Includes 1040, State IT-40, Schedules A & B, electronic filing	
<b>Additional charges for extra schedules may apply</b>	
Small Business	
Corporations	\$499.00+
Partnerships	\$525.00+
Includes Federal and State	
<b>Additional charges for other tax reporting</b>	
Tax Research/Consultation	\$125.00 per hour

### **ESTATE PLANNING**

Initial Meeting	\$125.00
Subsequent Office Visits	\$ 50.00
Formulating an Estate Plan	\$125.00 per hour*

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



## FURTHER DETAILS OF COMPENSATION

As a general rule, the firm's compensation comes in four forms: hourly charges for financial and estate planning services, set office visit fees, management fees for discretionary advisory services and fees for tax preparation services.

Financial Planning fees are billed at an hourly rate and office visit fees apply. Once the scope of engagement is determined and the parameters of the financial plan to be devised are set, the billable hours are determined by the time spent researching, formulating, and compiling the financial plan. Further meetings to implement and review the plan are also billed at an hourly rate.

Fees for tax preparation services are separate from any other fees or commissions on the financial planning or advisory 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.

The direct advisory management service fees paid to this firm are in addition to the indirect management and expense fees charged by mutual funds, variable contracts, and exchange traded products, and any transaction or custodial fees charged by the Custodian. Clients whose assets are positioned in these types of investments will pay both a direct management fee to Heinekamp Financial Planning & Tax Service, LLC and an indirect management fee through the mutual fund and/or the variable provider.

In addition to the offerings through HFPTS's Discretionary Advisory Service, clients in need of financial products to implement the financial plan may be referred to SCH Enterprises, Inc., a FINRA member broker/dealer providing mutual fund, insurance, and annuity products. SCH Enterprises is an affiliated firm and principals of this firm would earn commissions on any products sold. Customers are not required to use SCH Enterprises for the financial products, and since this arrangement may present a conflict of interest, if they, in fact, do purchase products through SCH, **the above mentioned hourly fees are offset by any commissions earned by principals of Heinekamp Financial Planning.**

No fees are charged in advance for financial planning

## 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 Planner™, 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](http://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.