Center for Financial Planning, Inc.®

ANNUAL DISCLOSURE DOCUMENTS

Each year we are required to provide a few disclosure notices to clients. Please find the following for your review:

- ❒ **Part 2A of Form ADV:** This document is provided to all new clients at the start of our working relationship. We are also required to update the document annually or when material changes occur since the previous release. Our most recent annual update was September 11, 2026. There was one material change with this most recent update (under Item 2: Material Changes). Form ADV provides information about the qualifications and business practices of CENTER FOR FINANCIAL PLANNING, INC. ® ("The Advisor"). 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. Whenever you would like to receive a complete copy of our Form ADV, please contact us by telephone at (248) 948-7900.
- ❒ **Privacy Policy Notice:** Appendix A.
- ❒ **Business Continuity Planning – Disclosure Statement:** Appendix B.

If you have any questions about the contents of these documents, please contact Timothy Wyman, CFP®, JD, Chief Compliance Officer at (248) 948-7900.

PRIVACY POLICY NOTICE

Appendix A

OUR PROMISE TO YOU

As a client of CENTER FOR FINANCIAL PLANNING, INC. ®, you share both personal and financial information with us. Your privacy is important to us, and we are dedicated to safeguarding your personal and financial information.

INFORMATION PROVIDED BY CLIENTS

In the normal course of doing business, we typically obtain the following non-public personal information about our clients:

- Personal information regarding our clients' identity such as name, address and social securitynumber;
- Information regarding securities transactions effected by us; and
- Client financial information such as net-worth, assets, income, bank account information and account balances.

HOW WE MANAGE AND PROTECT YOUR PERSONAL INFORMATION

We do not sell information about current or former clients to third parties, nor is it our practice to disclose such information to third parties unless requested to do so by a client or client representative or, if necessary, to process a transaction, service an account or as permitted by law.

Additionally, we may share information with outside companies that perform administrative services for us. However, our contractual arrangements with these service providers require them to treat your information as confidential.

In order to protect your personal information, we maintain physical, electronic and procedural safeguards to protect your personal information. Our Privacy Policy restricts the use of client information and requires that it be held in strict confidence.

CLIENT NOTIFICATIONS

We are required by law to annually provide a notice describing our privacy policy. In addition, we will inform you promptly if there are changes to our policy.

Please do not hesitate to contact us with questions about this notice.

BUSINESS CONTINUITY PLANNING – DISCLOSURE STATEMENT

Appendix B

CENTER FOR FINANCIAL PLANNING, INC. ® has established the Business Continuity Planning (BCP) team of professionals who focus on preparing for potential business disruptions to ensure maintenance of critical operations even during emergency situations.

Rather than attempting to plan for every possible situation that could occur, the team has established baseline requirements and strategies that are applicable to a variety of emergencies.

In addition to having plans in place, the BCP team conducts regular exercises to test strategies and systems and periodically reports its activities to the partners of the CENTER FOR FINANCIAL PLANNING, INC.®

INCIDENT MANAGEMENT

Emergency Contact Persons (ECP) have been established to manage situations that may impact the firm and clients. The first ECP member successfully communicated with during an incident will manage the firm's response to the situation.

In addition, ECP is responsible for disseminating consistent and timely messages to employees, clients, business partners, regulators and the media.

DATA RECOVERY AND MANAGEMENT

Data retention and backup procedures, including on premise and external shuttle backup drive as well as a secondary cloud based back up, are in place.

GENERAL BUSINESS CONTINUANCE

In the event of an emergency at one of the firm's offices, staff will be directed to report to our Alternative Physical Location. It is the firm's goal to recover from an event isolated to our office(s) within 24 hours or less. This goal could be negatively impacted by circumstances beyond our control. Clients maintaining investment accounts with Raymond James & Associates should contact Raymond James & Associates directly at (727) 567-1000, (800) 647-7378 or (248) 213-1000.

Securities offered through Raymond James Financial Services, Inc. Member FINRA/SIPC. Investment advisory services offered through Center for Financial Planning, Inc.® Center for Financial Planning, Inc.® is not a registered broker/dealer and is independent of Raymond James Financial Services, Inc.