

**WELL SPENT LLC**  
**CRD No. 305032**  
**Part 2A of Form ADV**  
**Firm Brochure**  
**January 08, 2024**

This brochure provides information about the qualifications and business practices of **Well Spent LLC d/b/a Well Spent Wealth Planning ("Well Spent")**. If you have any questions about the contents of this brochure, please contact us at 513-299-8444 or at (Danielle@wellspentplanning.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.

Well Spent LLC is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

Additional information about **Well Spent LLC** can be found on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) using the firm's CRD number above.

**WELL SPENT LLC**  
6057 Chamblee Dr.  
Loveland, OH 45140  
513-299-8444  
[www.wellspentplanning.com](http://www.wellspentplanning.com)

## Item 2 – Material Changes

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### Material Changes since the Last Annual Update Filed January 9<sup>th</sup> 2023:

There have been no reported changes.

### Future Changes

When material changes occur, the Firm will amend this Disclosure Brochure to reflect the changes. Annually, the Firm will provide a Summary of Material Changes to each Client and offer a complete Disclosure Brochure if a material change occurs in the Firm's business Practices.

### Full Brochure Available

You may view the current Disclosure Brochure online at any time at the SEC's Investment Adviser Public Disclosure website: [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You may also request a copy of this Disclosure Brochure at any time by contacting the Firm at 513-299-8444 or via email at [Danielle@wellspentplanning.com](mailto:Danielle@wellspentplanning.com)

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## Item 4 – Advisory Services

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### **Firm Information**

Well Spent LLC (“Well Spent”), is a fee-only investment advisory firm organized as a Limited Liability Company under the laws of the State of Ohio. Well Spent was founded in July of 2019 and is solely owned and operated by Danielle Seurkamp, Managing Member and Founder.

### **Advisory Services Offered**

Well Spent offers comprehensive financial planning and investment management services to individuals and families (each referred to as a “Client”). The following describes Well Spent’s engagements with its clients.

#### Wealth Planning Engagement

Through its Wealth Planning Engagement, Well Spent provides comprehensive financial planning and investment management services for individuals, and families, pursuant to a written Advisory Agreement. Services are customized to a client’s financial situation, their goals, and objectives. In general, clients will have regularly scheduled meetings during the term of the engagement depending on the client’s individual situation and needs. In addition to scheduled meetings, additional face-to-face, e-mail and/or phone consultations are provided. The financial planning services will address any or all of the following areas of concern:

- PERSONAL: Family records, budgeting, personal liability, estate information and financial goals.
- TAX & CASH FLOW: Income tax and spending analysis and planning for past, current and future years. Well Spent will illustrate the impact of various investments on a client’s current income tax and future tax liability.
- DEATH & DISABILITY: Cash needs at death, income needs of surviving dependents, estate planning and disability income analysis
- RETIREMENT: Analysis of current strategies and investment plans to help the client achieve his or her retirement goals.
- INVESTMENTS: Analysis of investment alternatives and their effect on a client’s portfolio.

Well Spent’s Wealth Planning engagement includes the ongoing investment management services described below. Clients authorize Well Spent with discretionary authority to manage the cash and securities in their account(s) to implement the sale and/or purchase of investments. In granting Well Spent discretionary authority, clients grant Well Spent the full power to direct, manage, and supervise the investment and reinvestment of assets in their account without prior consultation.

#### Stand Alone Investment Management Engagement

Through its Stand-Alone Investment Management Engagement, Well Spent provides investment management services and ongoing oversight to a client’s account held at an independent custodian. Well Spent works with each client to identify their investment goals and objectives as well as risk tolerance and financial situation in order to create a portfolio strategy. Clients authorize Well Spent with discretionary authority to manage the cash and securities in their account(s) to implement the sale and/or purchase of investments. Each Client will have the opportunity to place reasonable restrictions on the types of investments to be held in their respective portfolio, subject to acceptance by Well Spent.

Well Spent does not provide securities custodial services. At no time will Well Spent accept or maintain custody of a client’s funds or securities, except as to the authorized deduction of the Advisor’s fees. All client assets will be managed within their designated brokerage account or pension account held at an independent custodian.

### **Advisory Agreements**

Prior to any engagement, each client is required to enter into an advisory services agreement that defines the terms, conditions, authority and responsibilities of Well Spent and the Client.

### Termination of Agreements

If a client does not receive a Brochure at least 48 hours prior to entering into an advisory agreement, the client has a right to terminate the contract without penalty within five business days after entering into the contract.

Although Well Spent's engagements contemplate an ongoing agreement, the length of service is at the client's discretion. The client or Well Spent may terminate the agreement at any time by written notice to the other party upon thirty (30) days written notice.

### Wrap Fee Programs

Well Spent does not manage or place client assets into a wrap fee program.

### Assets Under Management

Well Spent currently has \$30427483 in discretionary Assets Under Management and \$7034402 in non-discretionary Assets Under Management. Assets Under Management were calculated as of December 31, 2023.

## Item 5 – Fees and Compensation

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Well Spent's fee structure and compensation methodology is set forth below for each type of engagement. Well Spent charges its fee based on a client's net worth in a Wealth Planning Engagement and on the assets under management in a Stand-Alone Investment Management Engagement.

A client's fee is set forth in each client's written agreement with Well Spent. Fees may be reduced or waived in certain circumstances and are negotiable in Well Spent's sole discretion based on such factors as the complexity of the client's situation, the composition of the client's account, and the relationship of the client with Well Spent. Some clients may be under a different fee schedule because their relationships were established under a prior fee schedule.

### Wealth Planning Engagement Fee

For its Wealth Planning Engagement fee, Well Spent charges an annual, fixed fee based upon a percentage of a client's net worth according to the Fee Schedule below. A client's Net Worth includes: all cash and securities, cash value of life insurance policies, the value of a second home, rental or business property, value in accounts held in employer deferred compensation plans, subaccounts in insurance products such as variable annuities and equity indexed annuities, home equity based upon fair market value less mortgage remainder. Net worth does not include such things as: tangible assets like cars, boats, jewelry, art, etc., pensions or other income that is paid out over a person's lifetime, or Social Security benefits, 529 college savings plans or children's UTMA accounts, and donor-advised funds are also excluded.

For securities where ready valuation information is not available (e.g., hedge funds, private placements, illiquid securities, derivatives or other such situations), they are to be reviewed and priced by Well Spent in good faith to reflect the security's fair and most recently available market value.

Well Spent recalculates the client's net worth annually for purposes of calculating its annual fee. Fees for the Wealth Planning Engagement are charged according to the following schedule applied on a cumulative basis:

Net Worth	Annual Rate
\$0 to \$500,000	0.75%
Greater than \$500,000	0.50%

Greater than \$4,000,000	Negotiable
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There is no minimum account size; however, clients receiving comprehensive financial planning services will be assessed a \$6,000 minimum annual fee. Because Well Spent has a minimum fee of \$6,000 there may be times when Well Spent's fees in this instance may be higher than normally charged in the industry and that similar services may be offered by another adviser at a lower fee. Well Spent's policy is to charge fair and reasonable advisory fees and will ensure its fee is not unreasonable in that a fee calculated on the basis of marketable assets will not exceed 2%; therefore, Well Spent in its sole discretion may waive or reduce the minimum account size and/or the minimum fee.

#### Stand-Alone Investment Management Fee

Well Spent charges an investment management fee based on the net value of the assets in the client's account(s) on the mid-month date that fees are deducted at an annual rate of 0.75% of assets under management.

#### **Fee Billing**

Well Spent bills fees monthly, in arrears, pursuant to the terms of the client's agreement with Well Spent. Fees may be paid by ACH, credit card, or deduction from the Client's brokerage account. Clients provide written authorization permitting Well Spent to be paid directly from their accounts held at the custodian as part of the agreement and separate account forms provided by the Custodian. Fees will be automatically deducted from the client's account by the Custodian. Well Spent will send a notice to the account's custodian indicating the amount of the fees to be deducted from the account at the respective month's mid-month date. The amount due is calculated by dividing the annual fixed fee by 12. Clients will be provided with a statement, at least quarterly, from the account's custodian reflecting deductions of Well Spent's advisory fee.

Per regulatory requirements, Well Spent will not collect advance fees of \$500 or more for services that will be performed six (6) months or more in advance.

#### **Other Fees and Expenses**

Clients may incur certain fees or charges imposed by third parties, other than Well Spent, in connection with investments made on behalf of the Client's account[s]. The Client is responsible for all custodial and securities execution fees charged by the custodian and executing broker-dealer. The management fee charged by Well Spent is separate and distinct from these custodian and execution fees.

In addition, all fees paid to Well Spent for advisory services are separate and distinct from the expenses charged by mutual funds and exchange-traded funds to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee. A Client could invest in these products directly, without the services of Well Spent, but would not receive the services provided by Well Spent which are designed, among other things, to assist the Client in determining which products or services are most appropriate for each Client's financial situation and objectives.

Accordingly, the Client should review both the fees charged by the fund[s] and the fees charged by Well Spent to fully understand the total fees to be paid.

#### **Termination**

Well Spent is compensated for its services in arrears at the middle of every month in which advisory services

are rendered. Clients may request to terminate their agreement with Well Spent, in whole or in part, by providing advance written notice. The Client shall be responsible for fees up to and including the effective date of termination. The Advisor will promptly refund any unearned, prepaid fees at the effective date of termination should the situation arise.

If the Client has not received Well Spent's Brochure at least 48 hours prior to entering into an advisory agreement, the Client has the right to terminate the agreement without penalty within five business days after entering into the contact.

### **Compensation for Sales of Securities**

Well Spent does not buy or sell securities and does not receive any compensation for securities transactions in any Client account, other than the Advisory Fees noted above.

## **Item 6 – Performance-Based Fees and Side-By-Side Management**

Well Spent does not charge performance-based fees for its investment advisory services.

Well Spent does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund) and has no financial incentive to recommend any particular investment options to its Clients.

## **Item 7 – Types of Clients**

Well Spent LLC offers investment advisory services to individuals and families.

## **Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss**

### **Methods of Analysis**

Well Spent will primarily employ fundamental analysis methods in developing investment strategies for its Clients accounts. Research and analysis is derived from numerous sources, including financial media companies, third-party research materials, Internet sources, and review of company activities, including annual reports, prospectuses, press releases and research prepared by others. Fundamental analysis utilizes economic and business indicators as investment selection criteria. These criteria are generally ratios and trends that may indicate the overall strength and financial viability of the entity being analyzed. Assets are deemed suitable if they meet certain criteria to indicate that they are a strong investment with a value discounted by the market. While this type of analysis helps evaluate a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in the fundamental analysis may lose value and may have negative investment performance.

Well Spent may recommend selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position[s] in the portfolio, change in risk tolerance of Client, generating cash to meet Client needs, or any risk deemed unacceptable for the Client's risk tolerance.

### **Investment Strategy**

Well Spent will primarily use a portfolio, consisting of low-cost, diversified mutual funds and/or exchange-traded funds ("ETFs") to achieve the client's investment goals. When appropriate, Well Spent may also employ the use of individual bonds. Well Spent generally recommends portfolios consisting of mutual funds offered by Dimensional Fund Advisors (DFA). DFA sponsored mutual funds follow a passive asset class investment philosophy with low

holdings turnover. Consequently, the DFA fund fees are generally lower than fees and expenses charged by other types of funds. Well Spent's investment strategy is primarily long-term focused, but Well Spent may buy, sell or re-allocate positions that have been held less than one year to meet the objectives of the Client or due to market conditions. Well Spent will monitor the portfolio to ensure it meets the goals, objectives, circumstances, and risk tolerance agreed to by the Client.

Initial public offerings (IPOs) and non-traded REITS are not available through Well Spent.

### **Risk of Loss**

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. Well Spent will assist Clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals.

Each Client engagement will entail a review of the Client's investment goals, financial situation, time horizon, tolerance for risk and other factors to develop an appropriate strategy for managing a Client's account. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's account. Well Spent shall rely on the financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform Well Spent of any changes in financial condition, goals or other factors that may affect this analysis.

Well Spent will work with each Client to determine their tolerance for risk as part of the portfolio construction process. However, all investment programs have certain risks that are borne by the investor. Investors face the following investment risks:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Small and Medium Capitalization Risk:** Small and mid-size companies typically have more limited product lines, markets and financial resources than larger companies, and their securities may trade less frequently and in more limited volume than those of larger, more mature companies.

**Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor.**

### **Item 9 – Disciplinary Information**

Well Spent LLC is required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of our firm or the integrity of our management. We have no information



applicable to this Item.

## **Item 10 – Other Financial Industry Activities and Affiliations**

Neither Well Spent LLC nor any affiliated person is registered as or have a pending application as a broker-dealer, futures commission merchant, commodity pool operator, or commodity trading advisor or as a representative of any of the foregoing entities.

## **Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

### **Code of Ethics**

Well Spent LLC has implemented a Code of Ethics that defines our fiduciary commitment to each Client. This Code of Ethics applies to all persons associated with Well Spent LLC (our "Supervised Persons"). The Code of Ethics was developed to provide general ethical guidelines and specific instructions regarding our duties to our Clients. Well Spent LLC and its Supervised Persons owe a duty of loyalty, fairness and good faith towards each Client. It is the obligation of Well Spent LLC associates to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code of Ethics covers a range of topics that address ethics and conflicts of interest. To request a copy of our Code of Ethics, please contact us at 513-299-8444 or via email at Danielle@wellspentplanning.com.

### **Personal Trading with Material Interest**

Well Spent does not purchase or sell the same securities that Well Spent has a material interest in. Well Spent does not act as principal in any transactions. The Advisor will not engage in any principal transactions (i.e., trade of any security from or to the Advisor's own account) or cross transactions with other Client accounts (i.e., purchase of a security into one Client account from another Client's account[s]). In addition, the Advisor does not act as the general partner of a fund or advise an investment company. Well Spent does not have a material interest in any securities traded in Client accounts.

### **Personal Trading in Same Securities as Clients**

Well Spent allows our employees to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities, we recommend (purchase or sell) to you presents a potential conflict of interest that, as fiduciaries, we must disclose to you and mitigate through policies and procedures. The fiduciary duty to act in the best interest of its Clients can potentially be violated if personal trades are made with more advantageous terms than Client trades, or by trading based on material non-public information. This risk is mitigated by the fact that most trades in a Client's account are mutual funds and ETFs that present little to no likelihood of a material conflict when purchasing the same securities.

## **Item 12 – Brokerage Practices**

### **Selecting Brokerage Firms**

Clients are free to use any particular service provider to execute their transactions and they are responsible for negotiating any terms or arrangements for their account. Our firm will not be obligated to conduct due diligence of the client's selected service provider, seek better execution services or prices from any provider, or aggregate client transactions for trade execution. Since your transactions are completed at a service provider of your choice, you may potentially pay more for your transaction or experience wider price spreads.

While Clients are free to select their brokerage, Well Spent recommends discount brokerage firms and trust companies (qualified custodians), such as Shareholder Services Group (SSG) to clients. Well Spent seeks competitive rates but may not necessarily obtain the lowest possible commission rates for client transactions. Factors which Well Spent considers in recommending SSG or any other broker-dealer to clients

include their respective financial strength, reputation, execution, pricing, research and service. Clients may pay commissions that are higher than another qualified Financial Institution might charge to affect the same transaction where Well Spent determines that the commissions are reasonable in relation to the value of the brokerage and research services received. In seeking best execution, the determinative factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of a Financial Institution's services, including among others, the value of research provided, execution capability, commission rates and responsiveness. Well Spent does not receive fees or commissions from any arrangement with SSG or any other custodian. Well Spent is not affiliated with the brokerage firm, SSG. Broker does not supervise the advisor, its agents or activities.

#### **Soft Dollars**

Well Spent does not receive soft dollar benefits from service providers. There is no direct link between Well Spent's participation in SSG institutional customer program and the investment advice it gives to its clients,

#### **Aggregating and Allocating Trades**

Because a majority of the securities in Clients' accounts are mutual funds, and there is no benefit in aggregating trades, we do not combine multiple orders for shares of the same securities purchased for advisory accounts we manage (the practice of combining multiple orders for shares of the same securities is commonly referred to as "block trading"). Further, Well Spent manages Clients' accounts on an individual basis conducting trades independently for each Client. Accordingly, each Client may pay different prices, different commissions, fees, and/or transaction costs for the same securities transactions than other Clients pay.

### **Item 13 – Review of Accounts**

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#### **Frequency of Reviews**

Wealth Planning and Investment Management accounts are monitored on a regular basis. Reviews of clients' account are conducted by Danielle Seurkamp and are generally conducted no less than annually. Reviews may be performed more frequently depending upon the needs of the Client.

#### **Causes for Reviews**

Reviews may be conducted more or less frequently at the Client's request. Accounts may be reviewed as a result of major changes in economic conditions, known changes in the Client's financial situation, and/or large deposits or withdrawals in the Client's account. The Client is encouraged to notify Well Spent if changes occur in the Client's personal financial situation that might adversely affect the Client's investment plan. Additional reviews may be triggered by material market, economic or political events.

#### **Review Reports**

The Client will receive account statements no less than quarterly from the custodian. These statements are sent directly from the custodian to the Client. The Client may also establish electronic access to the custodian's website so that the Client may view these reports and their account activity. Client statements will include all positions, transactions and fees relating to the Client's account[s]. The Advisor will also provide Clients with periodic reports regarding their holdings, allocations, and performance. Clients are responsible for reviewing their accounts.

### **Item 14 – Client Referrals and Other Compensation**

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#### **Compensation Received by Well Spent**

Well Spent is a fee-only advisory firm, who, in all circumstances, is compensated solely by the Client. Well Spent does not receive commissions or other compensation from product sponsors, broker-dealers or any un-related

third party. Well Spent may refer Clients to various third parties to provide certain financial services necessary to meet the goals of its Clients. Likewise, Well Spent may receive referrals of new Clients from a third-party, but no compensation is either paid or received for a referral.

### **Client Referrals from Solicitors**

The Advisor engages independent solicitors to provide client referrals. If a client is referred to us by a solicitor, this practice is disclosed to the client in writing by the solicitor and the Advisor pays the solicitor out of its own funds—specifically, the Advisor generally pays the solicitor a portion of the advisory fees earned for managing the capital of the client or investor that was referred. The use of solicitors is strictly regulated under applicable federal and state law. The Advisor's policy is to fully comply with the requirements of Rule 206(4)-3, under the Investment Advisers Act of 1940, as amended, and similar state rules, as applicable.

The Advisor may receive client referrals from Zoe Financial, Inc through its participation in Zoe Advisor Network (ZAN). Zoe Financial, Inc is independent of and unaffiliated with the Advisor and there is no employee relationship between them. Zoe Financial established the Zoe Advisor Network as a means of referring individuals and other investors seeking fiduciary personal investment management services or financial planning services to independent investment advisors. Zoe Financial does not supervise the Advisor and has no responsibility for the Advisor's management of client portfolios or the Advisor's other advice or services. The Advisor pays Zoe Financial an on-going fee for each successful client referral. This fee is usually a percentage of the advisory fee that the client pays to the Advisor ("Solicitation Fee"). The Advisor will not charge clients referred through Zoe Advisor Network any fees or costs higher than its standard fee schedule offered to its clients. For information regarding additional or other fees paid directly or indirectly to Zoe Financial Inc, please refer to the Zoe Financial Disclosure and Acknowledgement Form.

### **Item 15 – Custody**

Well Spent does not accept or maintain physical custody of any Client accounts; however, the firm is deemed to have constructive custody because client's consent to have their accounts directly debited for the payment of fees. All Clients assets are held at an independent qualified custodian. Custodians will send account statements to clients at least quarterly that typically detail any transactions in such account for the relevant period. Well Spent may from time to time, provide you with periodic reports from our firm that includes investment performance information. You are urged to carefully review and compare your account statements that you have received directly from your service provider with any report or statement you receive from our firm.

### **Item 16 – Investment Discretion**

Well Spent has discretion over the selection and amount of securities to be bought or sold in Client accounts without obtaining prior consent or approval from the Client. However, these purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the Client and agreed to by Well Spent. The granting of such authority will be evidenced by the Client's execution of an investment management services agreement containing all applicable limitations to such authority. All discretionary trades made by Well Spent will be in accordance with each Client's investment objectives and goals.

### **Item 17 – Voting Client Securities**

Clients will receive proxy statements directly from the Custodian. Well Spent does not accept proxy-voting responsibility for any Client but will assist in answering questions relating to proxies. However, the Client retains the sole responsibility for proxy decisions and voting. You will receive proxies or other similar solicitations directly from

your selected custodian or transfer agent.

Further, Well Spent will have no power, authority, responsibility, or obligation to take any action with regard to any claim or potential claim in any bankruptcy proceeding, class action securities litigation or other litigation or proceeding relating to securities held at any time in a client account, including, without limitation, to file proofs of claim or other documents related to such proceeding, or to investigate, initiate, supervise or monitor class action or other litigation involving client assets.

### **Item 18 – Financial Information**

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Neither Well Spent, nor its management, have any adverse financial situations that would reasonably impair the ability of Well Spent to meet all obligations to its Clients. Neither Well Spent, nor any of its advisory persons, has been subject to a bankruptcy or financial compromise. Well Spent is not required to deliver a balance sheet along with this Disclosure Brochure as the Advisor does not collect fees \$500 or more for services to be performed six months or more in advance.

### **Item 19 – Requirements for State-Registered Advisers**

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Please See Form ADV Part 2B for the formal education and business background of Well Spent's advisory personnel and the outside business activities they are actively engaged in and the approximate amount of time spent on that business.

Neither Well Spent nor any supervised persons is compensated with any performance-based fees for any advisory services.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. Neither Well Spent nor any management person has any legal or disciplinary events to report.

Neither Well Spent nor any management persons has any relationship or arrangement with any issuers of securities.

**Form ADV Part 2B – Brochure  
Supplement**

for  
**Danielle Seurkamp  
CRD No. 5869012**

**WELL SPENT LLC**  
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513-299-8444  
[www.wellspentplanning.com](http://www.wellspentplanning.com)

**Effective: January 05, 2024**

This brochure supplement provides information about WELL SPENT LLC personnel that supplements the WELL SPENT LLC brochure. You should have received a copy of the WELL SPENT LLC brochure. Please contact us at 513-299-8444 or by email at [Danielle@wellspentplanning.com](mailto:Danielle@wellspentplanning.com) if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about WELL SPENT LLC personnel is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Brochure Supplement (Part 2B of Form ADV)

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**DANIELLE SEURKAMP, MS, MPAS®, FBS®, CFP®, MANAGING MEMBER, INVESTMENT ADVISER REPRESENTATIVE**  
YOB: 1983

### Item 2 – Educational Background and Business Experience

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#### Education:

Bachelor of Arts from Xavier University in Cincinnati, 2005

Master of Science from College for Financial Planning, 2015

Ms. Seurkamp has earned the designation of Certified Financial Planner, CFP® from the CFP Board, 2010; the designation Master Planner Advanced Studies, MPAS® from the College for Financial Planning; and, Financial Behavior Specialist, FBS® from the Financial Psychology Institute, 2017

Ms. Seurkamp's designations require further information:

#### **CERTIFIED FINANCIAL Planner® (CFP®)**

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **MASTER PLANNER ADVANCED STUDIES® (MPAS®)**

Individuals who hold the MPAS<sup>SM</sup> designation have completed a Master of Science degree with a major in personal financial planning. The program consists of 36–43 semester credits and delves deeply into personal financial planning or investment-related content using research-based coursework and real-world case studies. Graduates of the program are required to demonstrate critical thinking skills and complex problem-solving techniques. Additionally, individuals must complete assignments, projects, research, and papers and meet all graduation requirements for the Master of Science degree.

All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process.

Designees renew their designation every two-years by completing 40 hours of content-specific continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

### **CERTIFIED FINANCIAL BEHAVIOR SPECIALIST® (FBS®)**

The Certified Financial Behavior Specialist® (FBS®) designation is a professional certification mark for financial professionals providing financial consulting services conferred by the Financial Psychology Institute®. To receive authorization to use the marks, the candidate must meet specific educational and continuing education requirements in the areas of behavioral finance and financial behavior.

#### **Certification Requirements**

- Bachelor's Degree or higher from a Regionally Accredited Institute of higher learning and/or a License, Registration, or Certification in financial planning, counseling, coaching, mental health, or a related field.
- Completion of a Certificate in Financial Psychology & Behavioral Finance or related field.
- Adherence to a "fiduciary standard" in interactions with clients and to follow the ethics code of either the CFP Board and/or American Psychological Association, depending on profession.
- 20 Hours of CEUs in approved courses related to financial planning, financial behavior, or a related field every 2 years, either through the Financial Psychology Institute® or other approved providers.
- Two letters of recommendation from professionals familiar with financial psychology or financial therapy, and who are also familiar with your work.

Certificate holders include practicing financial planners, financial coaches, financial counselors, and mental health practitioners who use the theories and tools of financial behavior to provide more holistic services to clients, better understand financial beliefs and behaviors, and work more effectively with individuals, couples, families, and organizations around money.

#### **Business:**

Principal and Founder, Well Spent LLC 7/2019 to present;  
Investment Adviser Representative, Director of Financial Planning, The Asset Advisory Group, 12/2014 to 6/2019; and,  
Financial Planner, Foster & Motley, 3/2006 to 12/2014.

### **Item 3 – Disciplinary Information**

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. Danielle Seurkamp has no legal or disciplinary events to report.

#### Item 4 – Other Business Activities

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Danielle Seurkamp is not registered, nor has an application pending to register, as a registered representative of a broker/dealer or associated person of a futures commission merchant, commodity pool operator, or commodity trading advisor. Therefore, she does not receive commissions, bonuses or other compensation based on the sale of securities, including that as a registered representative of a broker/dealer or the distribution or service ("trail") fees from the sale of mutual funds.

Ms. Seurkamp is a contributing author to Forbes whereby she may be compensated based on the number of blog postings she writes. This activity does not account for any time during normal trading days and hours.

#### Item 5 – Additional Compensation

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Danielle Seurkamp may be compensated based on the work produced for Forbes as described above.

#### Item 6 – Supervision

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Danielle Seurkamp serves as the Chief Compliance Officer of Well Spent LLC and there is no one in a supervisory capacity over her. Well Spent LLC has implemented a Code of Ethics and internal compliance that guide each Supervised Person in meeting their fiduciary obligations to clients of Well Spent LLC. Further, Well Spent LLC is subject to regulatory oversight by various agencies. If you have any questions, Danielle Seurkamp can be reached at 513-299-8444.

#### Item 7 – Requirements for State Registered Advisers

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Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceedings: None

Bankruptcy Petitions: None