

## **Firm Brochure**

(Part 2A of Form ADV)

### **The Estate Planners Group, LLC**

**113 Pondview Drive  
Washington Crossing, PA 18977**

**Telephone: 215-321-4410**

**Fax: 215-321-4405**

**Email: [dave@epgnow.net](mailto:dave@epgnow.net)**

**[www.epgnow.net](http://www.epgnow.net)**

This brochure provides you with information about the qualifications, business practices, and nature of advisory services of THE ESTATE PLANNERS GROUP, LLC, all of which should be considered before becoming an advisory client of our firm. Please contact David W. Loesser, Managing Member, if you have any questions about this narrative brochure.

The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission ("SEC"), or by any state securities authority.

We are registered as an Investment Adviser with the State of Pennsylvania through the Pennsylvania Securities Commission. Nonetheless, registration with the securities division does not imply any level of skill or training. Additional information about our firm is available on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can search this site by using a unique identifying number, known as a CRD number. Our firm's CRD number is 124418.

March 31, 2016

---

## **ITEM 2 MATERIAL CHANGES**

---

### **MATERIAL CHANGES SINCE THE LAST UPDATE**

1. Under advice of counsel, The Estate Planners Group changed the way we calculate AUM to include separately managed accounts and assets managed by our affiliated company, Hamilton Asset Advisers.
2. Jeffrey M Loesser was added as an adviser representative.

### **FULL BROCHURE AVAILABLE**

If you would like to receive a copy of our Firm Brochure, please contact us by telephone at 213-321-4410 or by email at [dave@epgnow.net](mailto:dave@epgnow.net)

---

## **ITEM 3 TABLE OF CONTENTS**

---

<b>Item 2</b>	<b>MATERIAL CHANGES</b> .....	2
	Annual Update .....	2
	Material Changes since the Last Update.....	2
	Full Brochure Available.....	2
<b>Item 4</b>	<b>ADVISORY SERVICES</b> .....	7
	A. Firm Description.....	7
	B. Types of Advisory Services.....	7
	C. Tailored Services.....	8
	D. Wrap Fee Programs.....	9
	E. Assets under Management .....	9
<b>Item 5</b>	<b>FEES AND COMPENSATION</b> .....	9
	A. Advisory Fees .....	9
	B. Billing Procedures.....	11
	C. Other Fees & Expenses .....	11
	D. Refund Policy .....	11
	E. Other Compensation.....	12
<b>Item 6</b>	<b>PERFORMANCE BASED FEES AND SIDE-BY-SIDE MANAGEMENT</b> .....	12
<b>Item 7</b>	<b>TYPES OF CLIENTS</b> .....	12
	1. Portfolio Management Accounts .....	12
<b>Item 8</b>	<b>METHODS OF ANALYSIS, INVESTMENT STRATEGIES, AND RISK OF LOSS</b> .....	12
	A. Methods of Analysis.....	12
	B. Investment Strategies .....	13
	C. Risk of Loss .....	13
	D. Recommendation of Specific Types of Securities .....	14
<b>Item 9</b>	<b>DISCIPLINARY INFORMATION</b> .....	14
<b>Item 10</b>	<b>OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS</b> .....	14
	A. Financial Industry Activities.....	14
	B. Financial Industry Affiliations.....	15
	C. Other Material Relationships .....	15

D. Other Investment Advisers .....	16
<b>Item 11 CODE OF ETHICS, PARTICIPATION, OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING .....</b>	<b>16</b>
A. Code of Ethics .....	16
B. Participation or Interest in Client Transactions .....	16
C. Proprietary Trading .....	17
D. Simultaneous Trading.....	17
<b>Item 12 BROKERAGE PRACTICES .....</b>	<b>17</b>
A. Selection and Recommendation .....	17
1. Soft Dollar Benefits .....	18
2. Brokerage for Client Referrals .....	18
3. Directed Brokerage .....	18
B. Order Aggregation .....	19
<b>Item 13 REVIEW OF ACCOUNTS .....</b>	<b>19</b>
A. Periodic Reviews .....	19
B. Intermittent Review Factors.....	19
C. Client Reports .....	19
<b>Item 14 CLIENT REFERRALS AND OTHER COMPENSATION.....</b>	<b>20</b>
A. Economic Benefits for Advisory Services Rendered.....	20
B. Compensation for Client Referrals .....	20
<b>Item 15 CUSTODY.....</b>	<b>20</b>
A. Custodian of Assets.....	20
B. Account Statements .....	20
<b>Item 16 INVESTMENT DISCRETION.....</b>	<b>21</b>
A. Discretionary Authority .....	21
1. Standard Limitations .....	21
<b>Item 17 VOTING CLIENT SECURITIES .....</b>	<b>21</b>
<b>Item 18 FINANCIAL INFORMATION .....</b>	<b>21</b>
A. Balance Sheet Requirement.....	21
B. Discretionary Authority .....	22
C. Bankruptcy Petition.....	22
<b>Item 19 REQUIREMENTS FOR STATE-REGISTERED ADVISERS.....</b>	<b>22</b>
A. Firm Management .....	22
B. Other Business Activities .....	22

C. Performance-Based Fees .....	22
D. Disciplinary Disclosure Reporting.....	22
1. Arbitration Claims .....	22
2. Civil Litigation, Self Regulatory Organization Proceeding or Administrative Action.....	22
E. Relationship or Arrangements with Securities Issuers .....	23
<b>Privacy Policy .....</b>	<b>23</b>
<b>Brochure Supplement (Part 2B of Form ADV).....</b>	<b>24</b>
<b>Item 2 Education and Business Experience .....</b>	<b>25</b>
A. General Requirements .....	25
B. Investment Adviser Representative Information .....	25
<b>David Wayne Loesser, Investment Adviser Representative.....</b>	<b>26</b>
Item 2 Education and Business Experience.....	26
Item 3 Disciplinary Information .....	27
Item 4 Other Business Activities .....	27
Item 5 Additional Compensation .....	27
Item 6 Supervision .....	27
Item 7 Requirements for State-Registered Advisers.....	28
<b>Michael Raymond Sullivan, Investment Adviser Representative.....</b>	<b>29</b>
Item 2 Education and Business Experience.....	29
Item 3 Disciplinary Information .....	30
Item 4 Other Business Activities .....	30
Item 5 Additional Compensation .....	30
Item 6 Supervision .....	30
Item 7 Requirements for State-Registered Advisers.....	30
<b>Robert Curtin, Investment Adviser Representative .....</b>	<b>32</b>
Item 2 Education and Business Experience.....	32
Item 3 Disciplinary Information .....	32
Item 4 Other Business Activities .....	33
Item 5 Additional Compensation .....	33
Item 6 Supervision .....	33
Item 7 Requirements for State-Registered Advisers.....	33
<b>Jeffrey M. Loesser, Investment Adviser Representative.....</b>	<b>34</b>
Item 2 Education and Business Experience.....	34

Item 3	Disciplinary Information .....	34
Item 4	Other Business Activities .....	34
Item 5	Additional Compensation .....	34
Item 6	Supervision .....	35
Item 7	Requirements for State-Registered Advisers.....	35

---

## **Item 4    ADVISORY SERVICES**

---

### **A.    FIRM DESCRIPTION**

THE ESTATE PLANNERS GROUP, LLC (“EPG”) is an investment management firm that was organized as a New Jersey limited liability corporation in 2001. Its primary place of business is located in Pennsylvania; as such, it is registered as an investment advisor with the State of Pennsylvania through the Pennsylvania Securities Commission. The Firm is also registered with the New Jersey Bureau of Securities.

EPG’s current advisory activities consist of providing personal portfolio management services, financial planning services, and investment advisory services to individuals.

#### **1.    Principal Owner**

The principal owner of our firm is David Wayne Loesser, who owns 100% of EPG. In addition to serving as Managing Member, David Wayne Loesser is an Investment Advisor Representative and the Chief Compliance Officer of EPG.

### **B.    TYPES OF ADVISORY SERVICES**

EPG provides investment management services to individuals, including high net worth individuals, whose primary objective is to preserve and enhance capital. EPG’s approach is to help each client individually establish and then meet specific goals, while staying within the risk tolerance level indicated by each client. EPG accomplishes this by spending focused time with each client, asking questions and discussing alternative ideas with clients.

#### **1.    Investment Supervisory Services**

EPG develops a personal investment policy for each client through personal discussions with the client concerning their individual goals and objectives. EPG will create and manage a portfolio based on that policy which takes into consideration the client’s objectives (e.g. maximum capital preservation, growth, income, growth and income) and risk tolerance. This portfolio will typically include, but will not necessarily be limited to, investments in stocks, bonds and mutual funds. EPG will have discretionary authority to manage such advisory accounts, and will not obtain approval prior to placing trades or the purchase or sale of assets. EPG will discuss, and reach agreement with the client for selection (or termination) of a broker dealer and/or third party investment manager. EPG does not receive a commission on the buy or sell of any security and selects a broker dealer whose fee schedule best suits the client’s needs. EPG requires a written Personalized Management Agreement to be signed by the client to engage their services. This agreement outlines the services rendered by EPG and the fees clients will be charged. EPG delivers an ADV Part 2 and Brochure with supplements for each investment adviser representative that will be providing advisory services to the client

when the Personalized Management Agreement is signed, if not at the initial client consultation. The client has a right to terminate the contract without penalty if terminated within 5 business days after entering into the contract.

## **2. Financial Consulting Services**

In many instances, upon meeting with a client, EPG may determine that it is appropriate to recommend a program to a client where an unrelated, third-party investment adviser manages the investments. Only third-party investment advisors who are registered with the Securities and Exchange Commission are recommended to clients. In such cases, EPG will continue to advise clients, monitor third-party managers recommended and annually review client's portfolio in light of the client's state objectives. In addition, EPG will supply clients and potential clients a copy of the third party Investment Advisor's Part 2A of Form ADV.

## **3. Financial Planning**

EPG also intends to provide financial planning services to its clients, including consideration of a client's needs with respect to trust and estate plans, long term care and insurance. EPG will advise clients whether such products are appropriate for the client through individual consultations with clients for which no fee is charged. In instances when EPG believes a client may benefit from establishing a will or trust, the client is referred to a third party law firm qualified to create such documents. EPG does not receive any form of compensation for referring clients to law firms.

For clients who purchase an insurance product through EPG, David Loesser, the Managing Member of EPG, and/or Michael Sullivan will receive a commission from the insurance carrier, with whom they are licensed. Such commission fees are based on the amount of premium charged to the client by the insurance carrier. Messrs. Loesser and Sullivan are licensed to sell insurance products in New Jersey and Pennsylvania.

## **4. Informational Seminars**

EPG intends to provide financial and retirement planning classes on College Campuses that are open to the general public. These seminars will consist of providing generalized information with respect to risk management (long term care, life and disability insurance), investments (taxable v. non-taxable) and estate management (wills, trusts).

## **C. TAILORED SERVICES**

The portfolio management advisory programs offered by EPG are based on individual needs of our clients and the suitability of products and services. Our advice is based on thorough assessment of our client's goals, objectives, investment horizon, and risk tolerance.



**D. WRAP FEE PROGRAMS**

EPG does not participant in nor is a sponsor of any Wrap Fee Program.

**E. ASSETS UNDER MANAGEMENT**

EPG manages \$85,000,000 in client assets on a discretionary basis. This Asset under Management figure is based on calculations as of December 31, 2015.

---

**ITEM 5 FEES AND COMPENSATION**

---

**A. ADVISORY FEES**

EPG earns its fees and compensation by providing advisory services as well as active portfolio management.

**1. Investment Supervisory Services Fees**

EPG requires a written Personalized Management Agreement to be signed by the client prior to engagement of services. This agreement outlines the services rendered by EPG and the fees clients will be charged. It gives EPG written authority to deduct fees from custodial accounts according to the schedule below:

**FEE SCHEDULE**

<b>ASSETS UNDER MANAGEMENT</b>	<b>QUARTERLY FEE PERCENTAGE</b>
\$100,000 to \$500,000	.25%
\$500,001 to \$1,000,000	.225%
\$1,000,001 and higher	.20%

The quarterly fee is computed as a percentage of the total value of the assets under management (based upon formal valuation) at the beginning of each quarter.

Fees charged by EPG do NOT include fees paid to the broker dealer, third party investment manager, exchange traded funds or mutual funds. The fees charged by the broker dealer are outlined in their Brokerage Account Client Agreement. The fees charged by independent third party managers are outlined in their Advisory Agreement or the Statement of Investment Selection. Mutual fund fees and expenses are described in each fund's prospectus. Mutual Fund fees will generally include a management fee, other fund expenses and a possible distribution fee. If a mutual fund also imposes sales charges, a client may pay an initial or deferred sales charge. Clients could invest in a mutual fund directly, without the services of EPG. In that case, the client would not

receive the services provided by EPG in determining which mutual funds are most appropriate to each client's financial condition and objectives. Accordingly, the client should review both the fees charged by all parties to the program to fully understand the total amount of fees to be paid and to thereby evaluate the advisory services being provided.

In the event that EPG serves as portfolio manager and actively handles the day to day management of securities transactions, analysis and strategy in a discretionary account, Client agrees to pay EPG an additional .10% quarterly fee, payable quarterly in advance as well as custodian costs.

EPG sends Client a written invoice itemizing the fees for all parties to the program, including the formulae used to calculate the fees, the time period covered by the fee and the amount of assets under management on which the fee was based. Fees are due quarterly, in advance.

EPG sends the custodian written notice of the total of all fees including third party investment managers and the broker dealer to be deducted from client's account. The custodian implements the direct withdrawal of fees from the client account. EPG pays the broker dealer and third party manager from fees collected. These fees do not include any fees and expenses charged by mutual funds or exchange traded funds.

EPG will advise clients whether such products are appropriate for the client through individual consultations with clients for which no fee is charged.

Our fees are negotiable.

Legacy clients still have contracts in place that give EPG written authority to deduct fees from custodial accounts according to the schedule below:

#### **FEE SCHEDULE**

<b>ASSETS UNDER MANAGEMENT</b>	<b>ANNUAL FEE PERCENTAGE</b>
\$100,000 to \$250,000	2.15%
\$250,001 to \$1,000,000	1.90%
\$1,000,001 and higher	1.70%

The annual fee is computed as a percentage of the total value of the assets under management (based upon formal valuation) at the beginning of each quarter. On smaller accounts where only mutual funds are used, the annual fee is 1% of assets under management. These fees charged by EPG include all fees paid to the broker dealer, third party investment manager and EPG --but not fees and expenses charged by mutual funds or exchange traded funds. Mutual fund fees and expenses are described in each

fund's prospectus. Fund fees will generally include a management fee, other fund expenses and a possible distribution fee. If a mutual fund also imposes sales charges, a client may pay an initial or deferred sales charge. Clients could invest in a mutual fund directly, without the services of EPG. In that case, the client would not receive the services provided by EPG in determining which mutual funds are most appropriate to each client's financial condition and objectives. Accordingly, the client should review both the fees charged by mutual funds and the fees charged by EPG to fully understand the total amount of fees to be paid and to thereby evaluate the advisory services being provided.

**2. Financial consulting, financial planning and Informational Seminars.**

EPG does not charge for financial consulting or financial planning services. The firm does charge up to \$90 for Financial Planning classes held on College Campuses. EPG estimates these fees represent .00001% of its advisory billing each year.

**B. BILLING PROCEDURES**

**1. Investment Supervisory Services**

Our advisory fees for portfolio management accounts are payable quarterly in advance. The fee assessment is based upon the market value of a client's assets on the last day of the previous quarter and billed the next month. As outlined in the terms of our Investment Management Agreement, EPG's fees will be deducted directly from the client's account(s) pursuant to the client's written authorization. The monthly fee notification will be sent by invoice to the account custodian (See Item 12 herein). The account custodian will send statements to clients at least quarterly that will show all disbursements from client accounts.

EPG reserves the right to waive or reduce management fees.

**C. OTHER FEES & EXPENSES**

There may be additional costs associated with portfolio management. Clients may incur no-load, 12b-1 distribution fees, or certain deferred sales charges on mutual funds and expense ratios charged on exchange traded funds. Accounts can also incur certain charges imposed by other third parties in connection with investments made through the account, including but not limited to, annual maintenance fees.

**D. REFUND POLICY**

A Personalized Management Agreement may be terminated without penalty if terminated by the client within five (5) business days of signing. After five (5) business days, a Personalized Management Agreement may be canceled at any time, by either party, for any reason upon 30 days written notice. With 30 days written notice, fees will be refunded on a prorated basis.

**E. OTHER COMPENSATION**

EPG does not accept compensation for the sale of securities or other investment products.

---

**ITEM 6 PERFORMANCE BASED FEES AND SIDE-BY-SIDE MANAGEMENT**

---

EPG does not charge performance fees and does not conduct side-by-side investment product management.

---

**ITEM 7 TYPES OF CLIENTS**

---

EPG manages wealth portfolios for many different types of clients. We generally provide advice to Individuals AND High Net-Worth Individuals.

1. PORTFOLIO MANAGEMENT ACCOUNTS

EPG requires a minimum account value of \$250,000 for advisory services; however, EPG has the discretion to waive this minimum.

---

**ITEM 8 METHODS OF ANALYSIS, INVESTMENT STRATEGIES, AND RISK OF LOSS**

---

**A. METHODS OF ANALYSIS**

EPG utilizes a variety of investment strategies including charting, fundamental, technical, and cyclical analyses. The main sources of information we use include but are not limited to financial newspapers and magazines, inspections of corporate activities, research material prepared by others, annual reports, prospectuses, and corporate filings with the SEC.

We employ fundamental analysis as our primary method for analyzing securities to achieve the investment objectives and goals of our clients. Fundamental analysis consists of analyzing financial statements of companies, calculating financial ratios, and reviewing cyclical trends of industries in conjunction with other monetary policy indicators to assess the overall performance and profitability of companies. We may at times also employ technical analysis and charting to analyze securities.

## **B. INVESTMENT STRATEGIES**

The investment strategies of EPG consist of asset diversification. Our primary approach for client portfolios is recommending investment strategies based upon information relating to using diversified investment styles. Our general recommendations consist of diversifying assets over several different asset classes. This diversification process includes equities, mutual funds, bonds, and alternative investments of different companies in diverse industry sectors.

## **C. RISK OF LOSS**

Notwithstanding the method of analysis or investment strategy employed by our firm, the assets within your portfolio are subject to risk of devaluation or loss. EPG wants you to be aware that there are many different events that can affect the value of your assets or portfolio including, but not limited to, changes in financial status of companies, market fluctuations, changes in exchange rates, trading suspensions and delays, economic reports, and natural disasters.

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. 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 will be worth more today than a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can

generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.

- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

While this information provides a synopsis of the events that may affect your investments, this listing is not exhaustive. We want you to understand that there are inherent risks associated with investing and depending on the risk occurrence; you may suffer **LOSS OF ALL OR PART OF YOUR PRINCIPAL INVESTMENT**.

#### **D. RECOMMENDATION OF SPECIFIC TYPES OF SECURITIES**

EPG's clients may be solicited to invest in limited partnerships or other pooled investment vehicles, including affiliated funds (see Item 10 below).

The affiliated funds, which include pooled investment vehicles, invest in and trade securities, consisting principally, but not solely, of equity and equity-related securities that are traded publicly in U.S. markets as well as Real Estate and commercial mortgages. Pooled investment vehicles are sophisticated investments designed for investors who have the knowledge and experience in financial matters to evaluate the merits and risks of such investments.

---

#### **ITEM 9 DISCIPLINARY INFORMATION**

---

The Firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

---

#### **ITEM 10 OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS**

---

##### **A. FINANCIAL INDUSTRY ACTIVITIES**

EPG is not a registered broker dealer and does not have an application pending to register as a broker dealer. Furthermore, none of EPG's management or supervised persons are registered as representatives or have applications pending to register as representatives of a broker dealer.

**B. FINANCIAL INDUSTRY AFFILIATIONS**

EPG is not a registered, Futures Commission Merchant, Commodity Pool Operator, or Commodity Trading Advisor and does not have an application pending to register as such. Furthermore, none of EPG's management or supervised persons is registered as, or has applications pending to register as an associated person of the foregoing entities.

**C. OTHER MATERIAL RELATIONSHIPS**

Hamilton Asset Advisers, LLC ("Hamilton Advisers"), which is under common control with EPG by nature of Mr. Loesser's 100% ownership of both entities, is an investment management firm providing investment advice to Hamilton Diversified Growth Fund, L.P. (the "Hamilton Diversified Fund"), a Delaware limited partnership, which invests assets in securities as well as Hamilton Real Estate Fund, LLC, and Hamilton Real Estate Fund II, LLC, both Delaware LLC's, which invest in commercial mortgages and real estate. Hamilton Advisers also serves as the general partner to the Hamilton Diversified Fund and managing member of the two Hamilton Real Estate funds. EPG's clients may, from time to time, be solicited to invest in the Hamilton funds so long as (i) such clients of EPG are qualified to make such an investment in any of the Hamilton Funds, and (ii) the Hamilton fund being offered is a suitable investment for such clients of EPG.

David Wayne Loesser, Managing Member and Investment Adviser Representative, and Michael Raymond Sullivan, Investment Adviser Representative, are licensed to sell insurance products (fixed annuities: long term care, life and health insurance) through more than 15 insurance companies. Mr. Loesser and Mr. Sullivan sell insurance products to clients, on behalf of a number of insurance carriers. They will be able to purchase products for any client in need of such services and will receive separate, yet typical, compensation for the purchase of insurance products. Clients are in no way obligated to purchase such insurance product services.

EPG does not have any other arrangements that are material to its advisory or its clients with a related person who is a broker dealer, investment company, other investment advisor, financial planning firm, commodity pool operator, commodity trading adviser or futures commission merchant, banking or thrift institution, accounting firm, law firm, insurance company or agency, pension consultant, real estate broker or dealer, or an entity that creates or packages limited partnerships.

#### **D. OTHER INVESTMENT ADVISERS**

As noted in Item 10C, EPG is related to Hamilton Asset Advisers, LLC (“Hamilton Advisers”), which is under common control with EPG by nature of Mr. Loesser’s 100% ownership of both entities. Hamilton Advisers is an investment management firm providing investment advice to Hamilton Diversified Growth Fund, L.P. (the “Hamilton Diversified Fund”), a Delaware limited partnership, which invests assets in securities as well as Hamilton Real Estate Fund, LLC and Hamilton Real Estate Fund II, LLC, both Delaware LLC’s which invests in mortgages and real estate. Hamilton Advisers currently is operating under the State of Pennsylvania’s *de minimis* exemption.

---

### **ITEM 11 CODE OF ETHICS, PARTICIPATION, OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING**

---

#### **A. CODE OF ETHICS**

All employees of EPG must act in an ethical and professional manner. In view of the foregoing and applicable provisions of relevant law, EPG has determined to adopt a Code of Ethics to specify and prohibit certain types of transactions deemed to create conflicts of interest (or at least the potential for or the appearance of such a conflict), and to establish reporting requirements and enforcement procedures relating to personal trading by EPG personnel. EPG’s Code of Ethics, which specifically deals with professional standards, insider trading, personal trading, gifts and entertainment, and fiduciary duties, establishes ideals for ethical conduct based upon fundamental principles of openness, integrity, honesty, and trust. We will provide a copy of its Code of Ethics to any client or prospective client upon request.

#### **B. PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS**

As noted above, EPG is related to Hamilton Asset Advisers, which serves as a general partner and investment adviser to the Hamilton Diversified Growth Fund, LP. This fund pays to Hamilton Asset Advisers the following fees: (i) A quarterly management fee equal to 0.375% (a 1.5% annual rate); and (ii) an annual performance profit allocation equal to twenty percent (20%) of the annual profits subject to a high water mark. Hamilton Asset Advisers also serves as investment adviser and managing member for 2 private equity funds: Hamilton Real Estate Fund, LLC and Hamilton Real Estate Fund II, LLC. Hamilton Real Estate Fund, LLC pays to Hamilton Asset Advisers the following fees: (i) A quarterly management fee equal to 0.5% (a 2.00% annual rate) for Hamilton Real Estate fund, (ii) a performance profit allocation equal to twenty five percent (25%) payable at the end of the term of the fund, and (iv) 2% acquisition and 1% disposition fees on assets purchased by the Funds. Hamilton Real Estate Fund II, LLC pays to Hamilton Asset Advisers the following fees: (i) A quarterly management fee equal to 0.4625% (a 1.85% annual rate), (ii) a performance profit allocation equal to



twenty five percent (25%) payable at the end of the term of the fund, and (iv) 2% acquisition and 1% disposition fees on assets purchased by the Funds.

EPG may recommend to its clients that they invest in any of these Funds. EPG is not compensated for referrals, nor does the firm share in the Fund manager's compensation.

### **C. PROPRIETARY TRADING**

At times, we at EPG may buy or sell securities for our own accounts that we have also recommend to clients. Our firm will not intentionally favor a proprietary account over a client account, nor will it knowingly permit a proprietary account to trade ahead of a client account. EPG will always document any transactions that could be construed as conflicts of interest. To mitigate or remedy any conflicts of interest or perceived conflicts of interest, we will monitor our proprietary and personal trading reports for adherence to our Code of Ethics.

### **D. SIMULTANEOUS TRADING**

From time to time, representatives ("related persons") of EPG may buy or sell securities for themselves at or around the same time as clients. In any instance where similar securities are being bought or sold, we will uphold our fiduciary duty by always transacting on behalf of our client before transacting for our own benefit.

It is the policy of EPG that related persons must avoid security transactions and activities for their own accounts which might conflict with or be detrimental to the interest of the client. To the extent that related persons are aware of trades in individual issues being considered, recommended, or traded for client accounts, the related persons will make every effort to trade in their own accounts after trades are executed for the client accounts. However, at no time is the client account trade or the related person trades expected to be of such volume as to affect the price of an individual issue.

---

## **ITEM 12 BROKERAGE PRACTICES**

---

### **A. SELECTION AND RECOMMENDATION**

EPG will recommend Fidelity Investments ("Fidelity"), a registered broker dealer, Member SIPC; but, the ultimate choice of custodian/broker dealer will be left to the discretion of the client prior to entering into the Agreement. Where EPG has discretion with respect to broker dealer selection, EPG will seek "best execution" for each trade, which is a combination of price, quality of execution and other factors. In making brokerage suggestions, EPG will consider a number of factors, including, without limitation: 1) clearance and settlement capabilities; 2) quality of confirmations and account statements; 3) the ability of the broker dealer to settle the trade promptly and accurately; 4) the financial standing, reputation and integrity of the broker dealer; 5) the

broker dealer's access to markets, research capabilities, market knowledge, and any "value added" characteristics; 6) EPG's past experience with the broker dealer; 7) EPG's past experience with similar trades; and 8) any other factors. Recognizing the value of these factors, clients may pay a brokerage commission in excess of that which another broker might have charged for effecting the same transaction.

We are advisory platform participants of Fidelity Investments, whereby custodial and brokerage services are provided to our firm. Fidelity Investments receives preferred status for our brokerage and asset custodial needs. This custodian was chosen based on their relatively low transaction fees, client services, back-office support, and product selections.

### **1. SOFT DOLLAR BENEFITS**

EPG does not currently generate "soft dollars." If and when it does, EPG will comply with the "safe harbor" of Section 28(e) of the Securities Exchange Act of 1934, as amended regarding "soft dollar" arrangements. Under "soft dollar" arrangements, one or more of the brokerage firms would provide or pay the costs of certain services, equipment or other items for the benefit of EPG or one or more of their affiliates in consideration of allocating to the broker firm securities transactions (with resulting commission income) made on behalf of EPG's clients on both an agency and net basis. Although these soft dollar arrangements may benefit clients and EPG by reducing its expenses, the amount of the Management Fees payable to EPG will not be reduced. EPG believes, however, that to the extent it makes allocations of brokerage business with soft dollar arrangements, these would generally enhance EPG's ability to obtain research, optimal execution, and other benefits to clients.

### **2. BROKERAGE FOR CLIENT REFERRALS**

When selecting or recommending broker dealers to clients, EPG does not consider whether it receives client referrals from a broker dealer or third party.

### **3. DIRECTED BROKERAGE**

Clients may direct EPG to use a particular broker for custodial or transaction services on behalf of the client's portfolio. In directed brokerage arrangements the client is responsible for negotiating the commission rates and other fees to be paid to the broker. Accordingly, a client who directs brokerage should consider whether such designation may result in certain costs or disadvantages to the client, either because the client may pay higher commissions or other account fees, obtain less favorable execution, or the designation limits the investment options available to the client. The arrangement that EPG has with Fidelity is designed to maximize efficiency and to be cost effective. By directing brokerage arrangements, the client acknowledges that these economies of scale and levels of efficiency are generally compromised when alternative broker dealers

are used. While every effort is made to treat every client equally, the fact that a client chooses to use the brokerage and/or custodial services of these alternative service providers may in fact result in a certain degree of delay in executing trades and otherwise effectively managing the account(s).

**B. ORDER AGGREGATION**

EPG may, at times, aggregate buy and sell orders of securities for the purpose of obtaining the best pricing averages and minimizing trading costs. This practice is reasonably likely to result in administrative convenience to EPG. Clients also benefit with better purchase or sell execution prices, lower commission expenses or beneficial timing of transactions or a combination of these and other factors. Our policies and procedures mandate aggregating multiple orders. Aggregate orders will be allocated to accounts in a systematic non-preferential manner.

---

**ITEM 13 REVIEW OF ACCOUNTS**

---

**A. PERIODIC REVIEWS**

EPG's criterion for reviewing client accounts is as follows:

Client accounts are reviewed quarterly. In each review, the performance of the portfolio is compared with client's goals and risk tolerance. Any recommendations developed from the review with respect to rebalancing in order to maintain suitability and risk tolerance are communicated to the client by phone or in person. The investment consultant for the client and /or the Managing Member of EPG, David Loesser, will meet with each client at least annually to review the client's investment goals, changes in the client's financial situation, account performance and any re-balancing recommendations.

**B. INTERMITTENT REVIEW FACTORS**

Intermittent reviews may be triggered by substantial market fluctuation, economic or political events, or by changes in your financial status (such as retirement, termination of employment, relocation, or inheritance).

**C. CLIENT REPORTS**

Client will receive account statements from the Custodian according to the terms of the contract with the Custodian. Clients with 401(B) accounts receive quarterly statements from the custodian. The statements include a description of the assets held, the value of the assets as of the end of the period, the change in the value of the assets during the period and transactions during the period.

---

**ITEM 14 CLIENT REFERRALS AND OTHER COMPENSATION**

---

**A. ECONOMIC BENEFITS FOR ADVISORY SERVICES RENDERED**

EPG does not receive and does not have any arrangement to receive economic benefits (such as sales awards or other prizes) from any non-client as a result of providing investment advice or other advisory services to clients.

**B. COMPENSATION FOR CLIENT REFERRALS**

Neither the Firm nor any of its related persons pay any compensation directly or indirectly to any person who is not a supervised person for client referrals.

---

**ITEM 15 CUSTODY**

---

**A. CUSTODIAN OF ASSETS**

EPG does not have direct custody of any client funds or securities. Our firm has indirect custody of your funds and securities, also sometimes referred to herein as your portfolio assets, by virtue of our discretionary authority. All 401K assets are held with the custodian selected by the third party administrator. Unless instructed otherwise by a client, Fidelity Investments is the custodian of your non-401K portfolio assets.

EPG's related party, Hamilton Asset Advisers, has direct custody of your funds and securities in its capacity as the general partner of the Hamilton Diversified Growth Fund, LP, Hamilton Real Estate Fund, LLC and Hamilton Real Estate Fund II, LLC. The cash assets for three Hamilton funds are held in dual control accounts at Wells Fargo Bank. The vast majority of the physical assets of the Hamilton Diversified Growth Fund are held at Interactive Brokers where withdrawals can only be released to a bank account in the name of fund. A small number of assets which could not be held at Interactive Brokers are held at Fidelity Investments. International Fund Management, LLC, an independent third party accounting firm, is responsible for the accounting, calculates the fees due to Hamilton Asset Advisers and acts as gatekeeper for the Hamilton Diversified Growth Fund, LP. PartnersAdmin, LLC an independent third party accounting firm, is responsible for the accounting for the two Hamilton Real Estate funds and calculates the fees due to Hamilton Asset Advisers. All three Hamilton funds are audited annually by Spicer Jeffries, LLP, a firm specializing in the auditing of hedge funds and private equity funds.

**B. ACCOUNT STATEMENTS**

Although we are your adviser, your statements will be mailed by Fidelity Investments or such other broker-dealer that a client may elect to use. When you receive these statements, please review them carefully. Please compare asset values, holdings, and fees on your statement to that in the report issued in the previous quarter.

---

**ITEM 16 INVESTMENT DISCRETION**

---

**A. DISCRETIONARY AUTHORITY**

It is EPG's customary procedure to have full discretionary authority in order to supervise and direct the investments of your accounts. You grant this authority upon execution of our Investment Management Agreement. This authority is for the purpose of making and implementing investment decisions, without your prior consultation. All investment decisions are made in accordance with your stated investment objectives. You may inform our firm of restrictions that you would like to impose regarding investment strategies or types of securities transactions within your account(s).

**1. STANDARD LIMITATIONS**

Our discretionary authority does not give authority to take or have possession of any assets in your account or to direct delivery of any securities or payment of any funds held in the account to our firm. Furthermore, our authority by agreement does not allow us to direct the disposition of such securities or funds to anyone except you-the account owner.

---

**ITEM 17 VOTING CLIENT SECURITIES**

---

EPG generally will not vote nor advise clients how to vote proxies for securities held in client accounts. Fiduciary obligations of prudence and loyalty require an investment adviser with proxy voting responsibility to vote proxies on issues that affect the value of the client's investment. The firm will make proxy voting decisions based solely on the best interests of the client.

EPG will not take nor be required to take any action or render any advice with respect to the voting of proxies solicited by or with respect to the issuers of securities in which assets of the client's account may be invested in occasionally. Furthermore, EPG will not be required to take any action or render any advice with respect to any securities held in any client's accounts that are named in or subject to class action lawsuits. EPG will however, forward to you any information received by our firm regarding proxies and class action legal matters involving any security held in your account.

---

**ITEM 18 FINANCIAL INFORMATION**

---

**A. BALANCE SHEET REQUIREMENT**

EPG does not require or solicit prepayment of more than \$500 in advisory fees per client, six months or more in advance.

## **B. DISCRETIONARY AUTHORITY**

EPG has discretionary authority to manage client assets and by client's written authority, has the ability to deduct advisory fees payable to it. As noted in Item 15, EPG has indirect custody of client assets because of its ability to deduct advisory fees payable to it.

The firm does not have any financial impairment that will preclude it from meeting contractual commitments to clients.

## **C. BANKRUPTCY PETITION**

The Firm has not been the subject of a bankruptcy petition at any time during the last 10 years.

---

## **Item 19 REQUIREMENTS FOR STATE-REGISTERED ADVISERS**

---

### **A. FIRM MANAGEMENT**

#### **1. Principal**

EPG has one managing principal, David Wayne Loesser. Mr. Loesser is also the investment adviser representative of EPG. David Wayne Loesser's education and business background can be found in the attached Brochure Supplement (Part 2B of Form ADV).

### **B. OTHER BUSINESS ACTIVITIES**

EPG is not engaged in any other business other than giving investment advice.

### **C. PERFORMANCE-BASED FEES**

EPG does not provide advice that would constitute assessment of performance based fees. Additionally, supervised persons of our firm do not receive performance based compensation.

### **D. DISCIPLINARY DISCLOSURE REPORTING**

#### **1. ARBITRATION CLAIMS**

None. Neither the Firm nor its management persons have been found liable in any arbitration claim alleging damages in excess of \$2,500 involving an investment or investment-related business or activity, fraud, false statements or omissions, theft, embezzlement or other wrongful taking of property, bribery, forgery counterfeiting or extortion or dishonest, unfair or unethical practices.

#### **2. CIVIL LITIGATION, SELF REGULATORY ORGANIZATION PROCEEDING OR ADMINISTRATIVE ACTION**

None. Neither the Firm nor its management persons have been found liable in any civil, self-regulatory organization or administrative proceeding involving an investment or investment related business or activity, fraud, false statements or omissions, theft embezzlement or other wrongful taking of property bribery, forgery, counterfeiting, or extortion or dishonest, unfair or unethical practices.

**E. RELATIONSHIPS OR ARRANGEMENTS WITH SECURITIES ISSUERS**

Neither EPG nor its management persons have any relationship or arrangement with any issuer of securities beyond the relationships described in Item 10.c above.

---

## **PRIVACY POLICY**

---

EPG does not disclose nonpublic personal information about its clients or former clients to any persons other than as described below. EPG collects information about its clients (such a name, address, social security number, assets and income) from discussions with clients, from documents that clients may deliver to EPG (such as account applications) and in the course of providing services. In order to service its client accounts and effect client transactions, EPG may provide client personal information to its affiliates and to firms that assist it in servicing client accounts and which have a need for such information. EPG does not otherwise provide information about its clients to outside firms, organizations or individuals except as required by law. Any party that receives this information will use it only for the services and as allowed by applicable law or regulations, and is not permitted to share or use this information for any other purpose.

## **Brochure Supplement**

(Part 2B of Form ADV)

This brochure supplement provides information about the Investment Adviser Representatives (IARs) of The Estate Planners Group, LLC (“EPG”). This information supplements the EPG Firm Brochure. You should have received a copy of that brochure. Please contact David Loesser at 215-321-4410, if you did not receive the brochure of the Firm. You can also contact Mr. Loesser if you have any questions about the content of this supplement. Additional information about the IARs delineated within this supplement is available on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) . You can search this website by using the IAR’s CRD number as listed herein.

### **The Estate Planners Group, LLC**

**113 Pondview Drive  
Washington Crossing, PA 18977**

**Telephone: 215-321-4410**

**Fax: 215-321-4405**

**Email:**

[Dave@epgnow.net](mailto:Dave@epgnow.net)

[www.epgnow.net](http://www.epgnow.net)

**March 31, 2016**



**A. GENERAL REQUIREMENTS**

Generally, EPG requires employees to hold a college or advanced degree or have relevant working experience in the securities industry. Any employee of EPG acting in a representative capacity will be appropriately licensed or registered as such.

**B. INVESTMENT ADVISER REPRESENTATIVE INFORMATION**

We currently have four (4) investment adviser representatives employed by EPG, as follows:

---

**DAVID WAYNE LOESSER, CFP**

**INVESTMENT ADVISER REPRESENTATIVE**

---

CRD No. 3177524  
Year of Birth: 1958

**ITEM 2 EDUCATION AND BUSINESS EXPERIENCE**

David Loesser established The Estate Planners Group (“EPG”) in 2002, and he serves as the President of that company. He has been in the financial services industry since 1996, and has over twenty years of experience in executive management positions. David is an ASPPA member and a Certified Financial Planner. In 2008, David was recognized as one of “America’s Top Financial Planners” by SLD Industries, Inc, and he is listed in the 2008 edition of their “Guide to America’s Top Financial Planners. Before EPG, David worked at several financial firms, including Freedom Financial, Prudential Financial, and Faith Financial Planners. He is a Registered Investment Advisor and a Licensed Insurance Producer in New Jersey and Pennsylvania. He currently holds a Series 66 license and is a notary public in Pennsylvania. In 1980, David graduated with high honors from The College of New Jersey. Shortly afterwards, he attained two master’s degrees, and later earned the prestigious Certified Financial Planner designation. In January 2013, David completed an Executive MBA in Asset and Wealth Management from Carnegie Mellon University and HEC Lausanne University (Switzerland) and the Swiss Finance Institute.

*Educational Background:*

Executive MBA in Asset and Wealth Management: Carnegie Mellon University & HEC Lausanne (2011-2013)

Doctoral Studies, Regent University, September 1995 – February 1997.

M.Div., Biblical Theological Seminary, Hatfield, PA, 1989.

M.A., Biblical Theological Seminary, Hatfield, PA, May 1989.

B.A., Trenton State College, Trenton, NJ, December 1980.

*Professional Designation:*

Certified Financial Planner (CFP)

*Business Experience:*

***Financial Adviser/Investment Adviser Representative***

The Estate Planners Group 2001 – Present

***Adjunct Professor***

Philadelphia Biblical University 1991 - 2007

***Registered Representative***

Freedom Financial Inc./Freedom Asset Management 2002- 2002

***Financial Advisory Agent***

Pruco Securities Corporation 1998 - 2001

***Financial Consultant and Insurance Agent***

Maclean Agency 1997 - 1998

**ITEM 3 DISCIPLINARY INFORMATION**

None. David Wayne Loesser, Investment Adviser Representative does not have any legal or disciplinary events material to a client's or prospective client's evaluation.

**ITEM 4 OTHER BUSINESS ACTIVITIES**

David Wayne Loesser sells insurance products to clients, on behalf of a number of insurance carriers. The time spent on selling insurance accounts for approximately 50 hours per year.

**ITEM 5 ADDITIONAL COMPENSATION**

David Wayne Loesser, Investment Adviser Representative, is affiliated with Hamilton Asset Advisers, which is the general partner of the Hamilton Growth Fund and Hamilton Diversified Fund and the managing member for Hamilton Real Estate Fund, LLC and Hamilton Real Estate Fund II, LLC. Mr. Loesser receives compensation as a management person of Hamilton Asset Advisers.

As noted in Item 4 above, David Wayne Loesser is licensed to sell insurance products (fixed annuities: long term care, life and health insurance) through more than 15 insurance companies. He will be able to purchase products for any client in need of such services and will receive separate, yet typical, compensation for the purchase of insurance products. Clients are in no way obligated to purchase such insurance product services.

**ITEM 6 SUPERVISION**

David Wayne Loesser is the Managing Member, and serves as the Firm's Chief Compliance Officer and one of EPG's Investment Adviser Representatives. Mr. Loesser will periodically review the Firm's guidelines and advisory services it provides. He will review clients' applications and suitability information for conformity with the Firm's account establishment policies and procedures.

If you have any questions, Mr. Loesser can be reached by phone at 215-321-4410.

## **ITEM 7      REQUIREMENTS FOR STATE-REGISTERED ADVISERS**

### **A.1    Arbitration Claims**

None. David Wayne Loesser has not been found liable in any arbitration claim alleging damages in excess of \$2500 involving an investment or investment-related business or activity, fraud, false statements or omissions, theft, embezzlement or other wrongful taking of property, bribery, forgery counterfeiting, extortion or dishonest, unfair or unethical practices.

### **A.2    Self-Regulatory Organization or Administrative Proceedings**

None. David Wayne Loesser has not been found liable in any civil, self-regulatory organization or administrative proceeding involving an investment or investment related business or activity, fraud, false statements or omissions, theft embezzlement or other wrongful taking of property bribery, forgery, counterfeiting, extortion or dishonest, unfair or unethical practices.

### **B.      Bankruptcy Petitions**

None. David Wayne Loesser has not been the subject of a bankruptcy petition at any time during the last 10 years.

---

**MICHAEL RAYMOND SULLIVAN, CIMA**

**INVESTMENT ADVISER REPRESENTATIVE**

---

CRD No. 2962858

Year of Birth: 1954

**ITEM 2 EDUCATION AND BUSINESS EXPERIENCE**

Michael is Vice President of Advisory Services for The Estate Planners Group. He holds the Certified Investment Management Analyst<sup>sm</sup> designation administered by Investment Management Consultants Association<sup>sm</sup> and taught in conjunction with The Wharton School, University of Pennsylvania. Michael is also a Registered Investment Advisor and licensed producer with the Department of Banking and Insurance in both New Jersey and Pennsylvania. Michael began his career with Prudential in 1996 and has been with The Estate Planners Group since its inception. He has held Series 6, 7, 66 and 65 security licenses. Dr. Sullivan earned a Bachelor of Science from Cairn University, Master of Arts from Columbia International University and Doctor of Ministry from Regent University. Michael has held executive positions in both non-profit and for profit organizations and is skilled at helping both individuals and organizations meet their strategic financial goals.

*Educational Background:*

DMin, Regent University, May 2001.

M.S., Columbia International University, May 1982.

B.S., Cairn University, May 1978.

*Professional Designation:*

Certified Investment Management Consultant (CIMA) 2012

*Business Experience:*

***Financial Adviser***

The Estate Planners Group

2004 – Present

***Senior Staff Advisor***

Washington Crossing United Methodist Church

1998 – 2007

***Financial Marketing and Administrative Support***

Maclean Agency – Prudential

1996 – 1998

### **ITEM 3      DISCIPLINARY INFORMATION**

None. Dr. Michael R. Sullivan, Investment Adviser Representative does not have any legal or disciplinary events material to a client's or prospective client's evaluation.

### **ITEM 4      OTHER BUSINESS ACTIVITIES**

Dr. Michael R. Sullivan sells insurance products to clients, on behalf of a number of insurance carriers. The time spent on selling insurance accounts for approximately 50 hours per year.

### **ITEM 5      ADDITIONAL COMPENSATION**

Dr. Michael R. Sullivan, Investment Adviser Representative, does not receive any economic benefit from any third party for providing advisory services.

As noted in Item 4 above, Dr. Michael R. Sullivan is licensed to sell insurance products (fixed annuities: long term care, life and health insurance) through more than 15 insurance companies. He will be able to purchase products for any client in need of such services and will receive separate, yet typical, compensation for the purchase of insurance products. Clients are in no way obligated to purchase such insurance product services.

### **ITEM 6      SUPERVISION**

Dr. Michael R. Sullivan is one of EPG's Investment Adviser Representatives. Dr. Sullivan can be reached by phone at 215-321-4410. He will review clients' applications and suitability information for conformity with the Firm's account establishment policies and procedures. Dr. Sullivan's activities are subject to review by David Wayne Loesser, the Firm's Chief Compliance Officer.

### **ITEM 7      REQUIREMENTS FOR STATE-REGISTERED ADVISERS**

#### **A.1    Arbitration Claims**

None. Dr. Michael R. Sullivan has not been found liable in any arbitration claim alleging damages in excess of \$2500 involving an investment or investment-related business or activity, fraud, false statements or omissions, theft, embezzlement or other wrongful taking of property, bribery, forgery counterfeiting, extortion or dishonest, unfair or unethical practices.

#### **A.2    Self-Regulatory Organization or Administrative Proceedings**

None. Dr. Michael R. Sullivan has not been found liable in any civil, self-regulatory organization or administrative proceeding involving an investment or investment related business or activity, fraud, false statements or omissions, theft embezzlement or

other wrongful taking of property bribery, forgery, counterfeiting, extortion, or dishonest, unfair or unethical practices.

**B. Bankruptcy Petitions**

None. Dr. Michael R. Sullivan has not been the subject of a bankruptcy petition at any time during the last 10 years.

---

**ROBERT D. CURTIN**

**INVESTMENT ADVISER REPRESENTATIVE**

---

CRD No. 6183915

Year of Birth: 1949

**ITEM 2 EDUCATION AND BUSINESS EXPERIENCE**

Robert is an Investment Adviser Representative for The Estate Planners Group (EPG). Robert began his career with EPG in 2013. He holds a Series 65 security license. Mr. Curtin earned a Bachelor of Arts from Gettysburg College in 1972. He completed all 6 CFP course modules from Florida State on-line University in 2001 & 2002. He has held executive and sales positions in several industries and is skilled at being able to distill complex issues into clear and concise guidance.

*Educational Background:*

Completed 6 CFP course modules, Florida State on-line 2002.  
B.A., Gettysburg College, 1972.

*Business Experience:*

***Financial Adviser***

The Estate Planners Group 2013 – Present

***Senior Sales Executive***

Consolidated Graphics/Tursack Printing 1998 – 2010

***President***

Tursack Printing 1995 – 1998

***President***

Centennial Printing 1992 – 1995

***President***

Goebel United States 1988 – 1992

**ITEM 3 DISCIPLINARY INFORMATION**

None. Mr. Robert D. Curtin, Investment Adviser Representative, does not have any legal or disciplinary events material to a client's or prospective client's evaluation.



#### **ITEM 4 OTHER BUSINESS ACTIVITIES**

Mr. Robert D. Curtin has no other business activities.

#### **ITEM 5 ADDITIONAL COMPENSATION**

Mr. Robert D. Curtin, Investment Adviser Representative, does not receive any economic benefit from any third party for providing advisory services.

#### **ITEM 6 SUPERVISION**

Mr. Robert D. Curtin is one of EPG's Investment Adviser Representatives. Mr. Curtin can be reached by phone at 215-321-4410.

Mr. Curtin's activities are subject to review by David Wayne Loesser, the Firm's Chief Compliance Officer.

#### **ITEM 7 REQUIREMENTS FOR STATE-REGISTERED ADVISERS**

##### **A.1 Arbitration Claims**

None. Mr. Robert D. Curtin has not been found liable in any arbitration claim alleging damages in excess of \$2500 involving an investment or investment-related business or activity, fraud, false statements or omissions, theft, embezzlement or other wrongful taking of property, bribery, forgery counterfeiting, extortion or dishonest, unfair or unethical practices.

##### **A.2 Self-Regulatory Organization or Administrative Proceedings**

None. Mr. Robert D. Curtin has not been found liable in any civil, self-regulatory organization or administrative proceeding involving an investment or investment related business or activity, fraud, false statements or omissions, theft embezzlement or other wrongful taking of property bribery, forgery, counterfeiting, extortion, or dishonest, unfair or unethical practices.

##### **B. Bankruptcy Petitions**

None. Mr. Robert D. Curtin has not been the subject of a bankruptcy petition at any time during the last 10 years.

---

**JEFFREY M. LOESSER**

**INVESTMENT ADVISER REPRESENTATIVE**

---

CRD No. 6580161

Year of Birth: 1987

**ITEM 2 EDUCATION AND BUSINESS EXPERIENCE**

Jeffrey is an Investment Adviser Representative for The Estate Planners Group (EPG). Jeffrey has been working full time for The Estate Planners Group since 2012, serving as a Financial Advisor in training under David Loesser. He attained his Life & Health Insurance License in 2014 and attained his Series 65 securities license in 2016.

Before working with EPG, Jeff worked as a Youth Director at the Ocean City Tabernacle, in Ocean City, NJ. Jeff studied at Eastern University, graduating in 2009 with a double major in Business Management and Youth Ministry, along with a minor in Biblical Studies.

*Educational Background:*

B.A. B.S., Eastern University, 2009.

*Business Experience:*

***Financial Adviser***

The Estate Planners Group 2012 – Present

***Ocean City Tabernacle***

Youth Coordinator 2010 – 2012

***North Hampton Presbyterian Church***

Youth Pastor 2009 – 2010

**ITEM 3 DISCIPLINARY INFORMATION**

None. Mr. Jeffrey Loesser does not have any legal or disciplinary events material to a client's or prospective client's evaluation.

**ITEM 4 OTHER BUSINESS ACTIVITIES**

Mr. Jeffrey Loesser has no other business activities.

**ITEM 5 ADDITIONAL COMPENSATION**

Mr. Jeffrey Loesser, Investment Adviser Representative, does not receive any economic benefit from any third party for providing advisory services.

## **ITEM 6 SUPERVISION**

Mr. Jeffrey Loesser is one of EPG's Investment Adviser Representatives. Mr. Jeffrey Loesser can be reached by phone at 215-321-4410.

He will review clients' applications and suitability information for conformity with the Firm's account establishment policies and procedures. Mr. Jeffrey Loesser's activities are subject to review by David Wayne Loesser, the Firm's Chief Compliance Officer.

## **ITEM 7 REQUIREMENTS FOR STATE-REGISTERED ADVISERS**

### **A.1 Arbitration Claims**

None. Mr. Jeffrey Loesser has not been found liable in any arbitration claim alleging damages in excess of \$2500 involving an investment or investment-related business or activity, fraud, false statements or omissions, theft, embezzlement or other wrongful taking of property, bribery, forgery counterfeiting, extortion or dishonest, unfair or unethical practices.

### **A.2 Self-Regulatory Organization or Administrative Proceedings**

None. Mr. Jeffrey Loesser has not been found liable in any civil, self-regulatory organization or administrative proceeding involving an investment or investment related business or activity, fraud, false statements or omissions, theft embezzlement or other wrongful taking of property bribery, forgery, counterfeiting, extortion, or dishonest, unfair or unethical practices.

### **B. Bankruptcy Petitions**

None. Mr. Jeffrey Loesser has not been the subject of a bankruptcy petition at any time during the last 10 years.