



1519 S. Bowman Rd., Suite H  
Little Rock, AR 72211  
501-916-2774

**Form ADV**

Part 2A: Firm Brochure

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May 29, 2018

**Item 1—Cover Page**

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This Brochure provides information about the qualifications and business practices of Stoffel Financial Advisors. If you have any questions about the contents of this brochure, please contact us at 501-916-2774 or by email to [eric.m.stoffel@lpl.com](mailto:eric.m.stoffel@lpl.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.

Stoffel Financial Advisors is a registered Investment advisor. Registration of an Investment Advisor does not imply any level of skill or training. The oral and written communications of an Advisor provide you with information about which you determine to hire or retain an Advisor.

Financial Planning offered through Stoffel Financial Advisors, a Registered Investment Advisor, not affiliated with LPL Financial LLC.

Additional information about Stoffel Financial Advisors is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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## Item 2—Material Changes

This is the initial filing for Stoffel Financial Advisors - as such there are no material changes to this document at this time. Any and all future changes will be outlined in this section when updates are processed.

Currently the brochure may be requested by contacting Eric Stoffel at [eric.m.stoffel@lpl.com](mailto:eric.m.stoffel@lpl.com).

Additional information about Stoffel Financial Advisors is also available via the SEC's website [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The SEC's website also provides information about any person affiliated with Stoffel Financial Advisors who are registered, or are required to be registered, as investment advisor representatives of Stoffel Financial Advisors.

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### Item 4—Advisory Business

Stoffel Financial Advisors, LLC is an Arkansas Registered Investment Advisor, operating since May 2018. The firm is solely owned by Eric Stoffel.

Stoffel Financial operates from a single current location: 1519 S. Bowman Rd., Suite H, Little Rock, AR 72211

Stoffel Financial is engaged in the provision of financial planning services to the public on a flat fee or hourly basis. Investment advisor representatives of Stoffel Financial are also registered representatives of LPL Financial, a broker/dealer, member FINRA/SIPC, offering securities and investment advisory services. Clients of Stoffel Financial Advisors are recommended, but under no obligation to use LPL Financial for implementation of their recommendations.

Stoffel Financial tailors our recommendations and financial plans to each client through an assessment of their current financial positions, goals and risk tolerance, and overall investment objective. While Stoffel Financial provides general financial planning services, the company specializes in constructing retirement income plans with clients who are within 5-10 years of their targeted retirement date, or who are already retired.

Stoffel Financial as an entity engages only in financial planning services and holds no client accounts and exercises no discretionary authority over any client investment. Advisors of Stoffel Financial, in their role as investment advisor representatives of LPL financial may exercise discretion over client’s accounts under the auspices of LPL’s advisory platforms.

### Item 5—Fees and Compensation

All fees are subject to negotiation

The specific manner in which fees are charged by Stoffel Financial Advisors is established in a clients written agreement with Stoffel Financial.

#### Standard Financial Planning Terms:

##### Flat Fee Planning

Stoffel Financial will charge fees for financial planning according to your total net worth (assets—liabilities) on the following scale:

Net Worth	Fee
\$0-\$250,000	\$500
\$250,001—\$999,999	\$1,000
\$1,000,000 and above	\$1,500

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### Hourly Planning/Consulting

\$250.00 per hour. Your advisor will provide you with an estimate of the total number of hours needed to complete your plan following your initial consultation. This estimate is not final and is subject to change based on the volume of work necessitated by your financial need, situation and complexity of your plan.

### Payment of Fees

It is customary that 50% of the flat fee amount, or 50% of the projected hourly amount be paid upon executions of the financial planning agreement, with the balance due upon delivery of your plan. Should you decide for whatever reason to discontinue your planning relationship with Stoffel Financial after signing the financial planning agreement but prior to the delivery of your plan, the initial payment will be considered to be fully earned and you will not be eligible for a refund.

Stoffel Financial's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client.

Stoffel Financial's advisors are also registered representatives of LPL Financial, a broker/dealer and therefore recommend clients implement their financial plan through LPL, which could cause the advisor to be paid commissions or brokerage fees on products transacted through LPL Financial. Advisors are also investment advisor representatives through LPL Financial's registered investment advisory firm and can be paid advisory fees based on a percentage of assets under management in accounts held by LPL Financial's advisory program. Commissions and advisory fees make up the vast majority of compensation for advisors working for Stoffel Financial. Financial fees generally make up less than 1% of an advisor's overall compensation.

Advisors of Stoffel Financial who are registered representatives of LPL will recommend LPL to Advisory Clients for plan implementation and brokerage services. These individuals are subject to FINRA Conduct Rule 3040 that restricts them from conducting securities transaction away from LPL unless LPL provides the representative with written authorization. Therefore, Clients are advised that such advisors are limited to conducting securities transactions through LPL. Implementation of the financial plan through such individuals would present a conflict of interest to the extent that associated persons of Stoffel Financial would receive normal and customary commissions as a registered representative of LPL or licensed insurance agent resulting from any securities or insurance transactions. It may be the case that LPL charges a higher fee for a particular type of service, such as commission rates, than can be obtained from another broker. LPL will not always have the lowest transaction fee.

Clients may utilize the broker/dealer of their choice and have no obligation to purchase or sell securities through such broker as Stoffel Financial recommends. Stoffel Financial addresses this inherent conflict of interest by requiring advisors to conduct a complete assessment of the client's needs through an initial discovery process. The firm also requires advisors to recommend product and services that directly

address the client's needs as discovered in the initial assessment, without regard to the compensation offered by the provider.

Advisors of Stoffel Financial may sell insurance products, including, but not limited to life, health, and long-term care products, and will receive additional compensation, in the form of commissions, on the sale of such products. They may also receive compensation on the sale of securities, including 12b-1 distribution fees from investment companies (mutual funds) in connection with the placement of Client's funds into investment companies, through their capacities as registered representatives of LPL. Additionally, advisors of Stoffel Financial may also earn fees for portfolio management from LPL when acting as representatives of LPL's corporate investment advisor.

### Item 6—Performance-Based Fees and Side-by-Side Management

Stoffel Financial Advisors does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

### Item 7—Types of Clients

Stoffel Financial Advisors provides financial planning services to individuals, trust and retirement plans. The firm does not have a minimum investment requirement.

### Item 8—Methods of Analysis, investment Strategies and Risk of Loss

Investing in securities involves risk of loss that clients should be prepared to bear. Generally, Stoffel Financial Advisors will recommend a version of the "Income for Life Model" strategy for retirement income distribution. This strategy involves a time-segmented strategy that seeks to avoid reverse dollar-cost averaging, lower overall risk to a client's portfolio, decrease the possibility of portfolio depletion and increase income to overcome inflation.

**There can be no assurance that the strategy will be successful due to a variety of factors and risks involved in investing.** In all cases, Stoffel Financial follows investment strategies that involve wide diversification across a variety of asset classes. Stoffel Financial may recommend certain investments such as non-traded real estate investment trusts and various forms of annuities that are considered to be illiquid, which means that the cash value of the investment may not be readily available. Such products require long term investment horizons and clients should consider their ability to tolerate the illiquid nature of these investments, if recommended.

### Item 9—Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Stoffel Financial or the integrity of Stoffel Financial's management. Stoffel Financial has no information applicable to this item.

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

Investment advisor representatives of Stoffel Financial Advisors are also registered representatives of LPL Financial, LLC. Through affiliation with LPL Financial, Stoffel Advisors also act as agents for a number of insurance companies through LPL Insurance Associates. There are no other financial activities or affiliations that would have any impact of the relationships we have with our clients.

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

Stoffel Financial Advisors has adopted a Code of Ethics for all supervised persons of the firm, describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibitions on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at Stoffel Financial must acknowledge the terms of the Code of Ethics annually, or as amended.

Stoffel Financial anticipates that, in appropriate circumstances, consistent with clients' investment objectives, it will recommend to investment advisory clients or prospective clients, the purchase or sale of securities in which Stoffel Financial, its affiliates and /or clients, directly or indirectly, have a position of interest. Stoffel Financial's employees and persons associated with Stoffel Financial are required to follow Stoffel Financial's Code of Ethics. Subject to satisfying this policy and applicable laws, officers, directors and employees of Stoffel Financial and its affiliates may trade for their own accounts in securities which are recommended to and/or purchased for Stoffel Financial's clients.

The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of the employees of Stoffel Financial will not interfere with (i) making decisions in the best interest of the advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Under the Code, certain classes of securities have been designated as exempt transaction, based upon a determination that these would materially not interfere with the best interest of Stoffel Financial's clients. In addition, the Code requires pre-clearance of many transactions, and restricts trading in close proximity to client trading activity. Nonetheless, because the Code of Ethics in some circumstances would permit employees to invest in the same securities as clients, there is a possibility that employees might benefit from market activity by a client in a security held by an employee. Employee trading is continually monitored under the Code of Ethics, as to reasonably prevent conflicts of interest between Stoffel Financial and its clients.

## Item 12—Brokerage Practices

Advisors of Stoffel Financial who are registered representatives of LPL will recommend LPL to advisory Clients for plan implementation and brokerage services. These individuals are subject to FINRA Conduct Rule 3040 that restricts them from conducting securities transactions away from LPL unless LPL provides the representative with written authorization. Therefore, Clients are advised that such advisors are limited to conducting securities transactions through LPL. Implementation of the financial plan through such individuals would represent a conflict of interest to the extent that associated persons of Stoffel Financial would receive normal and customary commissions as a registered representative of LPL or licensed insurance agent resulting from any securities or insurance transactions. It may be the case that LPL charges a higher fee for a particular type of service, such as commission rates, than can be obtained from another broker. LPL will not always have the lowest transaction fee. Clients may utilize the broker/dealer of their choice and have no obligation to purchase or sell securities through such broker as Stoffel Financial recommends.

## Item 13—Review of Accounts

Financial plans will be reviewed and updated at the Clients' request or as required based on the signed agreement for services. Reviews may be subject to Stoffel Financial's then current hourly rate. The servicing advisor on the account will conduct all reviews.

## Item 14—Client Referrals and Other Compensation

Stoffel Financial Advisors does not receive any compensation from any entity other than our clients for providing financial planning service. From time to time, Stoffel Financial may refer clients to attorneys or Certified Public Accountants for services that the client may need. Stoffel Financial accepts no compensation, either directly or indirectly, from those professionals and those referrals are made without any requirement that the client conduct business with those entities. From time to time, Stoffel Financial may conduct workshop seminars performed as an added benefit to existing and potential clients and conducted on a complimentary basis. These workshops may address the following topics: Investment products, insurance products, retirement planning, and wealth protection, among others. These workshops are meant to provide general information only and not designed to give specific investment advice. Attendees are invited to schedule a complimentary consultation with the firm in regard to their individual needs. Further, they are instructed to contact financial professionals to discuss the suitability of any strategies or investment products discussed at the workshops. From time to time, workshops may be sponsored, full or in part, by companies who provide investment products recommended by Stoffel Financial through their relationship with LPL Financial. The extent of the sponsorship is limited to the actual cost incurred in producing the event. When a workshop is sponsored by one or more product providers' information will be provided during the event to that effect.

### Item 15—Custody

Stoffel Financial does not have custody of investment assets directly or indirectly.

### Item 16—Investment Discretion

Because Stoffel Financial holds no customer accounts, the firm does not exercise investment discretion over a client's account.

### Item 17—Voting Client Securities

As a matter of firm policy and practice, Stoffel Financial does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. Stoffel Financial may provide advice to clients regarding the clients' voting of proxies.

### Item 18—Financial Information

Registered investment advisors are required to provide clients with certain financial information or disclosures about Stoffel Financial's financial condition. Stoffel Financial has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.

### Item 19—Requirements for State-Registered Advisors

#### Executive officers/management

#### Eric M. Stoffel—Managing Member

Year of Birth: 1972

Formal Education after High School:

- University of Wisconsin Stout; BS Hospitality & Tourism Mgmt. 09.1991 –05.1995

Business Experience

- Stoffel Financial Advisors, LLC; Member/Manager, 05.2018—Present
- GenWealth Financial Advisors, LLC; Investment Advisor Representative 08.2011—02.2018
- LPL Financial LLC; Registered Representative and Investment Advisor Representative 06.2011—Present
- Prosperity Bank; Financial Consultant 01.2009—05.2011
- UVEST Financial Services Group; Registered Representative 01.2009
- Investment Professionals Inc.; Registered Representative 06/2008—01.2009
- Thrivent Financial; Financial Associate 04.2007—05.2008
- Stoffel Realty; Managing Partner 11.2003—11.2007

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