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This Brochure provides information about the qualifications and business practices of Good Balance FP LLC. If you have any questions about the contents of this Brochure, please contact us at the number above. 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.

Good Balance FP 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 Good Balance FP also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can search this site by a unique identifying number, known as a CRD number. The CRD number for Good Balance FP is 324354.

## Item 2 – Material Changes

This Item of the Brochure discusses only specific material changes that are made to the Brochure since the last annual update and provides clients with a summary of such changes. In this update, we added language in [Item 5](#) to describe the fee schedule for annuities. TD Ameritrade was also removed from [Items 12](#) and [14](#). Additionally, we updated [Item 4](#) to reflect our updated Assets Under Management to coincide with our Annual Updating Amendment.

### Historical Updates – August 4, 2023

In this update, we have added language regarding annuities in [Item 5](#) and [Item 10](#). Additionally, we have made changes to our fee schedule in [Item 5](#).

We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting Arielle Bittoni, Good Balance FP's Managing Partner and Chief Compliance Officer at the number listed in [Item 1](#). Additional information about Good Balance FP 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 persons affiliated with Good Balance FP who are registered, or are required to be registered, as investment adviser representatives of Good Balance FP.

(Date of Brochure: 02/14/2024)

(Date of Most Recent Annual Updating Amendment: 02/14/2024)

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## Item 4 – Advisory Business

Good Balance FP is owned by Arielle Bittoni and was founded in November 2022. As of December 31, 2023, Good Balance FP managed \$18,055,547 on a discretionary basis, and \$0 on a non-discretionary basis.

### **Investment Management Services:**

Good Balance FP manages investment portfolios for individuals, trusts, charitable organizations, businesses and qualified retirement plans. Good Balance FP will work with a client to determine the client's investment objectives and investor risk profile and will design a written investment policy statement.

Good Balance FP uses investment and portfolio allocation software to evaluate alternative portfolio designs. Good Balance FP evaluates the client's existing investments with respect to the client's Investment Policy Statement (IPS). Good Balance FP works with new clients to develop a plan to transition from the client's existing portfolio to the portfolio recommended by Good Balance FP. Good Balance FP will then continuously monitor the client's portfolio holdings and the overall asset allocation strategy and hold review meetings with the client regarding the account as necessary.

Good Balance FP will typically create a portfolio of passive and/or evidence-based mutual funds and Exchange Traded Funds (ETFs) and may use model portfolios if the models match the client's investment policy. Good Balance FP will allocate the client's assets among various investments taking into consideration the overall management style selected by the client. Good Balance FP primarily recommends mutual funds and ETFs offered by Dimensional Fund Advisors (DFA). DFA-sponsored mutual funds follow a passive asset class investment philosophy with low holdings turnover.

Client portfolios may also include some individual equity securities in situations where disposition of these securities would present an overriding tax implication or the client specifically requests they be retained for a personal reason. These situations will be specifically identified in the client's IPS.

Good Balance FP manages mutual fund and equity portfolios on a discretionary basis according to the investment policy selected by the client. A client may impose any reasonable restrictions on Good Balance FP's discretionary authority, including restrictions on the types of securities in which Good Balance FP may invest client's assets and on specific securities, which the client may believe to be appropriate.

Clients may also engage Good Balance FP to manage and/or advise on certain investment products that are not maintained at their primary custodian, such as variable life insurance and annuity contracts (to the extent permissible without an insurance license) and assets held in employer-sponsored retirement plans and qualified tuition plans (i.e., 529 plans). In these situations, Good Balance FP will direct or make recommendations for the allocation of client assets among the various investment options available with the product. These assets are generally maintained at the underwriting insurance company or custodian for the plan trustee or administrator and clients retain responsibility for effecting trades in these accounts.

## **Financial Planning Services:**

Good Balance FP also provides advice in the form of Financial Planning. Clients purchasing this service may receive various written financial reports, providing the client with detailed financial information designed to achieve their stated financial goals and objectives.

In general, the financial plan will address any or all of the following areas of concern:

- Personal: Family records, budgeting, personal liability, estate information and financial goals.
- Education: Education IRAs, financial aid, state savings plans, grants and general assistance in preparing to meet dependent's continuing educational needs through development of an education plan.
- Risk: Review of existing insurance policies to ensure proper coverage for life, health, disability, long-term care, liability, home, and automobile.
- Tax & Cash Flow: Income tax and spending analysis and planning for past, current and future years.
- 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 current and alternative investment holdings and costs, examining the potential long-term effects on a client's portfolio, recommending appropriate investment options, allocations, or adjustments.

Good Balance FP gathers required information through in-depth personal interviews. Information gathered includes a client's current financial status, future goals and attitudes towards risk. Related documents supplied by the client are carefully reviewed and a written report is typically prepared. Should a client choose to implement the recommendations in the plan, Good Balance FP suggests the client work closely with his/her attorney, accountant or insurance agent. Implementation of financial plan recommendations is entirely at the client's discretion. Clients are encouraged to review their plan on a regular basis, especially if there are any changes in their financial situation, goals, need, or investment objectives.

Neither Good Balance FP nor any of its Supervised Persons receive commissions from the sales of insurance or real estate or will receive fees or other compensation from the sale of securities or other products or services recommended in financial plans or otherwise has a conflict of interest.

Clients are under no obligation to act on the recommendations contained within the financial plan. Should clients elect to act on any of the recommendations, clients are under no obligation to effect the transaction through Good Balance FP or any Supervised Person of Good Balance FP.

## **Use of Third-Party Sub-Advisers:**

Good Balance FP has retained Buckingham Strategic Partners, LLC ("BSP") to act as a sub-advisor for certain client accounts. BSP shall provide various model asset allocation portfolios (each a "Portfolio", collectively "Portfolios") for selection by Good Balance FP. Each Portfolio strives to achieve long-term risk and return objectives through diversification among multiple asset classes using investment options available to BSP, which may include, but not limited to, mutual funds and/or exchange traded funds from Dimensional Fund Advisors LP, Bridgeway Capital Management, Inc., AQR Capital Management, LLC, The Vanguard Group,

Inc., Stoneridge Asset Management, LLC or other providers selected by BSP. Each Portfolio is designed to meet a particular investment goal which Good Balance FP has determined is suitable based on the client's circumstances. Once the appropriate Portfolio(s) has been determined, the Portfolio will continuously be managed based on the portfolio's goal and BSP will have the discretionary authority to manage the Portfolio(s), including periodically rebalancing. However, Good Balance FP, on behalf of its client, will have the opportunity to place reasonable restrictions on the types of investments to be held in the portfolio. Should material life events occur, clients should immediately contact Good Balance FP to determine if changes to an account and the allocation of the assets held in the account are necessary.

Additional information about BSP also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can search this site by a unique identifying number, known as a CRD number. The CRD number for BSP is 143319.

Good Balance FP may also recommend fixed income portfolios to investment management clients, which consist of managed accounts of individual bonds. Good Balance FP will request discretionary authority from investment management clients to manage fixed income portfolios, including the discretion to retain a third-party fixed income manager.

The fixed income securities manager will be provided with the discretionary authority to invest client assets in fixed income securities consistent with the client's IPS. The fixed income manager will also monitor the account for changes in credit ratings, security call provisions, and tax loss harvesting opportunities (to the extent that the manager is provided with cost basis information).

On an ongoing basis, Good Balance FP will answer clients' inquiries regarding their accounts and review periodically with clients the performance of their accounts. Good Balance FP will periodically, and at least annually, review clients' investment policy, risk profile and discuss the re-balancing of each client's accounts to the extent appropriate. Good Balance FP will provide to investment manager any updated client financial information or account restrictions necessary for investment manager to provide sub-advisory services.

In addition to managing the client's investment portfolio, Good Balance FP may consult with clients on various financial areas including income and estate tax planning, business sale structures, college financial planning, retirement planning, insurance analysis, personal cash flow analysis, establishment and design of retirement plans and trust designs, among other things.

Good Balance FP does not participate in or sponsor any wrap fee programs.

## **Item 5 – Fees and Compensation**

In certain circumstances, all fees, account minimums and their applications to family circumstances may be negotiable.

Advance fee payments will never exceed \$500 for work that will not be completed within six (6) months. Additionally, clients will not be charged a total management fee over 3.00%, which represents the industry average.

Good Balance FP has contracted with BSP for services including trade processing, collection of management fees, record maintenance, report preparation, marketing assistance, and research. Good Balance FP has also contracted with BSP for sub-advisory services with respect to client accounts. Good Balance FP pays a fee for BSP services based on management fees paid to Good Balance FP on accounts which use BSP. The fee paid by Good Balance FP to BSP consists of a portion of the fee paid by clients to Good Balance FP and varies based on the total client assets administered and/or sub-advised by BSP through Good Balance FP. These fees are not separately charged to advisory clients. The fee charged by Good Balance FP to its clients includes all sub-advisory fees. Clients do not pay higher fees based upon the use of any independent manager.

The specific manner in which fees are charged by Good Balance FP is established in a client's written agreement with Good Balance FP. Clients will be invoiced in advance at the beginning of each calendar quarter based upon the value (market value based on independent, third-party sources or fair market value in the absence of market value; client account balances on which Good Balance FP calculates fees may vary from account custodial statements based on independent valuations and other accounting variances, including mechanisms for including accrued interest in account statements) of the client's account at the end of the previous quarter. New accounts are charged a prorated fee for the remainder of the quarter in which the relationship is inception (date of first trade for investment management services, date of contract for financial planning engagements). Lower fees for comparable services may be available from other sources.

For Investment Management Services, Good Balance FP will request authority from the client to receive quarterly payments directly from the client's account held by an independent custodian. Clients may provide written limited authorization to Good Balance FP or its designated service provider, BSP, to withdraw fees from the account. Clients will receive custodial statements showing the advisory fees debited from their account(s).

A client agreement may be canceled at any time, by either party, for any reason upon receipt of thirty (30) days' written notice. Upon termination of any account, any prepaid, unearned fees will be promptly refunded. The client has the right to terminate an agreement without penalty within five business days after entering into the agreement.

Good Balance FP's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third-party investment and other third parties such as fees charged by managers, custodial fees, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. These fees will generally include a management fee and other fund expenses. All fees paid to Good Balance FP for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds and ETFs to their shareholders. In addition, clients may also be charged fees by the sponsors of variable annuities which we may recommend to such clients.

Such charges, fees and commissions are exclusive of and in addition to Good Balance FP's fee, and Good Balance FP shall not receive any portion of these commissions, fees, and costs. For additional information regarding brokerage practices, please see [Item 12. Brokerage Practices](#).

No Supervised Persons of Good Balance FP accepts compensation for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds.

Fees may be paid either through direct debiting of the client's investment account(s), electronic funds transfer (EFT) or via check.

### **Advisory Fees**

Good Balance FP's annual advisory service fees start at \$5,000 for individuals and \$7,000 for couples, with the final quote adjusted based on complexity factors such as stock options, real estate investment property, and investment management of assets. The fee for service is determined at the beginning of the client relationship and reevaluated annually on each client's contract anniversary date. Good Balance FP will re-execute agreements with clients should the fee change as a result of a reassessment of the client's financial situation or assets under management.

There may be an additional upfront charge ranging from \$0 - \$3,000 if the initial scope of work falls outside of the typical range or there is a rush request.

The annual fee is based on the assets to be managed by Good Balance FP as of the start of the engagement, as reported to Good Balance FP by the client before starting the engagement.

The annual fee for investment management services will be charged as a percentage of assets under management, according to the schedule below:

<b>Assets Under Management</b>	<b>Annual Fee (%)</b>
On the first \$500,000	1.25%
On the next \$500,000	1.15%
On the next \$1,500,000	1.00%
On the next \$2,500,000	0.80%
On the next \$5,000,000	0.60%
On all amounts thereafter	0.40%

\*Minimum annual fees start at \$5,000 for individuals and \$7,000 for couples not to exceed \$8,000 and \$10,000, respectively.

Please note Client fees will not exceed 3%.

All accounts for members of the client's family (husband, wife and dependent children) or related businesses may be assessed fees based on the total balance of all accounts.

### **Annuities**

Annuities managed by Good Balance FP will be separately charged an annual fee based on the level of complexity. Fixed and indexed annuities are charged 0.75% annually. Variable annuities are charged 1.00% annually.

These fees are separate from the above-referenced management of other client assets. Annuities are not charged both fees. Annuity balances are not included in the calculation of a client's total balance of accounts for householding purposes.



## **Financial Planning Services:**

For financial planning clients who opt out of investment management services, Financial Planning fees are determined based on the nature of the services being provided and the complexity of each client's circumstances. All fees are agreed upon prior to entering into a contract with any client.

Financial planning fees will be charged in one of two ways:

1. As a fixed fee, typically ranging from \$5,000 - \$7,000 annually, depending on the nature and complexity of the engagement, the number of financial planning topic analysis areas requested by the Client, the amount of hours to complete the engagement and the different reports to be produced. Fixed fees shall be mutually agreed upon with the Client.
2. In rare circumstances, on an hourly basis at \$350 per hour.

An estimate for total hours may be determined at the start of the advisory relationship. 50% of the estimated hourly fee may be due upon signing the advisory agreement, with the balance due upon presentation of the plan to the client.

Good Balance FP will never hold client funds greater than \$500 for more than six months in advance of completion of the financial plan.

## **Annuity Fees:**

Fixed / Indexed annuities are charged at the rate of 0.75%. Variable annuities, due to their more complex nature, are charged at the rate of 1%.

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

Good Balance FP 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). All fees are calculated as described above and are not charged on the basis of income or capital gains or capital appreciation of the funds or any portion of the funds of an advisory client.

## **Item 7 – Types of Clients**

Good Balance FP provides services to individuals, trusts, charitable organizations, and businesses.

As stated above in [Item 5](#), Good Balance FP does not have a minimum account size, but instead has a minimum annual fee. Minimum annual fees may be negotiable under certain circumstances.

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

### Methods of Analysis and Investment Strategy

Good Balance FP's services are based on long-term investment strategies incorporating the principles of Modern Portfolio Theory. Good Balance FP's investment approach is firmly rooted in the belief that markets are "efficient" over periods of time and that investors' long-term returns are determined principally by asset allocation decisions, rather than market timing or stock picking. Good Balance FP recommends diversified portfolios, principally through the use of passively managed, asset class mutual funds. Good Balance FP selects or recommends to clients portfolios of securities, principally broadly-traded open end mutual funds or conservative fixed income securities to implement this investment strategy.

Although all investments involve risk, Good Balance FP's investment advice seeks to limit risk through broad diversification among asset classes and, as appropriate for particular clients, the investment directly in conservative fixed income securities to represent the fixed income class. Good Balance FP's investment philosophy is designed for investors who desire a buy and hold strategy. Frequent trading of securities increases brokerage and other transaction costs that Good Balance FP's strategy seeks to minimize.

In the implementation of investment plans, Good Balance FP therefore primarily uses mutual funds and, as appropriate, portfolios of conservative fixed income securities. Good Balance FP may also utilize Exchange Traded Funds (ETFs) to represent a market sector.

Clients may hold or retain other types of assets as well, and Good Balance FP may offer advice regarding those various assets as part of its services. Advice regarding such assets will generally not involve asset management services but may help to more generally assist the client.

Good Balance FP's strategies do not utilize securities that we believe would be classified as having any unusual risks and we do not recommend frequent trading, which can increase brokerage and other costs and taxes.

Good Balance FP receives supporting research from BSP and from other consultants, including economists affiliated with Dimensional Fund Advisors ("DFA"). Good Balance FP utilizes DFA mutual funds in client portfolios. DFA mutual funds follow a passive asset class investment philosophy with low holdings turnover. DFA provides historical market analysis, risk/return analysis, and continuing education to Good Balance FP.

### Analysis of a Client's Financial Situation

In the development of investment plans for clients, including the recommendation of an appropriate asset allocation, Good Balance FP relies on an analysis of the client's financial objectives, current and estimated future resources, and tolerance for risk. To derive a recommended asset allocation, Good Balance FP may use a Monte Carlo simulation, a standard statistical approach for dealing with uncertainty. As with any other methods used to make projections into the future, there are several risks associated with this method, which may result in the client not being able to achieve their financial goals. They include:

- The risk that expected future cash flows will not match those used in the analysis
- The risk that future rates of return will fall short of the estimates used in the simulation
- The risk that inflation will exceed the estimates used in the simulation

- For taxable clients, the risk that tax rates will be higher than was assumed in the analysis

### Risk of Loss

#### **Investing in securities involves risk of loss that clients should be prepared to bear.**

All investments present the risk of loss of principal – the risk that the value of securities (mutual funds, ETFs and individual bonds), when sold or otherwise disposed of, may be less than the price paid for the securities. Even when the value of the securities when sold is greater than the price paid, there is the risk that the appreciation will be less than inflation. In other words, the purchasing power of the proceeds may be less than the purchasing power of the original investment.

The mutual funds and ETFs utilized by Good Balance FP may include funds invested in domestic and international equities, including real estate investment trusts (REITs), corporate and government fixed income securities and commodities. Equity securities may include large capitalization, medium capitalization and small capitalization stocks. Mutual funds and ETF shares invested in fixed income securities are subject to the same interest rate, inflation and credit risks associated with the underlying bond holdings.

Among the riskiest mutual funds used in Good Balance FP's investment strategies funds are the U.S. and International small capitalization and small capitalization value funds, emerging markets funds, and commodity futures funds. Conservative fixed income securities have lower risk of loss of principal, but most bonds (with the exception of Treasury Inflation Protected Securities, or TIPS) present the risk of loss of purchasing power through lower expected return. This risk is greatest for longer-term bonds.

Certain funds utilized by Good Balance FP may contain international securities. Investing outside the United States involves additional risks, such as currency fluctuations, periods of illiquidity and price volatility. These risks may be greater with investments in developing countries.

More information about the risks of any particular market sector can be reviewed in representative mutual fund prospectuses managing assets within each applicable sector.

## **Item 9 – Disciplinary Information**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Good Balance FP or the integrity of Good Balance FP's management. Neither Good Balance FP nor any of its Supervised Persons has any information to disclose for this Item.

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

No Supervised Person of Good Balance FP is registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer. Additionally, no Supervised Person is registered, or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

## **Buckingham Strategic Partners**

As described above in Item 4, Good Balance FP may exercise discretionary authority provided by a client to select an independent third-party investment manager for the management of portfolios of securities. Good Balance FP selects Buckingham Strategic Partners, LLC (BSP) for such sub-advisory management. Good Balance FP also contracts with BSP for back-office services and assistance with portfolio modeling. Good Balance FP has a fiduciary duty to select qualified and appropriate managers in the client's best interest and believes that BSP effectively provides both the back-office services that assist with its overall investment advisory practice and sub-advisory services. The management of Good Balance FP continuously analyzes and assesses the use of BSP in this capacity. While Good Balance FP has a contract with BSP governing a time period for back-office services, Good Balance FP has no such fixed commitment to the selection of BSP for sub-advisory services and may select another investment manager for clients upon reasonable notice to BSP.

All material conflicts of interest under CCR Section 260.238(k) are disclosed regarding Good Balance FP, its representatives or any of its employees, which could be reasonably expected to impair the rendering of unbiased and objective advice.

## **Selection of other Advisers**

Prior to the selection of other independent managers or advisers, Good Balance FP will ensure those entities are properly licensed or registered as an investment adviser.

## **Annuities**

In some cases, we may recommend that clients purchase no load annuities. We do not receive any commissions in connection with this recommendation, however we will provide portfolio management services to the annuity sub-account for fees as discussed above. We will typically recommend that clients consider purchasing annuities through third-party providers which we have a relationship with. We believe these companies offer annuities which are competitive in the market, however there may be other companies which offer annuities with lower internal fees. However, at our discretion, we can provide these services to the sub-account of an annuity purchased through any company. You are under no obligation to purchase any annuity, including through companies which we recommend.

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

Good Balance FP 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 prohibition on insider trading, 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 Good Balance FP must acknowledge the terms of the Code of Ethics annually, or as amended.

Good Balance FP or individuals associated with Good Balance FP may buy or sell securities identical to those recommended to customers for their personal accounts. In addition, any related person(s) may have an interest or position in a certain security(ies) which may also be recommended to a client. It is the expressed

policy of Good Balance FP that no person employed by Good Balance FP will take inappropriate advantage of their positions, and the interests of client accounts will be placed first at all times.

Good Balance FP anticipates that, in appropriate circumstances, consistent with clients' investment objectives, it will cause accounts over which Good Balance FP has management authority to effect, and will recommend to investment advisory clients or prospective clients, the purchase or sale of securities in which Good Balance FP, its affiliates and/or clients, directly or indirectly, have a position of interest. Good Balance FP's employees and persons associated with Good Balance FP are required to follow Good Balance FP's Code of Ethics. Subject to satisfying this policy and applicable laws, officers, directors and employees of Good Balance FP and its affiliates may trade for their own accounts in securities which are recommended to and/or purchased for Good Balance FP's clients. The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of the employees of Good Balance FP will not interfere with (i) making decisions in the best interest of 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 transactions, based upon a determination that these would materially not interfere with the best interest of Good Balance FP's clients. In addition, the Code requires pre-clearance of certain transactions. 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, and to reasonably prevent conflicts of interest between Good Balance FP and its clients.

Good Balance FP will provide a complete copy of its Code of Ethics to any client or prospective client upon request.

It is Good Balance FP's policy that the firm will not affect any principal or agency cross securities transactions for client accounts. Good Balance FP will also not cross trades between client accounts. Principal transactions are generally defined as transactions where an advisor, acting as principal for its own account or the account of an affiliated broker-dealer, buys from or sells any security to any advisory client. A principal transaction may also be deemed to have occurred if a security is crossed between an affiliated private fund and another client account. An agency cross transaction is defined as a transaction where a person acts as an investment advisor in relation to a transaction in which the investment advisor, or any person controlled by or under common control with the investment advisor, acts as broker for both the advisory client and for another person on the other side of the transaction. Agency cross transactions may arise where an advisor is dually registered as a broker-dealer or has an affiliated broker-dealer.

## **Item 12 – Brokerage Practices**

Good Balance FP arranges for the execution of securities transactions with the operational assistance of BSP. Through BSP, Good Balance FP may participate in the Schwab Advisor Services (SAS) services program offered to independent investment advisors by Charles Schwab & Company, Inc., ("Schwab") and the Fidelity Institutional Wealth Services (FIWS) program, sponsored by Fidelity Brokerage Services, LLC ("Fidelity"). Schwab and Fidelity are unaffiliated SEC-registered broker dealers and FINRA member broker dealers. Each offer to independent advisers services which include custody of securities, trade execution, clearance and settlement transactions.

Additionally, Good Balance FP offers a cash management aggregator system named Flourish Cash. Flourish Cash is a service offered by an unaffiliated third-party, Stone Ridge Securities, LLC, a registered broker-dealer and FINRA member. A Flourish Cash account is a brokerage account whereby the cash balance is swept from the brokerage account to deposit accounts at one or more third-party banks that have agreed to accept deposits from customers of Stone Ridge Securities, LLC. Stone Ridge Securities LLC is an indirect, wholly-owned subsidiary of Massachusetts Mutual Life Insurance Company. Please refer to the applicable disclosures provided separately by Stone Ridge Securities upon account opening.

The Schwab and Fidelity brokerage programs will generally be recommended to advisory clients for the execution of mutual fund and equity securities transactions. Good Balance FP regularly reviews these programs to ensure that its recommendations are consistent with its fiduciary duty. These trading platforms are essential to Good Balance FP's service arrangements and capabilities, and Good Balance FP may not accept clients who direct the use of other brokers. As part of these programs, Good Balance FP receives benefits that it would not receive if it did not offer investment advice (See the disclosure under Item 14 of this Brochure).

As Good Balance FP will not request the discretionary authority to determine the broker dealer to be used or the commission rates to be paid for mutual fund and equity securities transactions, clients must direct Good Balance FP as to the broker dealer to be used. In directing the use of a particular broker or dealer, it should be understood that Good Balance FP will not have authority to negotiate commissions among various brokers or obtain volume discounts, and best execution may not be achieved. Not all investment advisers require clients to direct the use of specific brokers.

Good Balance FP will not exercise authority to arrange client transactions in fixed income securities. Clients will provide this authority to a fixed income manager retained by Good Balance FP on client's behalf by designating the portfolio manager with trading authority over client's brokerage account. Clients will be provided with the Disclosure Brochure (Form ADV Part 2) of portfolio manager.

Schwab and Fidelity do not generally charge clients a custody fee and is compensated by account holders through commissions or other transaction-related fees for securities trades that are executed through the broker or that settle into the clients' accounts at the broker. Trading client accounts through other brokers may result in fees (including mark-ups and mark-downs) being charged by the custodial broker and an additional broker. While Good Balance FP will not arrange transactions through other brokers, the authority of the fixed income portfolio manager includes the ability to trade client fixed income assets through other brokers.

Good Balance FP also does not have any arrangements to compensate any broker dealer for client referrals.

When trading client accounts, errors may periodically occur. Good Balance FP does not maintain any client trade error gains. Good Balance FP makes the client whole with respect to any trade error losses incurred by the client and caused by Good Balance FP.

Good Balance FP generally does not aggregate any client transactions in mutual funds or other securities. Client accounts are individually reviewed and managed, and transaction costs are not saved by aggregating orders in almost all circumstances in which Good Balance FP arranges transactions. BSP, in the management of fixed income portfolios, will aggregate certain transactions among client accounts that it manages, in which case a Good Balance FP client's order may be aggregated with an order for another client of BSP who is not a Good Balance FP client. See BSP's Form ADV Part 2.

As stated in [Item 14](#), Good Balance FP does not have any referral arrangements with any broker-dealers or third parties.

### **Financial Planning Services:**

Good Balance FP financial planning practice, due to the nature of its business and client needs, does not include blocking trades, negotiating commissions with broker dealers or obtaining volume discounts, nor necessarily obtaining the best price. Clients will be required to select their own broker dealers and insurance companies for the implementation of financial planning recommendations. Good Balance FP may recommend any one of several brokers. Good Balance FP clients must independently evaluate these brokers before opening an account. The factors considered by Good Balance FP when making this recommendation are the broker's ability to provide professional services, Good Balance FP experience with the broker, the broker's reputation, and the broker's financial strength, among other factors. Good Balance FP financial planning clients may use any broker or dealer of their choice.

## **Item 13 – Review of Accounts**

### **Reviews**

#### **Investment Management Services:**

Account assets are supervised continuously and formally reviewed at least quarterly by Arielle Bittoni, Managing Director. The review process contains each of the following elements:

- assessing client goals and objectives;
- evaluating the employed strategy(ies);
- monitoring the portfolio(s); and
- addressing the need to rebalance.

Additional account reviews may be triggered by any of the following events:

- a specific client request;
- a change in client goals and objectives;
- an imbalance in a portfolio asset allocation; and
- market/economic conditions.

For portfolios managed by BSP, certain account review responsibilities are delegated to BSP as described above in [Item 4](#).

#### **Financial Planning Services:**

Financial planning accounts will be reviewed as contracted for at the inception of the advisory relationship.



## **Reports**

### **Investment Management Services:**

All clients will receive written quarterly performance reports, prepared by 's and reviewed by Good Balance FP that summarize the client's account and asset allocation. Clients will also receive at least quarterly statements from their account custodian, which will outline the client's current positions and current market value.

### **Financial Planning Services:**

Financial planning clients will receive reports as contracted for at the inception of the advisory relationship.

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

As indicated under the disclosure for [Item 12](#), Schwab and Fidelity each respectively provides Good Balance FP with access to services, which are not available to retail investors. These services generally are available to independent investment advisors on an unsolicited basis at no charge to them.

These services benefit Good Balance FP but may not benefit its clients' accounts. Many of the products and services assist Good Balance FP in managing and administering clients' accounts. These include software and other technology that provide access to client account data (such as trade confirmations and account statements), facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts), provide research, pricing information and other market data, facilitate payment of Good Balance FP's fees from its clients' accounts, and assist with back-office functions, recordkeeping and client reporting. Many of these services generally may be used to service all or a substantial number of Good Balance FP's accounts. Recommended brokers also make available to Good Balance FP other services intended to help Good Balance FP manage and further develop its business enterprise. These services may include consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance, and marketing. Good Balance FP does not, however, enter into any commitments with the brokers for transaction levels in exchange for any services or products from brokers. While as a fiduciary, Good Balance FP endeavors to act in its clients' best interests, Good Balance FP's requirement that clients maintain their assets in accounts at Schwab and Fidelity may be based in part on the benefit to Good Balance FP of the availability of some of the foregoing products and services and not solely on the nature, cost or quality of custody and brokerage services provided by the brokers, which may create a potential conflict of interest.

Good Balance FP also receives software from DFA, which Good Balance FP utilizes in forming asset allocation strategies and producing performance reports. DFA also provides continuing education for Good Balance FP personnel. These services are designed to assist Good Balance FP plan and design its services for business growth.

Good Balance FP does not engage in any referral arrangements.



## Item 15 – Custody

Good Balance FP has custody of the funds and securities solely as a consequence of its authority to make withdrawals from client accounts to pay its advisory fee. This authorization to deduct advisory fees from the account(s) held with the qualified custodian is granted in each client's advisory agreement. Each time a fee is directly deducted from a client account, Good Balance FP will send the qualified custodian an invoice or statement of the amount of the fee to be deducted from the client's account. Good Balance FP will also send the client an invoice or statement itemizing the fee. Itemization includes the formula used to calculate the fee, the value of the assets under management on which the fee is based, and the time period covered by the fee.

Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains the client's investment assets. Good Balance FP urges you to carefully review such statements and compare such official custodial records to the account statements that we may provide to you. Our statements may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

## Item 16 – Investment Discretion

Good Balance FP requests that it be provided with written authority to determine which securities and the amounts of securities that are bought or sold. For sub-advisory services, this authority will include the discretion to retain a third-party money manager. Any limitations on this discretionary authority shall be included in this written authority statement. Clients may change/amend these limitations as required. Such amendments shall be submitted in writing.

When selecting securities and determining amounts, Good Balance FP observes the investment policies, limitations and restrictions of the clients for which it advises. Investment guidelines and restrictions must be provided to Good Balance FP in writing.

## Item 17 – Voting Client Securities

Proxy Voting: As a matter of firm policy and practice, Good Balance FP does not accept the authority to and does not vote proxies on behalf of the client. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. Clients will receive applicable proxies directly from the issuer of securities held in clients' investment portfolios. Good Balance FP, however, may provide advice to clients regarding the clients' voting of proxies.

Class Actions, Bankruptcies and Other Legal Proceedings: Clients should note that Good Balance FP will neither advise nor act on behalf of the client in legal proceedings involving companies whose securities are held or previously were held in the client's account(s), including, but not limited to, the filing of "Proofs of Claim" in class action settlements. If desired, clients may direct Good Balance FP to transmit copies of class action notices to the client or a third party. Upon such direction, Good Balance FP will make commercially reasonable efforts to forward such notices in a timely manner.

## **Item 18 – Financial Information**

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about Good Balance FP's financial condition. Good Balance FP 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.

Good Balance FP does not require or solicit payment of more than \$500 in fees per client, six months or more in advance.

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

The education and business background for individuals of Good Balance FP are supplied on the Form ADV Part 2B Brochure Supplement.

Good Balance FP is not involved in any other business other than providing investment advice.

Good Balance FP does not charge any performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

Neither Good Balance FP, nor its management persons have been involved in an arbitration claim or been found liable in a civil, self-regulatory organization or administrative proceeding that is material to the client's evaluation of the Firm or its management.

Neither Good Balance FP, nor its management persons, has any relationship or arrangement with issuers of securities.

# Good Balance

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FINANCIAL  PLANNING

## Arielle Bittoni, CFP<sup>®</sup>, CFA Good Balance FP LLC

11755 Wilshire Blvd. Suite 1250  
Los Angeles, CA 90025  
(310) 881-6650

February 14, 2024

This Brochure Supplement provides information about Arielle Bittoni that supplements the Good Balance FP LLC Brochure. You should have received a copy of that Brochure. Please contact Arielle Bittoni if you did not receive Good Balance FP's Brochure or if you have any questions about the contents of this supplement.

Additional information about Ms. Bittoni is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can find this information using Ms. Bittoni's personal CRD number: 4706290.

### Item 2 – Educational Background and Business Experience

#### Arielle Bittoni

Born: 1978

#### Education:

University of California, Berkeley

BA in Applied Mathematics and Economics

#### Business Background:

Good Balance FP LLC

Owner/Managing Director; December 2022 to Present

#### Refresh Investments

Chief Wealth Strategist; June 2020 to January 2023

### **More Information about CFP - Certified Financial Planner (CFP®)**

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold CFP® certification. You may find more information about CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct* ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board's *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education hours every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

## **More Information about CFA – Chartered Financial Analyst**

Issued by: CFA Institute

Prerequisites/Experience Required:

Candidate must meet one of the following requirements:

- Undergraduate degree and 4 years of professional experience involving investment decision-making, or
- 4 years qualified work experience (full time, but not necessarily investment related)

Educational Requirements: [Self-study program](#) (250 hours of study for each of the 3 levels)

Examination Type: 3 course exams

Continuing Education/Experience Requirements: None

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

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Ms. Bittoni has nothing to disclose regarding any legal or disciplinary events.

### **Item 4 – Other Business Activities**

Ms. Bittoni is not actively engaged in any other business or occupation, including investment-related businesses or occupations.

### **Item 5 – Additional Compensation**

Ms. Bittoni is compensated as the owner of Good Balance FP LLC.

### **Item 6 – Supervision**

Arielle Bittoni is the sole owner and officer of Good Balance FP LLC. There are no other officers or supervised persons at the firm. As such, Ms. Bittoni is responsible for supervision of all advisory activities. Ms. Bittoni may be reached at 310-881-6650.

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

State registered advisers are required to disclose all material facts regarding certain arbitration events, proceedings, or bankruptcy petitions. No information is applicable to this Item for Arielle Bittoni.