



SALTBOX

FINANCIAL

ITEM 1 - COVER PAGE

This brochure provides information about the qualifications and business practices of Saltbox Financial.

If you have any questions about the contents of this brochure, please contact us at (978)572-2071 or by email to: info@saltboxfinancial.co. The information in this brochure has not been approved or verified by the U. S. Securities and Exchange Commission nor by any state securities authority.

Saltbox Financial LLC is a registered investment advisor in the Commonwealth of Massachusetts and the State of New Hampshire. Registration of an investment advisor does not imply any level of skill or training. The advisor's oral and written communications, such as this brochure, provide a potential client with information. Using the facts supplied, they can make a decision about whether to become a client of the advisor.

Additional information about Saltbox Financial LLC is available on the SEC's website at www.adviserinfo.sec.gov

Firm Brochure

Form ADV / Part 2A

APR 21, 2021



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MATERIAL CHANGES



Current Changes

The date of the last previous annual update to the Saltbox Financial LLC Form ADV Part 2A - Firm Brochure was February 26, 2021. The following changes have been made to this version of the Disclosure Brochure:

Item 5: The Advisor updated the fee billing language for retainer services. Please see Item 5 for additional information.

Item 8: The Advisor update the risk disclosure language in Item 8.

Item 12: The Advisor updated the disclosure language regarding receives soft dollars, client referrals, directed brokerage, and aggregation of orders Item 12.

Item 15: The Advisor updated the disclosure language regarding standard letters of authorization in Item 15.

Item 16: The Advisor updated the disclosure language regarding discretionary authority in Item 16.

Future Changes

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations and routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of Saltbox Financial LLC.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at:

www.adviserinfo.sec.gov

Search for our firm name or by our CRD number 130882.

You may also request a copy of this Disclosure Brochure at any time, by contacting us at:
(978) 572-2071
or: info@saltboxfinancial.co



ITEM 3

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4 ADVISORY BUSINESS

Saltbox Financial is a fee-only financial planning firm that specializes in providing financial planning and investment advisory services to individuals and families. Saltbox Financial is owned by Vera Kelsey-Watts. Vera Kelsey-Watts is the Chief Compliance Officer. The firm was originally established in 2021. Saltbox Financial provides services to meet each client's unique personal situation, including investment recommendations as well as tax and estate considerations, risk management, and retirement planning. Saltbox Financial offers two types of services: Investment Management and Hourly Planning.





4 ADVISORY BUSINESS

We Offer Two Types of Services:

**HOURLY
PLANNING
SERVICES**

**RETAINER
SERVICES**



4 ADVISORY BUSINESS

RETAINER SERVICES

For clients looking for comprehensive financial planning and supervision of their investment portfolio, the firm offers a retainer relationship. For an annual fee calculated either as a percentage of assets under management, or a flat fee based on total value of assets under management, clients receive comprehensive planning and investment management.

Comprehensive planning involves reviewing the client's retirement preparation, cash flow, assets and liabilities, college planning, investments, insurance analysis, estate planning, charitable giving, and taxes. Since Saltbox Financial LLC sells no insurance or investment products, the advice is always objective.

Investment management consists of the creation of customized investment portfolios appropriate to the client's personal life circumstances and risk tolerance. Careful research is done by the advisor to select mutual funds that have strong long-term performance, exceptional fund managers, and low operating expenses. Actively managed stock and bond mutual funds, index funds, exchange traded funds (ETFs), and individual bonds are included in client portfolios.



4 ADVISORY BUSINESS

HOURLY PLANNING SERVICES

For those interested in an interactive process in which the client and the advisor work together to achieve short- and long-term life goals, Saltbox Financial LLC offers hourly planning. The client's particular goals and concerns are addressed and strategies are developed to meet these needs. Hourly planning covers financial planning areas such as cash flow management, debt management, college expense, retirement, investment, home buying and tax planning. Saltbox Financial LLC's role is to make basic investment and planning recommendations. The client is not required to follow any recommendations made by the advisor; he or she is solely responsible for implementing or not implementing the advisor's recommendations.

The advisor and client will enter into an agreement that details the scope of the relationship and responsibilities of both parties. Advice and services provided to the client under such an agreement are tailored to the stated objectives of the client(s).

Saltbox Financial LLC does not sell investment products or insurance and it does not accept commissions on any transactions. The advisor does not pay referral or finder's fees, nor does it accept such fees from other firms. Saltbox Financial LLC does not participate in wrap fee programs.

Payment for hourly planning is due at the close of each meeting, and appointments range from 30 minutes to two hours. The overall initial cost depends greatly on the degree of complexity of the client's finances. The advisor recommends that hourly clients check in for annual reviews of their finances, since recommendations may differ given changes in life circumstances, the economy, and the financial markets.

As of December 31, 2020 Saltbox Financial LLC manages \$28,524,107 on a non-discretionary basis only.



5 FEES + COMPENSATION

Since Saltbox Financial LLC is a fee-only financial advisory firm that does not sell investment or insurance products, its non-negotiable fee structure is very simple.

HOURLY CLIENTS

\$260 per hour

Compensation is due and payable at the end of each appointment or the completion of a project.

RETAINER CLIENTS

annual fee based on percentage of value of managed assets



5 FEES + COMPENSATION

RETAINER CLIENT FEES

The fee is calculated based on the balance of assets under management at the close of the quarter and timing of fund arrival within the quarter multiplied by the applicable annual rate and divided by four (4). Fees are guaranteed for two years and are reassessed on the two year anniversary of the contract. Fees are invoiced quarterly in arrears. Clients may be grandfathered in at a rate based on the rate charged at the time they signed a contract with Saltbox Financial LLC.

Annual fee (%)
by asset volume

\$300,000 –1,000,000	1.00%
\$1,000,001 –3,000,000	0.90%
\$3,000,001 –5,000,000	0.80%
\$5,000,001+	0.70%

Tax preparation services are available to both types of clients, at an additional fee.



5 FEES + COMPENSATION

Additional Expenses

In addition to the fees listed on the previous page, clients may incur certain other fees and charges as they do their own implementing of the advisor's recommendations. Such charges can be imposed by custodians, brokers, and third-party investment costs, such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes. Mutual funds and exchange traded funds charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees, and commissions are exclusive of and in addition to the advisor's fee.

Either party may terminate an agreement, without penalty, at any time upon 30-days written notice. Any fees for meeting time or work that has been completed but not yet paid will be due and payable. **Saltbox Financial LLC does charge a cancellation fee of 1 hour of advisor's time for appointments cancelled with less than 24 hours notice.**





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PERFORMANCE- BASED FEES + SIDE-BY-SIDE MANAGEMENT

We do not charge any performance-based fees

(fees based on a share of capital gains on or

capital appreciation of the assets of a client).



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TYPES OF CLIENTS

We provide financial planning and investment advisory services to any:

- Individual
- Couple
- Family

We have **no** minimum net worth, asset, or income requirement.



8

METHODS OF ANALYSIS, INVESTMENT STRATEGIES, RISK OF LOSS

The main sources of information the advisor relies upon when researching and analyzing securities include :

traditional research materials such as financial newspapers and magazines, annual reports, prospectuses,

as well as

research materials prepared by others, company press releases, and corporate rating services.

The advisor also subscribes to various professional publications deemed to be consistent and supportive of Saltbox Financial LLC's investment philosophy.



8 METHODS/STRATEGIES/RISK

We approach investment portfolio analysis and implementation based on internal factors such as your:

- *Tax & current financial situation*
- *Overall risk tolerance*
- *Personal goals & aspirations*

Your portfolio will then be structured around your needs while aiming to minimize the negative effects of external factors such as interest rates, market performance, and the U.S. economy as a whole.

In general, we will recommend no-load mutual funds (i.e., mutual funds that have no sales fees), exchange traded funds, U.S. government securities, money market accounts, certificates of deposit, and individual bonds (corporate, agency, and municipal). In the course of providing investment advice, the advisor may address issues related to other types of assets that the client may already own.

Investing in any type of security involves a risk of potential loss that clients should be made aware of and prepared to bear. While we will use our best judgment and good faith efforts in rendering services to you, you must understand that not every investment decision or recommendation made by your advisor will be profitable. We cannot ever warrant or guarantee any particular level of account performance, or that any account will be profitable over time. You must be willing to assume all the market risk involved, and must understand that investment decisions are always subject to the vagaries of financial markets as well as to economic, political, and business risks.



8 METHODS/STRATEGIES/RISK

Investing involves the assumption of risk, including:

FINANCIAL RISK

which is the risk that the companies we recommend to you perform poorly, which affect the price of your investment.

MARKET RISK

which is the risk that the stock market will decline, decreasing the value of the securities we recommend to you with it.

INFLATION RISK

which is the risk that the rate of price increases in the economy deteriorates the returns associated with the stock.

POLITICAL & GOVERNMENTAL RISK

which is the risk that the value of your investment will be affected by the introduction of new laws or regulations.

INTEREST RATE RISK

which is the risk that the value of the investments we recommend to you will fall if interest rates rise.

CALL RISK

which is the risk that your investment will be called or purchased back from you when conditions are favorable to the bond issuer and unfavorable to you.

DEFAULT RISK

which is the risk that issuer is unable to pay the contractual interest or principal on the investment promptly or at all.

MANAGER RISK

which is the risk that an actively managed mutual fund's investment adviser will fail to execute the fund's stated investment strategy.

INDUSTRY RISK

which is the risk that a group of stocks in a single industry will decline in price due to adverse developments in that industry, decreasing the value of mutual funds that are significantly invested in that industry.



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DISCIPLINARY INFORMATION

**Saltbox Financial and its advisors
have not been involved in:**

- Any criminal or civil action.
- Administrative enforcement proceedings.
- Legal or disciplinary events that are material to a client's or prospective client's evaluation of saltbox financial or the integrity of its advisors.



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OTHER FINANCIAL INDUSTRY ACTIVITIES + AFFILIATIONS

No Saltbox Financial employee is registered (or has an application pending to register) as a broker-dealer or a registered representative of a broker-dealer.

No Saltbox Financial employee is registered (or has an application pending to register) as a futures commission merchant, commodity pool operator or a commodity trading advisor.

Saltbox Financial does not have any related parties. As a result, we do not have a relationship with any related parties.

Saltbox Financial only receives compensation directly from clients. We do not receive compensation from any outside source. We do not have any conflicts of interest with any outside party.



11

CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING





11 CODE OF ETHICS

Saltbox Financial avoids material conflicts of interest. The firm does not receive any third party direct monetary compensation (i.e., commissions, 12b-1 or other fees) from brokerage firms (custodians) or mutual fund companies.

Some additional services and non-direct monetary or other forms of compensation may be offered and provided to the advisor as a result of the firm's relationships with custodian(s) and/or providers of mutual fund products. For example, Vera may be invited to attend educational conferences sponsored by brokerage firms, custodians, or mutual fund companies. The services and benefits provided to Saltbox Financial by brokerage firms or mutual fund providers do not materially affect the investment management recommendations made to clients. However, in the interest of full disclosure of any potential conflicts of interest, we will discuss the possible conflicts here.

We believe that our business methodologies, principles, and adopted policies are appropriate to eliminate, or at least minimize, potential material conflicts of interest. Clients should always be aware that no set of rules can possibly anticipate or relieve all potential conflicts of interest. With this in mind, we will disclose to clients any material conflict of interest relating to the firm, its representatives, or any employees, which might possibly be expected to impair the rendering of unbiased and objective advice.



11 CODE OF ETHICS

Code of Ethics

Saltbox Financial has adopted the Fiduciary Oath of the National Association of Personal Financial Advisors (NAPFA) and the CFP Board's Code of Ethics as its Code of Ethics. The advisors and all supervised persons must acknowledge the terms of the Fiduciary Oath annually, or as amended.

Fiduciary Oath

The advisor shall exercise his/her best efforts to act in good faith and in the best interests of the client. The advisor shall provide written disclosure to the client prior to the engagement of the advisor, and thereafter throughout the term of the engagement, of any conflicts of interest, which will or reasonably may compromise the impartiality or independence of the advisor.

The advisor, or any party in which the advisor has a financial interest, does not receive any compensation or other remuneration that is contingent on any client's purchase or sale of a financial product. The advisor does not receive a fee or other compensation from another party based on the referral of a client or the client's business.

Following the NAPFA Fiduciary Oath means I shall:

- *Always act in good faith and with candor.*
- *Be proactive in disclosing any conflicts of interest that may impact a client.*
- *Not accept any referral fees or compensation contingent upon the purchase or sale of a financial product.*



11 CODE OF ETHICS

CFP Board Code of Ethics

CFP Board's Code of Ethics reflects the commitment that all CFP® professionals make to high standards of competency and ethics. CFP Board's Code and Standards benefits and protects the public, provides standards for delivering financial planning, and advances financial planning as a distinct and valuable profession.

A CFP® professional must:



1

Act with honesty, integrity, competence, and diligence.

2

Act in the client's best interests.

3

Exercise due care



4

Avoid or disclose and manage conflicts of interest.

5

Maintain the confidentiality and protect the privacy of client information.

6

Act in a manner that reflects positively on the financial planning profession and CFP® certification.





11 CODE OF ETHICS

Participation or Interest in Client Transactions and Personal Trading

Saltbox's advisors are allowed to recommend the purchase of a stock or mutual fund in which she owns shares. In such an event, the client is always informed of the potential conflict of interest, and would always have the choice of investing in that particular asset or not. Since Hourly clients manage their own accounts and execute their own buy and sell orders, sometimes the advisor may recommend a non-affiliated broker-dealer to the client; again, the choice is always up to the client and has no monetary value to the advisor. If a broker-dealer recommendation is made, it will be based on good customer service, reliable performance of transactions requested, and reasonable commission rates.

In the case of Investment Management clients, the advisor, or individuals associated with the advisor, may buy and sell some of the same securities for their own accounts that the advisor buys and sells for Retainer clients. When appropriate, the advisor will purchase or sell securities for clients before purchasing or selling the same securities for the advisor's own account. The Code of Ethics (Fiduciary Oath) ensures that personal securities transactions will not interfere with making decisions in the best interest of advisory clients while, at the same time, allowing Saltbox Financial's principal or other employees to invest in a personal account.

In Summary:

Saltbox will disclose to advisory clients any material conflict of interest relating to the advisor, its representatives or employees, which could reasonably be expected to hinder the rendering of unbiased and objective advice. The advisor will notify clients in advance of its policies in respect to persons trading for their own accounts, including the potential conflict of interest that arises when recommending to clients securities in which the firm or its principal holds a position.



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BROKERAGE PRACTICES



SALTBOX FINANCIAL LLC currently has arrangements with TD Ameritrade Institutional (“TD Ameritrade”). TD Ameritrade is the unaffiliated qualified custodian whereby SALTBOX FINANCIAL LLC would suggest you custody your accounts. TD Ameritrade is an independent SEC-registered broker-dealer and a member of FINRA and SIPC.



12 BROKERAGE PRACTICES

Your advisor may use their discretion when recommending TD Ameritrade to you. Nevertheless, you are never obligated to make your own transactions through a broker-dealer recommended by your advisor. When recommending a broker-dealer, your advisor will comply with their fiduciary duty to obtain the best execution per the Securities Exchange Act of 1934, taking into account such relevant factors as:

- Cost of a transaction
- The broker-dealer's facilities, reliability, financial responsibility, and reputation
- The ability of the broker-dealer to carry out transactions, particularly with regard to such aspects as timing, order size, and proper execution of orders
- The research and related brokerage services provided by a broker-dealer to the advisor, notwithstanding that the advisor's account may not be the direct or exclusive beneficiary of such services
- Any other factors your advisor considers to be relevant

Saltbox Financial LLC does not receive soft dollar benefits from broker-dealers.
Saltbox Financial LLC does not receive client referrals from broker-dealers.
Saltbox Financial LLC does not aggregate trade orders.



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REVIEW OF ACCOUNTS

Saltbox Financial is responsible for reviewing and assessing all financial recommendations made to retainer clients. Retainer clients receive recommendations for changes to their portfolios periodically during the term of their contract with us. Factors triggering a change in recommendations may include changes in the performance of an investment, significant changes in the client's financial condition, the need to rebalance or adjust the asset allocation, or significant economic developments.

If the client maintains one or more brokerage account(s), the broker-dealer will provide the client with a complete statement of each account at least quarterly, but usually monthly. The periodic statement will include a list of all assets held in the account, asset current values as compared to the previous statement, and a report of all transactions affecting the account, including any additions or withdrawals.



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CLIENT REFERRALS + OTHER COMPENSATION

We are a fee-only financial planning firm and do not sell insurance or investment products, nor do we accept commissions as a result of any product recommendations.

Your advisor does not pay referral or finder's fees, nor do they accept such fees from other firms.



15 CUSTODY

Saltbox Financial does not accept custody of client funds except in the instance of withdrawing client fees.

For client accounts in which we directly debits your advisory fee:

1

We will send a copy of our invoice to the custodian at the same time that we send you a copy

2

The custodian will send at least quarterly statements to you showing all disbursements for the account, including the amount of the advisory fee.

3

You will provide written authorization to us, permitting us to be paid directly for your accounts held by the custodian

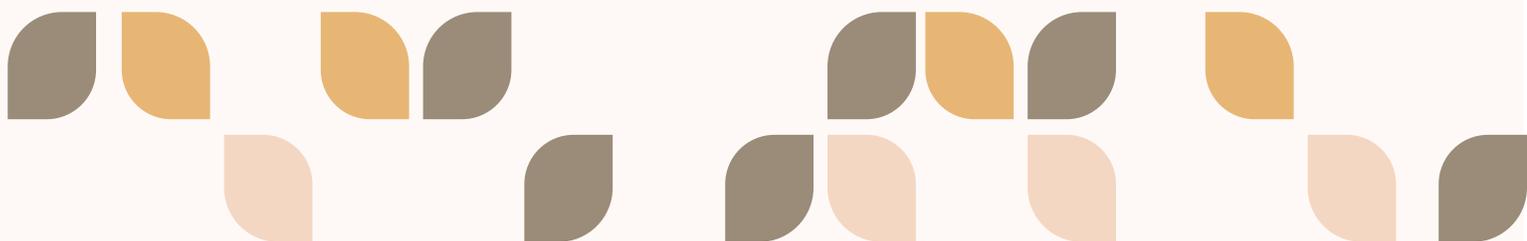


15 CUSTODY

Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets.

We urge you to carefully review such statements and compare such official custodial records to the account statements or reports that we may provide to you.

Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.





15 CUSTODY

Clients may authorize Saltbox Financial LLC to disburse funds from their accounts to third parties without obtaining written consent for each individual transaction. Clients often provide this authorization to facilitate the movement of assets between household accounts that are not identically titled, such as a joint account and an Individual Retirement Account (IRA), but authorization can also be provided to other third parties.

Where Saltbox Financial LLC has the ability to transfer assets between non-identically titled accounts and has limited discretion as to the amount or timing of such transfers, the following practices and safeguards will be met:

- 1** The client provides an instruction to the qualified custodian, in writing, that includes the client's signature, the third party's name, and either the third party's address or the third party's account number at a custodian to which the transfer should be directed.
- 2** The client authorizes the investment adviser, in writing, either on the qualified custodian's form or separately, to direct transfers to the third party either on a specified schedule or from time to time.
- 3** The client's qualified custodian performs appropriate verification of the instruction, such as a signature review or other method to verify the client's authorization, and provides a transfer of funds notice to the client promptly after each transfer.
- 4** The client has the ability to terminate or change the instruction to the client's qualified custodian.
- 5** The investment adviser has no authority or ability to designate or change the identity of the third party, the address, or any other information about the third party contained in the client's instruction.
- 6** The investment adviser maintains records showing that the third party is not a related party of the investment adviser or located at the same address as the investment adviser.
- 7** The client's qualified custodian sends the client, in writing, an initial notice confirming the instruction and an annual notice reconfirming the instruction.



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INVESTMENT DISCRETION

Retainer Clients

For client accounts where we provide investment management services, we do maintain discretion over client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold. Investment discretion is optional and explained to Clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the client will execute a Limited Power of Attorney, which will grant our firm trading authority over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the Client.

If you do not grant this limited investment discretion, your IAR will be required to contact you and get affirmation regarding our investment recommendations, such as the security being recommended, the number of shares, whether the security should be bought or sold before implementing changes in your account.

Once the above factors are agreed upon, we will be responsible for making decisions regarding the timing of buying or selling an investment and the price at

which the investment is bought or sold. If your accounts are managed on a non-discretionary basis, it is critical that you respond promptly. If we do not receive a response to our request immediately, the timing of trade implementation may lead to an adverse impact where we may not achieve the optimal trading price.

On a case by case basis, you may place reasonable restrictions on the types of investments that may be purchased or sold in your account so long as the restrictions are explicitly set forth or included as an attachment to the investment advisory agreement.

Hourly Clients

The advisor's sole function is to make investment and planning recommendations to the client. The advisor therefore does not exercise discretion.



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VOTING CLIENT SECURITIES

**Saltbox Financial does not vote
Client proxies.**

Therefore, you maintain exclusive responsibility for:

- Voting Proxies
- Acting on corporate actions pertaining to your investment assets

You may instruct your qualified custodian to forward to you copies of all proxies and shareholder communications relating to your investment assets. If you would like our opinion on a particular proxy vote, you may contact us at the number listed on the cover of this brochure.



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FINANCIAL INFORMATION

Saltbox Financial never asks for or collects prepayment for its services. As stated in Item 5, Retainer clients are billed quarterly in arrears, and Hourly clients are billed at the end of each consultation or the completion of a project.

Since registered investment advisors are required to provide the public with certain information or disclosures about their financial condition, this is to state that Saltbox 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.



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REQUIREMENTS FOR STATE-REGISTERED ADVISORS

Advisor

Vera Kelsey-Watts Born 1985

Education

2010 *B.A. in Economics*
SARAH LAWRENCE COLLEGE

2013 *Financial Planning Certificate*
BOSTON UNIVERSITY



19 REQUIREMENTS FOR ADVISORS

Business Experience

2021
- pr *Owner and Principal Advisor*
SALTBOX FINANCIAL

2018
- 20 *Owner and Principal Advisor*
PEACE OF MONEY, LLC

2014
- 17 *Associate Advisor*
PEACE OF MONEY, LLC

2012
- 13 *Associate Planner*
PEACE OF MONEY, LLC

Professional Designations

National Association of Personal Financial Advisors:
Vera is a NAPFA-Registered Advisor. www.napfa.org

CFP (Certified Financial Planner)®: The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). **Vera is a CFP® Professional.**

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



19 REQUIREMENTS FOR ADVISORS

Professional Designations

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

● Education

Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning

● Examination

Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances

● Experience

Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year)

● Ethics

Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals



19 REQUIREMENTS FOR ADVISORS

Professional Designations

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

- **Continuing Education**

Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field;

- **Ethics**

Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients

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



19 REQUIREMENTS FOR ADVISORS

Disciplinary Information

No advisor at Saltbox Financial has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Other Business Activities

Vera Kelsey-Watts is not involved with any outside business activities

Performance-Based Fees

Saltbox Financial is not compensated by performance based fees.

Supervision

Vera Kelsey-Watts, Owner and Chief Compliance Officer of Saltbox Financial LLC is responsible for supervising the investment advisory activities of Saltbox Financial LLC. Vera Kelsey-Watts can be contacted via telephone at 978-572-2071 and via email at Vera@Saltboxfinancial.co



19 REQUIREMENTS FOR ADVISORS

Material Disciplinary Disclosures

No advisor at Saltbox Financial has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Vera Kelsey-Watts has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

Material Relationships That Management Persons Have With Issuers of Securities

Saltbox Financial and Vera Kelsey-Watts do not have any relationship or arrangement with issuers of securities.

Additional Compensation

Vera Kelsey-Watts does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Saltbox Financial.

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