Haven Wealth Planning, LLC

Form ADV Part 2A Brochure

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This brochure provides information about the qualifications and business practices of Haven Wealth Planning, LLC. If you have any questions about the contents of this brochure, please contact us at the telephone number or email address listed 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. Haven Wealth Planning, LLC is a registered investment adviser, but registration does not imply a certain level of skill or training.

Additional information about Haven Wealth Planning, LLC is also available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 328258.

Item 2: Material Changes

In this Item, Haven Wealth Planning, LLC is required to identify and discuss only material changes since filing its last update to this brochure. Since the last update to this brochure dated February 14, 2025, the following updates have been made to this version of the brochure:

- Item 4: The Adviser currently reports $0 of discretionary and non-discretionary Assets Under Management. Assets Under Management were calculated as of December 31, 2024.

Item 3: Table of Contents

Item 4: Advisory Business

A. Haven Wealth Planning, LLC (the “Adviser,” “we,” “us,” or “our”) is an investment adviser founded in 2022, principally registered in the state of Missouri and registered or exempted from registration in other states as applicable, and principally owned by Jeffrey McGovern. Mr. McGovern graduated from Southern Methodist University in 2007 with a Bachelor of Business Administration in finance and a Bachelor of Arts in markets and culture. He graduated from Washington University in St. Louis in 2013 with a Master of Business Administration.

B. Adviser offers the following types of advisory services:

i. Discretionary Investment Management. Adviser provides ongoing discretionary investment management services to its clients based upon each client’s current financial condition, goals, risk tolerance, income, liquidity requirements, investment time horizon, and other information that is relevant to the management of clients’ account(s). This information will then be used to make investment decisions that reflect clients’ individual needs and objectives on an initial and ongoing basis. Adviser’s investment decisions will allocate portions of clients’ account(s) to various asset classes classified according to historical and projected risks and rates of return. Adviser will retain the discretion to buy, sell, or otherwise transact in securities and other investments in a client’s accounts without first receiving the client’s specific approval for each transaction. Such discretionary authority is granted by a client in his or her investment management agreement with Adviser. Clients may impose restrictions on investing in certain securities or types of securities so long as such restrictions may reasonably be implemented by Adviser and are communicated to Adviser by the client in writing. The specific account(s) subject to Adviser’s management and oversight shall be specifically designated by Client and accepted by Adviser in writing.

We document client goals and objectives in their respective financial plans (please see below for a description of our financial planning services). For each client, we create an investment policy statement (“IPS”) which defines the client’s asset allocation targets and reflects the client’s goals and objectives. We then use investment and portfolio allocation software to analyze alternative portfolio designs. We evaluate each client’s existing investments with respect to their respective IPS. We collaborate with clients to develop a plan that transitions each client’s existing portfolio to the portfolio we recommend. Clients may, within reason, restrict investments in certain specific securities, types of securities, and/or industry sectors. We continuously monitor clients’ portfolio holdings and hold regular review meetings with clients regarding their account, as necessary.

Adviser generally implements its investments strategy by allocating clients’ investable assets across a diversified risk-based portfolio of no-load, passively and/or evidence-based mutual funds and/or exchange traded funds (“ETFs”). This portfolio is rebalanced periodically to remain in-line with the client’s agreed-upon asset allocation, though the asset allocation may be changed from time to time based on changes to a client’s specific situation. While client portfolios can include some individual equity securities, these are generally part of clients’ investment holdings prior to working with us, or were purchased at a client’s direction.

ii. Financial Planning. When rendering financial planning services (which may be provided either in connection with investment management services or as a standalone service), Adviser will evaluate and make recommendations with respect to various financial planning topics that are relevant to a particular client. Implementation of Adviser’s recommendations will be at the discretion of the client. Adviser shall also monitor and update Client’s financial plan as necessary based on changes to Client’s financial life and shall advise Client of changes needed to the financial plan, and shall make itself available to meet with Client no less frequently than annually to undertake a review of Client's then-current financial situation.

When rendering financial planning services, a conflict exists between Adviser's interests and the interests of its clients; clients are under no obligation to act upon Adviser's financial planning recommendations. If a client elects to act on any of the recommendations made by Adviser, the client is under no obligation to effect the transaction through Adviser or any of its personnel.

The specific financial planning topics to be addressed as between us and a client will vary based on each client's unique financial situation and objectives, but may encompass one or more of the following:

i. Determining financial objectives: We help clients identify financial goals and objectives and develop a plan to reach them. We identify what you plan to accomplish, what resources you will need to make it happen, how much time you will need to reach the goal, and how much you should budget for your goal.

ii. Cash flow and debt management: We review the client's income and expenses and then determine a client's current income surplus or deficit. We also recommend how the client may use any surplus or how to reduce expenses if the client exceeds income. We may also recommend which debt the client should first pay off. This debt reduction recommendation depends on factors such as the interest rate of the debt as well as any income tax ramifications. We may also recommend that a client save an appropriate cash reserve for emergencies and other financial goals. This recommendation reviews accounts and strategies for such reserves.

iii. Retirement Planning: We project client cash flow needs and income available for their retirement. We take into consideration factors like inflation, the client's retirement plan, and whether individual retirement accounts ("IRAs") are appropriate for the client. When appropriate, we coordinate the client's retirement plan investment choices of the assets we do not manage with the asset allocation and investment strategies of those assets we do manage.

iv. Education Funding: We analyze the savings needed to fund the client's education funding goal(s).

v. Estate Planning Coordination: We coordinate with clients' estate planning attorneys to ensure the client's comprehensive estate plans and their financial goals and objectives align. We collaborate with clients' estate attorneys to integrate financial, charitable, and non-financial goals into your estate plan. We also address any specific requests clients might have relative to their heirs.

vi. Tax Planning for Investments: We review year-round tax planning opportunities. We may discuss with clients ways to reduce current and future income taxes. For example, we may recommend which type of account(s) or specific investments a client should own based, in part, on their "tax efficiency", with the consideration that there is always a possibility of future changes to federal, state, or local tax laws and rates that may impact their situations. We seek to manage a client's tax burden today and in the future by evaluating opportunities like roth conversions, asset location, tax-efficient withdrawals, qualified charitable distributions, tax-loss harvesting, gifting strategies, and education funding.

vii. Risk Management Planning: We review clients' asset protection and risk management strategies and discuss appropriate updates, if any, for the client's consideration. We review existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home, and automobiles. We review identity theft protection as well as credit scores and related reports with clients.

viii. Employee Benefits Planning: We review and analyze whether the client, as an employee, is taking the maximum advantage possible of their employee benefits.

iii. Selection of other investment advisers. From time to time and when appropriate for a particular client, Adviser will recommend or retain an independent and third-party investment adviser ("Third-Party Adviser") to manage all or a portion of a client's portfolio. Third-Party Advisers are evaluated based on a variety of factors, not the least of which include performance return history, asset class specialization, management tenure, and risk profile. Adviser will conduct due diligence as appropriate to confirm that such Third-Party Advisers are duly registered and otherwise well-equipped to manage such clients' accounts. Adviser retains the discretionary authority to hire or fire such Third-Party Advisers with or without notice to the client. The Third-Party Adviser may be retained for so long as Adviser deems fit, but in either case the Third-Party Adviser will be disclosed to Client in writing in advance of such retention.

C. Adviser tailors its advisory services to the individual needs of its clients by taking the time to understand clients' current financial condition, goals, risk tolerance, income, liquidity requirements, investment time horizon, and other information that is relevant to the management of clients' account(s). This information will then be used to make investment <decisions or> recommendations that reflect clients' individual needs and objectives on an initial and ongoing basis. Adviser's recommendations will allocate portions of clients' account(s) to various asset classes classified according to historical and projected risks and rates of return. Clients may impose restrictions on investing in certain securities or types of securities so long as such restrictions may reasonably be implemented by Adviser.

D. Adviser does not participate in any wrap fee programs.

E. When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act ("ERISA") and/or the Internal Revenue Code (the "Code"), as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours. Under this special rule's provisions, we must:

i. Meet a professional standard of care when making investment recommendations (give prudent advice);
ii. Never put our financial interests ahead of yours when making recommendations (give loyal advice);
iii. Avoid misleading statements about conflicts of interest, fees, and investments;
iv. Follow policies and procedures designed to ensure that we give advice that is in your best interest;
v. Charge no more than is reasonable for our services; and
vi. Give you basic information about conflicts of interest.

F. The Adviser currently reports $0 of discretionary and non-discretionary Assets Under Management. Assets Under Management were calculated as of December 31, 2024.

Item 5: Fees and Compensation

A. Adviser is compensated for its advisory services primarily by fees charged based on a client's assets under management with Adviser. For clients that do not wish to engage Adviser to provide ongoing portfolio management or advisory services, Adviser alternatively offers financial planning services on a fixed-fee basis, subject to negotiation with a client. The fixed-fee ranges from $1,000 to $10,000 annually (paid quarterly in advance). Fees are negotiable, and each client's specific fee schedule is included as part of the investment advisory agreement signed by Adviser and the client.

Adviser's standard fee schedule is included below, subject to negotiation with a client:

Client Assets Under Management	**Annual Fee Percentage (paid quarterly)**
For the first $3,000,000	0.95%
For any amount above $3,000,000	0.45%

Individual accounts for immediate family members (such as spouses, domestic partners, and dependent children) shall be aggregated for purposes of calculating the Assets Under Adviser's Management and corresponding fees.

B. Adviser's asset-based fee schedule is subject to a minimum annual fee of $4,800, applied in quarterly installments. Fees are deducted in advance on a quarterly basis from clients' assets and based upon the market value of such assets managed by Adviser as of the last day of the prior calendar quarter. Cash is included in the assets upon which fees are assessed. Alternatively, clients may elect to pay Adviser's fees electronically via ACH. Initial fees are prorated based on the number of days that the Client's account(s) was open during the applicable billing period and subject to Adviser's management. To the extent Adviser's minimum annual fee equates to 2% or more of a client's assets under Adviser's management, such fees would be deemed higher than the average fees charged by other investment advisers. Adviser believes that its fees are justified due to the nature and extent of the investment management and/or financial planning services rendered by Adviser, the experience and qualifications of Adviser's personnel, and the depth of analysis brought to bear with respect to a client's financial life.

C. In addition to the fees charged by Adviser, clients will incur brokerage and other transaction costs. Please refer to Item 12: Brokerage Practices, for further information on such brokerage and other transaction-related practices. Clients will also typically incur additional fees and expenses imposed by independent and unaffiliated third-parties, which can include qualified custodian fees, mutual fund or exchange traded fund fees and expenses, mark-ups and mark-downs, spreads paid to market makers, wire transfer fees, check-writing fees, early-redemption charges, certain deferred sales charges on previously-purchased mutual funds, margin fees, charges or interest, IRA and qualified retirement plan fees, and other fees and taxes on brokerage accounts and securities transactions. These additional charges are separate and apart from the fees charged by Adviser.

D. If Adviser or client terminates the advisory agreement before the end of a quarterly billing period, Adviser's fees will be prorated through the effective date of the termination. The pro rata fees for the remainder of the quarterly billing period after the termination will be refunded to the client. Client may terminate this Agreement without penalty within five (5) business days after the Effective Date upon notice to Adviser, whereby all fees paid by Client to Adviser shall be refunded to Client. Either party (Client or Adviser) may terminate this Agreement upon written notice to the other party.

E. Neither Adviser nor any of its supervised persons accepts compensation for the sale of securities or other investment products.

Item 6: Performance-Based Fees & Side-By-Side Management

Neither Adviser nor any of its supervised persons accepts performance-based fees (fees based on a share of capital gains or capital appreciation of the assets of a client).

Item 7: Types of Clients

Adviser generally provides its services to individuals and high-net-worth individuals. The minimum account value required to open and maintain an account with Adviser is $775,000. This minimum may be waived at Adviser's discretion.

Item 8: Methods of Analysis, Investment Strategies & Risk of Loss

In general, Adviser's passive investment strategy is grounded in academic research. We base our approach on evidence-based principles, including Modern Portfolio Theory and the Fama-French Three-Factor Model. This research is ongoing and will continue to inform Adviser's recommendations to clients.

Adviser uses a variety of sources of data to conduct its economic, investment and market analysis, such as academic research and literature, commercially available software technology, financial newspapers and magazines, economic and market research materials prepared by others, conference calls hosted by mutual funds, corporate rating services, annual reports, company press releases, prospectuses, due diligence reviews and specific investment analysis that clients request.

It is important to keep in mind that there is no specific approach to investing that guarantees success or positive returns; investing in securities involves the risk of loss that clients should be prepared to bear. Adviser regularly monitors the securities marketplace for the appearance of products that can:

- Further diversification, and thereby decrease risk, of client portfolios.
- Improve upon existing methods, portfolios, or products.
- Fill voids in client portfolios.
- Lower costs for clients.

Investment Strategy
Modern Portfolio Theory starts with the idea that most investors prefer to avoid unnecessary risks. When given a choice, investors tend to favor portfolios with lower risk while aiming for a certain level of expected return. Consequently, this theory encourages diversification in an investment portfolio to maximize expected returns without taking on excessive risk.

Research supporting the Fama-French Three-Factor Model reveals important findings over extended time periods:

- Value stocks generally outperform growth stocks.
- Small-cap stocks tend to outperform large-cap stocks.
- Equities typically outperform fixed income securities, among other factors.

Passive investing builds portfolios composed of distinct asset classes. An asset class is a way to group together things like stocks, bonds, or real estate based on their characteristics and how they behave in the financial markets. Adviser adjusts the weights of each asset class to attain the desired risk, return, and correlation profile for each client. Adviser then places funds that passively capture the returns of the desired asset classes into the portfolio. Typically, Adviser builds passive portfolios using index mutual funds or exchange-traded funds.

In contrast, active management involves a single manager or multiple managers whose strategy is to build a portfolio that is intended to generate returns that are greater than the broader market or a designated benchmark. Often these managers are guided by what that manager believes will happen in the future to things like the financial markets, economy, or interest rates. Adviser's investment strategy does not follow this framework.

Adviser's philosophy is based on these underlying principles:

- Markets are efficient. The same market information is available to all investors at the same time. The market prices securities fairly based upon this equal availability of information. Adviser uses market-based investments, rather than manager-based investments.
- Investors are risk averse. The only acceptable risk is that which is adequately compensated by an expected return. Risk and investment return are related and an increase in risk requires an increased expected return.

- Diversification matters. Develop well-diversified portfolios that feature a broad range of market sectors and asset classes. Increasing portfolio diversification with lower correlated asset class positions can decrease portfolio risk. Correlation is the statistical term for the extent to which two asset classes move in tandem or opposition to one another.
- Long-term investment horizon. Investing for the long-term (preferably longer than ten years) is an important factor to investment success. A longer time horizon allows the long-term characteristics of asset classes to surface. Further, Adviser balances the long-term interaction of your accounts to achieve reasonable tax efficiency, improve consistency of risk management, and minimize aggregate costs.
- Strategic rebalancing. We rebalance each portfolio as needed to support the specific, desired level of risk exposure of each client.
- Total portfolio design is more important than selecting any particular security. Thus, capital allocation among asset classes will have far more influence on long-term portfolio performance than selecting individual securities.

Adviser utilizes mutual funds and exchange traded funds (ETFs) invested in various asset classes, encompassing domestic and international equities, including real estate investment trusts (REITs), as well as corporate and government fixed income securities, along with commodity futures. Equity securities 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.

Adviser's investment strategies that rely on United States and international small capitalization and small capitalization value funds, emerging markets funds, commodity futures funds, funds holding currencies are some of the riskier ones available to clients. Conservative fixed income securities have a lower risk of loss of principal. Most bonds, except for Treasury Inflation Protected Securities (TIPS), present the risk of loss of purchasing power through lower expected returns. This risk is greatest for longer-term bonds. Certain funds utilized by Adviser contain international securities. Investing outside the United States involves additional risks, such as currency fluctuations, periods of illiquidity and price volatility. These risks can be greater with investments in developing countries.

Adviser believes the best investment plan for a client depends on the client's specific goals and personal circumstances. Through discussions with a client and analyzing a client's personal financial situation, Adviser gains a deeper understanding of each client's values, goals, relationships, assets, types of accounts, advisors, preferred processes, and interests.

Adviser considers factors like the purpose of the portfolio, its size, specific funding sources, how and when a client plans to use the funds, and the degree of uncertainty or risk a client is willing to accept in pursuit of their objectives. Adviser establishes a clear understanding of a client's goals and personal circumstances. Adviser then builds a client's investment plan that best matches the client's needs as well as the realities of the financial markets.

As part of the assessment process with each client, Adviser engages in a risk assessment process. For many investors, their most important long-term goal is achieving financial independence. Many investors also have intermediate-term goals, such as funding education expenses, travel, or vacation homes. Achieving these types of goals commonly requires some measure of risk since most investors need returns more than inflation to meet their goals. Risk, however, is multifaceted, which is why Adviser focuses on four different aspects of risk in helping guide the asset allocation discussion.

These insights, among others, inform Adviser's investment strategy decisions.

Risk of Loss

All investing strategies we offer involve risk and may result in a loss of clients' original investment which clients should be prepared to bear. Many of these risks apply equally to stocks, bonds, commodities, and any other investment or security. Material risks associated with our investment strategies are listed below.

Market Risk: Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.

Asset Allocation Risk: A fund's selection and weighting of asset classes and/or underlying funds can cause it to underperform other funds with a similar investment objective.

Strategy Risk: Adviser's investment strategies and/or investment techniques may not work as intended.

Small- and Medium-Capitalization Company Risk: Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies. Small- and medium-capitalization companies may face a greater risk of business failure, which could increase the volatility of the client's portfolio.

Turnover Risk: At times, the strategy may have a portfolio turnover rate that is higher than other strategies. A high portfolio turnover would result in correspondingly greater brokerage commission expenses and may result in the distribution of additional capital gains for tax purposes. These factors may negatively affect the account's performance.

Limited markets: Certain securities may be less liquid (harder to sell or buy) and their prices may at times be more volatile than at other times. Under certain market conditions, we may be unable to sell or liquidate investments at prices we consider reasonable or favorable or find buyers at any price.

Concentration Risk: Certain investment strategies focus on particular asset-classes, industries, sectors or types of investment. From time to time these strategies may be subject to greater risks of adverse developments in such areas of focus than a strategy that is more broadly diversified across a wider variety of investments.

Interest Rate Risk: Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

Inflation: Inflation may erode the buying power of clients' investment portfolios, even if the nominal dollar value of the investments remains the same.

International Securities Risk: Certain funds may contain international securities. Investing outside the United States involves additional risks, such as currency fluctuations, periods of illiquidity and price volatility. These risks can be greater with investments in developing countries.

Legal or Legislative Risk: Legislative changes or court rulings may impact the value of investments or the security owner's claim on the issuer's assets and finances.

Risks Associated with Securities

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

Commercial Paper is, in most cases, an unsecured promissory note that is issued with a maturity of 270 days or less. Being unsecured, the risk to the investor is that the issuer may default.

Common stocks may go up and down in price quite dramatically and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

Corporate Bonds are debt securities to borrow money. Generally, issuers pay investors periodic interest and repay the amount borrowed either periodically during the life of the security and/or at maturity. Alternatively, investors can purchase other debt securities, such as zero-coupon bonds which do not pay current interest but rather are priced at a discount from their face values and their values accrete over time to face value at maturity. The market prices of debt securities fluctuate depending on factors such as interest rates, credit quality and maturity. In general, market prices of debt securities decline when interest rates rise and increase when interest rates fall. The longer the time to a bond's maturity, the greater its interest rate risk.

Equity Securities Risk. Equity securities (common, convertible preferred stocks, ETFs, and other securities whose values are tied to the price of stocks, such as rights, warrants and convertible debt securities) could decline in value if the issuer's financial condition declines or in response to overall market and economic conditions. A fund's principal market segment(s) – such as large cap, mid cap or small cap stocks, or growth or value stocks – can underperform other market segments or the equity markets as a whole. Investments in smaller companies and mid-size companies can involve greater risk and price volatility than investments in larger, more mature companies.

Bank Obligations including bonds and certificates of deposit may be vulnerable to setbacks or panics in the banking industry. Banks and other financial institutions are greatly affected by interest rates and may be adversely affected by downturns in the U.S. and foreign economies or changes in banking regulations. Municipal Bonds are debt obligations generally issued to obtain funds for various public purposes including the construction of public facilities. Municipal bonds pay a lower rate of return than most other types of bonds. However, because of a municipal bond's tax-favored status, investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor's tax bracket. Investing in municipal bonds carries the same general risks as investing in bonds in general. Those risks include interest rate risk, reinvestment risk, inflation risk, market risk, call or redemption risk, credit risk, liquidity and valuation risk.

The use of leverage through margin in order to increase the amount of capital available for investments carries additional risk. When leverage is utilized, it can magnify losses and profits, should the market value of such investments fluctuate. Additionally, utilizing leverage involves interest rate risk, as accounts utilizing leverage are assessed margin fees that may be subject to interest rate fluctuation. The use of leverage increases the risk of substantial losses (including the risk of a total loss of capital), and leverage can significantly magnify the volatility of the client's portfolio.

Options and other derivatives carry many unique risks, including time-sensitivity, and can result in the complete loss of principal. While covered call writing does provide a partial hedge to the stock against which the call is written, the hedge is limited to the amount of cash flow received when writing the option. When selling covered calls, there is a risk the underlying position may be called away at a price lower than the current market price.

Exchange Traded Fund (ETF) prices may vary significantly from their net asset values due to market conditions. Certain ETFs may not track underlying benchmarks as expected. ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below its net asset value; (ii) the ETF may employ an investment strategy that utilizes high leverage ratios; or (iii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are delisted from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. Adviser has no control over the risks taken by the underlying funds in which clients invest.

Mutual Funds: When a client invests in open-end mutual funds or ETFs, the client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the client will incur higher expenses, many of which may be duplicative. In addition, the client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives).

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

The risk of loss described herein should not be considered an exhaustive list of all the risks which clients should consider.

Item 9: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of Adviser's advisory business or the integrity of Adviser's management.

Item 10: Other Financial Industry Activities & Affiliations

A. Neither Adviser nor any of its management persons are registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

B. Neither Adviser nor any of its management persons are 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.

C. Neither Adviser nor any of its management persons have any relationship or arrangement with any related person below:

   i. broker-dealer, municipal securities dealer, or government securities dealer or broker
   ii. investment company or other pooled investment vehicle (including a mutual fund, closed-end investment company, unit investment trust, private investment company or "hedge fund," and offshore fund)
   iii. other investment adviser or financial planner
   iv. futures commission merchant, commodity pool operator, or commodity trading advisor
   v. banking or thrift institution
   vi. accountant or accounting firm
   vii. lawyer or law firm
   viii. insurance company or agency
   ix. pension consultant
   x. real estate broker or dealer
   xi. sponsor or syndicator of limited partnerships

D. As described earlier in Item 4 of this brochure, Adviser may retain a Third-Party Adviser to provide investment advisory, administrative, and other back-office services to Adviser for the benefit of Adviser and its clients. Adviser does not receive any compensation directly from any Third-Party Adviser, but the Third-Party Adviser does offer services that are intended to directly benefit Adviser, clients, or both. Such services include (a) an online platform through which Adviser can monitor and review client accounts, create model portfolios, and perform other client account maintenance matters, (b) access to technology that allows for client account aggregation, (c) quarterly client statements, (d) invitations to Third-Party Adviser's educational conferences, (e) practice management consulting, (f) full or partial sponsorship of client appreciation or education events, and (g) occasional business meals and entertainment. The availability of such services from a Third-Party Adviser creates a conflict of interest, to the extent Adviser may be motivated to retain a Third-Party Adviser as opposed to an alternative turnkey asset management provider (or to not retain one at all). Adviser addresses this conflict of interest by performing appropriate due diligence on each Third-Party Adviser to confirm its services are in the best interests of clients, periodically evaluating alternatives, and evaluating the merit of each Third-Party Adviser without consideration for the benefits received by Adviser.

Item 11: Code of Ethics, Participation or Interest in Client Transactions & Personal Trading

A. Adviser has adopted a code of ethics that will be provided to any client or prospective client upon request. Adviser's code of ethics describes the standards of business conduct that Adviser requires of its supervised persons, which is reflective of Adviser's fiduciary obligations to act in the best interests of its clients. The code of ethics also includes sections related to compliance with securities laws, reporting of personal securities transactions and holdings, reporting of violations of the code of ethics to Adviser's Chief Compliance Officer, pre-approval of certain investments by access persons, and the distribution of the code of ethics and any amendments to all supervised persons followed by a written acknowledgement of their receipt.

B. Neither Adviser nor any of its related persons recommends to clients, or buys or sells for client accounts, securities in which Adviser or any of its related persons has a material financial interest.

C. From time to time, Adviser or its related persons will invest in the same securities (or related securities such as warrants, options or futures) that Adviser or a related person recommends to clients. This has the potential to create a conflict of interest because it affords Adviser or its related persons the opportunity to profit from the investment recommendations made to clients. Adviser's policies and procedures and code of ethics address this potential conflict of interest by prohibiting such trading by Adviser or its related persons if it would be to the detriment of any client and by monitoring for compliance through the reporting and review of personal securities transactions. In all instances Adviser will act in the best interests of its clients.

D. From time to time, Adviser or its related persons will buy or sell securities for client accounts at or about the same time that Adviser or a related person buys or sells the same securities for its own (or the related person's own) account. This has the potential to create a conflict of interest because it affords Adviser or its related persons the opportunity to trade either before or after the trade is made in client accounts, and profit as a result. Adviser's policies and procedures and code of ethics address this potential conflict of interest by prohibiting such trading by Adviser or its related persons if it would be to the detriment of any client and by monitoring for compliance through the reporting and review of personal securities transactions. In all instances Adviser will act in the best interests of its clients.

Item 12: Brokerage Practices

A. Adviser considers several factors when recommending a custodial broker-dealer for client transactions and determining the reasonableness of such custodial broker-dealer's compensation. Such factors include the custodial broker-dealer's industry reputation and financial stability, service quality and responsiveness, execution price, speed and accuracy, reporting abilities, and general expertise. Assessing these factors as a whole allows Adviser to fulfill its duty to seek best execution for its clients' securities transactions. However, Adviser does not guarantee that the custodial broker-dealer recommended for client transactions will necessarily provide the best possible price, as price is not the sole factor considered when seeking best execution. After considering the factors above, Adviser recommends Charles Schwab & Co., Inc. ("Schwab") as the custodial broker-dealer for client accounts.

Adviser does not receive 'formal' soft dollar benefits in connection with client securities transactions. However, the custodial broker-dealer(s) recommended by Adviser do provide certain products and services that are intended to directly benefit Adviser, clients, or both. Such products and services are considered to be 'informal' soft dollar benefits.

Adviser participates in the Schwab Advisor Services program, and Adviser recommends Schwab to clients for custody and brokerage services. There is no direct link between Adviser's participation in the program and the investment advice it gives to its clients, although Adviser receives economic benefits through its participation in the program that are typically not available to Schwab retail investors. These benefits include the following products and services (provided without cost or at a discount):

i. Services that Benefit All Clients - receipt of duplicate client statements and confirmations.

ii. Services that Benefit Some Clients - research related products and tools; consulting services; access to a trading desk; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to client accounts); the ability to have advisory fees deducted directly from client accounts; access to an electronic communications network for client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and compliance, marketing, research, technology, and practice management products or services provided to Adviser by Schwab and/or third party vendors without cost or at a discount. Though Schwab has not historically done so, Schwab retains the ability to pay for business consulting and professional services received by Adviser's related persons.

iii. Services that May Only Benefit the Adviser - some of the products and services made available by Schwab through the programs may benefit Adviser but may not benefit its client accounts. These products or services are intended to assist Adviser in managing and administering client accounts, including accounts not maintained at Schwab. Other services made available by Schwab are intended to help Adviser manage and further develop its business enterprise. The benefits received by Adviser or its personnel through participation in the program do not depend on the amount of brokerage transactions directed to Schwab.

As part of its fiduciary duties to clients, Adviser endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by Adviser or its related persons in and of itself creates a conflict of interest and may indirectly influence the Adviser's choice of Schwab for custody and brokerage services.

Adviser addresses this conflict of interest by fully disclosing it in this brochure, by evaluating Schwab based on the value and quality of its services as realized by clients, and by periodically evaluating alternative broker-dealers to recommend.

Adviser does not consider, in selecting or recommending custodial broker-dealers, whether Adviser or a related person receives client referrals from a custodial broker-dealer or third-party.

Adviser requires that clients direct Adviser to execute transactions through Schwab. Not all advisers require clients to direct brokerage. Adviser has an incentive to recommend Schwab based on our interest in certain economic benefits they provide rather than on our Clients interest in receiving most favorable execution.

B. Adviser retains the ability to aggregate the purchase and sale of securities for clients' accounts with the goal of seeking more efficient execution and more consistent results across accounts. Aggregated trading instructions will not be placed if it would result in increased administrative and other costs, custodial burdens, or other disadvantages. If client trades are aggregated by Adviser, such aggregation will be done so as not to disadvantage any client and to treat all clients as fairly and equally as possible.

Item 13: Review of Accounts

A. The Lead Financial Planner of Adviser monitors client accounts on an ongoing basis, and typically reviews client accounts on a quarterly basis. Such reviews are designed to ensure that the client is still on track to achieve his or her financial goals, and that the investments remain appropriate given the client's risk tolerance, investment objectives, major life events, and other factors. Clients are encouraged to proactively reach out to Adviser to discuss any changes to their personal or financial situation.

B. Other factors that may trigger a review include, but are not limited to, material developments in market conditions, material geopolitical events, and changes to a client's personal or financial situation (the birth of a child, preparing for a home purchase, plans to attend higher education, a job transition, impending retirement, death or disability among family members, etc.).

C. The custodial broker-dealer will send account statements and reports directly to clients no less frequently than quarterly. Such statements and reports will be mailed to clients at their address of record or delivered electronically, depending on the client's election. If agreed to by Adviser and client, Adviser or a third-party report provider will also send clients reports to assist them in understanding their account positions and performance, as well as the progress toward achieving financial goals.

Item 14: Client Referrals and Other Compensation

A. Nobody other than clients provides an economic benefit to Adviser for providing investment advice or other advisory services to clients. However, as described above in Item 12, the custodial broker-dealer(s) recommended for client accounts provides certain products and services that are intended to directly benefit Adviser, clients, or both.

B. Neither Adviser nor a related person directly or indirectly compensates a person who is not Adviser's supervised person for client referrals.

Item 15: Custody

For clients that do not have their fees deducted directly from their account(s) and have not provided Adviser with any standing letters of authorization to distribute funds from their account(s), Adviser will not have any custody of client funds or securities.

For clients that have their fees deducted directly from their account(s), Adviser will be deemed to have limited custody over such clients' funds or securities.

For clients that have provided Adviser with discretion as to the amount and timing of disbursements pursuant to a standing letter of authorization to disburse funds from their account(s), Adviser will be deemed to have 'full' custody of such funds. In this regard, Adviser shall comply with the following conditions:

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 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. 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. Adviser maintains records showing that the third party is not a related party of Adviser or located at the same address as 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.

At no time will Adviser accept physical custody of client funds or securities in the capacity of a custodial broker-dealer, and at all times client accounts will be held by a third-party qualified custodian as described in Item 12, above.

Client is urged to review account statements from the custodial broker-dealer. If a client receives account statements from both the custodian broker-dealer and Adviser or a third-party report provider, client is urged to compare such account statements and advise Adviser of any discrepancies between them.

Item 16: Investment Discretion

Adviser accepts discretionary authority to manage securities accounts on behalf of clients only pursuant to the mutual written agreement of Adviser and the client through a power-of-attorney, which is typically contained in the advisory agreement signed by Adviser and the client. This includes the authority to buy, sell, and otherwise transact in securities and other investment products in client's account(s) without necessarily consulting with clients in advance. Clients may place reasonable limitations on this discretionary authority so long as it is contained in a written agreement and/or power-of-attorney.

Item 17: Voting Client Securities

A. Adviser does not have and will not accept authority to vote client securities.

B. Clients will receive their proxies or other solicitations directly from their custodial broker-dealer or a transfer agent, as applicable, and should direct any inquiries regarding such proxies or other solicitations directly to the sender.

Item 18: Financial Information

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

B. Adviser has no financial condition that is reasonably likely to impair its ability to meet contractual commitments to clients.

C. Adviser has not been the subject of a bankruptcy petition at any time during the past ten years.

Item 19: Requirements for State-Registered Advisers

A. Please refer to the ADV Part 2B Brochure Supplement for the formal education and business background of Adviser’s principal executive officers and management persons.

B. Adviser is not actively engaged in any other businesses not otherwise described herein.

C. Neither Adviser nor any of its supervised persons are compensated for advisory services with performance-based fees.

D. Neither Adviser nor any of its management persons has been involved in any of the events required to be disclosed in this Item 19(D), including any award or liability as part of arbitration, civil proceeding, self-regulatory organization proceeding, or administrative proceeding.

E. Neither Adviser nor any of its management persons have any relationship or arrangement with any issuer of securities.

Item 1: Cover Page

Haven Wealth Planning, LLC

Form ADV Part 2B Brochure Supplement for Jeffrey McGovern

Principal Address:	572 Meadowridge Drive Saint Louis, MO 63122
Mailing Address:	1015 Grupp Rd #31533 Saint Louis, MO 63131
Phone:	(314) 403-2473
Website:	https://havenwealthplanning.com/

This brochure supplement provides information about Jeffrey McGovern that supplements the Haven Wealth Planning, LLC brochure. You should have received a copy of that brochure. Please contact Haven Wealth Planning, LLC if you did not receive Haven Wealth Planning, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Jeffrey McGovern is available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 5810129.

Item 2: Educational Background & Business Experience

Name:	Jeffrey Brittain McGovern
Year of Birth:	1984
Education:	Master of Business Administration (MBA) Washington University in St. Louis - Olin Business School 2013
	BBA Finance Southern Methodist University - Cox School of Business 2007
	BA Markets and Culture Southern Methodist University 2007
Business Background:	CCO, Lead Financial Planner Haven Wealth Planning, LLC Oct 2023 – Present
	Managing Member Haven Wealth Planning, LLC Oct 2022 – Present
	Unemployed Dec 2021 – Oct 2022
	Director of Transactions Buckingham Strategic Wealth, LLC Jan 2015 – Dec 2021

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Jeffrey McGovern.

Item 4: Other Business Activities

A. Jeffrey McGovern is not actively engaged in any other investment-related business or occupation.

B. Jeffrey McGovern is not actively engaged in any other business or occupation for compensation that provides a substantial source of income or involves a substantial amount of time.

Item 5: Additional Compensation

Jeffrey McGovern does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Haven Wealth Planning, LLC.

Item 6: Supervision

Jeffrey McGovern is the sole investment adviser representative and Chief Compliance Officer, and therefore is supervised pursuant to Haven Wealth Planning, LLC's written policies and procedures and code of ethics. Jeffrey McGovern may be reached using the contact information on the cover page of this brochure supplement.

Item 7: Requirements for State-Registered Advisers

Jeffrey McGovern has not been involved in any of the events required to be disclosed in this Item 7, including any award or liability as part of arbitration, civil proceeding, self-regulatory organization proceeding, or administrative proceeding. Nor has Jeffrey McGovern been the subject of a bankruptcy petition.