

**ALAN GILBERT MARKELL**

**DISCOVER FINANCIAL PLANNING**

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01/31/2019

**FORM ADV PART 2B  
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Alan Gilbert Markell that supplements the Discover Financial Planning brochure. You should have received a copy of that brochure. Please contact Alan Markell at 256-881-9637 or [Alan@Discover-FP.com](mailto:Alan@Discover-FP.com) if you did not receive Discover Financial Planning's brochure or if you have any questions about the contents of this supplement.

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

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## ***Educational Background and Business Experience***

- Alan Gilbert Markell, CFP®, EA, AFC®
- Year of Birth: 1947
- Formal Education After High School:
  - Florida Institute of Technology, MS, Management 2003
  - University of Houston, MS, Geophysics 1977
  - University of Southern Mississippi, BS, Mathematics 1971
- Series 6, 63, and 65 Licenses
- IRS Enrolled Agent 2012
- Accredited Financial Counselor® 2010
- Certified Financial Planner® 2009

### Business Background:

- Discover Financial Planning, Owner-Sole Proprietor, 08/2018 – Present
- US Army, Program Executive Office, Missiles and Space, Operations Research Analyst, 1988–2009
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- 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”).
- 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 62,000 individuals have obtained CFP® certification in the United States.
- 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, administered in 10 hours over a two-day period, 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); and
  - 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.
  - 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; and
  - Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards 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.

### ***Disciplinary Information***

Mr. Markell does not have, nor has he ever had, any disciplinary information.

### ***Other Business Activities***

Alan Markell is a licensed as independent insurance agent. He earns a commission-based compensation for selling insurance products. Insurance commissions earned are separate and in addition to our advisory fees. Clients are under no obligation, contractually or otherwise, to purchase insurance products through Alan Markell.

Alan Markell is an IRS Enrolled Agent. He does tax return preparation for financial planning clients only and this service is not a separately priced item.

Alan Markell is an Accredited Financial Counselor<sup>™</sup>, but he earns no income as a direct result of being an Accredited Financial Counselor<sup>™</sup>.

### ***Additional Compensation***

Mr. Markell receives a fee-based compensation through Discover Financial Planning.

Alan Markell is a licensed as independent insurance agent. He earns a commission-based compensation for selling insurance products.

### ***Supervision***

Mr. Markell is the owner and sole advisory representative of Discover Financial Planning; therefore, supervision is not required.

### ***Requirements for State-Registered Advisers***

Mr. Markell does not have, or has ever had, any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization proceeding or administrative proceeding, and has not been the subject of a bankruptcy petition.