

**Form ADV Part 2B – Brochure Supplement**

**for**

**Keith J Kolinsky, CFP<sup>®</sup>**

**Complete Financial Planning, Inc.  
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**Effective: January 5, 2026**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Keith J Kolinsky (CRD# 727215) in addition to the information contained in the Complete Financial Planning, Inc. (“Advisor”, CRD# 124888) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Complete Financial Planning, Inc. (Advisor) Disclosure Brochure or this Brochure Supplement, please contact us at (845) 638-6505.

Additional information about Mr. Kolinsky is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 727215.

## **Item 2 – Educational Background and Business Experience**

Mr. Kolinsky, born, July 9, 1955, graduated from New York University (“NYU”) in 1977, receiving a Bachelor of Science degree in Management and Finance and an MBA in Finance from New York University in 1979. Mr. Kolinsky has also completed all requirements from the Institute of Financial Planning through Adelphi University and was conferred as a CERTIFIED FINANCIAL PLANNER (CFP®) licensee in 1984 and currently meets or exceeds the mandatory continuing education requirements to maintain his licensee status.

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.

In addition, Mr. Kolinsky has fulfilled all the requirements and earned the designations of Chartered Financial Consultant (ChFC) in 1989 and Chartered Life Underwriter (CLU) in 1990 from The American College. Mr. Kolinsky has been President of Complete Financial Planning, Inc. since 1987 and has more than thirty years of experience in the financial services industry.

Additional information regarding Mr. Kolinsky’s employment history is included below.

### **Employment History:**

President, Complete Financial Planning, Inc.	1987 to Present
Independent Life Insurance Agent	1990 to Present

## **Item 3 – Disciplinary Information**

Registered Investment Advisors are required to disclose material facts regarding any investment related legal or disciplinary events, including issues involving criminal or civil actions, findings resulting from administrative proceeding before the SEC, a self-regulatory body or any other federal or state regulatory authority that would be material to your evaluation of each supervised person providing advice.

Keith J Kolinsky has not been involved in any activities resulting in a disciplinary disclosure.

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

### Insurance Agency Affiliations

Mr. Kolinsky is a licensed independent life insurance agent and is not required to recommend annuities of any particular insurance company. He will receive customary commissions and other related revenues from the profits of various insurance companies he represents. Commissions generated by insurance sales do not offset investment advisory fees. Clients are under no obligation to implement any recommendations made by Mr. Kolinsky or the Advisor.

## **Item 5 – Additional Compensation**

Mr. Kolinsky has additional business activities where compensation is received that are detailed in Item 4 above.

As President of Complete Financial Planning, Inc., Mr. Kolinsky receives compensation for providing investment advisory services. Advisor fees are calculated and billed at the beginning of each calendar

quarter based on the total value of assets in your Account. The value of your Account is the sum of your discretionary and non-discretionary accounts held by the agreed upon Custodian and agreed upon Held Away accounts (tax deferred annuities, 401k plans and corporate pension plans).

### **Item 6 – Supervision**

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Mr. Kolinsky is responsible for all investment advice provided to clients. Because Advisor is a single-person registered investment adviser, Mr. Kolinsky is not supervised by another person. He is solely responsible for monitoring his own advisory activities and ensuring adherence to the firm's policies and procedures, and all applicable securities laws and regulations.

Mr. Kolinsky may be reached at 845-638-6505 or e-mailed at [info@thecompletefinancialplan.com](mailto:info@thecompletefinancialplan.com).

Advisor has implemented a Policy and Procedures manual, Code of Ethics and an Annual Compliance Review. Advisor is subject to regulatory oversight by various agencies and is subject to examinations by regulators, which may be announced or unannounced. Advisor is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.