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IN THE MATTER OF:	*	
	*	**STIPULATION AND AGREEMENT**
KANE FINANCIAL PLANNING, LLC	*	
IARD #283245	*	**MATTER NO. ST-26-20268-S**
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WHEREAS, the Banking Commissioner ("Commissioner") is charged with the administration of Chapter 672a of the General Statutes of Connecticut, the Connecticut Uniform Securities Act ("Act"), as amended, and Sections 36b-31-2 to 36b-31-33, inclusive, of the Regulations of Connecticut State Agencies ("Regulations") promulgated under the Act;

WHEREAS, Kane Financial Planning, LLC ("Kane") is an investment adviser with its principal office at 222 North Hollow Road, East Hartland, Connecticut 06027. Kane has been registered as an investment adviser under the Act since May 6, 2016;

WHEREAS, on March 25, 2026, the Commissioner, through the Securities and Business Investments Division ("Division") of the Department of Banking, conducted an examination of Kane ("Examination");

WHEREAS, during the Examination, the Division ascertained that Kane was transacting investment advisory business from an Avon, Connecticut office without such office being registered as a branch office, in contravention of Section 36b-6(d) the Act, including using the Avon address on its marketing materials. Although the Avon location was disclosed on Kane's Form ADV under "Other Offices", it was not registered as a branch office in Connecticut;

WHEREAS, Section 36b-6(d) of the Act provides, in pertinent part, that "[n]o . . . investment adviser shall transact business from any place of business located within this state unless that place of business is registered as a branch office with the commissioner pursuant to this subsection";

WHEREAS, after the Division put Kane on notice of the violation of Section 36b-6(d), Kane immediately eliminated all references to the Avon address in anything related to the firm;

WHEREAS, the Commissioner believes that a violation of Sections 36b-6(d) of the Act would support the initiation of administrative proceedings against Kane pursuant to Section 36b-15(a) of the 2026 Supplement to the General Statutes and Section 36b-27 of the Act;

WHEREAS, an administrative proceeding initiated under Section 36b-15(a) of the 2026 Supplement to the General Statutes and Section 36b-27 would constitute a "contested case" within the meaning of Section 4-166(4) of the General Statutes of Connecticut;

WHEREAS, Section 4-177(c) of the General Statutes of Connecticut and Section 36a-1-55(a) of the Regulations provide that a contested case may be resolved by stipulation or agreed settlement, unless precluded by law;

WHEREAS, Kane desires to settle the matters described herein and voluntarily enters into this Stipulation and Agreement;

WHEREAS, the Commissioner and Kane acknowledge that this Stipulation and Agreement is in lieu of any court action or administrative proceeding against Kane, its members, officers, employees, agents, or representatives adjudicating any issue of fact or law on the matters described herein and is being made to settle only the matters described herein;

WHEREAS, without admitting or denying the allegations contained herein, Kane expressly consents to the Commissioner's jurisdiction under the Act and to the terms of this Stipulation and Agreement;

WHEREAS, Kane, through its execution of this Stipulation and Agreement, voluntarily waives any rights Kane may have to seek judicial review or otherwise challenge or contest the terms and conditions of this Stipulation and Agreement;

WHEREAS, Kane acknowledges that it has had the opportunity to consult with and be represented by independent counsel in negotiating and reviewing this Stipulation and Agreement and enters into this Stipulation and Agreement freely;

AND WHEREAS, Kane, through its execution of this Stipulation and Agreement, specifically assures the Commissioner that the violation alleged herein shall not occur in the future.

NOW THEREFORE, THE PARTIES HERETO DO MUTUALLY AGREE AS FOLLOWS:

1. No later than the date this Stipulation and Agreement is executed by the Commissioner, Kane shall remit to the Department by cashier's check, certified check or money order made payable to "Treasurer, State of Connecticut" the sum of two thousand six hundred and twenty-five dollars ($2,625), two thousand five hundred dollars ($2,500) of which shall constitute an administrative fine and one hundred twenty five dollars ($125) of which shall represent reimbursement for the past due branch office registration fee;

2. Kane, its members, officers, representatives, agents, employees, affiliates, assigns and successors in interest shall refrain from engaging, either directly or through any person, organization or other device, in conduct constituting or which would constitute a violation of the Act or any regulation, rule or order adopted or issued under the Act;

3. Execution of this Stipulation and Agreement by the Commissioner is without prejudice to the right of the Commissioner to take enforcement action against Kane or its successors in interest based upon a violation of this Stipulation and Agreement or the basis for its entry if the Commissioner determines that compliance is not being observed with the terms hereof; and

4. This Stipulation and Agreement shall become binding when executed by Kane and the Commissioner.

IN WITNESS WHEREOF, the undersigned have executed this Stipulation and Agreement on the dates indicated.

Dated at Hartford, Connecticut,
this 28th day of July 2026.

/s/
Jorge L. Perez
Banking Commissioner

I, Patricia Clark Kane, state on behalf of Kane Financial Planning, LLC, that I have read the foregoing Stipulation and Agreement; that I know and fully understand its contents; that I am authorized to execute this Stipulation and Agreement on behalf of Kane Financial Planning, LLC; and that Kane Financial Planning, LLC agrees freely and without threat or coercion of any kind to comply with the terms and conditions stated herein.

Kane Financial Planning, LLC

By: ____/s/____________________________________
Patricia Clark Kane
Principal and Managing Member

State of:

County of:

On this the _22nd__day of ___July__, 2026, before me, the undersigned officer, personally appeared Patricia Clark Kane, who acknowledged herself to be Principal and Managing Member of Kane Financial Planning, LLC, and that she, as such Principal and Managing Member, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of Kane Financial Planning, LLC by herself as Principal and Managing Member.

In witness whereof I hereunto set my hand.

____/s/____________________________________
Marianne M. Vargas
Notary Public / Commissioner of the Superior Court
Date Commission Expires: September 30,2028