Part 2A of Form ADV: Firm Brochure

For Financial Planning Services

May 22, 2026

MissionSquare Wealth Management

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This Brochure provides information about the qualifications and business practices of MissionSquare Wealth Management. If you have any questions about the contents of this Brochure, please contact us at 800-669-7444. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission ("SEC") or by any state securities authority. MissionSquare Wealth Management is an investment adviser registered with the SEC. Such registration does not imply any level of skill or training.

Additional information about MissionSquare Wealth Management also is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Material Changes

If we make material changes to this Brochure after we have provided this Brochure to you, we will provide you with a copy of the updated Brochure and/or a summary of the material changes in accordance with applicable law.

Item 3 Table of Contents

Item 4 Advisory Business

MissionSquare Wealth Management ("Firm" or "we") is a wholly owned subsidiary of The International City Management Association Retirement Corporation doing business as MissionSquare Retirement. MissionSquare Retirement is a Delaware non-stock, non-profit corporation established in 1972 that assists state and local governments and their agencies and instrumentalities and certain non-profit entities in the establishment and maintenance of qualified retirement plans for their employees. MissionSquare Retirement offers a full range of retirement plan administration services to its clients, including administration, recordkeeping, and education services.

We are registered with the SEC as a broker-dealer and an investment adviser. This Brochure is limited to describing the Financial Planning Services we offer in our capacity as an investment adviser. Please see our separate Form ADV Part 2A Appendix 1, Wrap Fee Program Brochure, available at www.adviserinfo.sec.gov, for a discussion of our other investment advisory services. We began offering personal wealth management investment advisory and brokerage services in 2026.

Financial Planning Services

Our Financial Planning Services include customized financial plans that are delivered to you by one of our investment advisor representatives ("IARs") who holds the CERTIFIED FINANCIAL PLANNER® designation, typically via virtual means. You are eligible for an update to your financial plan by one of our IARs once every 12 calendar months, or sooner if we determine you have had a life changing event (for example, marriage, divorce, birth of a baby, new job, etc.), but one of our IARs will only review your financial plan if you ask for an update and we agree to prepare one.

Our Financial Planning Services are non-discretionary, and you retain sole authority to determine whether, and when, to implement any advice or guidance you receive through the financial plan. If you choose to implement any of the advice or guidance provided, you are under no obligation to implement the advice or guidance through us or our affiliates. You should carefully review all transaction, investment, and account fees in all products or service programs before making your investment decisions. Please see Item 10 and Item 11 for more information on our proprietary and affiliated products and services that may be available to you. We do not sell third-party products or services to you as part of our Financial Planning Services.

Our Financial Planning Services are provided as a point-in-time service. This means we do not monitor your accounts or investments, your personal situation, or your planning needs as part of our Financial Planning Services. You will receive investment guidance from one of our IARs when we deliver the financial plan to you, and once you receive the financial plan, our Financial Planning Services relationship with you is complete. You will receive a copy of the detailed financial plan, which is delivered to you electronically.

As part of our customized financial plans, we provide a comprehensive evaluation and analysis of your current and future personal and financial situation. The primary objective of our financial plans is to forecast your chance of success for meeting specified financial goals based on your current financial strategies, and to identify variables (such as retirement age, savings rate, current and future income, expenses, investment growth, etc.) that you can change to obtain an alternative outcome. The financial plan we generate for you presents asset class or asset allocation recommendations for your accounts at an aggregated account level, not an individual account level. This asset class advice is not intended to serve as the sole or primary basis for your investment decisions. Our Certified Financial Planner professionals may discuss general tax considerations as part of your financial plan; however, we do not provide tax or legal advice. Any discussion of tax implications is for educational purposes only and should not be relied upon as tax advice. We do not prepare or assist with the preparation of tax returns. You should consult a qualified tax professional regarding your specific tax situation.

The financial plans rely on certain assumptions in order to generate the forecasts and are based on certain personal and financial information you provide to us. Please refer to the information included with the financial plan that we deliver to you for more information. There is no guarantee that you will achieve your financial goals through implementation of our Financial Planning Services.

Your Risk Profile and Other Personal and Financial Information

The financial plans you receive as part of our Financial Planning Services are tailored to your individual needs and goals based on your personal and financial information, including your risk profile.

You are responsible for the accuracy and completeness of your personal and financial information. Your failure to provide accurate and complete information can materially affect the value of the advice and guidance you receive.

Assets Under Management

As of the date of this Brochure, we do not have any advisory clients or assets under management.

Item 5 Fees and Compensation

We do not charge any direct out-of-pocket costs for our Financial Planning Services.

Other Fees You Pay

As part of our Financial Planning Services we only provide investment guidance at an asset class level; we do not provide advice with respect to specific funds or other securities through our Financial Planning Services. If you choose to invest in funds in order to implement the guidance you receive through our Financial Planning Services, you will indirectly bear your proportionate share of the fees and expenses that are paid at the fund level and borne by all shareholders. These fees and expenses are described in each fund's disclosure documents. These fund fees and expenses typically include, among others, investment advisory, transfer agent, custodial, and distribution fees, and portfolio brokerage costs that are paid by each fund and/or its underlying funds. Certain funds may impose a sales charge or redemption fee on specific transactions. You should carefully review the disclosure documents for the funds in which you invest.

You may choose to implement the guidance you receive through our Financial Planning Services by opening one or more brokerage, advisory or retirement accounts. Depending on the accounts you select, you may incur brokerage, custodial, and other transaction costs and as well as fees for advisory and other services provided. Please see Item 10 and Item 12 for more information. You should carefully review the account and disclosure documents for the accounts, products, and services you select. While you may choose to open one or more accounts with us or our affiliates, you are not obligated to do so. The same or similar products and services may be available to you from other providers at lower costs. Please see Item 10 and Item 11 for additional information.

Other Compensation We Receive

Please see Item 10 for a discussion of other products and services provided by us and our affiliates for which we, and our affiliates, receive additional compensation. This additional compensation creates a conflict of interest because it gives us an incentive to recommend such products and services to you based on the additional compensation received, rather than your needs.

Please see Item 11 for more information. The same or similar products and services may be available to you from other providers at lower costs.

Item 6 Performance-Based Fees and Side-By-Side Management

We do not, and our supervised persons do not, receive fees that are based on a share of capital gains on, or capital appreciation of, client assets.

Item 7 Types of Clients

Our Financial Planning Services described in this Brochure are offered to individuals residing in the United States and certain territories of the United States who are an accountholder with us. We also provide Financial Planning Services to certain participants in accounts recordkept by MissionSquare Retirement as agreed upon with MissionSquare Retirement. We may offer our Financial Planning Services to other individuals from time to time as determined by us in our sole discretion.

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

The financial plans available to you through our Financial Planning Services rely on third-party financial planning software. The financial plans include a Monte Carlo analysis that introduces variability to the financial plans by running numerous iterations to stress-test the results. The results of the Monte Carlo analysis determine the ultimate probability of success or failure of the financial plan.

The financial plans rely on the personal and financial information that has been provided to us, including your risk profile. In addition, the financial plans rely on certain assumptions, including third-party capital market assumptions. The personal and financial information and assumptions that are used to generate a financial plan for you are described in the financial plan that you receive. You should review this information carefully. Please see Item 4 and Item 13 for more information.

We do not make any specific investment option selections or recommendations for you as part of our Financial Planning Services. Asset allocation guidance may be included in the financial plans at a general, aggregated level, not an individual account level and is generated by our third-party financial planning software. Our IARs are available to review the guidance included in the financial plan with you, but they do not provide their own, alternative asset allocation guidance or other investment recommendations. The asset allocation guidance you receive through our Financial Planning Services may differ from guidance or recommendations you receive through other products and services provided by us or our affiliates.

Risk of Loss

There is no guarantee that you will achieve your goals or expected returns by implementing guidance you receive through our Financial Planning Services. ***All investments strategies and investments involve risk of loss that you should be prepared to bear.*** If you choose to invest in funds in order to implement the guidance you receive through our Financial Planning Services, you should carefully review the disclosure documents for the funds in which you invest.

Our Financial Planning Services are provided as a point-in-time service and we do not monitor your accounts, investments, or planning needs. Your risk profile and personal and financial situation can change over time, and the Financial Planning Services we deliver to you, including any financial plan, may become outdated.

Our Financial Planning Services are based on your risk profile and other personal and financial information. Your failure to provide accurate or complete information may materially affect the value of the services we provide and the results of your financial plan.

The financial plans developed for you as part of our Financial Planning Services rely on certain assumptions that are described in the financial plan. These assumptions may be inapplicable or inappropriate for your personal situation. Please review the assumptions carefully.

Item 9 Disciplinary Information

MissionSquare Wealth Management and its affiliates have been involved in different types of disputes from time to time. However, there have been no legal or disciplinary events related to MissionSquare Wealth Management's investment advisory services.

In March 2018, when the Firm was registered only as a broker-dealer, the Firm entered into an Administrative Consent Order with the State of Nevada Securities Division and paid a fine of $50,000 to settle allegations that it failed to appropriately register two private residences as Nevada branch offices with the State. The matter was limited to Nevada State Law and did not involve any allegations of harm to customers or misconduct by the Firm's associated persons. Please see Item 11 of our Form ADV Part 1, available at www.adviserinfo.sec.gov, for additional information on disciplinary events.

Item 10 Other Financial Industry Activities and Affiliations

This Brochure describes the Financial Planning Services we make available to you in our role as investment adviser, and our separate Form ADV Part 2A Appendix 1, Wrap Fee Program Brochure, describes the wrap fee programs we sponsor in our role as an investment adviser. Please see our separate Wrap Fee Program Brochure, available at www.missionsquarewealth.com/disclosures and at www.adviserinfo.sec.gov, for a discussion of these services, including the compensation we receive.

We are also an SEC-registered broker-dealer and FINRA member firm, and our IARs and management persons are separately registered with us in a broker-dealer capacity as registered representatives. We are acting in a broker-dealer capacity when we make available self-directed brokerage accounts and when we effect securities transactions in such accounts. Please see www.missionsquarewealth.com/disclosures for more information on the self-directed brokerage accounts we offer, including the compensation we receive.

You should carefully consider whether a brokerage account or investment advisory account is better suited to meet your needs.

We are not registered, nor do we have an application pending to register, as a futures commissions merchant, commodity pool operator, or a commodity trading advisor, and none of our management persons are registered, or have an application pending to register as, an associated person of any such entities.

Affiliated Banking Institution and Collective Investment Trust Funds

Some of our management persons are also management persons of our affiliate, VantageTrust Company, LLC ("VTC"). VTC is a New Hampshire non-depository trust company and a wholly owned subsidiary of MissionSquare Retirement. VTC is the sole trustee of VantageTrust, VantageTrust II and VantageTrust III (collectively, the "VT Trusts"), trusts established and maintained by VTC for the purpose of the collective investment and reinvestment of assets of certain tax-exempt, deferred compensation and qualified retirement plans, retiree welfare plans, related trusts and certain other eligible investors. Our affiliates are compensated for certain recordkeeping, management, and administrative services provided to VTC with respect to the investment options of the VT Trusts ("MissionSquare Funds"). Certain MissionSquare Funds invest in other MissionSquare Funds. The MissionSquare Funds are structured as collective investment trust funds, or "CITs".

The MissionSquare Funds are not available through an advisory or brokerage account with us. However, if you are also a participant in a retirement plan, the MissionSquare Funds may be available to you in such retirement plan if selected by your plan sponsor or plan fiduciary. Only one share class of a particular MissionSquare Fund is available to you in a retirement plan. Lower expense share classes may be available to you through other retirement plans.

Affiliated Investment Advisers

Some of our management persons are also management persons of our corporate parent, MissionSquare Retirement. MissionSquare Retirement provides retirement account administration and recordkeeping services. Please see Item 4 above. MissionSquare Funds and third-party funds are available as an investment option in certain retirement accounts recordkept by MissionSquare Retirement. MissionSquare Retirement receives fees for providing administrative, recordkeeping and other services based on assets invested in such third-party funds. Only one share class of a particular fund is available to you in your retirement accounts recordkept by MissionSquare Retirement. Lower expense share classes may be available to you in an account held outside of MissionSquare Retirement.

In addition, MissionSquare Retirement is an SEC registered investment adviser and provides investment advisory and management services to various types of clients, including retirement account participants who enroll in MissionSquare Retirement's Guided Pathways Advisory Services. Guided Pathways Advisory Services are not available in an account with us, but are available in certain retirement accounts administered by MissionSquare Retirement. MissionSquare Retirement receives asset-based compensation based on assets enrolled in certain Guided Pathways Advisory Services. Please see MissionSquare Retirement's Form ADV Brochure for Guided Pathways Advisory Services, available at www.adviserinfo.sec.gov, for more information.

Some of our management persons are also management persons of our affiliate, MissionSquare Investments. MissionSquare Investments is a wholly owned subsidiary of MissionSquare Retirement and is an SEC registered investment adviser. MissionSquare Investments provides investment advisory and management services to our affiliate, VantageTrust Company, LLC, with respect to the MissionSquare Funds and receives advisory and management fees based on assets invested in the MissionSquare Funds. In addition, certain plan sponsor recordkeeping clients of our parent company, MissionSquare Retirement, may retain our affiliate, MissionSquare Investments, to manage a custom stable value separate account investment option. MissionSquare Investments receives management fees based on assets invested in the custom separate account investment options. These custom separate account investment options are not available in an account with us, but they may be available to you in an employer-sponsored retirement plan recordkept by MissionSquare Retirement if selected by your plan sponsor or plan fiduciary.

MissionSquare Investments also develops and maintains the model advice portfolios that are used in the wrap fee programs we sponsor and receives a portion of the wrap fee we charge. Please see our separate Form ADV Part 2A Appendix 1, Wrap Fee Program Brochure, available at www.adviserinfo.sec.gov, for more information.

Unaffiliated Investment Advisers

We do not recommend unaffiliated investment advisers to you as part of our Financial Planning Services.

From time to time we, and our affiliates, receive gifts and business entertainment from third-party fund sponsors and advisers. In addition, our parent company, MissionSquare Retirement, offers a strategic partner program through which third-party fund sponsors and advisers compensate MissionSquare Retirement for certain reporting services and strategic partnership opportunities. Please see the *Important Legal Information* section of MissionSquare Retirement's public website for a list of MissionSquare Retirement's strategic partners. MissionSquare Retirement's strategic partner program is focused on its retirement plan recordkeeping and administration business, and the strategic partners will not gain enhanced access or opportunities with respect to any of our representatives or our advisory clients. MissionSquare Retirement's strategic partners and their affiliates, and other third-party fund sponsors and advisers from whom we and our affiliates receive gifts and business entertainment, offer funds in which you may choose to invest as part of your implementation of our Financial Planning Services. Certain of these third-party fund sponsors and advisers also offer funds that are included in the model advice portfolios that are used in the wrap fee programs we sponsor. Please see our separate Form ADV Part 2A Appendix 1, Wrap Fee Program Brochure, available at www.adviserinfo.sec.gov, for more information.

Conflicts

Please see the response to Item 11, under Participation or Interest in Client Transactions, for a description of any potential conflict of interest from the above financial industry affiliations.

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

Code of Ethics

We adopted a Code of Ethics pursuant to Advisers Act Rule 204A-1 to help us meet our fiduciary obligations to our advisory clients to act in their best interests and to subordinate our interests and our teammates' interests to the interests of our advisory clients. The Code of Ethics helps to ensure that our teammates avoid or appropriately manage conflicts with the interests of our advisory clients. Under the Code of Ethics, all of our teammates are required to comply with ethical restraints relating to our advisory services, including restrictions on giving or receiving gifts or entertainment from or to clients or other third parties in violation of our gifts and business entertainment policy.

Our Code of Ethics also addresses the SEC's "pay-to-play" rule, which is designed to prevent investment advisers from making political contributions or hidden payments in an effort to influence their selection by government officials to provide advisory services to government entities. Our Code of Ethics prohibits political contributions to certain state and local government officials, restricts using third party solicitors for potential clients unless those solicitors are subject to the pay to play rule, and implements a ban on engaging in fundraising activities for certain officials, political action committees, as well as state and local political parties. Our Political Contributions Policy contained in the Code of Ethics applies to all officers and employees with us or one of our affiliated entities regardless of position, responsibility or title. Exceptions to the political contribution prohibition are possible only upon approval of our Chief Compliance Officer ("CCO") and only if, among other things, the amount of the contribution is the lesser of $150 per year or per election.

Also, as part of the Code of Ethics, we have adopted procedures to control the use of material, non-public information. These procedures take into account that we may, and our related persons may, from time to time come into possession of material nonpublic and other confidential information which, if disclosed, might affect an investor's decision to buy, sell or hold a security. Under applicable law, we are prohibited from improperly disclosing or using such information for our personal benefit or for the benefit of any other person, regardless of whether such other person is one of our advisory clients. Accordingly, if we come into possession of material non-public or other confidential information with respect to any company, we may be prohibited from communicating such information to, or using such information for the benefit of, our clients, and we have no obligation or responsibility to disclose such information to, nor responsibility to use such information for the benefit of, our clients when following policies and procedures designed to comply with law.

A copy of the Code of Ethics is available to any client or prospective client upon request.

Personal Securities Trading

We (including our teammates) are not obligated to refrain from recommending, buying or selling any security that we recommend to our clients, and may buy or sell for our own accounts, or for the accounts of any other client, any such security. Because our IARs (defined as "Access Persons") may invest in the same securities as our clients, there exists a potential conflict of interest from placing their own personal interests ahead of those of our clients. There is also a potential conflict from our Access Persons having access to material, non-public information about the investments of our clients and using such information for personal gain in breach of our fiduciary duty to our advisory clients.

In order to address these conflicts, we have implemented a Personal Securities Trading Policy that governs the personal investing activities of our Access Persons. The Personal Securities Trading Policy is designed to prevent unlawful practices in connection with personal securities trading of our teammates.

Access Persons are required to pre-clear certain securities trades and provide quarterly reports of their personal transactions. In addition, Access Persons must direct their brokers to provide copies to the CCO or the designee of all brokerage confirmations relating to all personal securities transactions in which they have a beneficial ownership interest.

A copy of the Personal Securities Trading Policy is available to any client or prospective client upon request.

Participation or Interest in Client Transactions

We do not make specific investment option recommendations or selections for you as part of our Financial Planning Services. Our financial plans only provide investment guidance at the asset class level. Please see Item 4 for more information. However, as part of your implementation of our Financial Planning Services you may choose to invest in products or services made available by us or our affiliates for which we, or our affiliates, receive compensation. Please see Item 10 for more information. The receipt of such compensation by us and our affiliates creates conflicts of interest for us when delivering Financial Planning Services to you, as discussed below. You are not obligated to select additional products or services from us or our affiliates as part of our Financial Planning Services.

Our affiliated MissionSquare Funds, and the custom stable value separate account investment options managed by our affiliate, MissionSquare Investments, are not available in an account with us, but they may be available to you in one of your employer-sponsored retirement plan accounts if selected by your plan sponsor or plan fiduciary. Our affiliates earn asset-based compensation for administrative, recordkeeping and/or advisory services that they provide to our affiliated MissionSquare Funds and to certain custom stable value separate account investment options. Please see Item 10 for more information. The receipt of such compensation by our affiliates is a conflict of interest because it creates an incentive for us and our supervised persons to recommend that you invest in such affiliated funds or custom stable value separate account investment options based on the additional compensation that our affiliates will receive. Similar funds and investment options may be available to you from other providers at lower costs. Thus, these conflicts may result in you paying higher fees.

Third-party funds are available as an investment option in certain retirement accounts recordkept by our corporate parent, MissionSquare Retirement. MissionSquare Retirement receives fees for providing administrative, recordkeeping and other services based on assets invested in such third-party funds. Please see Item 10 for more information. The receipt of such compensation by our corporate parent is a conflict of interest because it creates an incentive for us to and our supervised persons to recommend that you invest in such third-party funds in your retirement account recordkept by MissionSquare Retirement based on the additional compensation that our corporate parent will receive. Similar funds and investment options may be available to you from other providers at lower costs. Thus, these conflicts can result in you paying higher fees.

Our corporate parent, MissionSquare Retirement, makes available Guided Pathways Advisory Services in certain retirement accounts it administers and receives asset-based compensation based on assets enrolled in certain Guided Pathways Advisory Services. Please see Item 10 for more information. The receipt of such compensation by our corporate parent is a conflict of interest because it creates an incentive for us and our supervised persons to recommend Guided Pathways Advisory Services to you based on the additional compensation our corporate parent will receive. Similar services may be available to you from other providers at lower costs. Thus, these conflicts can result in you paying higher fees.

We and our affiliates receive compensation resulting from your decision to open, or rollover assets to, an account with us or our corporate parent. Please see Item 10 for more information. These arrangements are a conflict of interest because they create an incentive for us and our supervised persons to make account and rollover recommendations to you based on the additional compensation that we and our affiliates will receive. Similar accounts may be available to you from other providers at lower costs. Thus, these conflicts can result in you paying higher fees.

From time to time we, and our affiliates, receive gifts and business entertainment from third-party fund sponsors and advisers. In addition, our parent company, MissionSquare Retirement, offers a strategic partner program through which third-party fund sponsors and advisers compensate MissionSquare Retirement for certain reporting services and strategic partnership opportunities. Certain of MissionSquare Retirement's strategic partners and their affiliates, and other third-party fund sponsors and advisers from whom we and our affiliates receive gifts and business entertainment, offer funds that are included in the model advice portfolios that are used in the wrap fee programs we sponsor. Please see Item 10 above for more information. These arrangements create a conflict of interest because they create an incentive for us to recommend certain funds or model advice portfolios to you, or to maintain certain model advice portfolios in our wrap fee programs, based on the additional compensation, gifts, or entertainment that we, or our affiliates, receive. Other firms offer similar funds, but at a lower cost. Thus, these conflicts can result in you paying higher fees.

To help address the conflicts discussed above, we have implemented internal compliance policies and procedures to which all of our supervised persons must abide. Among other guidelines and restrictions, our supervised persons are prohibited from making individual securities or fund recommendations to you and they will receive no incentive compensation based on the securities or funds in which you invest. Our supervised persons are prohibited from recommending MissionSquare Retirement's Guided Pathways Advisory Services to you and they will receive no incentive compensation based on such enrollments. Please see Item 14 for more information.

Item 12 Brokerage Practices

Not applicable. We do not maintain an advisory or brokerage account for you, or recommend broker-dealers to you, as part of our Financial Planning Services.

Item 13 Review of Accounts

If you receive a financial plan delivered by one of our IARs, the IAR who delivers the financial plan to you holds the CERTIFIED FINANCIAL PLANNER® designation. Please see Item 4 and Item 7 for more information.

As discussed in Item 4 above, our Financial Planning Services are provided as a point-in-time service. This means we do not monitor your accounts or investments, your personal situation, or your planning needs as part of our Financial Planning Services. Once you receive the financial plan, our Financial Planning Services relationship with you is complete. You will receive a copy of the detailed financial plan, which is delivered to you electronically. Please see Item 4 for more information.

Any materials required or desired to be sent to you shall be sent to your most recent email or physical address received by us. Our receipt of a valid email address for you is a requirement for your participation in our Financial

Planning Services. You must have the ability to read, download and retain documents provided to you via email or via access to our online digital platform.

Item 14 Client Referrals and Other Compensation

We do not pay any of our affiliates or any third parties for referring advisory clients to us.

Our IARs and other financial professionals who support and deliver our personal wealth management services are paid a salary. They are also eligible to receive incentive compensation. The incentive compensation is based on corporate metrics and the achievement of individual or team goals related to client satisfaction and client engagement activity. Certain of these financial professionals also receive incentive compensation based on the number of referrals they make to our Financial Planning Services. At this time, none of our supervised persons' incentive compensation is based on the amount of client assets they service or the time and complexity required to meet a client's needs, and is not based on client enrollments, retention or other products, services, accounts, or securities you select with us or our affiliates. We anticipate that we will revise our compensation structure beginning in 2027 to provide incentive compensation to our IARs, including cash bonuses, trips and other awards, that will be based on the amount of clients' total self-directed account assets and wrap fee program account assets retained with MissionSquare Wealth Management when the clients are serviced by the IAR. This anticipated future compensation structure is a conflict of interest because it creates an incentive for our IARs to solicit clients now based on anticipated asset-based compensation and awards they may receive in future years when such clients are retained. The incentive compensation and awards will not vary based on the type of client account assets (i.e., self-directed account or wrap fee program account) retained.

Item 15 Custody

You do not open an account with us, and we do not have custody of your assets, as part of our Financial Planning Services.

Item 16 Investment Discretion

All of our Financial Planning Services are non-discretionary. You retain sole authority to determine whether, and when, to implement any advice or guidance you receive in connection with our Financial Planning Services.

Item 17 Voting Client Securities

We do not vote proxies on your behalf. You will receive any proxies or other solicitations related to your investments directly from your custodians or from a transfer agent. We do not provide advice or guidance on how you should vote proxies.

Item 18 Financial Information

Not applicable. We do not require or solicit prepayment of more than $1,200 in fees per advisory client six months or more in advance, and we do not have discretionary authority or custody of your assets, as part of our Financial Planning Services.

Part 2A of Form ADV: Firm Brochure
For Financial Planning Services

Summary of Material Changes

Since our initial filling of this Brochure on January 15, 2026 this Brochure has been updated for the following material changes:

On May 22, 2026, we updated this Brochure throughout to refine the discussion to our current offerings. We also updated the discussion in Item 14 to describe our current and anticipated future incentive compensation structures and related conflicts of interest.