Form ADV, Part 3: FORM CRS
Customer Relationship Summary
March 22, 2024

Introduction

Presper Financial Architects, LLC ("PFA") is registered with the Securities and Exchange Commission as an investment Adviser and operates as a fiduciary. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

PFA provides personalized investment management and financial planning services. Clients advised include individuals, families, trusts, charitable organizations and foundations, pensions and corporations. PFA requires clients to place at least $25,000 under management with the firm. This minimum may be waived at the discretion of PFA.

Financial Planning

PFA may provide its clients broad or focused financial planning and consulting services on topics including but not limited to Investments, Insurance, Education Funding, Budgeting, Estate Planning, Tax Minimization, and Retirement.

Asset Management

When we perform asset management services, we will do so on a discretionary basis. This means that while we will continue an ongoing relationship with each client, being involved in various stages of their lives and decisions to be made, we will not seek specific approval of changes to the securities in client accounts. In very limited cases, PFA provides investment management services on a non-discretionary basis, which means we will manage the clients' accounts as we do for our discretionary clients, except we will consult with the client prior to implementing any investment recommendation. Each client's portfolio will be invested according to that client's investment objectives. PFA determines these objectives with the client through reviewing client provided documents, client interviews and/or asking the client to put these objectives in writing.

For some clients, PFA may include certain transactional costs in the client's management fee. This arrangement is referred to as a "Wrap Program". For accounts in the Wrap Program, PFA pays a fee to the account custodian based on the total amount of client assets enrolled in the Wrap Program, thus taking on many of the clients' transactions cost. Fees included in the wrap fee include transaction fees for the purchase or sale of securities, but do not include expenses related to the use of margin, wire transfer fees, the fees charged to shareholders of mutual funds or ETFs, mark-ups and mark-downs, spreads, odd-lot differentials, fees charged by regulatory agencies, and any transaction fees for securities trades executed by a broker-dealer other than the primary custodian. There is no difference between how PFA manages wrap fee accounts and how PFA manages other accounts. Because of the nature of a wrap fee program, where wrap fees are not tied to an account's frequency of trading and apply to generally all assets in the account, the wrap fee program client may pay more or less than if the client had compensated PFA outside of the wrap fee program. PFA will receive no additional compensation for offering the wrap fee program. Clients whose assets are invested through the PFA Wrap Program should please see the separate Wrap Fee Brochure for a more complete description of the Wrap Program.

For more detailed information, please refer to our Disclosure Brochure, the ADV Part 2A, under Item 4 Advisory Business and Item 7 Types of Clients available by clicking here.

"Given my financial situation, should I choose an investment advisory service? Why or why not?"

"How will you choose investments to recommend to me?"

"What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?"

What fees will I pay?

Financial Planning

Clients engaging PFA for financial planning services may do so on an hourly or fixed fee basis. The hourly rate ranges from $150 to $350 per hour. Fixed fees range from $1000 to $2500 per plan. However, these fees are just guidelines, subject to change according to the complexity of the plan and the specific client's circumstances, because some clients have more challenging issues than others. These complexities may not necessarily correlate with greater net worth. At the discretion of PFA, financial planning fees received may or may not be credited towards a client's asset management fees incurred during the first year of the client engagement. Financial Planning fees will be due upon receipt of invoice from PFA.

Asset Management

PFA provides investment management services for an annual fee based upon a percentage of the assets being managed by PFA. This asset-based fee typically varies between 1.00% and 0.10% depending on the amount of assets under management. Fees are negotiable, and may be higher or lower than this range, based on the nature of the account. Factors affecting fee percentages include the size of the account, complexity of asset structures, and other factors. Investment advisory fees will be debited directly from each client's account. The advisory fee is paid quarterly, in advance, based upon the market value of the assets being managed by PFA on the last day of the previous billing period as valued by the custodian of your assets. There are a number of other fees that can be associated with holding and investing in securities. For clients participating in PFA's Wrap Program, these include some fees that may be paid by PFA on your behalf, such as transaction fees for the purchase or sale of a mutual fund or Exchange Traded Fund, or commissions for the purchase or sale of a stock, as discussed above. All other fees will be deducted from your account. Expenses of a fund will not be included in management fees, as they are deducted from the value of the shares by the mutual fund manager.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For more specific information regarding our fees, please refer to our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation available by clicking here.

"Help me understand how these fees and costs might affect my investments. If I give you $10,000 to invest, how much will go to fees and costs, and how much will be invested for me?"

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

As a fiduciary, when we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours.
At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you.

Certain professionals of PFA are separately licensed as independent insurance agents. As such, these professionals may conduct insurance product transactions for PFA clients in their capacity as licensed insurance agents and will receive customary commissions for these transactions in addition to any compensation received in their capacity as employees of PFA. These professionals therefore have incentive to recommend insurance products based on the compensation to be received, rather than on a client's needs. Clients should be aware of this conflict when considering whether to engage PFA or utilize these professionals to implement any insurance recommendations.

For more specific information regarding our fees, please refer to our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation available by clicking here.

"How might your conflicts of interest affect me, and how will you address them?"

How do your financial professionals make money?

Financial professionals of PFA are paid a portion of the asset management fees collected from clients. Financial professionals are not rewarded sales bonuses.

Do you or your financial professionals have legal or disciplinary history?

No. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS.

"As a financial professional, do you have any disciplinary history? For what type of conduct?"

Additional Information

Additional information about our investment advisory services can be found at www.PresperFinancial.com. A copy of our *relationship summary or Firm Brochure can also be requested by calling* (330) 253-6000 or by clicking here.

"Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer?"

"Who can I talk to if I have concerns about how this person is treating me?"

= Conversation starter. Consider asking your financial professional these questions.

Item 1: Cover Sheet

FORM ADV PART 2A

INFORMATIONAL BROCHURE

PRESPER
FINANCIAL ARCHITECTS

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March 22, 2024

This brochure provides information about the qualifications and business practices of Presper Financial Architects, LLC. If you have any questions about the contents of this brochure, please contact us at 330-253-6000 or via email at hello@presperfinancial.com 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. Our registration does not imply a certain level of skill or training.

Additional information about Presper Financial Architects, LLC (CRD# 297538) is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Statement of Material Changes

Presper Financial Architects, LLC is required to disclose any material changes to this ADV Part 2A here in Item 2. There have been no material changes since the most recently delivered Brochure in September 2023.

Item 3: Table of Contents

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Item 4: Advisory Business

Presper Financial Architects, LLC ("PFA") has been in business as an independently registered investment adviser since August 2018, however, the Firm's principals have been in business operating under Presper Financial Architects since 2017. Thomas Presper and Sonya Presper are the firm's principal owners.

PFA provides personalized financial planning and asset management services to individuals, families, trusts, charitable organizations and foundations, pensions, and corporations. Our mission is to improve our clients' financial well-being and lives. We strive to know more about each client and their situation than anyone else, so that we can make a meaningful impact on their lives.

Financial Planning

PFA's focus is on assisting clients as they prepare for and ultimately experience the major transitions in their lives. For many clients, the only life transition that merits preparation is retirement. However, PFA believes that not only are there other major transitions, but preparing for those as well can assist clients in their planning for retirement. Examples of transitions include marriage, divorce, death of a spouse, receipt of an inheritance, career changes, sale of a business, and retirement.

The first step in working with PFA is to gather information about the client, their goals, and their current circumstances. PFA will request clients to provide documents regarding their income, tax status, savings, and investments, among other requests. Clients will engage with PFA in a series of conversations and meetings where the client learns about PFA's thought process and methods, and PFA gathers information needed to develop a proposed plan for moving forward. After this initial series of meetings, PFA will begin to review, research, and prepare a financial plan for the client for an agreed upon fee. This financial plan is presented at a separate meeting, where the client reviews the plan and considers whether to engage the Firm in other services such as management of the client's portfolio. Ultimately the financial plan forms the map from which both the client and PFA take direction throughout the engagement.

Asset Management

When we perform asset management services, we will do so on a discretionary basis. This means that while we will continue an ongoing relationship with each client, being involved in various stages of their lives and decisions to be made, we will not seek specific approval of changes to the securities in client accounts. Clients can always make deposits or withdrawals in their accounts at any time. Because we take discretion when managing accounts, clients engaging us will be asked to execute a Limited Power of Attorney (granting us the discretionary authority over the client accounts) as well as an agreement that outlines the responsibilities of both the client and PFA. This Limited Power of Attorney does not grant PFA the authority to make any withdrawals or transfers in or out of a client accounts. Such transfers will only be made at the specific direction of the client. Advisory services are tailored to the specific needs of an individual client. Clients may place reasonable restrictions on the management of assets, including specific securities or types of securities. However, clients should understand that significant restrictions not only decrease the ability of PFA to meet the client's goals, but also increase the costs associated with managing the client's portfolio.

In very limited cases, PFA provides investment management services on a non-discretionary basis, which means we will manage the clients' accounts as we do for our discretionary clients, except we will consult with the client prior to implementing any investment recommendation. Clients should be aware that some recommendations may be time-sensitive, and, as such, their performance may or may not be affected if PFA is unable to reach them on a timely basis.

Each client's portfolio will be invested according to that client's investment objectives. PFA determines these objectives with the client through reviewing client provided documents, client interviews and/or asking the client to put these objectives in writing. Once we ascertain your objectives for each account, we will develop a portfolio we believe will best fit your needs. This means allocating assets to one or more of our investment programs. The investment programs are not investment products. Clients may have different needs than others within the same investment program. Accordingly, not all clients in each investment program will have the exact same percentages of each underlying investment.

The investment programs that we recommend are based on the needs of the client as compared with the typical behavior of that security type or manager, current market conditions, the client's current financial situation (including assets that may be managed by another advisor), financial goals, and the timeline to meet those goals. Because we develop an investment strategy based on your personal situation and financial goals, your asset allocation guidelines may be similar to or different from another client.

American Funds

PFA has an agreement to establish investment advisory accounts directly through American Funds in their F2 advisory share class funds. These accounts are managed by PFA based on the client's needs, goals, and objectives. The fee for such accounts is 0.50% per annum. The fees for these accounts are non-negotiable.

BlackRock Investments

PFA has an agreement to establish investment advisory accounts directly through BlackRock Investments in their 529 plans. These accounts are supervised by PFA based on the client's needs, goals, and objectives with regards to college savings.

Wrap Program

PFA recommends that investment accounts be held in custody by Schwab Advisor Services ("Schwab"), member FINRA/SIPC, an unaffiliated SEC-registered broker-dealer and FINRA member. Schwab offers enhanced services to independent investment advisors. These services include custody of securities, trade execution platforms, and access to research not available to the general public. Schwab is wholly independent from PFA. It is expected that most, if not all, transactions in a given client account will be cleared through the custodian of that account in its capacity as a broker-dealer.

For some clients, PFA may include certain transactional costs in the client's management fee. This arrangement is referred to as a "Wrap Program". For accounts in the Wrap Program, PFA pays a fee to the account custodian based on the total amount of client assets enrolled in the Wrap Program, thus taking on many of the clients' transactions cost. Fees included in the wrap fee include transaction fees for the purchase or sale of securities, but do not include expenses related to the use of margin, wire transfer fees, the fees charged to shareholders of mutual funds or ETFs, mark-ups and mark-downs, spreads, odd-lot differentials, fees charged by regulatory agencies, and any transaction fees for securities trades executed by a broker-dealer other than the primary custodian. Expenses for the management fees of third-party managers are also not included in the Wrap Program, and to the extent utilized, you will be responsible for such fees. There is no difference between how PFA manages wrap fee accounts and how PFA manages other accounts.

Because of the nature of a wrap fee program, where wrap fees are not tied to an account's frequency of trading and apply to generally all assets in the account, the wrap fee program client may pay more or less than if the client had compensated PFA outside of the wrap fee program. For example, if a client's account is rarely traded, the transaction fees the client would have paid would be minimal, thus limiting the benefits of "wrapping" management fees and transaction fees. Clients whose accounts will rarely be traded should carefully consider whether the Wrap Program is appropriate. Clients are not required to participate in the Wrap Program.

PFA is the sole portfolio manager in the wrap program, which means that PFA receives a portion of the wrap fee for our services. Transaction fees are paid to various broker-dealers, mutual funds, and ETFs. The remainder of the wrap fee is the management fee payable to PFA. As discussed more fully in the wrap brochure, the transaction fees paid to the account custodian are based on a rate per trade that is negotiated between PFA and the custodian clearing the trades. PFA will receive no additional compensation for offering the wrap fee program.

Clients whose assets are invested through the PFA Wrap Program should please see the separate Wrap Fee Brochure for a more complete description of the Wrap Program.

Financial Consulting

PFA may provide additional financial consulting service on an hourly basis. Clients are required to enter into a written agreement with PFA setting forth the terms and conditions of the engagement (including termination), describing the scope of the services to be provided, and the portion of the fee that is due from the client prior to PFA commencing services.

<u>Financial Institution Consulting Services</u>

PFA may contract directly with and receive payments from broker/dealers, insurance companies, investment companies, and other registered investment advisers to provide investment advisory consulting services to the clients of those contracted financial institutions. Such contractual engagements do not include assuming discretionary authority over brokerage accounts or the monitoring of securities positions. Services offered to financial institution clients may include a general review of client investments holdings, which may or may not result in PFA's investment adviser representatives making specific securities recommendations or offering general investment advice.

<u>Assets Under Management</u>

As of January 26, 2024, PFA has approximately $ 288,916,100 of assets under management all of which are managed on a discretionary basis.

<u>Schwab's Brokerage Services</u>

In addition to the foregoing portfolio management and other services, the Program includes the brokerage services of Charles Schwab & Co., Inc. ("Schwab") a broker-dealer registered with the Securities and Exchange Commission and a member of FINRA and SIPC. PFA is independently owned and operated and not affiliated with Schwab. Schwab will act solely as a broker-dealer and not as an investment advisor to you. It will have no discretion over your account and will act solely on instructions it receives from us [or you]. Schwab has no responsibility for our services and undertakes no duty to you to monitor our management of your account or other services we provide to you. Schwab will hold your assets in a brokerage account and buy and sell securities and execute other transactions when we [or you] instruct them to. If you do not wish to place your assets with Schwab, then we cannot manage your account in the program.

Item 5: Fees and Compensation

A. Fees Charged

All asset management clients will be required to execute an Investment Management Agreement that will describe the type of management services to be provided and the fees, among other items. Clients are advised that they may pay fees that are higher or lower than fees they may pay another advisor for the same services and may in fact pay lower fees for comparable services from other sources. Clients are under no obligation at any time to engage, or to continue to engage, PFA for investment services.

Financial Planning

Clients engaging the Firm for financial planning services may do so on an hourly or fixed fee basis. The hourly rate ranges from $150 to $350 per hour. Fixed fees range from $1000 to $2500 per plan. However, these fees are just guidelines, subject to change according to the complexity of the plan and the specific client's circumstances, because some clients have more challenging issues than others. These complexities may not necessarily correlate with greater net worth. At the discretion of PFA, financial planning fees received may or may not be credited towards a client's asset management fees incurred during the first year of the client engagement.

Asset Management

PFA provides investment management services for an annual fee based upon a percentage of the assets being managed by PFA. This asset-based fee typically varies between 1.00% and 0.10% depending on the amount of assets under management. PFA's tiered fee schedule is as follows:

PORTFOLIO VALUE	BASE FEE
Up to $2,000,000	1.0%
Between $2,000,001 - $3,999,999	0.7%
Between $4,000,000 - $9,999,999	0.35%
Over $10,000,000	0.1%

For example, a client with $10 million under PFA's management would pay 1.00% per year on the first $2,000,000 under management ($20,000), 0.7% per year for the amounts between $2,000,001 and $3,999,999 ($14,000), 0.35% per year for the amounts between $4,000,000 and $9,999,999 ($21,000), for a total of $55,000 (or a blended rate of 0.55%) per year.

Fees are negotiable, and may be higher or lower than this range, based on the nature of the account. Factors affecting fee percentages include the size of the account, complexity of asset structures, and other factors. All clients, but especially those with smaller accounts, should be advised they may receive similar services from other professionals for higher or lower overall costs.

Financial Consulting

Financial consulting is done on an hourly fee basis. Hourly fees will be between $150 and $350 per hour. The fee range stated is a guide. Fees may be higher or lower than this range, based on the nature of the engagement. Fees are negotiable and will depend on the anticipated complexity of the project.

B. Fee Payment

Financial Planning & Financial Consulting:

Financial Life Planning and Financial Consulting fees will be due upon receipt of invoice from PFA. In many cases, clients will be asked to put forth a retainer at the onset of the engagement which may be up to 50% of the expected final cost.

Asset Management:

For clients whose assets are managed by the firm, investment advisory fees will be debited directly from each client's account. The advisory fee is paid quarterly, in advance, based upon the market value of the assets being managed by PFA on the last day of the previous billing period as valued by the custodian of your assets. For example, if your annual fee is 1.00%, each quarter we will multiply the value of your account on the last day of the previous billing period by 1.00%, then divide by four to calculate our fee. To the extent there is cash in your account, it will be included in the value for the purpose of calculating fees. Once the calculation is made, we will instruct your account custodian to deduct the fee from your account and remit it to PFA. While almost all of our clients choose to have their fee debited from their account, we will invoice clients upon request.

For the initial quarter, the fee is calculated on a *pro rata* basis, meaning clients will pay a fee based on the number of days left in the quarter in which they engage the Firm. In the event the advisory agreement is terminated, the fee for the final billing period is prorated through the effective date of the termination and the outstanding or unearned portion of the fee is charged or refunded to the client, as appropriate.

Clients whose fees are directly debited will provide written authorization to debit advisory fees from their accounts held by a qualified custodian. Each month, clients will receive a statement from their account custodian showing all transactions in their account, including the fee. Fees are calculated by PFA and not independently calculated by the custodian. Clients should carefully review their statements, including the fee amounts, and let the Firm know of any questions.

American Funds

For client whose accounts are held directly at American Funds, fees will be debited directly from each client's account by the American Funds Service Company. The fee is paid quarterly, in arrears, at the end of the last business day of February, May, August, and November. The fee shall be calculated by multiplying the average daily net asset value of client assets during the quarter by clients annual fee rate, then dividing by the number of days in the year and multiplying that number by days in that quarter. Accounts are not eligible for billing breakpoints through household eligibility that is available with other accounts. There are no trading fees to buy or sell F-2 shares in these accounts. American Funds may impose account setup fees for certain account types. See the American Funds application, prospectus, or Statement of Additional Information for details.

Manulife/John Hancock

For clients whose Manulife 401(k) accounts are held directly at John Hancock, fees will be debited directly from each client's account by John Hancock. The fee is paid monthly, in arrears. The fee shall be calculated by multiplying the average daily net asset value of client assets during the month by client's annual fee rate, then dividing by the number of days in the year and multiplying that number by days in that month. Accounts are not eligible for billing breakpoints through household eligibility that is available with other accounts. John Hancock may impose account setup fees for certain account types. See the John Hancock application, prospectus, or Statement of Additional Information for details.

Transamerica & Protective Life

For clients whose variable annuities are held directly with Transamerica or Protective Life, fees are distributed through systematic payouts. The fees withdrawn are calculated on the basis of the accumulation value of the policy on the date the withdrawal is processed. The fee is .5% annually, paid quarterly.

Blackrock

For clients whose Blackrock Funds and 529 plans are held directly with Blackrock, PFA does not charge a fee for these assets.

Empower

For clients whose 401k are held with Empower, their fees are debited directly from each client's account by Empower and paid monthly in arrears at the end of the month. The annual fees are .25%.

Fees We Pay Schwab.

In addition to compensating us for our portfolio management, other investment advisory, and other services to you, the wrap fees you pay us also allow us to pay Schwab for the brokerage services it provides to you, as described above, as well as additional services Schwab provides us, as described below. The fees we pay Schwab consist primarily of transaction fees for the purchase or sale of a mutual fund or Exchange Traded Fund, or commissions for the purchase or sale of a stock. Expenses of a fund will not be included in management fees, as they are deducted from the value of the shares by the mutual fund manager. For complete discussion of expenses related to each mutual fund, you should read a copy of the prospectus issued by that fund. PFA can provide or direct you to a copy of the prospectus for any fund that we recommend to you.

The fees we pay Schwab may be more than what we would pay solely for Schwab's brokerage services.

Relative Cost of Our Wrap Fee Program to You.

The program may cost you more or less than purchasing our investment advice and Schwab's brokerage services separately. The relative cost of our wrap fee program to you is influenced by various factors, including the cost of our investment advice and Schwab's brokerage services if you purchased them separately, the types of investments held in your account, and the frequency and size of trades we make for your account. For example, if the number of transactions in your account is low enough, the wrap fee you pay us may exceed the stand-alone investment advisory fee and separate brokerage commissions that you otherwise would have paid. In addition, because the fees we pay Schwab and that comprise a portion of the wrap fee you pay us include certain transaction fees, client accounts that trade relatively frequently could disproportionately benefit from the program compared to accounts that trade less frequently.

Our fees for stand-alone investment advisory services that are comparable to those we provide as part of the program fall in the same range as fees for account in the Program.

C. Other Fees

Our wrap fee does not cover the fees and costs listed below, which may apply to assets in your enrolled accounts to which our wrap fee also applies, and to transactions in your accounts.

- Commissions and other fees for services provided by broker-dealers other than Schwab for transactions executed or effected by or through them that settle into or from your account at Schwab such as through our use of Schwab's Prime Brokerage or Trade Away Services. You will be responsible for paying any commissions and other fees or compensation charged by broker-dealers other than Schwab. Because you will pay our wrap fee in addition to any commissions and/or other charges paid to broker-dealers other than Schwab who execute transactions for your account, we may have an incentive to execute transactions for your accounts through Schwab, and this incentive could, in some circumstances, conflict with our duty to seek best execution.
- Fees charged by mutual fund companies, unit investment trusts (UITs), closed-end funds and other collective investment vehicles, including, but not limited to, sales loads (a portion of which are paid to Schwab) and/or charges and short-term redemption fees.
- Short-term redemption fees charged by Schwab for funds other than those available through the Schwab Mutual Fund OneSource® service.
- Markups and markdowns, bid-ask spreads, selling concessions and the like received by Schwab in connection with transactions it executes as principal by selling or buying securities to or from you for its own account. Principal transactions contrast with those in which Schwab acts as your agent in effecting trades between you and a third party. Schwab may make a profit or incur a loss on trades in which it acts as principal. Markups and markdowns and bid-ask spreads are not separate fees, but rather are reflected in the net price at which a trade order is executed.
- Transfer taxes, odd-lot differentials, certificate delivery fees, reorganization fees, fees required by law, and any other fees or charges similar to those described above.

A complete list of Schwab's charges and fees is contained in the Schwab Pricing Guide, which you will receive promptly following the opening of your account with Schwab.

Please make sure to read Item 12 of this informational brochure, where we discuss broker-dealer and custodial issues.

D. *Pro-rata* Fees

If you become a client during a quarter, you will pay a management fee for the number of days left in that quarter. If you terminate our relationship during a quarter, you will be entitled to a refund of any management fees for the remainder of the quarter. Once your notice of termination is received, we will assess pro-rated fees for the number of days between the end of the prior billing period and the date of termination to be paid in whatever way you direct (check, wire). PFA will cease to perform services, including processing trades and distributions, upon termination. Assets not transferred from terminated accounts within 30 (thirty) days of termination may be “de-linked”, meaning they will no longer be visible to PFA and will become a retail account with the custodian.

If you terminate our relationship before the completion of the financial plan, any unearned fees will be returned to you on a pro rata basis.

E. Compensation for the Sale of Securities.

This is not applicable.

Item 6: Performance-Based Fees

PFA will not charge performance-based fees.

Item 7: Types of Clients

Clients advised may include individuals, families, trusts, charitable organizations and foundations, pensions, and corporations. PFA requires each client to place at least $500,000 with the firm. This minimum may be waived at the discretion of PFA.

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

It is important for you to know and remember that all investments carry risks. **Investing in securities involves risk of loss that clients should be prepared to bear.**

Each client’s portfolio will be invested according to that client’s investment objectives, which are typically ascertained through the financial planning process for those clients who were introduced to the firm and began with such services. For other clients, information regarding investment objectives will be obtained through client interviews and documents provided by the client. Once we ascertain your objectives for each account, we will work with you to determine your associated risk tolerance level. We then develop a set of asset allocation guidelines, and client assets will be invested in one or a combination of our proprietary investment models. We use predominately fundamental analysis. We subscribe to and utilize several 3rd party research platforms and investment commentary services. Our conclusions are based on findings from these services along with predominantly publicly available research, such as regulatory filings, press releases, competitor analyses, and in some cases research we receive from our custodian or other market analyses.

We may periodically recommend changes to the investment strategies and client portfolios to meet the guidelines of the asset allocation for the program or an individual client’s objectives. It is important to remember that because market conditions can vary greatly, your asset allocation guidelines are not necessarily strict rules. Rather, we review accounts individually, and may deviate from the guidelines as we believe necessary. We may utilize both active and passive portfolios depending on the client’s objectives.

There are no limits to the types of securities that may be placed in a strategy, or that PFA may evaluate for a client or for inclusion in a strategy. However, investments typically include individual securities including individual equities, mutual funds, and fixed income.

When PFA makes changes to an investment strategy, these changes may not be made simultaneously. Rather, some accounts may be modified before others. This may result in accounts being traded earlier inadvertently having an advantage over accounts traded later.

PFA offers a variety of models consisting of a target allocation to proprietary investment sleeves. Each sleeve holds a specific selection of stocks, mutual funds, exchange traded funds, and fixed income investments. Each specific model is broken down into a selection of sub-strategies. The strategies of the models are as follows:

Conservative- This strategy is best suited for investors who are risk adverse and/or not well-positioned to assume market risk. The portfolios are allocated with fixed income as the primary focus. The main goal is to provide capital preservation and income through less volatile, dividend focused securities.

Balanced- This strategy is best suited for defensive investors who seek growth as a secondary goal/objective. The portfolio typically has an equal weighting between equities and fixed income. The main goal is to provide investors with lower volatility and help keep pace with inflation.

Moderate- This strategy is best suited for investors who are growth oriented yet prefer to have fixed income included in the strategy to offset volatility. The portfolios are allocated to a mixture of equities and fixed income investments with a goal of providing more exposure to adequate growth opportunities with a reduced focus on fixed income.

Growth- This strategy is best suited for investors who are willing to assume more volatility, or those with a longer-term investment horizon. The portfolios are allocated to lean toward a heavier equity allocation and a lesser allocation to fixed income. This category will experience the greatest volatility. Its main goal is to provide investors with growth commensurate to the risk assumed.

Income- This strategy is best suited for investors who seek above average income from dividends and interest, with growth as a secondary objective. The portfolio is not without risk. It is a mix of fixed income and high dividend stock funds that may be leveraged to enhance current income. The main goal is to provide investors with enhanced dividend/interest income in excess of a target rate.

Additionally, as assets are transitioned from a client’s prior advisors to PFA, clients may hold legacy securities and may place restrictions on individual security types. Legacy securities are those that a client owned prior to or separate from its PFA portfolio. If a client transitions mutual fund shares to PFA that are not the lowest-cost share class, and PFA is not recommending disposing of the security altogether, PFA will attempt to convert such mutual fund share classes into the lowest-cost share classes the client is eligible for, taking into account any adverse tax consequences associated with such conversion.

Depending on a client’s given circumstances, PFA may recommend that a client rollover retirement plan assets to an Individual Retirement Account (IRA) managed by us. As a result, PFA may earn fees on those accounts. This presents a conflict of interest, as PFA has a financial incentive to recommend that a client roll over retirement assets into an IRA we will manage. This conflict is disclosed to clients verbally and in this brochure. Clients are also advised that they are under no obligation to implement the recommendation to roll over retirement plan assets. PFA attempts to mitigate this conflict by requiring that all investment recommendations have a sound basis for the recommendation, and by requiring employees to acknowledge their fiduciary responsibility toward each client.

Additionally, part of the PFA process includes, where appropriate, involving multiple generations in order to facilitate family financial planning. This can increase the financial education of the later generations and manage expectations. However, potential for conflicts of interest exists with the exchange of intergenerational information. PFA attempts to minimize these conflicts by treating each household as its own fiduciary relationship. Information can only be shared across generations with each household's consent.

Risk of Loss

There are always risks to investing. **Clients should be aware that all investments carry various types of risk including the potential loss of principal that clients should be prepared to bear.** It is impossible to name all possible types of risks. Among the risks are the following:

- **Political Risks.** Most investments have a global component, even domestic stocks. Political events anywhere in the world may have unforeseen consequences to markets around the world.
- **General Market Risks.** Markets can, as a whole, go up or down on various news releases or for no understandable reason at all. This sometimes means that the price of specific securities could go up or down without real reason and may take some time to recover any lost value. Adding additional securities does not help to minimize this risk since all securities may be affected by market fluctuations.
- **Currency Risk.** When investing in another country using another currency, the changes in the value of the currency can change the value of your security value in your portfolio.
- **Regulatory Risk.** Changes in laws and regulations from any government can change the value of a given company and its accompanying securities. Certain industries are more susceptible to government regulation. Changes in zoning, tax structure or laws impact the return on these investments.
- **Tax Risks Related to Short Term Trading**: Clients should note that PFA may engage in short-term trading transactions. These transactions may result in short term gains or losses for federal and state tax purposes, which may be taxed at a higher rate than long term strategies. PFA endeavors to invest client assets in a tax efficient manner, but all clients are advised to consult with their tax professionals regarding the transactions in client accounts.
- **Purchasing Power Risk.** Purchasing power risk is the risk that your investment's value will decline as the price of goods rises (inflation). The investment's value itself does not decline, but its relative value does, which is the same thing. Inflation can happen for a variety of complex reasons, including a growing economy and a rising money supply.
- **Business Risk.** This can be thought of as certainty or uncertainty of income. Management comes under business risk. Cyclical companies (like automobile companies) have more business risk because of the less steady income stream. On the other hand, fast food chains tend to have steadier income streams and therefore, less business risk.
- **Financial Risk**. The amount of debt or leverage determines the financial risk of a company.
- **Default Risk.** This risk pertains to the ability of a company to service their debt. Ratings provided by several rating services help to identify those companies with more risk. Obligations of the U.S. government are said to be free of default risk.
- **Information Risk**. All investment professionals rely on research in order to make conclusions about investment options. This research is always a mix of both internal (proprietary) and external (provided by third parties) data and analyses. Even an adviser who says they rely solely on proprietary research must still collect data from third parties. This data, or outside research is chosen for its perceived reliability, but there is no guarantee that the data or research will be completely accurate.

Failure in data accuracy or research will translate to a compromised ability by the adviser to reach satisfactory investment conclusions.

- **Margin Risk.** "Margin" is a tool used to maximize returns on a given investment by using securities in a client account as collateral for a loan from the custodian to the client. The proceeds of that loan are then used to buy more securities. In a positive result, the additional securities provide additional return on the same initial investment. In a negative result, the additional securities provide additional losses. Margin therefore carries a higher degree of risk than investing without margin. Any client account that will use margin will do so in accordance with Regulation T. PFA may utilize margin on a limited basis for clients with higher risk tolerances.
- **Short Sales.** "Short sales" are a way to implement a trade in a security PFA feels is overvalued. In a "long" trade, the investor is hoping the security increases in price. Thus, in a long trade, the amount of the investor's loss (without margin) is the amount paid for the security. In a short sale, the investor is hoping the security decreases in price. However, unlike a long trade where the price of the security can only go from the purchase price to zero, in a short sale, the price of the security can go infinitely upwards. Thus, in a short sale, the potential for loss is unlimited and unknown, whereas the potential for loss in a long trade is limited and knowable. PFA utilizes short sales only when the client's risk tolerances permit.
- **Risks specific to private placements, sub-advisors, and other managers.** If we invest some of your assets with another advisor, including a private placement, there are additional risks. These include risks that the other manager is not as qualified as we believe them to be, that the investments they use are not as liquid as we would normally use in your portfolio, or that their risk management guidelines are more liberal than we would normally employ.
- **Small Companies.** Some investment opportunities in the marketplace involves smaller issuers. These companies may be starting up or are historically small. While these companies sometimes have potential for outsized returns, they also have the potential for losses because the reasons the company is small are also risks to the company's future. For example, a company's management may lack experience, or the company's capital for growth may be restricted. These small companies also tend to trade less frequently than larger companies, which can add to the risks associated with their securities because the ability to sell them at an appropriate price may be limited a compared to the markets as a whole. Not only do these companies have investment risk, if a client is invested in such small companies and requests immediate or short-term liquidity, these securities may require a significant discount to value in order to be sold in a shorter time frame.
- **Concentration Risk**. While PFA selects individual securities, including mutual funds, for client portfolios based on an individualized assessment of each security, this evaluation comes without an overlay of general economic or sector specific issue analysis. This means that a client's equity portfolio may be concentrated in a specific sector, geography, or sub-sector (among other types of potential concentrations), so that if an unexpected event occurs that affects that specific sector or geography, for example, the client's equity portfolio may be affected negatively, including significant losses.
- **Transition risk.** As assets are transitioned from a client's prior advisers to PFA there may be securities and other investments that do not fit within the asset allocation strategy selected for the client. Accordingly, these investments will need to be sold in order to reposition the portfolio into the asset allocation strategy selected by PFA. However, this transition process may take some time to accomplish. Some investments may not be unwound for a lengthy period of time for a variety of reasons that may include unwarranted low share prices, restrictions on trading, contractual restrictions on liquidity, or market-related liquidity concerns. In some cases, there may be securities or investments that are never able to be sold. The inability to transition a client's holdings into recommendations of PFA may adversely affect the client's account values, as PFA's recommendations may not be able to be fully implemented.

- **Restriction Risk**. Clients may at all times place reasonable restrictions on the management of their accounts. However, placing these restrictions may make managing the accounts more difficult, thus lowering the potential for returns.
- **Risks Related to Investment Term & Liquidity**. Securities do not follow a straight line up in value. All securities will have periods of time when the current price of the security is not an accurate measure of its value. If you require us to liquidate your portfolio during one of these periods, you will not realize as much value as you would have had the investment had the opportunity to regain its value. Further, some investments are made with the intention of the investment appreciating over an extended period of time. Liquidating these investments prior to their intended time horizon may result in losses.
- **REITs:** PFA may recommend that portions of client portfolios be allocated to real estate investment trusts, otherwise known as "REITs". A REIT is an entity, typically a trust or corporation, that accepts investments from a number of investors, pools the money, and then uses that money to invest in real estate through either actual property purchases or mortgage loans. While there are some benefits to owning REITs, which include potential tax benefits, income, and the relatively low barrier to invest in real estate as compared to directly investing in real estate, REITs also have some increased risks as compared to more traditional investments such as stocks, bonds, and mutual funds. First, REITs, even those traded on an exchange, can be hard to sell and receive full value (**what is known as being "illiquid**"). Second, real estate investing can be highly volatile. Third, the specific REIT chosen may have a focus such as commercial real estate or real estate in a given location. Such investment focus can be beneficial if the properties are successful but lose significant principal if the properties are not successful. REITs may also employ significant leverage for the purpose of purchasing more investments with fewer investment dollars, which can enhance returns but also enhances the risk of loss. The success of a REIT is highly dependent upon the manager of the REIT. REITs are used by PFA as a way to generate income for a portfolio. Even if a REIT drops in trading price significantly, its value in terms of income generation can still be present. If a significant drop in price for an individual REIT security in your portfolio is beyond your risk tolerance, please advise PFA of this preference, and your portfolio will not include REITs without your consent. Clients should ensure they understand the role of the REIT in their portfolio.
- **Exchange Traded Funds**: Prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds 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 their 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 de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. The Adviser has no control over the risks taken by the underlying funds in which the 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).
- **Equity Securities:** Equity securities tend to be more volatile than other investment choices. The value of an individual mutual fund or ETF can be more volatile than the market as a whole. This volatility affects the value of the client's overall portfolio. Small and mid-cap companies are subject to additional risks. Smaller companies may experience greater volatility, higher failure rates, more limited markets, product lines, financial resources, and less management experience than larger companies. Smaller companies may also have a lower trading volume, which may disproportionately affect their market price, tending to make them fall more in response to selling pressure than is the case with larger companies.

- **Fixed Income:** The issuer of a fixed income security may not be able to make interest and principal payments when due. Generally, the lower the credit rating of a security, the greater the risk that the issuer will default on its obligation. If a rating agency gives a debt security a lower rating, the value of the debt security will decline because investors will demand a higher rate of return. As nominal interest rates rise, the value of fixed income securities held by the Fund is likely to decrease. A nominal interest rate is the sum of a real interest rate and an expected inflation rate.
- **Alternative Investments**: The performance of alternative investments can be volatile and may have limited liquidity. An investor could lose all or a portion of their investment. Such investments often have concentrated positions and investments that may carry higher risks. You should only have a portion of their assets in these investments.
- **Private Placement Offerings**: Because private placement offerings are exempt from registration requirements at both the state and federal level, no regulator has reviewed the offerings to make sure the risks associated with the investment and all material facts about the entity raising money are adequately disclosed. Securities offered through private placements are generally illiquid, meaning there are limited opportunities to resell the security.

Item 9: Disciplinary Information

There are no disciplinary items to report.

Item 10: Other Financial Industry Activities and Affiliations

A. Broker-dealer

Neither the principal of PFA, nor any related persons are registered, or have an application pending to register, as a broker dealer or as an associated person of the foregoing entities.

B. Futures Commission Merchant/Commodity Trading Advisor

Neither the principal of PFA, nor any related 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. Relationship with Related Persons

Certain professionals of PFA are separately licensed as independent insurance agents. As such, these professionals may conduct insurance product transactions for PFA clients, in their capacity as licensed insurance agents, and will receive customary commissions for these transactions in addition to any compensation received in their capacity as employees of PFA. Commissions from the sale of insurance products will not be used to offset or as a credit against advisory fees. These professionals therefore have incentive to recommend insurance products based on the compensation to be received, rather than on a client's needs. The receipt of additional fees for insurance commissions is therefore a conflict of interest, and clients should be aware of this conflict when considering whether to engage PFA or utilize these professionals to implement any insurance recommendations. PFA attempts to mitigate this conflict of interest by disclosing the conflict to clients, and informing the clients that they are always free to purchase insurance products through other agents that are not affiliated with PFA, or to determine not to purchase the insurance product at all. PFA also attempts to mitigate the conflict of interest by requiring employees to acknowledge in the firm's Code of Ethics their individual fiduciary duty to the clients of PFA, which requires that employees put the interests of clients ahead of their own.

D. Recommendations of Other Advisers

Please refer to Item 14, where we discuss economic benefits provided by third parties for advice rendered to clients.

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

A. A copy of our Code of Ethics is available upon request. Our Code of Ethics includes discussions of our fiduciary duty to clients, political contributions, gifts, entertainment, and trading guidelines.

B. Not applicable. PFA does not recommend to clients that they invest in any security in which PFA, or any principal thereof has any financial interest.

C. On occasion, an employee of PFA may purchase for his or her own account securities which are also recommended for clients. Our Code of Ethics details rules for employees regarding personal trading and avoiding conflicts of interest related to trading in one's own account. To avoid placing a trade before a client (in the case of a purchase) or after a client (in the case of a sale), all employee trades are reviewed by the Compliance Officer. All employee trades must either take place in the same block as a client trade or sufficiently apart in time from the client trade, so the employee receives no added benefit. Employee statements are reviewed to confirm compliance with the trading procedures.

D. On occasion, an employee of PFA may purchase for his or her own account securities which are also recommended for clients at the same time the clients purchase the securities. Our Code of Ethics details rules for employees regarding personal trading and avoiding conflicts of interest related to trading in one's own account. To avoid placing a trade before a client (in the case of a purchase) or after a client (in the case of a sale), all employee trades are reviewed by the Compliance Officer. All employee trades must either take place in the same block as a client trade or sufficiently apart in time from the client trade, so the employee receives no added benefit. Employee statements are reviewed to confirm compliance with the trading procedures.

Item 12: Brokerage Practices

A. Recommendation of Broker-Dealer

PFA may be deemed to have custody if a client grants PFA authority to debit fees directly from their account (see Item 15 below). Assets will be held with a qualified custodian, which is typically a bank or broker-dealer. PFA recommends that investment accounts be held in custody by Schwab Advisor Services ("Schwab"), which is a qualified custodian. PFA is independently owned and operated and is not affiliated with Schwab. Schwab will hold your assets in a brokerage account and buy and sell securities when PFA instructs them to, which PFA does in accordance with its agreement with you.

How we select brokers/custodians

We seek to recommend a custodian/broker that will hold your assets and execute transactions on terms that are, overall, most advantageous when compared with other available providers and their services. We consider a wide range of factors, including both quantitative (Ex: costs) and qualitative (execution, reputation, service) factors. We do not consider whether Schwab or any other broker-dealer/custodian, refers clients to PFA as part of our evaluation of these broker-dealers.

Your brokerage and custody costs

For our clients' accounts that Schwab maintains, Schwab generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account. These fees are in addition to the commissions or other compensation you pay the executing broker-dealer. Because of this, in order to minimize your trading costs, we have Schwab execute most trades for your account. We have determined that having Schwab execute most trades is consistent with our duty to seek "best execution" of your trades. Best execution means the most favorable terms for a transaction based on all relevant factors, including those listed above (see "How we select brokers/custodians").

Products and services available to us from Schwab

Schwab Advisor Services™ is Schwab's business serving independent investment advisory firms like PFA. They provide PFA and our clients with access to its institutional brokerage services (trading, custody, reporting, and related services), many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those services help PFA manage or administer our clients' accounts, while others help PFA manage and grow our business. Schwab's support services are generally available on an unsolicited basis (we don't have to request them) and at no charge to PFA. Following is a more detailed description of Schwab's support services:

Services that benefit you

Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of client assets. The investment products available through Schwab include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients. Schwab's services described in this paragraph generally benefit you and your account.

Services that may not directly benefit you

Schwab also makes available to us other products and services that benefit us but may not directly benefit you or your account. These products and services assist us in managing and administering our clients' accounts. They include investment research, both Schwab's own and that of third parties. We may use this research to service all or a substantial number of our clients' accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that:

- Provide access to client account data (such as duplicate trade confirmations and account statements)
- Facilitate trade execution and allocate aggregated trade orders for multiple client accounts
- Provide pricing and other market data
- Facilitate payment of our fees from our clients' accounts

- Assist with back-office functions, recordkeeping, and client reporting

Services that generally benefit only us

Schwab also offers other services intended to help us manage and further develop our business enterprise. These services include:

- Educational conferences and events
- Consulting on technology, compliance, legal, and business needs
- Publications and conferences on practice management and business succession
- Access to employee benefits providers, human capital consultants, and insurance providers

Schwab may provide some of these services itself. In other cases, it will arrange for third-party vendors to provide the services to us. Schwab may also discount or waive its fees for some of these services or pay all or a part of a third party's fees. Schwab may also provide us with other benefits, such as occasional business entertainment for our personnel.

Our interest in Schwab's services

The availability of these services from Schwab benefits us because we do not have to produce or purchase them. We don't have to pay for Schwab's services. These services are not contingent upon us committing any specific amount of business to Schwab in trading commissions or assets in custody. We may have an incentive to recommend that you maintain your account with Schwab, based on our interest in receiving Schwab's services that benefit our business rather than based on your interest in receiving the best value in custody services and the most favorable execution of your transactions. This is a potential conflict of interest. We believe, however, that our selection of Schwab as custodian and broker is in the best interests of our clients. Our selection is primarily supported by the scope, quality, and price of Schwab's services (see "How we select brokers/ custodians") and not Schwab's services that benefit only us.

We do not consider whether Schwab or any other broker-dealer/custodian, refers clients to PFA as part of our evaluation of these broker-dealers.

B. Aggregating Trades

Commission costs per client may be lower on a particular trade if all clients in whose accounts the trade is to be made are executed at the same time. This is called aggregating trades. Instead of placing a number of trades for the same security for each account, we will, when appropriate, execute one trade for all accounts and then allocate the trades to each account after execution. If an aggregate trade is not fully executed, the securities will be allocated to client accounts on a *pro rata* basis, except where doing so would create an unintended adverse consequence (For example, if a *pro rata* division would result in a client receiving a fraction of a share, or a position in the account of less than 1%.)

Item 13: Review of Accounts

All accounts and corresponding financial plans will be managed and reviewed on an ongoing basis. All clients are advised that it remains their responsibility to advise PFA of any changes in their investment objectives and/or financial situation. All clients (in person or via telephone) are encouraged to review financial planning issues (to the extent applicable), investment objectives and account performance with PFA on an annual basis. PFA may conduct account reviews on an other than periodic basis upon the occurrence of a triggering event, such as a change in client investment objectives and/or financial situation, market corrections, or client request. Clients are provided on a monthly basis with written transaction confirmation notices and regular written summary account statements directly from the custodian. PFA may also provide a written periodic report summarizing account activity and performance. Please refer to Item 15 regarding Custody.

Item 14: Client Referrals and Other Compensation

A. Economic Benefit Provided by Third Parties for Advice Rendered to Client.

Please refer to Item 12, where we discuss recommendations of Broker-Dealers.

In limited circumstances PFA receives marketing related financial compensation or assistance from unaffiliated third parties who manage investment products such as mutual funds or exchange traded funds in which clients' assets may be invested. The receipt of such financial compensation or assistance creates a conflict of interest whereas PFA may be encouraged to invest client assets in investment products managed by the unaffiliated third parties based on compensation received and not the client's best interests. PFA attempts to mitigate this conflict of interest by disclosing the conflict to clients and by requiring that all employees acknowledge their individual fiduciary duty to the clients of PFA, which requires that employees put the interests of clients ahead of PFA's at all times and that investment decisions have a sound basis that fits a client's needs.

B. Compensation to Non-Advisory Personnel for Client Referrals.

If a client is introduced to PFA by either an unaffiliated or an affiliated solicitor, PFA may pay that solicitor a referral fee in accordance with the requirements of Rule 206(4)-1 of the Investment Advisers Act of 1940, and any corresponding state securities law requirements. Unaffiliated or affiliated solicitors will be licensed in accordance with applicable state laws. Any such referral fee shall be paid solely from PFA's investment management fee and shall not result in any additional charge to the client. If the client is introduced to PFA by an unaffiliated solicitor, the solicitor, at the time of the solicitation, shall disclose the nature of the solicitor relationship, and shall provide each prospective client with a copy of PFA's ADV, and a copy of the written disclosure statement from the solicitor to the client disclosing the terms of the solicitation arrangement between PFA and the solicitor, including the compensation to be received by the solicitor from PFA.

Item 15: Custody

PFA deducts fees from client accounts but would not have custody of client funds otherwise. Clients will receive statements directly from Schwab, and copies of all trade confirmations directly from Schwab. Clients whose fees are directly debited will provide written authorization to debit advisory fees from their accounts held by a qualified custodian chosen by the client. Each month, the client will receive a statement from their account custodian showing all transactions in their account, including the fee.

We encourage clients to carefully review the statements and confirmations sent to them by their custodian, and to compare the information on reports prepared by PFA against the information in the statements provided directly from Schwab. Please alert us of any discrepancies.

Item 16: Investment Discretion

When PFA is engaged to provide asset management services on a discretionary basis, we will monitor your accounts to ensure that they are meeting your asset allocation requirements. If any changes are needed to your investments, we will make the changes. These changes may involve selling a security or group of investments and buying others or keeping the proceeds in cash. You may at any time place restrictions on the types of investments we may use on your behalf, or on the allocations to each security type. You may receive at your request written or electronic confirmations from your account custodian after any changes are made to your account. You will also receive monthly statements from your account custodian. Clients engaging us on a discretionary basis will be asked to execute a Limited Power of Attorney (granting us the discretionary authority over the client accounts) as well as an Investment Management Agreement that outlines the responsibilities of both the client and PFA.

Item 17: Voting Client Securities

From time to time, shareholders of stocks, mutual funds, exchange traded funds or other securities may be permitted to vote on various types of corporate actions. Examples of these actions include mergers, tender offers, or board elections. Clients are required to vote proxies related to their investments, or to choose not to vote their proxies. PFA will not accept authority to vote client securities. Clients will receive their proxies directly from the custodian for the client account. PFA will not give clients advice on how to vote proxies.

Item 18: Financial Information

PFA does not require the prepayment of fees more than six (6) months or more in advance and therefore has not provided a balance sheet with this brochure.

There are no material financial circumstances or conditions that would reasonably be expected to impair our ability to meet our contractual obligations to our clients.

Item 1: Cover Sheet

INFORMATIONAL BROCHURE

WRAP FEE PROGRAM

PRESPER

FINANCIAL ARCHITECTS

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Akron, OH 44311

Thomas M. Presper
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March 22, 2024

This wrap fee program brochure provides information about the qualifications and business practices of Presper Financial Architects, LLC. If you have any questions about the contents of this brochure, please contact us at 330-253-6000 or via email at hello@presperfinancial.com 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. Our registration does not imply a certain level of skill or training.

Additional information about Presper Financial Architects, LLC (CRD# 297538) is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Statement of Material Changes

Presper Financial Architects, LLC is required to disclose any material changes to this Wrap Brochure. There have been no material changes since the most recently delivered Brochure in September 2023.

Item 3: Table of Contents

WRAP FEE PROGRAM

Presper Financial Architects, LLC

Item 4: Services, Fees, and Compensation

The Presper Financial Architects Wrap Program (the "Program") is a wrap fee program sponsored by Presper Financial Architects, LLC ("PFA") which has been in business as an independently registered investment adviser since August, 2018. Thomas M. Presper and Sonya Presper are the firm's principal owners.

PFA provides personalized financial planning and asset management services to individuals, families, trusts, charitable organizations and foundations, pensions, and corporations.

A. Description of the Program

Asset Management

When we perform asset management services, we will do so on a discretionary basis. This means that while we will continue an ongoing relationship with each client, being involved in various stages of their lives and decisions to be made, we will not seek specific approval of changes to the securities in client accounts. Clients can always make deposits or withdrawals in their accounts at any time. Because we take discretion when managing accounts, clients engaging us will be asked to execute a Limited Power of Attorney (granting us the discretionary authority over the client accounts) as well as an agreement that outlines the responsibilities of both the client and PFA. This Limited Power of Attorney does not grant PFA the authority to make any withdrawals or transfers in or out of a client accounts. Such transfers will only be made at the specific direction of the client. Advisory services are tailored to the specific needs of an individual client. Clients may place reasonable restrictions on the management of assets, including specific securities or types of securities. However, clients should understand that significant restrictions cannot only decrease the ability of PFA to meet the client's goals, but also increase the costs associated with managing the client's portfolio.

In very limited cases, PFA provides investment management services on a non-discretionary basis, which means we will manage the clients' accounts as we do for our discretionary clients, except we will consult with the client prior to implementing any investment recommendation. Clients should be aware that some recommendations may be time-sensitive, and, as such, their performance may or may not be affected if PFA is unable to reach them on a timely basis.

Each client's portfolio will be invested according to that client's investment objectives. PFA determines these objectives with the client through reviewing client provided documents, client interviews and/or asking the client to put these objectives in writing. Once we ascertain your objectives for each account, we will develop a portfolio we believe will best fit your needs. This means allocating assets to one or more of our investment programs. The investment programs are not investment products. Clients may have different needs than others within the same investment program. Accordingly, not all clients in each investment program will have the exact same percentages of each underlying investment.

The investment programs that we recommend are based on the needs of the client as compared with the typical behavior of that security type or manager, current market conditions, the client's current financial situation (including assets that may be managed by another advisor), financial goals, and the timeline to meet those goals. Because we develop an investment strategy based on your personal situation and financial goals, your asset allocation guidelines may be similar to or different from another client.

For some clients, PFA may include certain transactional costs in the client's management fee. This arrangement is referred to as a "Wrap Program". For accounts in the Wrap Program, PFA pays a fee to the account custodian based on the total amount of client assets enrolled in the Wrap Program, thus taking on many of the clients' transactions cost. Fees included in the wrap fee include transaction fees for the purchase or sale of securities, but do not include expenses related to the use of margin, wire transfer fees, the fees charged to shareholders of mutual funds or ETFs, mark-ups and mark-downs, spreads, odd-lot differentials, fees charged by regulatory agencies, and any transaction fees for securities trades executed by a broker-dealer other than the primary custodian. Expenses for the management fees of third-party managers are also not included in the Wrap Program, and to the extent utilized, you will be responsible for such fees. There is no difference between how PFA manages wrap fee accounts and how PFA manages other accounts.

Because of the nature of a wrap fee program, where wrap fees are not tied to an account's frequency of trading and apply to generally all assets in the account, the wrap fee program client may pay more or less than if the client had compensated PFA outside of the wrap fee program. For example, if a client's account is rarely traded, the transaction fees the client would have paid would be minimal, thus limiting the benefits of "wrapping" management fees and transaction fees. Clients whose accounts will be rarely traded should carefully consider whether the Wrap Program is appropriate. Clients are not required to participate in the Wrap Program.

The Wrap Program may also create conflicts of interest for PFA and risks to investors – such as incentives for PFA trading less frequently than may be in the client's best interest, engaging in transactions that reduce costs to the adviser but increase expenses borne by the client.

PFA is the sole portfolio manager in the wrap program, which means that PFA receives a portion of the wrap fee for our services. Transaction fees are paid to various broker-dealers, mutual funds, and ETFs. The remainder of the wrap fee is the management fee payable to PFA. As discussed more fully in the wrap brochure, the transaction fees paid to the account custodian are based on a rate per trade that is negotiated between PFA and the custodian clearing the trades. PFA will receive no additional compensation for offering the wrap fee program.

<u>Assets Under Management</u>

As of January 24, 2024, PFA has approximately $ 288,916,100 of assets under management all of which are managed on a discretionary basis.

B. <u>Fees and Compensation</u>

Fees Charged

All asset management clients will be required to execute an Investment Management Agreement that will describe the type of management services to be provided and the fees, among other items. Clients are advised that they may pay fees that are higher or lower than fees they may pay another advisor for the same services and may in fact pay lower fees for comparable services from other sources. Clients are under no obligation at any time to engage, or to continue to engage, PFA for investment services.

Our Wrap Fees

PFA provides investment management services for an annual fee based upon a percentage of the assets being managed by PFA. This asset-based fee typically varies between 1.00% and 0.10% depending on the amount of assets under management. PFA's tiered fee schedule is as follows:

PORTFOLIO VALUE	BASE FEE
Up to $2,000,000	1.0%
Between $2,000,001 - $3,999,999	0.7%
Between $4,000,000 - $9,999,999	0.35%
Over $10,000,000	0.1%

For example, a client with $10 million under PFA's management would pay 1.00% per year on the first $2,000,000 under management ($20,000), 0.7% per year for the amounts between $2,000,001 and $3,999,999 ($14,000), 0.35% per year for the amounts between $4,000,000 and $9,999,999 ($21,000), for a total of $55,000 (or a blended rate of 0.55%) per year.

Fees are negotiable, and may be higher or lower than this range, based on the nature of the account. Factors affecting fee percentages include the size of the account, complexity of asset structures, and other factors. All clients, but especially those with smaller accounts, should be advised they may receive similar services from other professionals for higher or lower overall costs.

For clients whose assets are managed by the firm, investment advisory fees will be debited directly from each client's account. The advisory fee is paid quarterly, in advance, based upon the market value of the assets being managed by PFA on the last day of the previous billing period as valued by the custodian of your assets. For example, if your annual fee is 1.00%, each quarter we will multiply the value of your account on the last day of the previous billing period by 1.00%, then divide by four to calculate our fee. To the extent there is cash in your account, it will be included in the value for the purpose of calculating fees. Once the calculation is made, we will instruct your account custodian to deduct the fee from your account and remit it to PFA. While almost all of our clients choose to have their fee debited from their account, we will invoice clients upon request.

For the initial quarter, the fee is calculated on a *pro rata* basis, meaning clients will pay a fee based on the number of days left in the quarter in which they engage the Firm. In the event the advisory agreement is terminated, the fee for the final billing period is prorated through the effective date of the termination and the outstanding or unearned portion of the fee is charged or refunded to the client, as appropriate.

Clients whose fees are directly debited will provide written authorization to debit advisory fees from their accounts held by a qualified custodian. Each month, clients will receive a statement from their account custodian showing all transactions in their account, including the fee. Fees are calculated by PFA and not independently calculated by the custodian. Clients should carefully review their statements, including the fee amounts, and let the Firm know of any questions.

There are a number of other fees that can be associated with holding and investing in securities. These include some fees that may be paid by PFA on your behalf, such as transaction fees for the purchase or sale of a mutual fund or Exchange Traded Fund, or commissions for the purchase or sale of a stock, as discussed above. All other fees will be deducted from your account. Expenses of a fund will not be included in management fees, as they are deducted from the value of the shares by the mutual fund manager. When selecting mutual funds that have multiple share classes for recommendation to clients, PFA will take into account the internal fees and expenses associated with each share class, and it is PFA policy to choose the lowest-cost share class, absent circumstances that dictate otherwise. For complete discussion of expenses related to each mutual fund, you should read a copy of the prospectus issued by that fund. PFA can provide or direct you to a copy of the prospectus for any fund that we recommend to you.

Please make sure to read Item 9 of this informational brochure, where we discuss broker-dealer and custodial issues.

Pro-rata Fees

If you become a client during a quarter, you will pay a management fee for the number of days left in that quarter. If you terminate our relationship during a quarter, you will be entitled to a refund of any management fees for the remainder of the quarter. Once your notice of termination is received, we will assess pro-rated fees for the number of days between the end of the prior billing period and the date of termination to be paid in whatever way you direct (check, wire). PFA will cease to perform services, including processing trades and distributions, upon termination. Assets not transferred from terminated accounts within 30 (thirty) days of termination may be "de-linked", meaning they will no longer be visible to PFA and will become a retail account with the custodian.

If you terminate our relationship before the completion of the financial plan, any unearned fees will be returned to you on a pro rata basis.

PFA will not charge performance-based fees.

Item 5: Account Requirement and Types of Clients

Clients participating in the program may include individuals, families, trusts, charitable organizations and foundations, pensions, and corporations. PFA requires each client to place at least $500,000 with the firm. This minimum may be waived at the discretion of PFA.

Item 6: Portfolio Manager Selection and Evaluation

The wrap fee program offered by PFA is sponsored by the firm, and PFA is the only portfolio manager. The only fees covered under the wrap fee program are transaction fees associated with the purchase and sale of securities in an account managed by PFA. All client accounts managed by PFA, including wrap fee program clients, are managed with similar processes, although account recommendations may differ.

Item 7: Client Information provided to Portfolio Managers

Please see response to Item 6, above.

Item 8: Client Contact with Portfolio Managers

Clients may contact PFA, the only portfolio manager, at any time.

Item 9: Additional Information

Disciplinary Information

Neither the firm nor any of its employees or principals has any disciplinary information to report.

Other Financial Industry Activities and Affiliations

Broker-dealer

Neither the principal of PFA, nor any related persons are registered, or have an application pending to register, as a broker dealer or as an associated person of the foregoing entities.

Futures Commission Merchant/Commodity Trading Advisor

Neither members of management, nor any related 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.

Relationship with Related Persons

Certain professionals of PFA are separately licensed as independent insurance agents. As such, these professionals may conduct insurance product transactions for PFA clients, in their capacity as licensed insurance agents, and will receive customary commissions for these transactions in addition to any compensation received in their capacity as employees of PFA. Commissions from the sale of insurance products will not be used to offset or as a credit against advisory fees. These professionals therefore have incentive to recommend insurance products based on the compensation to be received, rather than on a client's needs. The receipt of additional fees for insurance commissions is therefore a conflict of interest, and clients should be aware of this conflict when considering whether to engage PFA or utilize these professionals to implement any insurance recommendations. PFA attempts to mitigate this conflict of interest by disclosing the conflict to clients, and informing the clients that they are always free to purchase insurance products through other agents that are not affiliated with PFA, or to determine not to purchase the insurance product at all. PFA also attempts to mitigate the conflict of interest by requiring employees to acknowledge in the firm's Code of Ethics their individual fiduciary duty to the clients of PFA, which requires that employees put the interests of clients ahead of their own.

Recommendations of other Advisers

This item is not applicable.

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

A. A copy of our Code of Ethics is available upon request. Our Code of Ethics includes discussions of our fiduciary duty to clients, political contributions, gifts, entertainment, and trading guidelines.

B. Not applicable. PFA does not recommend to clients that they invest in any security in which PFA or any principal thereof has any financial interest.

C. On occasion, an employee of PFA may purchase for his or her own account securities which are also recommended for clients. Our Code of Ethics details rules for employees regarding personal trading and avoiding conflicts of interest related to trading in one's own account. To avoid placing a trade before a client (in the case of a purchase) or after a client (in the case of a sale), all employee trades must be pre-cleared through the Compliance Officer. All employee trades must either take place in the same block as a client trade or sufficiently apart in time from the client trade, so the employee receives no added benefit. Employee statements are reviewed to confirm compliance with the trading procedures.

D. On occasion, an employee of PFA may purchase for his or her own account securities which are also recommended for clients at the same time the clients purchase the securities. Our Code of Ethics details rules for employees regarding personal trading and avoiding conflicts of interest related to trading in one's own account. To avoid placing a trade before a client (in the case of a purchase) or after a client (in the case of a sale), all employee trades must be pre-cleared through the Compliance Officer. All employee trades must either take place in the same block as a client trade or sufficiently apart in time from the client trade, so the employee receives no added benefit. Employee statements are reviewed to confirm compliance with the trading procedures.

Review of Accounts

All accounts and corresponding financial plans will be managed and reviewed on an ongoing basis. All clients are advised that it remains their responsibility to advise PFA of any changes in their investment objectives and/or financial situation. All clients (in person or via telephone) are encouraged to review financial planning issues (to the extent applicable), investment objectives and account performance with PFA on an annual basis. PFA may conduct account reviews on an other than periodic basis upon the occurrence of a triggering event, such as a change in client investment objectives and/or financial situation, market corrections, or client request. Clients are provided on a monthly basis with written transaction confirmation notices and regular written summary account statements directly from the custodian. PFA may also provide a written periodic report summarizing account activity and performance. Please refer to Item 15 regarding Custody.

Client Referrals and Other Compensation

A. Economic Benefit Provided by Third Parties for Advice Rendered to Client.

Generally, in addition to a broker's ability to provide "best execution," PFA may also consider the value of "research" or additional brokerage products and services a broker-dealer has provided or may be willing to provide. This is known as paying for those services or products with "soft dollars." Because many of the services or products could be considered to provide a benefit to PFA, and because the "soft dollars" used to acquire them are client assets, PFA could be considered to have a conflict of interest in allocating client brokerage business: PFA could receive valuable benefits by selecting a particular broker or dealer to execute client transactions and the transaction compensation charged by that broker or dealer might not be the lowest compensation PFA might otherwise be able to negotiate. In addition, PFA could have an incentive to cause clients to engage in more securities transactions than would otherwise be optimal in order to generate brokerage compensation with which to acquire products and services.

PFA's use of soft dollars is intended to comply with the requirements of Section 28(e) of the Securities Exchange Act of 1934. Section 28(e) provides a "safe harbor" for investment managers who use commissions or transaction fees paid by their advised accounts to obtain investment research services that provide lawful and appropriate assistance to the manager in performing investment decision-making responsibilities. As required by Section 28(e), PFA will make a good faith determination that the amount of commission or other fees paid is reasonable in relation to the value of the brokerage and research services provided. That is, before placing orders with a particular broker, we generally determine, considering all the factors described below, that the compensation to be paid to Schwab is reasonable in relation to the value of all the brokerage and research products and services provided by Schwab. In making this determination, we typically consider not only the particular transaction or transactions, and not only the value of brokerage and research services and products to a particular client, but also the value of those services and products in our performance of our overall responsibilities to all of our clients. In some cases, the commissions or other transaction fees charged by a particular broker-dealer for a particular transaction or set of transactions may be greater than the amounts another broker-dealer who did not provide research services or products might charge.

We do not consider whether Schwab or any other broker-dealer/custodian, refers clients to PFA as part of our evaluation of these broker-dealers.

B. Compensation to Non-Advisory Personnel for Client Referrals**.**

If a client is introduced to PFA by either an unaffiliated or an affiliated solicitor, PFA may pay that solicitor a referral fee in accordance with the requirements of Rule 206(4)-3 of the Investment Advisers Act of 1940, and any corresponding state securities law requirements. Unaffiliated or affiliated solicitors will be licensed in accordance with applicable state laws. Any such referral fee shall be paid solely from PFA's investment management fee and shall not result in any additional charge to the client. If the client is introduced to PFA by an unaffiliated solicitor, the solicitor, at the time of the solicitation, shall disclose the nature of the solicitor relationship, and shall provide each prospective client with a copy of PFA's ADV, and a copy of the written disclosure statement from the solicitor to the client disclosing the terms of the solicitation arrangement between PFA and the solicitor, including the compensation to be received by the solicitor from PFA.

Financial Information

PFA does not require the prepayment of fees more than six (6) months or more in advance and therefore has not provided a balance sheet with this brochure.

There are no material financial circumstances or conditions that would reasonably be expected to impair our ability to meet our contractual obligations to our clients.

Item 1: Cover Sheet

FORM ADV PART 2B

BROCHURE SUPPLEMENT

Thomas Presper, CLU® CHFC®

PRESPER
FINANCIAL ARCHITECTS

441 Wolf Ledges Parkway, Suite 103
Akron, OH 44311

330-253-6000

March 22, 2024

This Brochure Supplement provides information about Thomas Presper that supplements the Presper Financial Architects, LLC Brochure. You should have received a copy of that Brochure. Please contact us at 330-253-6000 if you have any questions about the contents of this supplement. Registration does not imply any certain level of skill or training.

Additional information about Thomas Presper is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Thomas Presper, CLU® CHFC®
Born: 1960

EDUCATION:

University of Akron
Bachelor of Business Administration

BUSINESS EXPERIENCE:

Presper Financial Architects, LLC	Investment Advisor Representative	2017-Present
Cetera Advisors	Registered Representative/IAR	2013-2017
The Millennial Group	Member/Planner	2002-2017
Vestax Securities Corporation	Registered Representative	2001-2004
Hornor, Townsend & Kent, Inc.	Registered Representative	1999-2001
Vestax Securities Corporation	Registered Representative	1998-1999
Canada Life of America Financial Services, Inc.	Agent/Regional Director	1990-1998
Insurance Dynamics Agency, Inc.	President	1985-1998
Specialized Insurance Agency	Executive Vice President	1979-1985

PROFESSIONAL DESIGNATIONS:

CHARTERED LIFE UNDERWRITER® CLU®

Since 1927, the CLU® has been the respected risk management credential for advisors. Designees have completed eight or more college-level courses representing an average study time of 400 hours. Topics for required courses include insurance and financial planning, life insurance law, estate planning, and planning for business owners and professionals. Elective courses include such advanced topics as income taxes, group benefits, retirement planning, and health insurance. CLU® designees must meet experience and continuing education requirements and must adhere to a high ethical standard. The mark is awarded by The American College, a non-profit educator with the top level of academic accreditation.

CHARTERED FINANCIAL CONSULTANT ® (CHFC®)

The ChFC® designation has been a mark of excellence for almost thirty years and currently requires nine college-level courses, the most of any financial planning credential. Average study time to earn the ChFC® exceeds 450 hours. Required courses cover extensive education and application training in financial planning, income taxation, investments, and estate and retirement planning. Additional electives are chosen from such topics as macroeconomics, financial decisions for retirement, and executive compensation.

ChFC® designees must meet experience requirements and adhere to continuing education and ethical standards. The credential is awarded by The American College, a non-profit educator founded in 1927 and the highest level of academic accreditation.

Item 3: Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item for Mr. Presper.

Item 4: Other Business Activities

Mr. Presper is separately licensed as an independent insurance agent. As such, Mr. Presper may conduct insurance product transactions for Presper Financial Architects clients, in his capacity as a licensed insurance agent, and will receive customary commissions for these transactions in addition to any compensation received in his capacity as an employee of Presper Financial Architects. Commissions from the sale of insurance products will not be used to offset or as a credit against advisory fees. Mr. Presper therefore has an incentive to recommend insurance products based on the compensation to be received, rather than on a client's needs. The receipt of additional fees for insurance commissions is therefore a conflict of interest and clients should be aware of this conflict when considering whether to engage Presper Financial Architects or utilize Mr. Presper to implement any insurance recommendations. Presper Financial Architects attempts to mitigate this conflict of interest by disclosing the conflict to clients, and informing the clients that they are always free to purchase insurance products through other agents that are not affiliated with Presper Financial Architects, or to determine not to purchase the insurance product at all. Presper Financial Architects also attempts to mitigate the conflict of interest by requiring employees to acknowledge in the firm's Code of Ethics, their individual fiduciary duty to the clients of Presper Financial Architects which requires that employees put the interests of clients ahead of their own.

Item 5: Additional Compensation

Please see response to Item 4, above.

Item 6: Supervision

Mr. Presper is a principal of the firm, and is supervised by Lisa M. LaFond, the firm's Chief Compliance Officer. She may be reached at (330) 253-6000. All employees of Presper Financial Architects are required to follow the supervisory guidelines and procedures manual which is designed to ensure compliance with securities laws.

Item 1: Cover Sheet

FORM ADV PART 2B

BROCHURE SUPPLEMENT

Daniel Garner

PRESPER
FINANCIAL ARCHITECTS

441 Wolf Ledges Parkway, Suite 103
Akron, OH 44311

330-253-6000

March 22, 2024

This Brochure Supplement provides information about Daniel Garner that supplements the Presper Financial Architects, LLC Brochure. You should have received a copy of that Brochure. Please contact us at 330-253-6000 if you have any questions about the contents of this supplement. Registration does not imply any certain level of skill or training.

Additional information about Daniel Garner is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Daniel Garner
Born: 1994

EDUCATION:

The Ohio State University
Bachelor of Science in Finance/Economics

BUSINESS EXPERIENCE:

Presper Financial Architects, LLC	Investment Advisor Representative	2017-Present
Passport to Retirement	Instructor	2017-2021
Cetera Advisors	Registered Representative/IAR	2016-2017
Millennial Group	Client Service Associate	2016-2017

PROFESSIONAL DESIGNATIONS:

CERTIFIED FINANCIAL PLANNER™ ("CFP®")

The CFP® certification is a financial planning credential awarded by the Certified Financial Planner Board of Standards Inc. (the "CFP Board") to individuals who meet its education, examination, experience, and ethics requirements. Eligible candidates are generally required to have three years of financial planning related experience and possess a bachelor's degree from an accredited U.S. college or university. Candidates are further required to complete a CFP Board-Registered Education Program (or possess a qualifying professional credential), clear a personal and professional background check, and pass the CFP® Certification Examination, a ten-hour multiple-choice exam divided into three separate sessions. To maintain the certification, CFP® designees must also complete at least 30 hours of continuing education every two years on an ongoing basis.

For additional information about this credential, please refer directly to the website of the issuing organization.

Item 3: Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item for Mr. Garner.

Item 4: Other Business Activities

Mr. Garner is separately licensed as an independent insurance agent. As such, Mr. Garner may conduct insurance product transactions for Presper Financial Architects clients, in his capacity as a licensed insurance agent, and will receive customary commissions for these transactions in addition to any compensation received in his capacity as an employee of Presper Financial Architects. Commissions from the sale of insurance products will not be used to offset or as a credit against advisory fees. Mr. Garner therefore has an incentive to recommend insurance products based on the compensation to be received, rather than on a client's needs. The receipt of additional fees for insurance commissions is therefore a conflict of interest and clients should be aware of this conflict when considering whether to engage Presper Financial Architects or utilize Mr. Garner to implement any insurance recommendations. Presper Financial Architects attempts to mitigate this conflict of interest by disclosing the conflict to clients, and informing the clients that they are always free to purchase insurance products through other agents that are not affiliated with Presper Financial Architects, or to determine not to purchase the insurance product at all. Presper Financial Architects also attempts to mitigate the conflict of interest by requiring employees to acknowledge in the firm's Code of Ethics, their individual fiduciary duty to the clients of Presper Financial Architects which requires that employees put the interests of clients ahead of their own.

Item 5: Additional Compensation

Please see response to Item 4, above.

Item 6: Supervision

For compliance purposes, Mr. Garner is supervised by Lisa M. LaFond, the firm's Chief Compliance Officer. She may be reached at (330) 253-6000. All employees of PFA are required to follow the supervisory guidelines and procedures manual which is designed to ensure compliance with federal securities laws and those in the states where Presper Financial Architects is registered.