Item 1 – Cover Page



ALIGN YOUR ASSETS WITH YOUR ASPIRATIONS.

Firm CRD# 152773

401 East Simpson Street
Lafayette, Colorado 80026

(303) 929-5387

www.kovachfinancialplanning.com

Form ADV Part 2 (Combined)

November 10, 2026

This brochure provides clients and prospective clients with information about Abby Kovach Financial Planning, LLC and the qualifications, business practices, and nature of its services that should be carefully considered before becoming an advisory client. The contents of this brochure have not been approved or verified by the U.S. Securities and Exchange Commission ("SEC") or any other state or federal governmental authority. While the firm and its associates may be registered with the State of Colorado, it does not imply a certain level of skill or training on the part of the firm or its associated personnel.

Questions relative to the firm, its services, or this ADV Part 2 may be made to the attention of Ms. Abby Kovach at (303) 929-5387. Additional information about the firm, other advisory firms, or associated investment adviser representatives is available on the Internet at www.adviserinfo.sec.gov.

Item 2 – Material Changes

The Firm has amended its Form ADV Part 2 advisory brochure from the previous version dated April 29, 2026. Abby became a Board member for GPN Alliance (GPNA) on October 5, 2026. Please see **Part 2, Item 19**, as well as **Part 2B, Items 4 and 7**. Clients and prospective clients are encouraged to review this document in its entirety.

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Important Note: *Throughout this document, Abby Kovach Financial Planning, LLC may be referred to as "the firm," "we," "us," or "our." The client or prospective client may be referred to as "you," your," etc.*

This Brochure contains 16 pages, including the Part 2B Advisory Personnel Brochure Supplement.
This document is not complete without all pages.

Item 4 – Advisory Business

About Our Firm

Abby Kovach Financial Planning, LLC is a Colorado-domiciled registered investment adviser that provides fee-only financial planning, investment consultation and investment supervisory services. In addition to our registration as an investment adviser in Colorado, our firm and its associates may register or meet certain exemptions to registration in other states in which we conduct business. Ms. Kovach (noted in the accompanying Part 2B) is the majority shareholder of the firm.

We hold ourselves to a *fiduciary standard*, which means our firm and its associates will act in the utmost good faith and perform in a manner believed to be in the best interest of our clients. As investment advisers we are required to put you -- the client -- first.

An estimated 70% of our time and effort is oriented toward "non-securities advice" such as financial planning issues involving expense budgeting and savings; education, insurance, charitable and estate planning, among others. The remaining 30% of our business activities involve furnishing investment advice through consultations that does not include continuous supervision or management of an account (we term *investment consultation*). Our firm does not have client assets directly under its management.

Our Services

A complimentary interview is conducted by a qualified representative of our firm to determine the scope of services to be provided. During or prior to this meeting, we will provide you with our current ADV Part 2 brochure and Privacy Policy.

Should you wish to engage Abby Kovach Financial Planning, LLC for its services, we must enter into a written agreement; thereafter discussion and analysis will be conducted to determine your financial need, goals, holdings, etc. It is important that the information or financial statements you provide is accurate. We may, but are not obligated to, verify the information you have provided and will be used in the planning or advisory process.

Financial Planning Services - Advice may be provided on such subjects as cash flow analysis, retirement capital needs, education funding, tax strategies and estate planning, or other specific needs as you may request. Note that when these services focus only on certain areas of your interest or need, however, your overall financial situation or needs may not be fully addressed due to limitations you may have established.

Investment Consultation Services - Our investment consultation services may involve providing information on the types of investment vehicles available; investment analysis and strategies, asset selection, as well as assisting you in establishing your own investment account at a selected broker/dealer or custodian.

You will retain full discretion over all implementation decisions and are free to accept or reject any recommendation we make. Further, it remains your responsibility to promptly notify us if there is any change in your financial situation or investment objectives for the purpose of our reviewing, evaluating, or revising previous recommendations and/or services.

Whether we are providing financial planning or investment consultation services, we will provide you with an analysis and written summary of our significant observations, assumptions and recommendations relating to each area you have engaged our firm to provide. Upon completion of this presentation, you will have 30 days

to contact our firm with any follow-up questions pertaining to the engagement, and after that time the engagement is concluded.

Workshops – We also conduct group educational workshops or public education programs on financial planning topics on an "as announced" basis. These workshops or programs are purely educational in nature, do not involve the sale of any investment products, and may serve as a marketing tool for the firm.

General Information

We do not provide accounting or legal services. With your consent, we may work with your other advisers (accountants, attorneys, etc.) to assist with coordination and implementation of accepted strategies. You should be aware that these other advisers may bill you separately for their services and these fees will be in addition to those of our firm.

Our firm will use its best judgment and good faith effort in rendering its services. Abby Kovach Financial Planning, LLC cannot warrant or guarantee any particular level of account performance, or that account will be profitable over time. Past performance is not necessarily indicative of future results.

Except as may otherwise be provided by law, our firm will not be liable to the client, heirs, or assignees for any loss an account may suffer by reason of an investment decision made or other action taken or omitted in good faith by our firm with that degree of care, skill, prudence and diligence under the circumstances that a prudent person acting in a fiduciary capacity would use; any loss arising from our adherence to your direction or that of your legal agent; or any act or failure to act by a service provider maintaining an account.

Notwithstanding the preceding, nothing within our client agreement is intended to diminish in any way our fiduciary obligation to act in your best interest or in any way limit or waive your rights have under federal or state securities laws or the rules promulgated pursuant to those laws.

Item 5 – Fees and Compensation

Hourly Fees

We provide our financial planning and investment consultation services under an hourly engagement. Prior to entering into this agreement you will receive a fee estimate. Our fee will be based on the estimated number of hours to complete the project, determined by an assessment of your needs, complexity, among other factors, and at our current rate of $350 per hour. You are billed for the actual time spent by our firm; assessed in six-minute increments, and a partial increment will be treated as a whole.

You will receive an invoice, and the fee is due immediately upon our presentation of the plan or advice to you or your legal agent. Services to be provided and the anticipated fee are detailed in the written service agreement. We accept checks and EFT payments via the Intuit payment system.

Your final invoice will not exceed, and may be less, than the stated fee estimate. Any charges over and above the stated fee estimate must be approved by you in advance.

Fees for these services are negotiable at the discretion of our firm principal and comparable services may or may not be provided elsewhere for a lower fee.

Fixed Fees

We will accept a fixed fee for presentations (educational seminars or workshops) that we provide. The nature of these presentations is outlined in the "Workshops" description under Item 4 (Advisory Business). Presentations have separate contractual agreements, depending on whether they are for an individual attendee or presentation sponsor. The fee ranges from $500 to $5000 per workshop and is negotiable. Our fixed fee is based on the anticipated number of hours involved in the workshop. Services to be provided through this venue and the anticipated fee range are detailed in the written service agreement.

Our firm will require a deposit for a workshop engagement in the amount of the lesser of $500 or ½ of the lower end of the estimated fee range. The balance of the workshop fee is due no later than the time of the scheduled workshop.

No-Load Products

Specific product recommendations made by our firm usually involve "no-load" (i.e., no commission), if available, or low-load products. In some cases, such as with insurance, there may not be a suitable selection of no-load products available for recommendation, however, neither our firm nor our associates will be paid a commission on your purchase.

Any transactional or custodial fees assessed by the selected broker/dealer or custodian (collectively, "service providers"), individual retirement account fees, or qualified retirement plan account termination fees are borne by the client and are as provided in the current, separate fee schedule of the selected service provider. Fees paid to our firm for services are separate from any charges you may pay for mutual funds, exchange-traded funds (ETFs) or other investments of this type. We do not receive "trailer" or SEC Rule 12b-1 fees from any investment company. Fees charged by issuers are detailed in prospectuses or product descriptions and you are encouraged to read these documents before investing. Our firm and its associates receive none of these described or similar fees or charges.

Termination of Services

Financial Planning and Investment Consultation - For financial planning and investment consultation engagements, either party may terminate the engagement agreement at any time with written notice to the other. Termination is effective upon receipt by either party of written notice of termination. Should you wish to terminate the agreement within five business days after signing, no fees will be due, no penalty will be assessed, and all deposits will be promptly refunded.

After the first five days of signing the agreement and you decide to terminate the engagement, fees may be due at time of termination based on the time incurred by our firm in preparation of your plan under our current hourly rate. Should there be any unearned, prepaid fees, we will refund them to you within thirty days of your written termination notice.

Workshop Programs - Either party may terminate the workshop engagement agreement at any time with written notice to the other. This refers to both individual attendees and presentation sponsors. Termination is effective upon receipt by either party of written notice of termination. Should you wish to terminate the

agreement within five business days after signing, no fees will be due, no penalty will be assessed, and all deposits will be promptly refunded.

Thereafter, if the workshop agreement is terminated, fees may be due at time of termination based on our current $350 per hour (or specific hourly rate as negotiated and stated in the agreement) multiplied by the number of hours incurred by our firm in preparation of the presentation will be immediately due and payable by the employer, civic or non-profit group sponsoring the presentation. We will refund any unearned, prepaid fees within 30 days of written request.

Workshop registrations will be closed at least six days before the event date. Should an attendee wish to terminate the agreement within five business days after signing, no fees will be due, no penalty will be assessed, and all deposits will be promptly refunded.

In the event there is a charge to workshop attendees, and an individual attendee cancels participation in the workshop more than five days after signing an agreement, the individual's fee will be refunded less a 20% administrative fee. If our firm cancels the presentation for any reason, the individual's fee will be promptly refunded.

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

Our fees will not be based upon a share of capital gains or capital appreciation (growth) of any portion of managed funds, also known as "performance-based fees." Abby Kovach Financial Planning, LLC does not use a performance-based fee structure because of the potential conflict of interest this type of fee structure may pose. Performance-based compensation may create an incentive for a firm to recommend an investment that may carry a higher degree of risk to a client.

Side-by-side management refers to a firm simultaneously managing accounts that do pay performance-based fees (such as a hedge fund) and those that do not; this type of arrangement, and the conflict of interest it may pose, is also not applicable to our firm's practices.

Item 7 – Types of Clients

We provide our services to individual investors, trusts, estates, foundations, and businesses of various scale to assist them in meeting their financial objectives in what is believed to be a cost-effective way.

Our ability to provide our service and advice depends on access to important information. Accordingly, you are expected to provide us with an adequate level of information and supporting documentation throughout the term of the engagement, including but not limited to: source of funds; income levels, your (or your legal agent's) authority to act on behalf of the account, among other information. This helps us determine the appropriateness of our financial planning or investment strategy for you and your account.

It is very important that you keep us up-to-date on significant changes that may call for an update to your financial and investment plans. Events such as job changes, retirement, marriage or divorce, or the purchase or sale of a home can have a tremendous impact on your circumstances and needs. If we are aware of such events, we can make the adjustments needed to your plan or advice in order to keep you on track toward your goals.

We do not require minimum income levels, minimum level of assets, or other conditions for our financial planning and investment consultation services. We reserve the right to waive or reduce certain fees based on

unique individual circumstances, special arrangements, pre-existing relationships or as otherwise may be determined by a firm principal. We also reserve the right to decline services to any prospective client for any reason.

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

Method of Analysis

If we are engaged to provide investment consultation services, we will first evaluate several factors, including your:

- current financial situation;
- current and long-term needs;
- investment goals and objectives; and
- tolerance for risk.

We make asset allocation and investment policy decisions based on these and other factors. We will then discuss with you how, in our best judgment, to meet your objectives while at the same time seeking a prudent level of risk exposure.

To achieve this, we typically employ fundamental analyses to develop long-term investment strategies. For example, fundamental analysis of a bond's value could involve evaluating economic factors including interest rates, the current state of the economy, and information about the bond issuer's credit ratings. Fundamental analysis of a stock takes into account revenues, earnings, future growth, return on equity, profit margins and other data to evaluate a company's value and its potential for future growth.

Our research and recommendations may be drawn from sources that include financial publications; investment analysis and reporting software; research materials from outside sources; corporate rating services; annual reports, prospectuses and other regulatory filings; and company press releases.

Investment Strategies

Our firm believes that a long term, buy-and-hold investment strategy is preferred over active investment management. Asset allocation and investment policy decisions are made, in our best judgment, to help you achieve your overall financial objectives while minimizing risk exposure.

We believe asset allocation is a key component of investment portfolio design, and that the appropriate allocation of assets across diverse investment categories (stock vs. bond, foreign vs. domestic, large cap vs. small cap, etc.) is the primary determinant of portfolio returns and critical in the long-term success of an investor's financial objectives. Therefore, we use low-cost, passive investments such as index mutual funds and ETFs whenever it is possible and reasonable to do so. In limited circumstances and upon your request, we will provide advice on shorter term trading of securities.

Risk of Loss

While we believe our strategies and investment recommendation are designed to potentially produce the highest possible return for a given level of risk, we cannot guarantee that an investment objective or planning goal will be achieved.

Some investment decisions may result in loss, including potential loss of the original principal invested. Each client must be able to bear the various risks involved in the investment of account assets, which may include market, currency, interest rate, liquidity, operational or political risk, among others.

When our research and analyses is based upon commercially available software, rating services, general market and financial information, or due diligence reviews, we are relying upon the accuracy and validity of the information or capabilities being provided by selected vendors, rating services, market data, and the issuers themselves. We make a reasonable effort to determine the accuracy of the information received but we cannot predict events, actions taken or not taken, or the validity of all information researched or provided which may or may not affect the advice to a client or account.

If your portfolio employs a passive, efficient markets theory, you will need to consider the potential risk that your broader allocation may generate lower-than-expected returns than that from a specific asset, and that the return on each type of asset is a deviation from the average return from the asset class. We believe this variance from the "expected return" is generally low under normal market conditions if the portfolio is made up of diverse, non-correlated assets.

Should you engage our services for advice or strategies involving the employment of more frequent trading, you may experience additional transactional costs or create additional taxable events, potentially reducing or negating any perceived benefit.

Also, while many index funds and ETFs are known for their potential tax-efficiency and higher "qualified dividend income" (QDI) percentages, there are certain asset classes or holding periods within a fund or ETF that may not benefit. Shorter holding periods or certain commodities and currencies (potentially within the fund/ETF) may be considered nonqualified, therefore the investments QDI will be considered if tax efficiency is an important aspect of the portfolio.

Item 9 – Disciplinary Information

Neither Abby Kovach Financial Planning, LLC nor its associates have been subject of a reportable legal or disciplinary event pursuant the Investment Advisers Act of 1940 (as amended) or similar state statute.

Item 10 – Other Financial Industry Activities and Affiliations

Our policies require our firm and its associates to conduct business activities in a manner that avoid actual or potential conflicts of interest between the firm, its employees, and clients, or that may be contrary to law.

We will provide disclosure to each client prior to and throughout the term of an engagement regarding any conflicts of interest which might reasonably compromise our impartiality or independence.

Neither our firm nor an associate is affiliated with or maintain a material relationship or arrangement with another financial services industry entity, such as a broker/dealer.

Abby Kovach Financial Planning, LLC is a member of the Garrett Planning Network (Garrett), an organization that assists financial planners in fee-only, financial planning practices. Garrett is not a registered financial industry participant, however, we do pay an annual membership fee for extensive services that include training, compliance and operational support to enhance our ability to provide quality service and advice to the investing public. Garrett members must also adhere to ethical guidelines, and meet experiential and education requirements.

Investment adviser representatives of our firm may hold individual membership or serve on boards or committees of professional industry associations such as the Financial Planning Association (FPA); National Association of Personal Financial Advisors (NAPFA); or the Certified Financial Planner Board of Standards, Inc. Generally, participation in any of these entities require membership fees to be paid, adherence to ethical guidelines, as well as in meeting experiential and educational requirements.

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

Code of Ethics

We have adopted a Code of Ethics that establishes policies of ethical conduct for all our personnel. Our firm accepts the obligation not only to comply with all applicable laws and regulations but also to act in an ethical and professionally responsible manner in all professional services and activities. Our policies include prohibitions against insider trading, circulation of industry rumor, certain political contributions, among others.

Associates who are CFP® designees or FPA members also adhere to the Certified Financial Planner Board of Standards Code of Ethics. These principles include:

- Act with honesty, integrity, competence, and diligence.
- Act in the client's best interests.
- Exercise due care.
- Avoid or disclose and manage conflicts of interest.
- Maintain the confidentiality and protect the privacy of client information.
- Act in a manner that reflects positively on the financial planning profession and CFP® certification.

We periodically review and amend our Code of Ethics to ensure that it remains current, and we require all firm access persons to attest to their understanding of and adherence to the Code of Ethics at least annually.

Our firm will provide of copy of its Code of Ethics to any client or prospective client upon request.

Privacy Policy Statement

A copy of our firm's privacy policy notice will be provided to you prior to or along with the execution of the engagement agreement.

We will notify you annually of our privacy policy and at any time, in advance, if our policy is expected to change.

Participation or Interest in Client Transactions

Neither our firm, associates or any related person is authorized to recommend to a client, or effect a transaction for a client, involving any security in which our firm or a related person has a material financial interest, such as in the capacity as an underwriter, adviser to the issuer, etc.

Our employees are prohibited from borrowing from or lending to a client unless the client is an approved financial institution.

We recognize that should we act as the adviser to the sponsor of an ERISA-qualified retirement plan (i.e., 401(k) or pension plan) and one of our associates serves in an advisory capacity to one or more of the plan's participants, a potential or implied conflict of interest may occur. We may require our associate to cease in this plan participant advisory capacity or, upon disclosure to and approval from the plan sponsor, allow the dual advisory role to continue with consideration being made to offset participant fees where appropriate.

Personal Trading

Our firm and its "related persons" may buy or sell securities similar to, or different from, those we recommend to clients for their accounts. A recommendation made to one client may be different in nature or in timing from a recommendation made to a different client. At no time, however, will our firm or any related party receive preferential treatment over our clients.

In an effort to reduce or eliminate certain conflicts of interest involving personal trading, our policy may require that we restrict or prohibit associates' transactions in specific reportable securities transactions. Any exceptions or trading pre-clearance must be approved by the firm principal in advance of the transaction in an account, and we maintain the required personal securities transaction records per regulation.

Item 12 – Brokerage Practices

Abby Kovach Financial Planning, LLC is not affiliated with any bank, custodian, or broker-dealer firm ("service provider"). When engaged to provide investment consultation services, we will offer to use the service provider with whom your assets are currently maintained. Should you prefer a new service provider, we will provide a recommendation to you based on your need, overall costs, and ease of use.

It is our policy to limit non-cash compensation (called "soft dollars" in certain jurisdictions) that we may receive from any provider to those services that enhance our ability to equally serve our clients, and we will not "pay up" to receive additional services from a service provider.

In light of the nature of our services, we do not believe we are obligated to conduct "best execution" assessments of client transactions under current industry guidelines. We periodically conduct an assessment

of any service provider we recommend, which includes reviewing their range of services, reasonableness of fees, among other items, in comparison to other comparable industry providers.

Client Referrals

All compensation paid to our firm is paid directly by our clients and we do not receive additional compensation when our clients engage a recommended service provider.

Directed Brokerage

We do not require or engage in directed brokerage involving client accounts. Our clients are free to use any particular service provider to execute their transactions and they are responsible for negotiating any terms or arrangements for their account. We will not be obligated to conduct due diligence of the client's selected service provider, seek better execution services or prices from any provider, or aggregate client transactions for trade execution.

Trade Aggregation

Since our firm is not directly engaged for continuous investment supervisory services, we do not aggregate trades on behalf of client accounts.

Item 13 – Review of Accounts

Periodic financial "check-ups" or portfolio reviews may occur after the Firm delivers a financial plan to the client. Periodic financial "check-ups" or portfolio reviews are encouraged for both financial planning and investment consultation clients, and it is the client's responsibility to initiate these reviews.

Due to the incidental nature of our services, each client will be required to conduct periodic reviews under a new or amended engagement agreement.

Item 14 – Client Referrals and Other Compensation

We do not engage in solicitation activities as defined by Rule 206(4)-3 of the Investment Advisers Act of 1940, or similar state statute.

As stated earlier, Abby Kovach Financial Planning, LLC and its associates may be members of the Garrett Planning Network, FPA, NAPFA, or other professional associations. A benefit these entities may provide to the investing public is the availability of online search tools that allow interested parties (prospective clients) to search for participant firms or individual financial planners within a selected state or region. A portion of our membership fees may be used so that our name will be listed in some or all of these entities' websites (or other listings).

These passive websites may provide means for interested persons to contact a firm or planner via electronic mail, telephone number, or other contact information, in order to interview the participating firm or planner. Members of the public may also choose to telephone association staff to inquire about a firm or individual planner within their area, and would receive the same or similar information.

Prospective clients locating our firm or an associate via this method are not actively marketed by the association. Clients who find us in this way do not pay more for their services than clients referred to us in another fashion, such as by another client. We do not pay these entities for prospective client referrals, nor is there a fee-sharing arrangement reflective of a solicitor engagement.

We may provide referrals to various other professionals, such as an attorney or accountant, as a service to our clients. We do not have an agreement with or receive referral fees from these professionals for these informal referrals. Any fees charged by these other entities for their services are completely separate from fees charged by Abby Kovach Financial Planning, LLC.

Item 15 – Custody

Your funds and securities will be maintained by an unaffiliated, qualified custodian that you select, such as a bank; broker/dealer, mutual fund company, or transfer agent, not with our firm or our associates.

In keeping with our policy of not having custody of client funds or securities, we:

- Restrict our firm and associates from acting as trustee for or having full power of attorney over a client account.
- Do not accept or forward client securities (i.e., stock certificates) erroneously delivered to our firm.
- Will not collect fees for services to be performed more than six months in advance.
- Will not authorize any associate to have knowledge of a client's account access information (i.e., online 401(k), brokerage or bank accounts), even for the convenience or accommodation of the client or their legal agent when such access might result in physical control over client assets.

You will be provided with transaction confirmations and summary account statements provided directly to you by your selected service provider. Typically, these statements are provided on a monthly or quarterly basis, or as transactions occur. We will not create a statement for you nor be the sole recipient of your statements. You may receive periodic reports or "snapshots" from our firm that may include investment performance information. You are urged to compare your account statements that you have received directly from your service provider with any report you receive from our firm.

Item 16 – Investment Discretion

Our services are in providing advice to you. We do not provide transactional services and will not exercise discretionary authority over any client account.

Item 17 – Voting Client Securities

Proxy Voting

Our firm does not vote proxies on your behalf and does not offer advice on the voting of securities. You will maintain exclusive responsibility for directing the manner in which proxies solicited by issuers of securities that are beneficially owned by you shall be voted, as well as making all other elections relative to mergers, acquisitions, tender offers or other events pertaining to your holdings.

Other Corporate Actions

We will have no power, authority, responsibility, or obligation to take any action with regard to any claim or potential claim in any bankruptcy proceeding, class action securities litigation or other litigation or proceeding relating to securities held at any time in a client account, including, without limitation, to file proofs of claim or other documents related to such proceeding, or to investigate, initiate, supervise or monitor class action or other litigation involving client assets.

Firm's Receipt of Materials

If our firm receives correspondence relating to the voting of your securities, class action litigation, or other corporate actions, we typically forward the correspondence to your address of record or to another entity such as your attorney if you direct us to do so.

Item 18 – Financial Information

Due to the nature of our services, an audited balance sheet is not required nor included in this disclosure.

Item 19 – Requirements for State-Registered Advisers

Abby Kovach is the principal executive officer of our firm, and her education and business background are noted in the accompanying Part 2B. Ms. Kovach also owns Red Dog Property, LLC, which exists to own office space to lease to Abby Kovach Financial Planning, LLC.

Ms. Kovach is also a minority owner and Board member of GPN Alliance (GPNA), a member corporation. GPNA was formed to support and advance the vision making competent, objective financial advice accessible to the public through its ownership and operation of the Garrett Planning Network. Its members include Garrett Planning Network members as well as other industry leaders passionate about delivering Fee-Only, Advice-Only, Accessible financial planning services. GPNA provides no dividends or other forms of profit sharing to its members.

Other than owning Red Dog Property, LLC and being a minority owner and Board member in GPNA, Ms. Kovach does not conduct any business activities besides the services noted in this document, and she is not compensated for advisory services by any performance-based fees. Ms. Kovach has not been involved in any legal or disciplinary events, nor does she have any material relationship or arrangement with any issuer of securities.

Item 1 – Cover Page

ABBY KOVACH
FINANCIAL PLANNING, LLC

ALIGN YOUR ASSETS WITH YOUR ASPIRATIONS.

Firm CRD# 152773

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Abigail (Abby) Ann Kovach
Managing Member/Firm Principal/Investment Adviser Representative
CRD# 5747809

Form ADV Part 2B
Brochure Supplement (Advisory Personnel)
November 10, 2026

This brochure supplement provides clients and prospective clients with information about Abby Kovach that supplements Abby Kovach Financial Planning, LLC brochure (above). Please contact Ms. Abby Kovach at (303) 929-5387 if you did not receive Abby Kovach Financial Planning, LLC's brochure or if you have any questions about the content of this supplement.

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

Item 2 - Educational Background and Business Experience

Educational Background
Abby Kovach, born 1970, is a CERTIFIED FINANCIAL PLANNER® professional and has passed the NASAA Series 65/Uniform Investment Adviser Law Examination. Ms. Kovach previously attained a Bachelor of Arts in Anthropology from the University of Colorado; Boulder, CO and a Master of Arts in Anthropology from the University of Michigan; Ann Arbor, MI.

Business Experience [Most Recent 10+ Years]
Ms. Kovach founded Abby Kovach Financial Planning, LLC in 2010 and has since worked as Principal, Financial Planner and Investment Adviser Representative for the firm.

Before that Ms. Kovach rose from Recruitment Specialist, to Account Manager, to Business Development Representative, and finally to Business Development Manager at Bonfils Blood Center during the years 2002 to 2007.

Item 3 - Disciplinary Information

Abby Kovach has never been subject of a reportable legal or disciplinary event pursuant the Investment Advisers Act of 1940 (as amended) or similar state statute.

Item 4 - Other Business Activities

Ms. Kovach is a member of the FPA and the CFP Board of Standards, Inc.

Ms. Kovach owns Red Dog Property, LLC, which exists to own office space to lease to Abby Kovach Financial Planning, LLC.

Ms. Kovach is a minority owner and Board member of GPN Alliance (GPNA), a member corporation. GPNA was formed to support and advance the vision making competent, objective financial advice accessible to the public through its ownership and operation of the Garrett Planning Network. GPNA provides no dividends or other forms of profit sharing to its members.

Item 5 - Additional Compensation

The firm prohibits employees from accepting or receiving additional economic benefit, such as sales awards or other prizes, for providing advisory services to its clients.

Item 6 - Supervision

Ms. Kovach serves in multiple capacities with our firm, such as its Managing Member, Firm Principal and Investment Adviser Representative. We recognize that not having all organizational duties segregated may potentially create a conflict of interest, however, the firm employs policies and procedures to ensure what is believed to be appropriate recordkeeping and supervision. Certain functions may be outsourced to assist in these efforts when deemed necessary.

Questions relative to our firm, services, or this ADV Part 2 may be made to the attention of Ms. Kovach at (303) 929-5387.

Additional information about the firm, other advisory firms, or associated investment adviser representatives is available on the Internet at www.adviserinfo.sec.gov. A search of this site for firms or their associated personnel can be accomplished by name or a unique firm identifier, known as an IARD number. The IARD number for Abby Kovach Financial Planning, LLC is 152773.

The business and disciplinary history of an investment advisory firm and its representatives may also be obtained by calling the Colorado Securities Division at (303) 894-2320.

Item 7 – Requirements for State-Registered Advisers

Abby Kovach is the principal executive officer of our firm, and her education and business background are noted in the accompanying Part 2B. Ms. Kovach also owns Red Dog Property, LLC, which exists to own office space to lease to Abby Kovach Financial Planning, LLC and may lease space to other individuals or businesses not affiliated in any way with Abby Kovach Financial Planning, LLC. Ms. Kovach is a minority owner and Board member of GPN Alliance (GPNA), a member corporation. GPNA owns and operates the Garrett Planning Network. GPNA provides no dividends or other forms of profit sharing to its members. Other than Red Dog Property, LLC and GPNA, Ms. Kovach does not conduct any business activities other than the services noted in this document, and she is not compensated for advisory services by any performance-based fees. Ms. Kovach has not been involved in any legal or disciplinary events, nor does she have any material relationship or arrangement with any issuer of securities.

Professional Designations

The **CERTIFIED FINANCIAL PLANNER®**, **CFP®** and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 69,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.