

Item 1: Cover Page



Waymaker Financial Planning

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Form ADV Part 2A – Firm Brochure

March 28, 2023

This Brochure provides information about the qualifications and business practices of Waymaker Financial Planning, LLC, doing business as Waymaker Financial Planning, (“WFP”). If you have any questions about the contents of this Brochure, please contact us at (817) 935-0825. 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. Registration of an Investment Advisor does not imply any level of skill or training.

Additional information about WFP is available on the SEC’s website at www.adviserinfo.sec.gov, which can be found using the firm’s identification number, 308177. As with all firm documents, Clients and prospective Clients are encouraged to review this brochure in its entirety and are encouraged to ask questions at any time prior to or throughout the engagement.

Item 2: Material Changes

The last annual update of this Brochure was filed on March 25, 2022. Since this filing, there have been no reported changes. In the future, any material changes made during the year will be reported here.

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations, and routine annual updates as required by the securities regulators. Either this complete Disclosure Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of WFP.

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Item 4: Advisory Business

Description of Advisory Firm

Waymaker Financial Planning, LLC is an Investment Adviser whose primary place of business is located in the state of Texas. We began operating as an investment adviser on April 29, 2020. Michelle M. Vargas founded Waymaker Financial Planning, LLC in December of 2019 and is the sole principal owner. She has been a Certified Financial Planner™ since 1998 and has 8 years of industry experience. Ms. Vargas will perform all Financial Planning and Investment Management services. Our firm also operates under the name Waymaker Financial Planning.

As used in this brochure, the words “Waymaker Financial Planning”, “WFP”, “we”, “our firm”, “Advisor” and “us” refer to Waymaker Financial Planning, LLC and the words “you”, “your” and “Client” refer to you as either a Client or prospective Client of our firm.

Types of Advisory Services

Before your second meeting with WFP, you will be provided a current Form ADV Part 2 firm brochure and WFP’s Privacy Policy. We will also ensure that we disclose any material conflicts of interest that could be reasonably expected to impair the rendering of unbiased and objective advice.

Should you wish to engage WFP for its advisory services, you must first enter into a written agreement with our firm. Thereafter, discussion and analysis will be conducted to determine your financial needs, goals, holdings, etc. Depending on the scope of the engagement, you may be asked to provide current copies of the following documents early in the process:

- Wills, codicils, and trusts
- Financial data that may include complete tax returns (last 3 years), W-2s or 1099s and/or paystubs
- Written monthly expenses or budget
- Information on retirement plans and benefits provided by your employer
- Statements reflecting current investments in retirement and non-retirement accounts
- Mortgage information
- Auto, home loans, home equity line of credit, and other liabilities
- Insurance policies
- Credit card balances and interest rates
- Student loan documents, balances, and interest rates (if applicable)
- Divorce decree (if applicable)
- Employment or other business agreements you may have in place
- Completed risk profile questionnaires.

It is important that the information and/or financial statements you provide are accurate. Our firm may, but is not obligated to, verify the information you have provided, which will then be used in the advisory process. It is also necessary that you 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, and an account holder or their legal agent’s authority to act on behalf of the account, among other information. This helps us determine the appropriateness of our planning and/or investment strategies. It is also very important that you keep us informed

of significant changes that may call for an update to your financial and investment plans. Events such as changes in employment, marital status, unexpected windfalls or liabilities, etc, can have an impact on your circumstances and needs. We need to be aware of such events, so that we may make adjustments as necessary in order to help keep you on track toward your goals.

Investment Management Services

We are in the business of managing individually tailored investment portfolios. Our firm provides continuous advice to a Client regarding the investment of Client funds based on the individual needs of the Client. Through personal discussions in which goals and objectives based on a Client's particular circumstances are established, we develop a Client's personal investment policy or an investment plan with an asset allocation target and create and manage a portfolio based on that policy and allocation targets. We will also review and discuss a Client's prior investment history, as well as family composition and background. At the discretion of WFP, Investment Management Services will be available for Clients using our Financial Planning Services.

Account supervision is guided by the stated objectives of the Client (e.g., maximum capital appreciation, growth, growth and income, income, or capital preservation), as well as risk tolerance and tax considerations. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors. We offer Discretionary and Non-Discretionary Investment Management Services as outlined below:

- When you engage us on a discretionary basis, you authorize our firm to implement our investment recommendations directly within your account held at the Custodian without obtaining your specific consent prior to each transaction. This includes discretionary authority for WFP to delegate the management of all or part of the Portfolio to one or more independent investment managers or independent investment management programs ("Outside Managers").
- When you engage us on a non-discretionary basis, we will provide you with investment recommendations which you are free to accept or reject, in whole or in part. We will only implement our investment recommendations within your account held at the Custodian upon your request and with your prior approval.

Use of Third Party Asset Managers, Outside Managers, or Sub-Advisors

When appropriate, we utilize the services of third-party investment advisers ("Outside Managers") to assist with the management of Client accounts. We assist Clients in selecting an appropriate allocation model, completing the Outside Manager's investor profile questionnaire, interacting with the Outside Manager, and reviewing the Outside Manager. Our review process and analysis of outside managers are further discussed in Item 8 of this Disclosure Brochure. Additionally, we will meet with the Client on a periodic basis to discuss changes in their personal or financial situation, suitability, and any new or revised restrictions to be applied to the account.

Project-Based: Modular Financial Planning Service and One-Time Financial Plans

We provide financial planning services on topics such as retirement planning, investment analysis, risk management, college savings, cash flow, debt management, work benefits, and estate and incapacity planning. We work with you to define goals and seek to understand your values and preferences. The scope of the work can be as narrow or as broad as the Client desires. Based on the scope of the engagement, we then prepare analyses of your current financial situation and possible future scenarios.

Next, we present our written analysis and recommendations along with an action list. The scope is determined in our complimentary initial consultation and fees will be agreed upon before the start of any work. We take accessibility seriously and aim to make our service model and pricing fair to both parties.

Modular Financial Planning is designed for Clients who desire a narrow focus. This typically involves 2-20 hours of planning work in one or more of the financial planning subject areas. *If you establish limitations in the scope of the plan, your overall financial situation may not be fully addressed.*

One-Time Financial Plans are recommended for Clients needing a broad based, more thorough approach. This typically involves 8-20 hours of planning work and more complex cases may require 30 plus hours.

For Modular and One-Time Financial Planning engagements, upon completion of the agreed upon scope of services, the engagement is concluded. Clients are encouraged to implement the planning recommendations as soon as reasonably possible. You are free to call and ask questions or get clarification on the issues addressed in the engagement for up to a year after the recommendations meeting at no additional cost subject to reasonable limitations determined by WFP. You may re-engage WFP as needed on an Hourly, Fixed, or Ongoing Comprehensive Financial Planning basis.

Periodic financial reviews are recommended, and it is the Client's responsibility to initiate this review. If the Client has not signed an Ongoing Comprehensive Financial Plan service agreement, this is the default relationship after the initial engagement.

Financial planning involves an evaluation of a Client's current and future financial state by using currently known variables to predict future cash flows, asset values, and withdrawal plans. The key defining aspect of financial planning is that through the financial planning process, your values, goals, and financial circumstances will be considered in our analysis, as they affect and are affected by the entire financial and life situation of the Client. Clients purchasing this service will receive a written or an electronic report, providing the Client with a detailed financial plan and action steps designed to help achieve the Client's stated financial goals and objectives. In all instances involving our Modular and One-Time Financial Planning engagements, our Clients retain full discretion over all implementation decisions and are free to accept or reject any recommendations we make.

In general, the financial plan will address any or all of the following areas of concern listed below. The Client and Advisor will work together to select specific areas to cover. These areas may include, but are not limited to the following:

- **Retirement Planning:** Our retirement planning services typically include projections of your likelihood of achieving your financial goals, typically focusing on financial independence as the primary objective. For situations where projections show less than the desired results, we may make recommendations, including those that may impact the original projections by adjusting certain variables (e.g., working longer, saving more, spending less, taking more risk with investments). If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years.
- **Investment Analysis:** This may involve developing an asset allocation strategy to meet Clients' financial goals and risk tolerance providing information on investment vehicles and strategies, reviewing employee stock options, as well as assisting you in establishing your own investment account at a selected

broker/dealer or custodian. The strategies and types of investments we may recommend are further discussed in Item 8 of this brochure.

- **Tax Planning Strategies:** Tax Planning strategies may include ways to minimize current and future income taxes as a part of your overall financial planning picture. For example, we may make recommendations on which type of account(s) or specific investments should be owned based in part on their “tax efficiency,” with the consideration that there is always a possibility of future changes to federal, state, or local tax laws and rates that may impact your situation.

We recommend that you consult with a qualified tax professional before initiating any tax planning strategy, and we may provide you with contact information for accountants or attorneys who specialize in this area if you wish to hire someone for such purposes. We will participate in meetings or phone calls between you and your tax professional with your approval.

- **Cash Flow and Debt Management:** We will conduct a review of your income and expenses to determine your current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.
- **College Savings:** Includes projecting the amount that will be needed to achieve college or other post-secondary education funding goals, along with advice on ways for you to save the desired amount.
- **Employee Benefits Optimization:** We will provide review and analysis as to whether you, as an employee, are taking the maximum advantage possible of your employee benefits. If you are a business owner, we may consider and/or recommend the various benefit programs that can be structured to meet both business and personal retirement goals.
- **Estate Planning:** This usually includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts, and other related documents. Our advice also typically includes ways for you to minimize or avoid future estate taxes by implementing appropriate estate planning strategies such as the use of applicable trusts.

We always recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys who specialize in estate planning when you wish to hire an attorney for such purposes. From time-to-time, we will participate in meetings or phone calls between you and your attorney with your approval or request.

- **Financial Goals:** We will help Clients identify financial goals and develop a plan to reach them. We will identify what you plan to accomplish, what resources you will need to make it happen, how much time you will need to reach the goal, and how much you should budget for your goal.

- **Risk Management:** A risk management review includes an analysis of your exposure to major risks that could have a significant adverse impact on your financial picture, such as premature death, disability, or the need for long-term care planning. Advice may be provided on ways to minimize such risks and about weighing the costs of purchasing insurance versus the benefits of doing so and, likewise, the potential cost of not purchasing insurance (“self-insuring”).
- **Periodic Review:** We strongly urge our Clients to notify us as to any change in their circumstances and to schedule a review any time there is a change (i.e., employment or marital status, inheritance, the birth of a child, etc.). An annual review should be considered even if there is not a substantial life change because tax laws and investment vehicles are always changing. Additional information is available in Item 13 of this brochure.

Ongoing Comprehensive Financial Planning

This service is for Clients who have engaged in a One Time Financial Plan and who need additional assistance with the execution of their financial plan. This service provides ongoing financial advice and involves working with the Advisor over an extended period of time for a fixed monthly fee. A financial plan has value only if it is carried out and our aim is to provide value and guide you each step of the way.

By paying a fixed monthly fee, Clients engage with the Advisor who will work with them to implement their plan and complete action items in a timely manner. The Advisor will monitor the Client’s progress, plan, recommend any changes, and ensure the plan is up to date.

Upon the engagement of a One Time Financial Plan, the Advisor will help the Client define their values and goals around money. Clients will be required to provide information to help complete the following areas of analysis: net worth, cash flow, insurance, credit scores/reports, employee benefit, retirement planning, insurance, investments, college planning, and estate planning. Once the Client's information is reviewed, their plan will be built and analyzed, and then the findings, analysis, and potential changes to their current situation will be reviewed with the Client. Clients engaging in this service will receive a written or an electronic report, providing the Client with a detailed financial plan designed to help achieve the Client’s stated financial goals and objectives.

The plan and the Client's financial situation and goals will be monitored throughout the year and follow-up phone calls and emails will be made to the Client to confirm that any agreed upon action steps have been carried out. On an annual basis, there will be a full review of this plan to ensure its accuracy and ongoing appropriateness. Any needed updates will be implemented at that time.

In general, after the Recommendations are presented to the Client and the Client has engaged in our Ongoing Comprehensive Financial Planning service, we will meet at least quarterly in Year 1 and at least twice in Year 2 onward, to help with any urgent matters and to educate and assist Clients in implementing the pending action items in these areas:

Meeting No. 1	Legacy Decisions/Estate Planning; Risk Management/Insurance Review
Meeting No. 2	Maximizing Cash Flow and Debt Reduction Strategies
Meeting No. 3	Maximizing Retirement Income; Investments-Controlling Risk, Maximizing Workplace Benefits
Meeting No. 4	Minimizing Taxes; Education Planning if needed

Qualified Plan Consulting Services

Our firm provides employee benefit plan services to employer plan sponsors on an ongoing basis. Generally, such services consist of assisting employer plan sponsors in establishing, monitoring and reviewing their company's participant-directed retirement plan. As the needs of the plan sponsor dictate, areas of advising could include: investment options, plan structure, and participant education.

In providing employee benefit plan services, our firm does not provide any advisory services with respect to the following types of assets: employer securities, real estate (excluding real estate funds and publicly traded REITS), participant loans, non-publicly traded securities or assets, other illiquid investments, or brokerage window programs (collectively, "Excluded Assets").

Educational Seminars and Speaking Engagements

We may provide seminars on an "as announced" basis for groups seeking general advice on investments and other areas of personal finance. The content of these seminars will vary depending upon the needs of the attendees. These seminars are purely educational in nature and do not involve the sale of any investment products. Information presented will not be based on any Client's specific needs, nor does WFP provide individualized investment advice to attendees during these seminars.

Client Tailored Services and Client Imposed Restrictions

We offer the same suite of services to all of our Clients. However, specific Client financial plans and their implementation are dependent upon the information supplied by the Client, and their objectives, suitability, and goals. The Client's financial plan includes an investment plan that is created with an asset allocation target based off of a Client's current situation (income, tax bracket, and risk tolerance). If Clients engage WFP for investment management services, the investment plan is used to create and manage a portfolio with respect to the allocation target, needs, and restrictions.

Clients are able to specify, within reason, any limitations they would like to place on discretionary authority as it pertains to individual securities and/or sectors that will be traded in their account, by notating these items on the executed advisory agreement.

We want to note that it will remain your responsibility to promptly notify us, in writing, if there is a change in your financial situation and/or investment objectives for the purpose of our reviewing, evaluating, or revising previous account restrictions or firm investment recommendations.

Communication Standards

As a Client, you have access to your advisor in between meetings as urgent or timely matters arise.

Our standard practice is to respond to all Client emails and phone calls received during business hours within 24 hours (excluding weekends). We ask that all Clients return emails and calls within 48 hours. There may be periods of time where your advisor is away from the office and unable to respond to normal inquiries. During these times, Clients will be notified in advance of their advisor's absence and given a specific date when they can expect to hear back from their advisor if they call or email during this time period. In the case of emergencies, the advisor will provide a phone number at which they can be reached for urgent matters.

Retirement Rollovers-No Obligation/Conflict of Interest

When WFP provides investment advice to Clients regarding Client's retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts.

Under this special rule's provisions, we must:

- Meet a professional standard of care when making investment recommendations (Give prudent advice);
- Never put our financial interests ahead of yours when making recommendations (Give loyal advice);
- Avoid misleading statements about conflicts of interest, fees, and investments;
- Follow policies and procedures designed to ensure that we give advice that is in *your* best interest;
- Charge no more than is reasonable for our services; and
- Give you basic information about conflicts of interest.

A Client leaving an employer typically has four options (and may engage in a combination of these options):

- 1) Leave the assets in his former employer's plan, if permitted;
- 2) Roll over the assets to his/her new employer's plan, if one is available and rollovers are permitted;
- 3) Roll over the assets to an Individual Retirement Account (IRA); or
- 4) Cash out the account value (which could, depending upon the Client's age, result in adverse tax consequences).

Waymaker Financial Planning may recommend an investor roll over plan assets to an IRA.

If the Client had engaged WFP's Investment Management service and rolled over the plan assets to an IRA, WFP would receive additional compensation as a result of the additional services to be provided. In this scenario, Waymaker Financial Planning has an economic incentive to encourage a Client to roll plan assets into an IRA that Waymaker Financial Planning will manage as part of Investment Management Services.

There are various factors that Waymaker Financial Planning may consider before recommending a rollover, including but not limited to: i) the investment options available in the plan versus the investment options available in an IRA, ii) fees and expenses in the plan versus the fees and expenses in an IRA, iii) the services and

responsiveness of the plan's investment professionals versus those of Waymaker Financial Planning, iv) required minimum distributions and age considerations, and employer stock tax consequences, if any.

No Client is under any obligation to roll over plan assets to an IRA managed by Waymaker Financial Planning.

Wrap Fee Programs

We do not participate in wrap fee programs.

Assets under Management

As of December 31, 2022, WFP has \$455,130 in discretionary assets under management.

Item 5: Fees and Compensation

Waymaker Financial Planning is fee-only. This means all of our compensation comes directly from you, the Client. We receive no third party compensation from commissions, products recommended, or referral fees. Being fee-only allows us to focus exclusively on your best interest and provide objective recommendations to help you achieve your financial goals. It can sometimes also result in lower total investment costs. All fees are negotiable at our sole discretion.

Please note, unless a Client has received the firm's Disclosure Brochure at least 48 hours prior to signing the investment advisory contract, the investment advisory contract may be terminated by the Client within five (5) business days of signing the contract without penalty. How we are paid depends on the type of advisory service we are performing. Please review the fee and compensation information below.

According to Board Rules 116.13(a), any registered investment advisor who wishes to charge 3.0% or greater of the assets under management must disclose that such fee is in excess of the industry norm and that similar advisory services can be obtained for less.

Investment Management Services

Our standard advisory fee is based on the market value of the assets under management and is calculated as follows:

Account Value	Annual Advisory Fee
\$0 - \$499,999.99	1.00%
\$500,000 - \$999,999.99	0.95%
\$1,000,000 - \$1,999,999.99	0.75%
\$2,000,000 and Above	Negotiable

The annual fees are negotiable, prorated, and paid in arrears, meaning that we collect the advisory fee on a quarterly basis. The advisory fee is a straight tiered fee and is calculated by assessing the percentage rates using the predefined levels of assets as shown in the above chart and applying the fee to the account value as of the last day of the previous quarter. For example, if the account value was \$750,000 at the end of the quarter, the account would be assessed a quarterly fee of \$1,781 ($\$750,000 \times 0.95\%/4$). Our minimum annual advisory fee is \$500.

No increase in the annual fee shall be effective without agreement from the Client and will be effective by signing a new agreement or amendment to their current advisory agreement.

Advisory fees are directly debited from Client accounts or the Client may choose to pay by electronic funds transfer. Accounts initiated or terminated during a calendar quarter will be charged a prorated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at any time. Since fees are paid in arrears, no refund will be needed upon termination of the account.

Client accounts will be held at a qualified custodian (“custodian”). At no point will WFP have custody of Client assets. The custodian will provide the Client with new account documents, including if necessary, the discretion for the Advisor to withdraw Client funds for the payment of advisory fees. Clients will receive account statements directly from their custodian on at least a quarterly basis detailing all transactions in the account(s), including the deduction of our fees and any fees associated with Outside Managers. We urge you to review these statements for accuracy.

Use of Third Party Asset Managers, Outside Managers, or Sub-Advisors

When an Outside Manager is used, the Outside Manager will debit the Client’s account for **both** the Outside Manager’s fee, and Waymaker Financial Planning’s advisory fee, and will remit Waymaker Financial Planning’s fee to Waymaker Financial Planning. Waymaker Financial Planning’s fee does **not** include the Outside Manager’s fee. The Outside Manager’s fee’s billing frequency may be different from the billing frequency of WFP, which bills quarterly in arrears. The Client will be provided the appropriate ADV for the Outside Manager and their ADV will disclose the Outside Manager’s investment advisory fee and its frequency. At no point will the Client be charged a combined fee greater than 3% of assets under management. No increase in the annual fee shall be effective without agreement from the Client and will be effective by signing a new agreement or amendment to their current advisory agreement.

Project-Based: Modular Financial Planning Service and One-Time Financial Plans

Modular Financial Planning Service and One-Time Financial Plans are offered on a fixed fee basis and will be agreed upon before the start of any work. Modular Financial Plans start at \$625 with a maximum fee range of \$5000. One-Time Financial Plans start at \$2,000 with a maximum fee range of up to \$5,000. Fees are based on our billable rate of \$250 per hour. Clients may be charged more depending on the complexity of the Client's situation. The fee is negotiable. If a fixed fee program is chosen, half of the fee is due at the beginning of the process and the remainder is due at completion of work, however, WFP will not bill an amount above \$500.00 more than 6 months or more in advance. Fees for this service may be paid by electronic funds transfer. In the event of early termination, any prepaid but unearned fees will be refunded to the Client and any completed deliverables of the plan will be provided to the Client and no further fees will be charged.

Hourly Financial Planning engagements are offered at the rate of \$250 per hour, billed in 15 minute increments, with a minimum of two hours per engagement. Half of the estimated fee is due at the beginning of the process, and the remainder of the fee for actual hours worked is due upon completion of the work. The fee may be negotiable in certain cases. In the event of early termination by the Client, any fees for the hours already worked will be due. Fees for this service may be paid by electronic funds transfer.

Ongoing Comprehensive Financial Planning

This fee may be waived if the Client engages in our Investment Management Services and has \$500,000 or more in assets under our management.

After a Client engages in a One Time Financial Plan which consists of a fee of \$2,000 - \$5,000, if ongoing assistance in implementing, monitoring, and updating the plan is needed, Clients are encouraged to engage in Ongoing Comprehensive Financial Planning. This service consists of an ongoing fee that is paid monthly, in arrears, in the range of \$50 to \$650 per month. Fees are based on complexity and needs of the Client and a billable rate of \$250 per hour. The fee may be negotiable in certain cases. Fees for this service may be paid by electronic funds transfer. This service may be terminated with written notice at any time. Since fees are paid in arrears, no refund will be needed upon termination of the engagement and any earned but unpaid fees will be billed for work completed up to the date of termination.

The fee for this service may increase at a rate of 0-3% per year to adjust with the cost of living. If there is an increase, the annual increase will occur within 30 days of the Client's annual contract date, upon receipt of a signed fee schedule addendum with both parties agreeing to the updated fee. The Client will need to respond within 10 business days with the signed addendum agreeing to the new fee for the current year to avoid billing delays.

No Show Policy

We understand that life gets busy and that you may have to reschedule or cancel your appointment. We value your time and ask that you please give WFP at least 24 hours notice if you need to cancel or reschedule your appointment. A "no-show" is when a Client misses a scheduled appointment without notifying WFP within 24 hours prior to the scheduled appointment time via phone or text. Clients will be charged an hourly rate of \$250 for the allotted meeting time that was scheduled and resulted in a "no-show".

Qualified Plan Consulting Services

Our standard advisory fee is based on the market value of the assets under management and is calculated as follows:

Total Assets Under Management	Annual Advisory Fee
\$0 - \$1,000,000	0.65%
\$1,000,001 - \$2,000,000	0.60%
\$2,000,001 - \$3,000,000	0.55%
\$3,000,001 and Above	Negotiable

These fees are negotiable and are pro-rated and may be charged in advance or in arrears on either a monthly or quarterly basis. The actual fee charged to a Client will be noted in the Qualified Retirement Plan Consulting Agreement. Fees are generally deducted from the Plan by the custodian and paid to Waymaker Financial Planning based upon the custodian's receipt of written authorization to have the fees deducted from the Client's account and paid to the Firm. The Plan custodian will send statements to the Plan, at least quarterly, showing all disbursements from the Plan, including the amount of the advisory fee paid and when such fee is deducted directly from the Plan. Certain expenses, such as travel, incurred by WFP in order to perform the agreed-upon Plan services will be

considered outside of the standard fee for services described above and will be billed directly to the Client in addition to the agreed upon service fee indicated. In addition to Waymaker Financial Planning's compensation, the Client will also incur charges imposed at the mutual fund or investment level (e.g., other fund expenses) and charges imposed by the Plan custodian and Third-Party Administrator (if applicable). A description of the fees and expenses of the underlying investments are available in each investment company security's prospectus. Brokerage commissions and/or transaction ticket fees charged by the custodian will be billed directly to Client by the custodian. Waymaker Financial Planning will not receive any portion of such brokerage commissions or transaction fees from the custodian or Client.

Accounts initiated or terminated during a calendar month or quarter will be charged a prorated fee based on the amount of time remaining in the billing period. The Qualified Retirement Plan Consulting Agreement may be terminated by either Client's authorized representative or WFP with written notice to the other party at least 30 calendar days in advance. Upon termination of the account, any unearned fee will be refunded to the Client. The Qualified Retirement Plan Consulting Agreement terminates upon failure of the Client to pay Service Fees pursuant to the terms stated in that Agreement.

Educational Seminars and Speaking Engagements

Seminars and Speaking Engagements are offered to organizations and the public on a variety of financial topics. Fees range from \$0 to \$6000 per seminar or speaking engagement, or \$0 to \$150 per participant. The price quoted is inclusive of travel expenses. Half of the fees are due prior to the engagement, and the other half is to be paid the day of, no later than the conclusion of the Seminar. The fee range is based on the content, amount of research conducted, the number of hours of preparation needed, and the number of attendees. In the event of inclement weather or flight cancellation, the Speaker shall make all reasonable attempts to make alternative travel arrangements to arrive in time for the presentation. If travel proves impossible, or the event is otherwise canceled, the Speaker's fee is waived, but the Client will still be responsible for reimbursement of any non-refundable travel expenses already incurred.

In the event that the Client decides to cancel or change the date of the event for any reason besides weather or similar unforeseen causes, the Client will still be responsible for reimbursement of any non-refundable travel expenses already incurred, and will provide payment for 30% of the Speaker's fee if the cancellation occurs within 30 days of the event. In the event that the Speaker must cancel due to health or similar unforeseen circumstances, the Speaker will make all attempts to find a reasonable alternative engagement date and will absorb any incremental additional costs for obtaining alternative travel arrangements. If an alternative date cannot be obtained by the Speaker, the Client will not be responsible for any travel costs already incurred by the Speaker or any portion of the Speaker's fee.

Educational Seminars and Speaking Engagements may be provided pro-bono at WFP's discretion.

Other Types of Fees and Expenses

Qualified custodians, such as TD Ameritrade, American Funds, Schwab, and SEI, also charge our Clients fees for their services. These fees can include custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer, and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Fees charged by TD Ameritrade, American Funds, Schwab, and SEI may differ and their fees may be higher or lower than at other qualified custodians. Outside Managers also charge Clients fees and costs in connection with

their services. Clients are responsible for paying fees and costs imposed by custodians and Outside Managers. See Items 10 and 12 of this Brochure.

Ticket charges may be applied by the custodian when certain classes of shares are selected. Ticket charges are often associated with mutual funds that have lower internal expense ratios than funds that could be purchased without ticket charges. Lower internal expenses often benefit the Client through lower ongoing costs to own the investment over time. Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees, and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that we consider in selecting or recommending broker-dealers for Client's transactions and determining the reasonableness of their compensation (e.g., commissions).

We do not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.

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

We do not offer performance-based fees and do not engage in side-by-side management.

Item 7: Types of Clients

We provide financial planning and investment management services to individuals and high net-worth individuals.

We do not have a minimum account size or a net-worth minimum for financial planning or investment management services.

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

Before designing investment plans for Clients, WFP will evaluate the Client's current investments to determine whether the Client's goals harmonize with the Client's financial objectives. In designing investment plans for Clients, WFP relies upon the information supplied by the Client and Client's other professional advisors. Such information may pertain to the Client's financial situation, estate planning, tax planning, risk management, short-term and long-term lifetime financial goals and objectives, investment time horizon, and perceived current tolerance for risk. WFP will design and propose a portfolio to help the Client attain the Client's financial goals.

This information will become the basis for the strategic asset allocation plan which WFP believes will best meet the Client's stated personal financial goals. The strategic asset allocation provides for investments in those asset classes which WFP believes will possess attractive combinations of return, risk, and correlation over the long term.

Asset allocation techniques are used which include stocks and bonds of varying characteristics and from both the United States and foreign markets. WFP invests for the long term and expects that not all investments in a given portfolio will perform in unison with other assets in the same portfolio. WFP manages money for the Clients' downside protection, in addition to upside gain. WFP will rebalance the portfolio on an as-needed basis and will monitor each portfolio's asset allocation on at least a quarterly basis. WFP may also provide advice on any type of investment held in a Client's portfolio at the inception of the advisory relationship. WFP will explore other investment options at the Client's request. Additionally, WFP reserves the right to advise Clients on any other type of investment that it deems appropriate based on the Client's stated goals and objectives.

Below is a brief description of our methods of analysis and investment strategy.

Fundamental analysis involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience, and expertise of the company's management, and the outlook for the company's industry. The resulting data is used to measure the true value of the company's stock compared to the current market value. The risk of fundamental analysis is that the information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.

Diversification

Diversification across multiple asset classes is the primary characteristic of a well-designed portfolio. This objective is to capture the return behavior of an entire asset class. This approach is based upon the major tenets of Modern Portfolio Theory which states that markets are "efficient" and that an investor's returns are determined principally by asset allocation decisions, not market timing, or selection of specific securities. WFP does not rely on economic forecasts, employ timing strategies which shift allocations between stocks, bonds and cash or search for "undiscovered" stocks. Asset classes with different risk/return profiles are combined together in an attempt to both lower the volatility of the overall portfolio and enhance returns.

Investment recommendations will be limited, in general, to institutional mutual funds, exchange traded funds, fee-only annuities, sub-advisor accounts with specific strategies, or direct fixed income obligations in the following categories:

- Cash and cash equivalents, including money market funds and bank certificates of deposit
- Bonds (Corporate, U.S. government, municipal, or foreign government bond)
- Stocks (U.S. and foreign-based companies) and Real Estate (REIT's)
- Alternative asset classes or investment strategies

Passive Management

Passive investing involves building portfolios that are composed of various distinct asset classes. The asset classes are weighted in a manner to achieve the desired relationship between correlation, risk, and return. Funds that passively capture the returns of the desired asset classes are placed in the portfolio. The funds that are used to build passive portfolios are typically low cost mutual funds, index mutual funds, or exchange-traded funds.

Passive investment management is characterized by low portfolio expenses (i.e. the funds inside the portfolio have low internal costs), minimal trading costs (due to infrequent trading activity), and relative tax efficiency (because the funds inside the portfolio are tax efficient and turnover inside the portfolio is minimal).

Active Management

Active management involves a single manager or managers who employ some method, strategy or technique to construct a portfolio that is intended to generate returns that are greater than the broader market or a designated benchmark. Active management is also used to control risk and downside protection from the market index.

Portfolio Review and Rebalancing

Market conditions cause the investment in various asset classes to vary from the initial allocation guidelines established for the Client. Each asset class in which the Client is invested will be reviewed periodically by WFP and rebalanced to a desired weighting when appropriate. When available, new cash flows will be deployed in a manner consistent with rebalancing the asset allocation. In the absence of cash flows, WFP will affect transactions to rebalance the portfolio. Income tax considerations are often reviewed where appropriate in determining rebalancing activity.

From time to time, based on changing economic or life circumstances or new academic research, it is desirable to make changes in asset allocation. Such changes should not, however, be made due to expectations of the relative short-term performance of individual asset classes.

Investment Strategy Performance

Asset class investment performance is cyclical and, therefore, may experience periods of time in which investment objectives are not met. In addition, unless there are extenuating circumstances, patience will often prove appropriate when performance has been disappointing for a particular asset class or the overall portfolio.

For the overall portfolio, the Client should allow at least a five-year time period (ideally ten years) or longer for achieving the stated investment return objectives. Shorter time frames contradict the principles of long term investing. Under no circumstances, however, can results be guaranteed.

Use of Outside Managers: We may refer Clients to third-party investment advisers ("Outside managers"). Our analysis of Outside managers involves the examination of the experience, expertise, investment philosophies, and past performance of the Outside managers in an attempt to determine if that manager has demonstrated an ability to invest over a period of time and in different economic conditions. We monitor the manager's underlying holdings, strategies, concentrations, and leverage as part of our overall periodic risk assessment. Additionally, as part of our due diligence process, we survey the manager's compliance and business enterprise risks. A risk of investing with an Outside manager who has been successful in the past is that he or she may not be able to replicate that success in the future. In addition, as we do not control the underlying investments in an Outside manager's portfolio. There is also a risk that a manager may deviate from the stated investment mandate or strategy of the portfolio, making it a less suitable investment for our Clients. Moreover, as we do not control the manager's daily business and compliance operations, we may be unaware of the lack of internal controls necessary to prevent business, regulatory or reputational deficiencies.

Material Risks Involved

All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear. Many of these risks apply equally to stocks, bonds and any other investment or security. Material risks associated with our investment strategies are listed below.

Market Risk: Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.

Strategy Risk: The Advisor's investment strategies and/or investment techniques may not work as intended.

Small and Medium Cap Company Risk: Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the Client's portfolio.

Turnover Risk: At times, the strategy may have a portfolio turnover rate that is higher than other strategies. A high portfolio turnover would result in correspondingly greater brokerage commission expenses and may result in the distribution of additional capital gains for tax purposes. These factors may negatively affect the account's performance.

Limited markets: Certain securities may be less liquid (harder to sell or buy) and their prices may at times be more volatile than at other times. Under certain market conditions, we may be unable to sell or liquidate investments at prices we consider reasonable or favorable or find buyers at any price.

Concentration Risk: Certain investment strategies focus on particular asset-classes, industries, sectors or types of investment. From time to time these strategies may be subject to greater risks of adverse developments in such areas of focus than a strategy that is more broadly diversified across a wider variety of investments.

Legal or Legislative Risk: Legislative changes or Court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.

Inflation: Inflation may erode the buying power of your investment portfolio, even if the dollar value of your investments remains the same.

Foreign Securities and Currency Risk: Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.

Failure to Implement: As a financial planning Client, you always have the right to accept or reject any or all of the recommendations made to you. While no advisory firm can guarantee future performance, no plan can succeed if it is not implemented. Clients who choose not to take the steps recommended in their financial plan may face an increased risk that their stated goals and objectives will not be achieved.

Performance of Underlying Manager Risk: We select the mutual funds and ETFs in the asset allocation portfolios. However, we depend on the manager of such funds to select individual investments in accordance with their stated investment strategy.

Risks Associated with Securities

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

Common stocks may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

Bank Obligations including bonds and certificates of deposit may be vulnerable to setbacks or panics in the banking industry. Banks and other financial institutions are greatly affected by interest rates and may be adversely affected by downturns in the U.S. and foreign economies or changes in banking regulations.

Corporate Bonds are debt securities to borrow money. Generally, issuers pay investors periodic interest and repay the amount borrowed either periodically during the life of the security and/or at maturity. Alternatively, investors can purchase other debt securities, such as zero coupon bonds, which do not pay interest, but rather are priced at a discount from their face value and their values accrete over time to face value at maturity. The market prices of debt securities fluctuate depending on such factors as interest rates, credit quality, and maturity. In general, market prices of debt securities decline when interest rates rise and increase when interest rates fall. The longer the time to a bond's maturity, the greater its interest rate risk.

Municipal Bonds are debt obligations generally issued to obtain funds for various public purposes, including the construction of public facilities. Municipal bonds pay a lower rate of return than most other types of bonds. However, because of a municipal bond's tax-favored status, investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor's tax bracket. Investing in municipal bonds carries the same general risks as investing in bonds in general. Those risks include interest rate risk, reinvestment risk, inflation risk, market risk, call or redemption risk, credit risk, and liquidity and valuation risk.

Annuities are a retirement product for those who may have the ability to pay a premium now and want to guarantee they receive certain monthly payments or a return on investment later in the future. Annuities are contracts issued by a life insurance company designed to meet requirements or other long-term goals. An annuity is not a life insurance policy. Variable annuities are designed to be long-term investments, to meet retirement and other long-range goals. Variable annuities are not suitable for meeting short-term goals because substantial taxes and insurance company charges may apply if you withdraw your money early. Variable annuities also involve investment risks, just as mutual funds do.

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 Advisor 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).

Item 9: Disciplinary Information

Criminal or Civil Actions

WFP and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

WFP and its management have not been involved in administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

WFP and its management have not been involved in legal or disciplinary events that are material to a Client's or prospective Client's evaluation of WFP or the integrity of its management.

Item 10: Other Financial Industry Activities and Affiliations

No WFP employee is registered, or has an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

No WFP employee is registered, or has an application pending to register, as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

WFP does not have any related parties. As a result, we do not have a relationship with any related parties.

WFP only receives compensation directly from Clients. We do not receive compensation from any outside source. We do not have any conflicts of interest with any outside party.

Recommendations or Selections of Other Investment Advisors

As referenced in Item 4 of this brochure, Waymaker Financial Planning recommends Clients to Outside Managers to manage their accounts. In the event that we recommend an Outside Manager, please note that we do not share in their advisory fee. Our fee is separate and in addition to their compensation (as noted in Item 5) and will be described to you prior to engagement. You are not obligated, contractually or otherwise, to use the services of any Outside Manager we recommend. Additionally, Waymaker Financial Planning will only recommend an Outside Manager who is properly licensed or registered as an investment adviser.

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

As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in the best interests of each Client. Our Clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings. The firm also adheres to the Code of Ethics and Professional Responsibility adopted by the CFP® Board of Standards Inc., and accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities

Code of Ethics Description

This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory Clients. A summary of the Code of Ethics' Principles is outlined below.

- **Integrity** - An advisor will provide professional services with integrity. Integrity demands honesty and candor which must not be subordinated to personal gain. Advisors are placed by Clients in positions of trust, and the ultimate source of that trust is the advisor's personal integrity. Allowance can be made for innocent error and legitimate differences of opinion; but integrity cannot co-exist with deceit or subordination of one's principles.
- **Objectivity** - An advisor will provide professional services objectively. Objectivity requires intellectual honesty and impartiality. Regardless of the particular service rendered or the capacity in which an advisor functions, an advisor should protect the integrity of their work, maintain objectivity, and avoid subordination of their judgment.
- **Competence** - Advisors will maintain the necessary knowledge and skill to provide professional services competently. Competence means attaining and maintaining an adequate level of knowledge and skill, and applies that knowledge effectively in providing services to Clients. Competence also includes the wisdom to recognize the limitations of that knowledge and when consultation with other professionals is appropriate or referral to other professionals necessary. Advisors make a continuing commitment to learning and professional improvement.
- **Fairness** - Advisors will be fair and reasonable in all professional relationships. Fairness requires impartiality, intellectual honesty, and disclosure of material conflict(s) of interest. It involves a subordination of one's own feelings, prejudices, and desires so as to achieve a proper balance of conflicting interests. Fairness is treating others in the same fashion that you would want to be treated and is an essential trait of any professional.
- **Confidentiality** - Advisors will protect the confidentiality of all Client information. Confidentiality means ensuring that information is accessible only to those authorized to have access. A relationship of trust and confidence with the Client can only be built upon the understanding that the Client's information will remain confidential.
- **Professionalism** - Advisors will act in a manner that demonstrates exemplary professional conduct. Professionalism requires behaving with dignity and courtesy to all who use their services, fellow professionals, and those in related professions. Advisors cooperate with fellow advisors to enhance and maintain the profession's public image and improve the quality of services.
- **Diligence** - Advisors will provide professional services diligently. Diligence is the provision of services in a reasonably prompt and thorough manner, including the proper planning for, and supervision of, the rendering of professional services.

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 a copy of its Code of Ethics to any Client or prospective Client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest

Neither our firm, its 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, advisor to the issuer, etc.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

Our firm and its “related persons” may buy or sell securities similar to, or different from, those we recommend to Clients for their accounts. In an effort to reduce or eliminate certain conflicts of interest involving the firm or 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.

Trading Securities At/Around the Same Time as Client’s Securities

Our firm and its “related persons” (associates, their immediate family members, etc.) may buy or sell securities the same as, 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. Clients often have different objectives and risk tolerances. At no time, however, will our firm or any related person receive preferential treatment over our Clients.

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

Item 12: Brokerage Practices

Factors Used to Select Custodians and/or Broker-Dealers

Waymaker Financial Planning does not have any affiliation with Broker-Dealers. Specific custodian recommendations are made to the Client based on their need for such services. We recommend custodians based on the reputation and services provided by the firm, as further detailed under each custodian/broker-dealer we recommend below.

1) Research and Other Soft-Dollar Benefits

We currently do not receive soft dollar benefits.

2) Brokerage for Client Referrals

We receive no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

3) Clients Directing Which Broker/Dealer/Custodian to Use

We do recommend specific custodians for Clients to use, however, Clients may custody their assets at a custodian of their choice.

TD Ameritrade

Advisor participates in the TD Ameritrade Institutional program. TD Ameritrade Institutional is a division of TD Ameritrade, Inc. ("TD Ameritrade"), member FINRA/SIPC. TD Ameritrade is an independent and unaffiliated SEC-registered broker-dealer. TD Ameritrade offers to independent investment Advisors services which include custody of securities, trade execution, clearance, and settlement of transactions. Advisor receives some benefits from TD Ameritrade through its participation in the program.

There is no direct link between Advisor's participation in the program and the investment advice it gives to its Clients, although Advisor receives economic benefits through its participation in the program that are typically not available to TD Ameritrade retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate Client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving Advisor participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to Client accounts); the ability to have advisory fees deducted directly from Client accounts; access to an electronic communications network for Client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to Advisor by third party vendors. TD Ameritrade may also have paid for business consulting and professional services received by Advisor's related persons. Some of the products and services made available by TD Ameritrade through the program may benefit Advisor but may not benefit its Client accounts. These products or services may assist Advisor in managing and administering Client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help Advisor manage and further develop its business enterprise. The benefits received by Advisor or its personnel through participation in the program do not depend on the number of brokerage transactions directed to TD Ameritrade. As part of its fiduciary duties to Clients, Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits by the Advisor or its related persons in and of itself creates a potential conflict of interest and may indirectly influence the Advisor's choice of TD Ameritrade for custody and brokerage services.

Charles Schwab

WFP does not maintain custody of your assets that we manage, although we may be deemed to have custody of your assets if you give us authority to withdraw assets from your account (see Item 15 – Custody, below). Your assets must be maintained in an account at a "qualified custodian," generally a broker-dealer or bank. We use Charles Schwab & Co., Inc. ("Schwab"), a registered broker-dealer, member SIPC, as the qualified custodian for new Clients that may already have existing accounts held at Schwab. We are independently owned and operated and are not affiliated with Schwab. Schwab will hold your assets in a brokerage account and buy and sell securities when we instruct them to. While we may recommend that you use Schwab as custodian/ broker, you will decide whether to do so and you will open your account with Schwab by entering into an account agreement directly with them. We do not open the account for you, although we may assist you in doing so. Even though your account may be maintained at Schwab, we can still use other brokers to execute trades for your account as described below (see "Your brokerage and custody costs")

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. Certain trades (for example, many mutual funds

and ETFs) may not incur Schwab commissions or transaction fees. Schwab is also compensated by earning interest on the uninvested cash in your account in Schwab's Cash Features Program. In addition to commissions, Schwab charges you a flat dollar amount as a "prime broker" or "trade away" fee for each trade that we have executed by a different broker-dealer but where the securities bought, or the funds from the securities sold, are deposited (settled) into your Schwab account. These fees are in addition to the commissions or other compensation you pay the executing broker dealer. 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.

Products and Services Available to Us From Schwab. Schwab Advisor Services™ is Schwab's business serving independent investment advisory firms like us. They provide our Clients and us with access to their 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 us manage or administer our Clients' accounts, while others help us manage and grow our business. Schwab's support services are generally available on an unsolicited basis and at no charge to us. Following is a more detailed description of Schwab's support services:

1. 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 that might not otherwise be accessible, 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.

2. 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

3. 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
- Technology, compliance, legal, and business consulting
- Publications and conferences on practice management and business succession.

Some services we would otherwise have to pay for. 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.

American Funds/Capital Group

WFP also uses Capital Bank and Trust Co., a registered investment adviser and American Funds Distributors, Inc., a broker-dealer. We are independently owned and operated. WFP is not an affiliate of Capital Guardian Trust Co. or American Funds.

SEI Private Trust Company

Waymaker Financial Planning has established a relationship with SEI Private Trust Company¹ (SPTC), a federally chartered, limited purpose savings association that provides custodial and personal trust services. It adheres to extensive federally mandated controls, which are audited by independent and internal auditors and designed to prevent fraudulent activity.

Since SEI Private Trust Company is a trust institution – not a bank or brokerage firm – your assets are segregated from SEI's and they are custodied in your name. This means trust-company creditors have no claim to your assets. Waymaker Financial Planning is independently operated and is not affiliated with SEI Private Trust Company.

SEI is compensated by charging Clients a fee based upon a percentage of the Client's account value. For additional details regarding SEI's compensation, Clients are encouraged to refer to SEI's custody agreement. Fees charged by SEI are in addition to advisory fees charged by WFP. The fees charged by SEI may be higher or lower than those charged by other qualified custodians.

Services offered to us by SEI Private Trust Company ("SEI")

SEI Private Trust Company ("SEI Trust"), a subsidiary of SEI, serves as custodian for each SEI account (SEI and SEI Trust collectively referred to as "SEI"). SEI provides each Client with reporting services, including consolidated monthly statements, quarterly performance reports, and year-end tax reports. SEI enables investment advisers such as our firm to offer our Clients mutual fund asset allocation models, underlying individual mutual funds, ETFs, and investment management programs that are not otherwise available to the general public. As part of its overall investment management program, SEI offers quarterly rebalancing of each Client's investment assets for the purpose of maintaining the assets in accordance with the Client's previously designated percentage (%) asset allocations for the SEI account, if elected by the Client. If a client desires automatic account rebalancing, he/she must first provide such authorization directly to our firm, who will then advise SEI accordingly. If the Client selects a customized model rather than an SEI asset allocation model, the Client's account will not be eligible for automatic rebalancing by SEI. In this case, our firm will provide recommendations for rebalancing based on the Client's goals and objectives. Our firm shall not remove Client accounts from SEI to another program without the Client's consent.

Aggregating (Block) Trading for Multiple Client Accounts

Investment advisors may elect to purchase or sell the same securities for several Clients at approximately the same time when they believe such action may prove advantageous to Clients. This process is referred to as aggregating orders, batch trading or block trading. We do not engage in block trading. It should be noted that implementing

¹ Investments held in a trust account are not protected from loss of value or from losses resulting from the management strategy employed. There is no assurance the goals of the strategies discussed will be met. Diversification may not protect against market risk.

trades on a block or aggregate basis may be less expensive for Client accounts; however, our trading policy is to implement all Client orders on an individual basis. Therefore, we do not aggregate or “block” Client transactions. Considering the types of investments we hold in advisory Client accounts, we do not believe Clients are hindered in any way because we trade accounts individually. This is because we develop individualized investment strategies for Clients and holdings will vary. Our strategies are primarily developed for the long-term and minor differences in price execution are not material to our overall investment strategy.

Outside Managers used by WFP may block Client trades at their discretion. Their specific practices are further discussed in their ADV Part 2A, Item 12.

Item 13: Review of Accounts

For those Clients who have engaged our firm for Ongoing Comprehensive Financial Planning services, we will schedule reviews with you in advance and there is no additional fee. Upon request, updated financial plans are provided.

It will be your responsibility to initiate a review if your agreement does not involve ongoing financial planning support, and these reviews are recommended on at least on an annual basis wherever practical. In addition, the reviews are conducted under a new or amended agreement and will be assessed at our current fee rate.

Client accounts with the Investment Management Service will be reviewed regularly on a quarterly basis by Michelle M. Vargas, President, CCO, and CFP®. The account is reviewed with regards to the Client’s investment policy and risk tolerance levels. Events that may trigger a special review would be unusual performance, addition or deletions of Client imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per Client's needs.

Clients will receive trade confirmations from the broker(s)/custodian for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest. WFP will not provide written reports to Investment Management Clients.

Item 14: Client Referrals and Other Compensation

Except as noted in Item 12 above, we do not receive any economic benefit, directly or indirectly, from any third party for advice rendered to our Clients. Nor do we, directly or indirectly, compensate any person who is not advisory personnel for Client referrals.

Item 15: Custody

WFP does not accept custody of Client funds except in the instance of withdrawing Client fees.

For Client accounts in which WFP directly debits their advisory fee:

- i. The custodian will send at least quarterly statements to the Client showing all disbursements for the account, including the amount of the advisory fee.
- ii. The Client will provide written authorization to WFP, permitting them to be paid directly for their accounts held by the custodian.

Clients should receive at least quarterly statements from the broker-dealer, bank or other qualified custodian that holds and maintains Client's investment assets. We urge you to carefully review such statements and compare such official custodial records to the account statements or reports that we may provide to you. Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16: Investment Discretion

WFP offers investment advisory services on both a discretionary and non-discretionary basis.

For Client accounts managed on a discretionary basis, we maintain discretion over Client accounts with respect to securities to be bought and sold, the amount of securities to be bought and sold, and WFP will not give advance notice or seek the Client's consent for any changes to the Portfolio. This includes discretionary authority for WFP to delegate the management of all or part of the Portfolio to one or more independent investment managers or independent investment management programs. Investment discretion is explained to Clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the Client will execute a Limited Power of Attorney, which will grant our firm discretion over the account. The custodian will specifically limit our authority within your account to the placement of trade orders and the request for the deduction of advisory fees. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the Client.

For Client accounts managed on a non-discretionary basis, WFP will receive Client's consent for any changes to the Portfolio. This will require your prior approval for each transaction with regard to the investment and reinvestment of account assets, or for our firm to give instructions to the custodian maintaining your account. Please note that in light of the requirement for your pre-approval, you must make yourself available and keep us updated on your contact information so that instructions can be efficiently affected on your behalf.

Item 17: Voting Client Securities

We do not vote Client proxies. Therefore, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. The Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless

you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

Item 18: Financial Information

Registered Investment Advisors are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to Clients, and we have not been the subject of a bankruptcy proceeding.

We do not have custody of Client funds or securities or require or solicit prepayment of more than \$500 in fees per Client six months in advance.

Item 19: Requirements for State-Registered Advisors

Principal Officers

Michelle M. Vargas serves as WFP's sole principal. Information about Michelle M. Vargas's education, business background, and outside business activities can be found on her ADV Part 2B, Brochure Supplement attached to this Brochure.

Outside Business

All outside business information, if applicable, of WFP is disclosed in Item 10 of this Brochure.

Performance-Based Fees

Neither WFP nor Michelle M. Vargas is compensated by performance-based fees.

Material Disciplinary Disclosures

No management person at WFP has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Material Relationships That Management Persons Have With Issuers of Securities

WFP nor Michelle M. Vargas have any relationship or arrangement with issuers of securities.



Waymaker Financial Planning

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Fort Worth, Texas 76107
(817) 935-0825
waymakerfp.com

Form ADV Part 2B – Brochure Supplement

March 28, 2023

For

Michelle M. Vargas, CFP®

President, Chief Compliance Officer, and Certified Financial Planner®

This brochure supplement provides information about Michelle M. Vargas that supplements the Waymaker Financial Planning, LLC, DBA Waymaker Financial Planning (“WFP”) brochure. A copy of that brochure precedes this supplement. Please contact Michelle M. Vargas if the WFP brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Michelle M. Vargas is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the identification number 2441702.

Item 2: Educational Background and Business Experience

Michelle M. Vargas

Born: 1967

Educational Background

- 1990 – Bachelor Of Science: Finance, University Of Southwestern Louisiana
- 1998 – Certificate in Financial Planning, College for Financial Planning

Business Experience

- 12/2019 – Present Waymaker Financial Planning, President, CCO, and CFP®
- 09/2019 – 11/2019 Relocation, Home Remodel
- 06/2000 – 08/2019 Heritage Christian Homeschool, Teacher/Academic Advisor
- 03/1997 – 05/2000 Partners Wealth Management, CFP®/Branch Manager
- 05/1995 – 03/1997 Great Western Financial Securities, Financial Advisor
- 01/1994 – 02/1995 Edward Jones, Investment Representative
- 10/1990 – 12/1993 Harcourt Brace Publishing, Accountant/Inventory Specialist

Professional Designation(s):

CFP® (Certified Financial Planner): 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 71,000 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.

NAPFA Registered Financial Advisor:

The National Association of Personal Financial Advisors (NAPFA) is a membership organization. To become a NAPFA Registered Financial Advisor, the member must meet the following criteria:

- **Fiduciary Standard** - The advisor shall exercise his/her best efforts to act in good faith and in the best interests of the Client.
- **Advice Across Disciplines** - NAPFA Registered Financial Advisors are broadly trained to bring together and apply the separate disciplines comprising personal finance—income tax, financial position and cash flow, retirement preparation, estate planning, investments, and risk management. NAPFA Registered Financial Advisors and their associated firms help Clients by offering a full range of coordinated advice on issues surrounding a Client's personal financial situation—not limiting their advice to marketable financial assets alone.
- **Education** - Bachelor's degree in any discipline from an accredited institution.
- **Specialized Education Requirement** - NAPFA requires the Certified Financial Planner™ credential to meet the advanced, broad-based education in financial planning requirement.
- **Peer Review** - Submit a financial plan for peer review.
- **Continuing Education Requirement** - 60 hours total every two years.
- **Experience** - An individual must have had at least 36 months of experience being primarily engaged in the provision of comprehensive financial planning services.

- **Fee-Only Compensation** - The advisor must be compensated solely by the Client with neither the advisor nor any related party receiving compensation that is contingent on the purchase or sale of a financial product. Neither Members nor Affiliates may receive commissions, rebates, awards, finder's fees, bonuses or other forms of compensation from others as a result of a Client's implementation of the individual's planning recommendations.

Item 3: Disciplinary Information

Michelle M. Vargas has never been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4: Other Business Activities

Michelle M. Vargas is not involved with outside business activities.

Item 5: Additional Compensation

Michelle M. Vargas does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through WFP.

Item 6: Supervision

Michelle M. Vargas, as Chief Compliance Officer of WFP, is responsible for supervision. Michelle M. Vargas is bound by the firm's policies and procedures and Code of Ethics. She may be contacted at the phone number on this brochure supplement.

Item 7: Requirements for State Registered Advisors

Michelle M. Vargas has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.