F5 Financial Planning, L.L.C.

CRD Number: 170674

www.f5fp.com

Firm Brochure

(Part 2A of Form ADV)

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This brochure provides information about the qualifications and business practices of F5 Financial Planning, L.L.C. ["F5FP"] If you have any questions about the contents of this brochure, please contact us at: (630) 474-5213, or by email at: info@f5fp.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority. Registration does not imply a certain level of skill or training.

Additional information about F5FP is available on the SEC's website at www.adviserinfo.sec.gov.

August 1, 2022

Item 2. Material Changes

The Brochure will be amended anytime there is a material change, and this section will include a summary of any material changes.

Item 1 – 50 South Main St office in Naperville, IL was relocated to 29 South Webster St, Suite 305B, Naperville, IL 60540.

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: (630) 474-5213; by email at: info@f5fp.com via our web site www.f5fp.com.

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Item 4. Advisory Business

Description of Our Advisory Firm

F5 Financial Planning, L.L.C. is an Illinois-based company formed in 2011. Our firm is not a subsidiary of nor do we control another entity. In addition to our 2014 registration as an investment advisor in Illinois, our firm and its associates may register or meet certain exemptions to registration in other states in which we conduct business. Curtis Stowers and Joshua Duncan, noted in Item 19, are our firm's shareholders, and Mr. Stowers is our firm's designated principal (supervisor).

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 fiduciaries, we are obligated to put *you – our client – first*. We feel this sets us apart from other types of firms in the securities industry such as broker/dealers that may be held to perhaps lesser "suitability" standards. Such firms may not be required under current regulation to place clients' interests ahead of their own or to fully disclose conflicts involving their recommendations to clients.

As an investment adviser registered under the Illinois Securities Act, Securities Act of the State of Texas, Georgia Uniform Securities Act, Florida Securities Act, Securities Act of Washington and other applicable federal and state securities laws, the Adviser owes the client a fiduciary duty to put the Client's interest first which includes, but is not limited to, a duty of care, loyalty, obedience, and utmost good faith.

Description of Advisory Services Offered

The firm provides its clients with financial planning and investment advisory services that are specifically tailored to the client's individual needs and circumstances. The firm utilizes a combination of in-person meetings, telephone, email correspondence, as well as financial planning questionnaires to obtain and clarify a client's goals and objectives. A client's specific goals and objectives are used as a basis for the financial planning and investment strategy developed for each client.

The primary type of advisory service offered by the firm is comprehensive, fee only financial planning. The firm also provides investment supervisory services (i.e. "asset management") but only as part of an on-going financial planning relationship. In performing its services, the firm is not required to verify any information received from the client or from the client's other professionals. Each client is advised that it remains his/her responsibility to promptly notify the firm when there are any changes in his/her financial situation and/or financial objectives for the purpose of reviewing, evaluating, or revising previous recommendations and/or services.

In the course of developing a client's investment strategy, clients may impose restrictions on investing in certain securities or types of securities. These restrictions must be submitted in writing and signed by the client. In cases where it is appropriate, the independent custodian will also be informed of these restrictions. If a client imposes investment restrictions on their investment strategy, the firm will discuss (with the client) the advantages, disadvantages, and anticipated impact of those restrictions on the client's investment strategy.

The following are the financial planning and investment management services offered to clients:

Comprehensive Financial Planning Services

The firm works with clients to identify and define their specific financial goals and objectives in order to develop strategies for attaining those goals and objectives. The strategies developed include a focus on any number of the following areas:

- Goal setting and achievement (financial and non-financial goals);
- Investment management and advisory services including asset allocation services, monitoring of investments, and implementation of recommended investment plans;
- Retirement planning and projections including statistical analyses such as Monte Carlo simulations;
- Estate planning, wealth transfer, and family succession strategies;
- Cash flow planning and budgeting;
- Wealth preservation and savings analysis;
- Insurance and risk management reviews, risk assessment analyses, and risk reduction strategies;
- Tax planning and tax reduction strategies;
- College funding and planning for children and grandchildren;
- Employee benefits reviews; and
- Executive compensation and stock options analyses.

Discretionary Investment Advisory Services/Portfolio Management Services

Discretionary investment advisory services are only provided as part of the comprehensive financial planning services described above. All investment management, monitoring, and planning services are based on an in-depth analysis of each client's financial goals, the time horizon applicable to their objectives and their tolerance for investment risk.

The firm coordinates the investment and financial planning advice in an individually tailored, long-term strategy for each client. This advice is updated regularly with clients to ensure that if changes are needed, they are made on a timely basis. All portfolios are reviewed for risk, liquidity, cash flow requirements, and diversification among asset classes and investment styles. Assets under the direct management of the firm are held directly in the client's name by the independent custodian, Shareholders Service Group (SSG)/ Pershing. The firm does not act as a custodian of client assets. For purposes of the Security and Exchange Commissions (SEC) technical definition of "custody", the firm may be deemed as having custody because, in some cases, the firm is allowed to deduct its advisory fees directly from its client's account after having been given express, written consent from the client to do so.

Retirement Plan Consulting

Retirement Plan Consulting develops and maintains an Investment Policy Statement for an employer retirement plans like a 401(k). The IPS formalizes investment review guidelines. Retirement Plan Consulting provides initial and ongoing due diligence of the plan's securities. Reviews with the trustee or investment committee are scheduled according to the trustee.

We assist in the plan design, but F5 Financial Planning does not provide Third Party Administration (TPA) services. The TPA is hired by the plan's trustee.

Client Tailored Services and Client Imposed Restrictions

F5FP offers the same suite of services to all of its clients. However, specific client financial plans and their implementation are dependent upon the client Investment Policy Statement which outlines each client's current financial situation and is used to construct a client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

General Information

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

Our firm owes the client a fiduciary duty and will use its best judgment and good faith effort in rendering its services. F5FP cannot warrant or guarantee any particular level of account performance or that your 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 for our adherence to your direction or that of your legal agent; any independent act or failure to act by an independent service provider maintaining an account.

Wrap Fee Programs

Our firm does not participate in or sponsor wrap fee investment management programs.

Managed Assets

As of March 18, 2022, F5 Financial Planning managed $105,939,459 assets for about 493 accounts or around 96 client households. Approximately $103,645,370 is managed on a discretionary basis.

Item 5. Fees and Compensation

As a fee only firm, F5FP is compensated directly by its clients and never accepts commissions, referral fees, or compensation of any kind related to the products recommended to client or purchased or sold by clients.

When it is appropriate, the firm may recommend other professionals to its clients. These professionals may include attorneys, accountants, insurance agents, real estate agents, etc. The firm does not pay or receive any referral fees or compensation for the referrals made to its clients. These other professionals are engaged directly by the client on an as-needed basis even when recommended by the firm. Any known conflicts of interest will be disclosed to the client and managed in the best interest of the client.

Comprehensive Financial Planning and Investment Management Fee

Initial financial planning fees for the Comprehensive Financial Planning agreement are $3,000. This is a one-time fee. The firm charges an annual fee for the Comprehensive Financial Planning Services described above. The fee agreement is provided to the prospective client in an engagement letter prior to working together.
An approximate schedule for the annual fee is as follows:

Investable Assets	Annual Fee
< $500,000	$4,000
$500,000 - $600,000	$5,000
$600,000 - $700,000	$6,000
$700,000 - $800,000	$7,000
$800,000 - $900,000	$8,000
$900,000 - $1,000,000	$9,000
$1,000,000 - $1,200,000	$10,000
$1,200,000 - $1,400,000	$11,000
$1,400,000 - $1,600,000	$12,000
$1,600,000 - $1,800,000	$13,000
$1,800,000 - $2,000,000	$14,000
$2,000,000 - $2,500,000	$15,000
> $2,500,000	Negotiable

The fee is payable on a quarterly basis at the beginning of each calendar quarter. In no case will any fee be prepaid six months or more in advance. The firm's fees are negotiable. The annual comprehensive financial planning fee paid to the firm for discretionary or nondiscretionary investment management services is independent of any fees and expenses charged by mutual fund companies or the broker-dealer with whom transactions are placed. A complete explanation of fees and expenses charged by mutual funds is contained in the fund's prospectus.

Retirement Plan Consulting Services

Fees for Retirement Investment Consulting Services will be determined based on complexity and scope of work requested. It is anticipated that these fees will be a maximum of 1.00% of the plan's assets but are negotiable.

Additional Sources of Income

The firm and its advisors do not sell insurance or investment products and do not accept commissions as a result of product recommendations, product sales, or product purchases. The firm does not accept referral or finder's fees from other firms. The firm does not have any "soft dollar" arrangements with any supplier of financial products or services.

Fee Billing

In all instances, the Adviser will send the client a written invoice, including the fee, the time period covered by the fee, and, if applicable, the amount of assets under management on which the fee was based. The Adviser will send these to the client concurrent with the request for payment or payment of the Adviser's advisory fees. We urge the client to compare this information with the fees listed in the account statement.

Comprehensive financial planning clients are given the choice to have their quarterly fees deducted from their designated brokerage account at the independent custodian used by the firm or to be invoiced at the end of each calendar quarter. If a client chooses to have their quarterly fee deducted from their brokerage account, they must provide the firm and the custodian with advanced, written consent. These quarterly fees are billed in arrears for the proceeding calendar quarter.

An initial, one-time only fee is required for all engagements.

Other Fees

Custodians may charge transaction fees on purchases or sales of certain mutual funds, stocks, bonds, exchange-traded funds, and other investment products. These transaction charges are usually relatively small and are incidental to the purchase or sale of a security. In some cases, custodians also charge monthly, quarterly or annual custody fees. Fees for custody are disclosed to clients when this type of arrangement is recommended.

Mutual funds and exchange-traded funds generally charge a management fee for their services as investment managers. The management fee is included in the expense ratio. Mutual fund fees also include transaction charges for the purchase or sale of securities within the fund and may charge other fees as disclosed in the fund prospectus. These fees are in addition to the fees paid by the client to the firm.

The other fees described in this section are paid to the third-party custodian or mutual fund company. The firm does not receive these fees in any form.

Agreement Termination

Prior to engaging the firm for Comprehensive Financial Planning Services or Project and Hourly Financial Planning Services, the client will be required to enter into a written agreement with the firm setting forth the terms and conditions under which the firm shall render its services (the "Agreement").

The Agreement between the firm and the client will continue in effect in accordance with the terms set forth in the Agreement unless modified or terminated in writing by the client or the firm. The client and the firm, each, shall have the right to terminate the Agreement at any time. Within thirty (30) days after receiving written termination, the client will receive a prorated portion of the fees for the remaining services that were not rendered. Neither the firm nor the client may assign the Agreement without the written consent of the other party. Transactions that do not result in a change of actual control or management of the firm shall not be considered an assignment.

The firm reserves the right to stop work or terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate to providing proper financial advice, per the judgment of the firm.

If a client terminates its relationship with the Adviser before completing the client's written financial plan or analysis, the firm will provide the work completed to date to the client. The client acknowledges the plan or analysis is incomplete and may not meet their desired goal or output.

Unless a client has received the firm's disclosure brochure at least 48 hours prior to signing the investment advisory contract, the client may terminate the investment advisory contract within five (5) business days of signing the contract without incurring any advisory fees.

Compensation for Sales of Investment Products

Neither the firm, nor its employees receive any compensation of any kind for the products or investments recommended to its clients, sold by its clients, or purchased by clients.

Client Right of Cancellation

In Illinois, 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 incurring any advisory fees.

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

F5FP does not charge performance-based fees or engage in side-by-side management.

Item 7. Types of Clients

F5FP provides advice primarily to individuals (other than high net worth individuals) and high net worth individuals.

We have no asset or net worth minimums for financial planning or investment management services.

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

Methods of Analysis and Investment Strategies

Method of Analysis

If we are engaged to provide investment advice, we will first gather and consider several factors, including your:

- Current financial situation,
- Current and long-term needs,
- Investment goals and objectives,
- Level of investment knowledge,
- Tolerance for risk, and
- Restrictions, if any, on the management of your portfolio

We generally employ a fundamental analysis which involves evaluating economic factors including interest rates, the current state of the economy, or the future growth of an industry sector. In addition to our own research, the firm's recommendations may also be drawn from research sources that include financial publications, investment analysis and reporting software, materials from outside sources, annual reports, prospectuses and other regulatory filings, and company press releases.

We make asset allocation and investment policy decisions based on the above-noted elements and any other reasonable requirements you may prescribe. We will discuss with you how, in our best judgment, to meet your objective while at the same time seeking a prudent level of risk exposure.

Investment Strategies

We do not engage in market timing or the selection of individual equities. We favor a long-term buy and hold strategy with periodic rebalancing of the portfolio among asset classes, while incorporating the principles of Modern Portfolio Theory, whose concepts are based on rigorous, long-term academic research. The major premises of this theory include:

- Markets are typically fairly efficient (though not always rational); therefore, it is extremely difficult to gain a competitive edge by exploiting market anomalies.

- Risk and reward are highly correlated. Over time, riskier assets provide higher expected returns to compensate investors for accepting greater risk.
- Adding high-risk, low-correlating asset classes to a portfolio can actually reduce volatility/risk while increasing expected rates of return.
- Proper diversification of a portfolio can maximize expected return for a certain level of risk; likewise, it can minimize risk for a certain expected rate of return.

We also adhere to some other major premises that have been supported by a significant amount of time-tested research, such as:

- Index-based funds outperform actively-managed funds. This applies to every asset class and every investment style for stocks and bonds, and is especially true when comparing portfolios of multiple funds rather than individual funds. These results become more pronounced the longer the time frame being analyzed.
- Costs have a significant impact on the long-term performance of a portfolio. A fund's expense ratio is the primary factor in how that fund performs versus its competition, especially over long periods of time.

Investment Strategy and Method of Analysis Materials Risks

Investment Strategy Risks

We believe our strategies and investment recommendations are designed to produce the appropriate potential return for the given level of risk; however, we cannot guarantee that an investment objective or planning goal will be achieved. As an investor you must be able to bear the risk of loss that is associated with your account, which may include the loss of some or all of your principal. In general, risks regarding markets include interest rates, company, and management risk, among others. Examples include:

- Market Risk – When the stock market as a whole or an industry as a whole falls, it can cause the prices of individual stocks to fall indiscriminately. This is also called systemic or systematic risk.
- Company Risk – When investing in securities, there is always a certain level of company or industry-specific risk that is inherent in each company or issuer. This is also referred to as unsystematic risk and can be reduced through appropriate diversification. There is the risk that the company will perform poorly or have its value reduced based on factors specific to the company or industry.
- Management Risk – An investment with a firm varies with the success and failure of its investment strategies, research, analysis, and determination of its portfolio. If an investment strategy were not to produce expected returns, the value of the investment would decrease.
- Firm Research – When the firm's research and analyses are based on commercially available software, rating services, general market and financial information, or due diligence reviews, the firm is relying on the accuracy and validity of the information or capabilities provided by

selected vendors, rating services, market data, and the issuers themselves. The firm makes every effort to determine the accuracy of the information received but it cannot predict the outcome of events or actions taken or not taken, or the validity of all information it has researched or provided, which may or may not affect the advice on or investment management of an account.

- Passive Markets Theory – A portfolio that employs a passive, efficient markets approach (often associated with index investing) has the potential risk that at times the broader allocation may generate lower-than-expected returns than those from a specific, more narrowly focused asset, and that the return on each type of asset is a deviation from the average return for the asset class. We believe this variance from the "expected return" is generally low under normal market conditions when a portfolio is made up of diverse, non-correlated assets.
- Socially Conscious Investing – If you require your portfolio to be invested according to socially conscious principles, you should note that returns on investments of this type may be limited and because of this limitation you may not be able to be as well diversified among various asset classes. The number of publicly traded companies that meet socially conscious investment parameters is also limited, and due to this limitation, there is a probability of similarity or overlap of holdings, especially among socially conscious mutual funds or ETFs. Therefore, there could be a more pronounced positive or negative impact on a socially conscious portfolio, which could be more volatile than a fully diversified portfolio.

Security Specific Material Risks

ETF and Mutual Fund Risk – ETF or mutual funds may carry additional expenses based on their share of operating expenses and certain brokerage fees, which may result in the potential duplication of certain fees. The risk of owning an ETF or mutual fund also generally reflects the risks of their underlying securities.

Fixed Income Risks – Various forms of fixed income instruments, such as bonds, money market funds, bond funds, and certificates of deposit, may be affected by various forms of risk including:

- Interest Rate Risk – The risk that the value of the fixed income holding will decrease because of an increase in interest rates.
- Liquidity Risk – The inability to readily buy or sell an investment for a price close to the true underlying value of the assets due to a lack of buyers and sellers. While certain types of fixed income are generally liquid (i.e., bonds), there are risks which may occur such as when an issue trading on any given period does not readily support buys and sells at an efficient price.
- Credit Risk – The potential risk that an issuer would be unable to pay scheduled interest or repay principal at maturity, sometimes referred to as "default risk." Credit risk may also occur when issuer's ability to make payments of principal and interest when due is interrupted. This may result in a negative impact on all forms of debt instruments, as well as funds or ETF share values hat hold these issues. Bondholders are creditors of an issuer and have priority to assets before equity holders (i.e., stockholders) when receiving a payout from liquidation or restructuring.

When defaults occur due to bankruptcy, the type of bond held will determine seniority of payment.

- Reinvestment Risk – With declining interest rates, investors may have to reinvest interest income or principal at a lower rate.
- Duration Risk – Duration is a measure of a bond's volatility, expressed in years to be repaid by its internal cash flow (interest payments). Bonds with longer durations carry more risk and have higher price volatility than bonds with shorter durations.

Index Investing **–** ETFs and indexed funds have the potential to be affected by "active risk" or "tracking error risk," which might be defined as a deviation from the stated benchmark. Since the core portfolio may attempt to closely replicate a stated benchmark, the source of the tracking error or deviation may come from a satellite portfolio or position, or from a "sample" or "optimized" index fund or ETF that may not as closely align with the stated benchmark. In these instances, the firm may choose to reduce the weighting of a satellite holding, utilize very active satellites, or use a "replicate index" position as part of its core holdings to minimize the effects of the tracking error in relation to the overall portfolio.

QDI Ratios **–** While many ETFs and index mutual funds are known for their potential tax-efficiency and higher "qualified dividend income" (QDI) percentages, there are asset classes within these investment vehicles or holding periods within that may not benefit. Shorter holding periods, as well as commodities and currencies (that may be part of an ETF or mutual fund portfolio), may be considered "non-qualified" under certain tax code provisions. We consider a holding's QDI when tax-efficiency is an important aspect of the client's portfolio.

Item 9. Disciplinary Information

Neither F5FP nor any of its personnel have been subject to any disciplinary events.

Item 10. Other Financial Industry Activities and Affiliations

We are not affiliated nor have a material relationship with any other financial industry entities.

Our policies require that we conduct business activities in a manner that avoids actual or potential conflicts of interest between the firm personnel and the client, or that may otherwise be contrary to law. We will provide disclosure to the client, prior to and throughout the term of the engagement, of any conflicts of interest which will or may reasonably compromise our impartiality or independence.

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

Code of Ethics: The Advisor adheres to an explicit Code of Ethics. A summary of the Code of Ethics' Principles is outlined below.

1) Integrity: The advisor shall offer and provide professional services with integrity.
2) Objectivity: The advisor shall be objective in providing professional services to clients.
3) Competence: The advisor shall provide services to clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which the advisor is engaged.
4) Fairness: The advisor shall perform professional services in a manner that is fair and reasonable to clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.
5) Confidentiality: The advisor shall not disclose confidential client information without the specific consent of the client unless in response to proper legal process, to defend against charges of wrongdoing by the advisor, or in connection with a civil dispute between the advisor and client.
6) Professionalism: The advisor's conduct in all matter shall reflect credit upon the profession.
7) Diligence: The advisor shall act diligently in providing professional services.

At times we as individuals may hold positions in securities that may also be recommended to clients. We may also buy a security for ourselves at or near the same time that we recommend selling the same security to a client (or vice versa) based on the unique situation of each individual. However, at no time will we receive preferential treatment over clients. We enforce the applicable rules of the Investment Advisor Act of 1940 including the provision against insider trading. We maintain the required personal securities transaction records for all employees and require prior approval for non-systematic trades.

Item 12. Brokerage Practices

We do not have any affiliation with product sales firms. Specific custodian recommendations are made to clients based on their need for such services. We typically recommend mutual fund and discount brokerage firms like Vanguard, Fidelity, Charles Schwab, Scottrade, and TD Ameritrade (TD Ameritrade Institutional, Division of TD Ameritrade, Inc., member FINRA/SIPC/NFA) based on their transaction costs, ease of use, fund selection, and client service. When clients select investment management services, we use an independent, 3rd-party custodian.

We do not receive fees or commissions from any of these arrangements, although we may benefit from electronic delivery of client information, electronic trading platforms and other services provided by custodians for the benefit of clients. We may also benefit from other services provided by custodians, such as research, continuing education, and practice management advice. These benefits are standard in a relationship with these custodians and are not in return for client recommendations or transactions.

We do not consider potential client referrals to us from brokerages in the brokerage recommendations we provide to our clients. Advisor is not affiliated with the brokerage firm. Broker does not supervise the advisor, its agents or activities.

We do not direct brokerage for specific client transactions except occasionally individual bonds, for which we may select a broker-dealer to secure better pricing for the client than offered by the custodial broker-deal on an individual trade.

Item 13. Review of Accounts

Periodic Reviews

- Investment Management Reviews – Investment management reviews are reviewed quarterly or more frequently as market conditions dictate by members of F5FP.
- Financial Planning Reviews – F5FP meets with clients 2-4 times per year to review their financial plan and investment recommendations.

Review Triggers

Reviews may be triggered by material market, economic or political events, or by changes in client's financial situation (such as retirement, termination of employment, physical move, or inheritance).

Regular Reports

- Investment Management Reporting – Investment portfolios are reviewed annually with clients. Investment reports are available quarterly or as requested. Additionally, clients will receive monthly and/or quarterly reports from the custodian holding your funds and securities. Clients can also access such reports electronically.
- Financial Planning Reporting – Financial plans are reviewed 2-4 times per year with clients. Reports will be made available at those meetings.
- Hourly or Project Based Planning Reporting – Clients are provided a one-time financial plan concerning their financial situation. After the presentation of the plan, there are no further reports. Clients may request additional plans or reports for an additional fee.

Item 14. Client Referrals and Other Compensation

F5FP engages independent solicitors to provide client referrals. If a client is referred to us by a solicitor, this practice is disclosed to the client in writing by the solicitor and F5FP pays the solicitor out of its own funds—specifically, F5FP generally pays the solicitor a portion of the advisory fees earned for managing the capital of the client or investor that was referred. The use of solicitors is strictly regulated under applicable federal and state law. F5FP's policy is to fully comply with the requirements of Rule 206(4)-3, under the Investment Advisers Act of 1940, as amended, and similar state rules, as applicable.

F5FP may receive client referrals from Zoe Financial, Inc through its participation in Zoe Advisor Network (ZAN). Zoe Financial, Inc is independent of and unaffiliated with F5FP and there is no employee relationship between them. Zoe Financial established the Zoe Advisor Network as a means of referring individuals and other investors seeking fiduciary personal investment management services or financial planning services to independent investment advisors. Zoe Financial does not supervise F5FP and has no responsibility for the F5FP's management of client portfolios or F5FP's other advice or services. F5FP pays Zoe Financial an on-going fee for each successful client referral. This fee is usually a percentage of the advisory fee that the client pays to F5FP ("Solicitation Fee"). F5FP will not charge clients referred through Zoe Advisor Network any fees or costs higher than its standard fee schedule offered to its clients. For information regarding additional or other fees paid directly or indirectly to Zoe Financial Inc, please refer to the Zoe Financial Disclosure and Acknowledgement Form.

Item 15. Custody

Advisor is not affiliated with the custodian. The custodian does not supervise the advisor, its agents or activities.

Account Statements

As paying agent for our firm, an independent custodian will directly debit clients account(s) for the payment of our advisory fees. This ability to deduct our advisory fees from client's accounts causes our firm to exercise limited custody over funds or securities. We do not have physical custody of any of our client's funds and/or securities. Funds and securities will be held with a bank, broker-dealer, or other independent, qualified custodian. Clients will receive account statements at the address of record from the independent, qualified custodian(s) holding their funds and securities at least quarterly. The account statements from custodian(s) will indicate the amount of our advisory fees deducted from client account(s) each billing period. Clients should carefully review account statements for accuracy.

Statements Provided by F5FP

Clients are at times provided account statements, net worth statements, and net worth graphs that are generated from our financial planning software. Net worth statements contain approximations of bank account balances provided by the client, as well as the value of land, real estate, limited partnerships, and other hard-to-price assets. The net worth statements are used for long-term financial planning where the exact values of assets are not material to the financial planning tasks. The book values of hard to price assets are reviewed whenever supplemental information relating to valuation is received. Otherwise, these assets are priced at client cost. Clients are urged to compare the statements they receive from us to those they receive from their qualified custodians.

Item 16. Investment Discretion

Before we can buy or sell securities on client's behalf, they must first sign our discretionary management agreement, a power of attorney, and/or trading authorization forms.

Clients may grant our firm discretion over the selection and amount of securities to be purchased or sold for their account(s) without obtaining their consent or approval prior to each transaction. Clients may specify investment objectives, guidelines, and/or impose certain conditions or investment parameters for their account(s). Please refer to the "Advisory Business" section in this brochure for more information on our discretionary management services.

If clients enter into non-discretionary arrangements with our firm, we will obtain their approval prior to the execution of any transactions for their account(s). Clients have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis.

Item 17. Voting Client Securities

We do not accept authority to vote client securities on their behalf.

Item 18. Financial Information

Balance Sheet

F5FP does not solicit prepayment of more than $500 in advisory fees per client, six months or more in advance and therefore does not need to include a balance sheet with this brochure.

Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients

Neither F5FP nor its management have any financial conditions that is likely to reasonably impair our ability to meet contractual commitments to clients.

Bankruptcy Petitions During the Past 10 Years

Neither F5FP nor its management has been the subject of a bankruptcy petition in the last ten years.

Item 19. Requirements for State-Registered Advisors

Principal Executive Officers and Management Persons

Designated Principal (Firm Supervisor)/Managing Member/Investment Advisor Representative

Curtis Louis Stowers (Born 1966), CFP®

Educational Background and Business Experience

Educational Background

- PhD in Industrial Engineering, University of Illinois; Urbana-Champaign, IL
- MS in Industrial Engineering, University of Illinois; Urbana-Champaign, IL
- BS in Industrial Engineering, University of Illinois; Urbana-Champaign, IL
- Uniform Investment Advisor State Law Examination/NASAA Series 65

Business Experience

- Principal, F5 Financial Planning, L.L.C.; Naperville, IL (2012 – Present)
- Financial Planner, Sebold Capital Management, Inc.; Naperville, IL (2013-2014)
- Manager, Caterpillar Logistics Services, LLC; Peoria and Naperville, IL (1994-2012)
- Owner/Landlord, Midwest Business Ventures, LLC; Lakin, KS (2004 – 2017)

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 68,000 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, administered in 10 hours over a two-day period, 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

<u>Member (Shareholder)</u>

Joshua Scott Duncan (Born 1980), CFP®

<u>Educational Background and Business Experience</u>

Educational Background

- Master of Business Administration, Capella University; Minneapolis, MN
- BS in Computer Science, Eastern Illinois University; Charleston, IL
- Uniform Combines State Law Examination/NASAA Series 66

Business Experience

- Member, F5 Financial Planning, L.L.C.; McDonough, GA (2020-Present)
- Financial Planner, F5 Financial Planning, L.L.C.; McDonough, GA (2018-2019)
- Financial Advisor, Edward Jones Investments; McDonough, GA (2013-2018)
- Manager, Caterpillar Logistics Services LLC; Peoria and Downers Grove, IL (2002-2011)

<u>Other Business Activities</u>

Mr. Stowers and Mr. Duncan may on occasion speak, write, or consult for fees. These activities may or may not be related to the area of financial planning.

<u>Additional Compensation</u>

Neither Mr. Stowers nor Mr. Duncan are compensated for advisory services involving performance-based fees. They are not senior executives of or insiders to an issuer of a security. Our firm also prohibits employees from accepting or receiving additional economic benefit, such as sales awards or other prizes, for providing advisory services to its clients.

Neither Mr. Stowers nor Mr. Duncan are actively engaged in another investment-related business or occupation; they are not registered nor have an application pending to register as a registered representative of a broker / dealer or associated person of a futures commission merchant, commodity pool operator, or commodity trading advisor. Therefore, they do not receive commissions, bonuses or other compensation based on the sale of securities or other investment products, including that as a registered representative of a broker / dealer, and including distribution or service ("trail") fees from the sale of mutual funds.

Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable in this section. There are no criminal or civil actions, administrative enforcement proceedings, self-regulatory organization enforcement proceedings or any other proceedings applicable to F5FP, Mr. Stowers, or Mr. Duncan.

Supervision

Mr. Stowers serves in multiple capacities for F5FP: managing member, firm principal (supervisor), financial planner and investment advisor representative.

Mr. Duncan serves in multiple capacities for F5FP: financial planner and investment advisor representative.

We recognize that inability to segregate certain duties may potentially create conflicts of interest. However, we employ policies and procedures to ensure timely and accurate record keeping and supervision, including outsourcing certain functions to qualified entities to assist in these efforts when necessary.

Questions relative to our firm, its services in this ADV Part 2A may be made to the attention of Mr. Stowers at (630) 474-5213. Additional information about the firm, other advisory firms, or associated investment advisor representatives, including Mr. Stowers, is available on the internet at www.advisorinfo.sec.gov . A search of this site for firms may be accomplished by firm name or unique firm identifier, known as IARD number.

The IARD number for F5FP is 170674. You may also search Mr. Stowers by name or his reference number, which is 6011385. You may also search Mr. Duncan by name or his reference number, which is 6184795.

The business and disciplinary history, if any, of an investment advisory firm and its representatives may also be obtained by calling the Illinois Securities Department at (800) 628-7937

Business Continuity Plan

Our firm maintains a business continuity plan that is integrated with the entirety of our organization to ensure we appropriately respond to events that pose a significant disruption to its operations. A statement concerning our current plan is available under separate cover.