



Curtis L. Stowers

Form ADV Part 2A – Firm Disclosure Brochure

4003 Heron Court
Naperville, IL 60564

(630) 474-5213 | info@f5fp.com
<https://www.f5fp.com/>

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This brochure supplement provides information about your Investment Advisor Representative that supplements the firm disclosure brochure. You should have received a copy of the firm brochure that describes the investment advisory services offered through F5 Financial, a registered investment advisor. Please contact F5 Financial at the telephone number above if you did not receive their brochure or if you have any questions about the contents of this supplement. Additional information about your Investment Advisor Representative is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

This section of the brochure supplement includes the supervised person's name, age (or year of birth), formal education after high school, and business background (including an identification of the specific positions held) for the preceding five years.

Name: **Curtis L. Stowers**

Year of birth: **1966**

Education

The following information details your Financial Advisor's formal education. If a degree was attained, the type of the degree will be listed next to the name of the institution. If a degree is not listed, the Financial Advisor attended the institution but did not attain a degree.

- 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

Professional Designations

The following provides information on professional designation(s) that your Financial Advisor earned.

Certified Financial Planner™ - CFP®

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.

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.

Business Experience

The following information details your Financial Advisor’s business experience for at least the past 5 years.

- Owner, CCO and Financial Advisor, 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)

Item 3 - Disciplinary Information

This section includes any legal or disciplinary events and material to a client's or prospective client's evaluation of the supervised person.

There are no legal or disciplinary events required to be disclosed in response to this item. Any such disciplinary information would be available at www.adviserinfo.sec.gov.

Item 4 - Other Business Activities

This section includes any relationship between the advisory business and the supervised person's other financial industry activities that creates a material conflict of interest with clients and describes the nature of the conflict and generally how it is addressed. If the supervised person is actively engaged in any investment-related business or occupation, including if the supervised person is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, the business relationship, if any, between the advisory business and the other business is disclosed below.

Mr. Stowers is the co-owner of a virtual chief financial officer (vCFO) service to provide outsourced CFO services to businesses on a part-time or project basis. Advisory clients can allow be a vCFO client, which is a conflict of interest. This conflict of interest is mitigated by Mr. Stowers's fiduciary duty to act in a client's best interest.

There are no other financial industry activities that create a material conflict of interest activities to disclose.

Item 5 - Additional Compensation

This section includes details regarding if someone who is not a client provides an economic benefit to the supervised person for providing advisory services. For purposes of this Item, economic benefits include sales awards and other prizes, but not the supervised person's regular salary, if any.

Mr. Stowers can receive economic benefits based on production such as awards, incentive travel expenses, attendance at conferences, dinners or other entertainment events as well as promotional gifts.

Item 6 – Supervision

This section explains how F5 Financial supervises the supervised person, including how the advice the supervised person provided to clients is monitored.

F5 Financial maintains a supervisory structure and system reasonably designed to prevent violations of applicable state rules and regulations. Mr. Stowers serves as the Chief Compliance Officer and is responsible for administering the policies and procedures and a system of technology-based controls to monitor account activity for irregularities or patterns that require review and potential action that may lead to disciplinary action or reimbursements.