ADV PART 2A BROCHURE

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This brochure provides information about the qualifications and business practices of Life Transitions Planning LLC ("LTP"). If you have any questions about this brochure's contents, please contact us at (757) 618-6040. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission ("SEC") or any state securities authority. LTP is a Registered Investment Adviser ("RIA") with the appropriate state securities authorities. Registration as an Investment Adviser with the SEC or any state securities authority does not imply a certain level of skill or training.

Additional information about LTP is available on the SEC's website at http://www.adviserinfo.sec.gov/. You can search this site by a unique identifying number called an IARD number. The IARD number for LTP is 343517.

ITEM 2 - MATERIAL CHANGES

SUMMARY OF MATERIAL CHANGES

Under federal and state law, fiduciaries must make full disclosure to Clients of all material facts relating to the advisory relationship. This brochure provides clients or prospective clients with information and conflicts of interest about Life Transitions Planning LLC that should be considered before or when obtaining our investment advisory services. We are required to update this item to describe the material changes made to this brochure on an annual basis and deliver to you, within 120 days of the end of the fiscal year, a free updated brochure that includes or is accompanied by a summary of material changes; or a summary of material changes and an offer to provide an updated brochure and how to obtain it. We will also provide interim disclosures regarding material changes, as necessary.

As of August 12, 2026, there are no material changes to report, as this is our Firm's initial application for registration with the state of Virginia.

This brochure may be updated periodically for non-material changes to clarify and provide additional information.

QUESTIONS & CONCERNS

We encourage you to read this document in its entirety. Our Chief Compliance Officer, Tami Aloisa, remains available to address any questions or concerns regarding this Part 2A Brochure, including any material change disclosure or information described below.

ITEM 3 - TABLE OF CONTENTS

ITEM 4 - ADVISORY BUSINESS

ABOUT OUR FIRM

Life Transitions Planning LLC is a state-registered investment adviser, with its principal place of business located in Virginia. Life Transitions Planning LLC d/b/a LTPlanners was organized as a Virginia limited liability company on September 22, 2017 and began operating as a separately registered investment adviser in 2026. Prior to 2026, the Life Transitions Planning LLC d/b/a LTPlanners name was used as a doing-business-as name of another registered investment adviser with which our principal owner was associated, and its principal owner is Tami Aloisa. Our Firm was registered as an investment adviser in 2026. Registration as an Investment Adviser with the United States SEC or any state securities authority does not imply a certain level of skill or training.

This brochure is designed to provide detailed and precise information about each item noted in the table of contents. Certain disclosures are repeated in one or more items, and other disclosures are referred throughout to be as comprehensive as possible on the broad subject matters discussed.

Within this brochure, specific terms in either are used as follows:

- "LTP" refer to Life Transitions Planning LLC d/b/a LTPlanners.
- "Firm," "we," "us," and "our" refer to Life Transitions Planning LLC d/b/a LTPlanners.
- "Advisor," "Investment Advisor Representative," and "IAR" refers to our professional representatives who provide investment recommendations or advice on behalf of Life Transitions Planning LLC d/b/a LTPlanners.
- "You," "yours," and "Client" refers to Clients of Life Transitions Planning LLC d/b/a LTPlanners and its advisors.
- "Code" refers to our Firm's Code of Ethics.
- "CCO" refers to our Chief Compliance Officer, Tami Aloisa.

INVESTMENT MANAGEMENT SERVICES

Our Firm offers a variety of advisory services, which include discretionary and non-discretionary investment management, financial planning, consulting services and assets under advisement, independent third-party money management, and retirement services. Before rendering any preceding advisory services, Clients must enter into one or more written Investment Advisory Agreements ("Agreements"), setting forth the relevant terms and conditions of the advisory relationship.

We do not provide tax or legal advice. Clients should consult with an expert on tax or legal issues.

Our Firm manages portfolios for individuals, high-net-worth individuals and families, trusts, and retirement plans. We provide investment management and advisory services to multi-generational families using separately managed accounts under a custodial relationship with an independent brokerage firm.

With our discretionary relationship, we will change the portfolio as appropriate to help meet your financial objectives. We trade Client portfolios based on our Firm's market views and the Client's financial goals.

With our non-discretionary relationship, we will provide recommendations to help meet your financial objectives, but we must obtain your approval before making any transactions in your account.

We primarily invest in equities, over-the-counter equities, commercial paper, investment company securities, mutual funds, and exchange-traded funds, US Government Securities. A portion of the account may be held in cash, cash equivalents, or money market funds as part of the overall investment strategy. Cash balances may have a higher concentration and represent a sizable portion of your overall portfolio, depending on the current investment outlook or strategy.

Clients may impose reasonable restrictions on investing in certain securities by notifying Us through written notification.

Where deemed appropriate, we may recommend that our Clients invest in alternative assets, including hedge funds, private equity funds, real estate funds, and other alternative funds. Although the Investment Advisory Agreement with our Clients gives us broad investment authority, we do not anticipate investing in other security types.

Clients are advised to promptly notify us if there are changes in their financial situation or if they wish to place any limitations on managing their portfolios.

Our Firm typically requires a minimum account size of $250,000 for advisory accounts. However, at our sole discretion, we may accept smaller accounts based on various criteria, such as anticipated future assets, related accounts, and other individual Client circumstances.

FINANCIAL PLANNING SERVICES AND CONSULTING SERVICES

Our Firm offers both financial planning and consulting services. Our financial planning services may involve preparing written plan, report or analysis for the client. A plan may address a single topic or several, including strategies related to investment, retirement, insurance, tax optimization, education, income, and charitable giving. We tailor each plan to the individual circumstances, needs, and goals of the client.

Our consulting services, by contrast, address discrete financial issues or questions on an as-needed basis and generally do not result in a written financial plan or analysis. Consulting engagements may cover a wide range of topics depending on the client's needs, including any of the subject areas listed above as well as more specialized matters. Divorce financial consulting, described below, is one such consulting service.

Unless otherwise agreed in writing, you are solely responsible for determining whether to implement any of our financial planning or consulting recommendations. These services do not involve implementing transactions on your behalf and do not include active or ongoing monitoring or management of your investments or accounts.

If you elect to implement any of our recommendations through our Firm, or to retain our Firm to actively monitor and manage your investments, you must enter into a separate written agreement with us for those services.

Our financial planning and consulting services are educational and advisory in nature. We do not provide legal, accounting, or tax-preparation services, and nothing in a financial plan or consulting engagement should be construed as such. We recommend that you consult with your attorney, accountant, or other qualified professional regarding the legal and tax implications of any recommendation before implementing it.

DIVORCE FINANCIAL CONSULTING

For clients who are contemplating, currently navigating, or have recently completed a divorce, our Firm offers divorce financial consulting services. This service is designed to help clients understand the financial implications of divorce-related decisions and to support them — and their legal counsel — in reaching an equitable and financially sound settlement.

As part of this service, our Investment Adviser Representative(s) holding the Certified Divorce Financial Analyst® (CDFA®) designation may assist clients with:

- Organizing and analyzing marital assets, debts, and income to establish a clear financial picture prior to settlement negotiations;

- Evaluating the short- and long-term impact of different asset-division scenarios, including tax consequences;
- Analyzing spousal support and child support proposals in light of the client's post-divorce cash flow needs and lifestyle goals;
- Reviewing retirement accounts, pensions, and other employee benefits subject to division, and coordinating with actuaries or other specialists where needed;
- Modeling post-divorce budgets and projecting long-term financial security through retirement; and
- Working alongside the client's attorney (or, in mediation, as a neutral financial resource to both parties) to ensure that financial decisions made during settlement are fully informed.

This service is intended to complement, not replace, the client's legal representation. Our Investment Adviser Representatives do not provide legal advice, do not act as attorneys, and always recommend that clients retain independent legal counsel to represent their legal interests in the divorce proceeding. Similarly, this service does not include business valuation or actuarial pension valuation; where those specialized services are needed, we may work alongside qualified business appraisers or actuaries but do not perform those functions ourselves.

EMONEY ADVISOR PLATFORM

Our Firm makes available to Clients the "eMoney Advisor" platforms to provide periodic reporting services that can incorporate all the Client's investment assets, including those investment assets that are not part of the assets managed by our Firm ("Excluded Assets"). The Firm, is not responsible for the investment performance of the excluded assets.

Clients are never charged a separate fee for access to the eMoney Advisor platform. LTP pays all fees associated with the platform. The Client's only obligation is to pay the fees for financial planning and consulting services as agreed to in the Financial Planning and Consulting Agreement.

INDEPENDENT SUB-ADVISORY AND THIRD-PARTY MANAGER SERVICES

If deemed appropriate, our Firm will utilize the services of a Third Party Money Manager ("TPMM" or "Manager") to manage your accounts. Investment recommendations and securities trading will only be offered by or through the chosen TPMM. Our Firm will not advise on any specific securities concerning this service.

As of the date of this Brochure, the only Third-Party Money Manager utilized by our Firm is Altruist One, an optional bundled platform service offered by Altruist Financial LLC, our recommended Custodian. Clients who elect Altruist One receive bundled services including commission-free trading, automated tax-loss harvesting, and direct indexing. Additionally, all advisory Clients are required to maintain accounts with Altruist Financial LLC as the qualified Custodian, and Clients may use the eMoney Advisor platform for aggregated reporting as described elsewhere in this Brochure.

Before referring you, our Firm will provide initial due diligence on TPMMs and ongoing reviews of their management of your accounts. To assist in selecting an TPMM, our Firm will gather information about the Client's financial situation, investment objectives, and reasonable restrictions to be imposed upon the account management.

Our Firm will periodically review the Manager reports provided to the Client. We will periodically contact the Client to review their financial situation and objectives, communicate information to the Manager as warranted, and assist you in understanding and evaluating the services provided. The Client will be expected to notify our Firm of any changes in their financial situation, investment objectives, or account restrictions that could affect their financial standing.

By executing an Investment Advisory Agreement with our Firm, the Client gives our Firm the discretionary authority to hire or fire the Manager and to allocate assets among Managers without obtaining consent.

The services provided by the TPMM include:

- Assessment of your investment needs and objectives
- Implementation of an asset allocation
- Delivery of suitable style allocations (e.g., Income, Large Cap, Small Cap, Growth, Value, etc.)
- Facilitation of portfolio transactions
- Ongoing monitoring of investment vehicles' performance
- Review of accounts for adherence to policy guidelines and asset allocation
- Reporting of your portfolio activity.

Each Manager has minimum account requirements that will vary between Managers. Account minimums are typically higher for fixed-income accounts than for equity-based accounts. A complete description of the Manager's services, fee schedules, and account minimums will be disclosed in the Manager's disclosure brochure, which will be provided to you before or when an agreement for services is executed, and the account is established.

ROLLOVER RECOMMENDATION DISCLOSURE

Our Firm is considered a fiduciary under the Investment Advisers Act of 1940. When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are also fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and the Internal Revenue Code, as applicable, which are laws governing retirement accounts. We must act in your best interest and not put our interests ahead of yours. At the same time, how we make money conflicts with Client interests.

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

- leave the money in the former employer's plan, if permitted,
- roll over the assets to the new employer's plan, if one is available and rollovers are permitted,
- rollover to an Individual Retirement Account ("IRA"), or
- cash out the account value (which depending upon the Client's age, could result in adverse tax consequences).

Our Firm may recommend a Client rollover plan assets to an IRA for which our Firm provides investment advisory services. As a result, our Firm and its advisors may earn an asset-based fee on the rolled assets. In contrast, a recommendation that a Client leave their plan assets with their previous employer or rollover the assets to a plan sponsored by a new employer will result in no compensation to our Firm. Therefore, our Firm has an economic incentive to encourage a Client to roll plan assets into an IRA that our Firm will manage, which presents a conflict of interest. To mitigate the conflict of interest, there are numerous factors that our Firm will consider before recommending a rollover, including but not limited to:

- the investment options available in the plan versus the investment options available in an IRA,
- fees and expenses in the plan versus the fees and expenses in an IRA,

- the services and responsiveness of the plan's investment professionals versus those of our Firm,
- protection of assets from creditors and legal judgments,
- required minimum distributions and age considerations, and
- employer stock tax consequences, if any.

The Chief Compliance Officer remains available to address client questions regarding the supervision and oversight of rollover and transfer assets.

SEMINARS & WORKSHOPS

Our Firm occasionally provides financial, retirement, estate, and college planning seminars. Seminars are always offered on an impersonal basis and do not focus on the individual needs of participants.

CLIENT OBJECTIVES & RESTRICTIONS

Our Firm tailors our investment management and advisory services continuously to meet the needs of our Clients. We seek to ensure Client portfolios are managed consistently with those needs and objectives in mind. We meet with Clients on an initial and ongoing basis to assess their specific risk tolerance, time horizon, liquidity constraints, and other related factors relevant to managing their portfolios. Clients may impose reasonable restrictions on managing the accounts if the conditions do not impact the performance of a management strategy.

REGULATORY ASSETS UNDER MANAGEMENT

As of this brochure's date, we do not have any regulatory assets under management as this is a newly formed entity.

ITEM 5 - FEES AND COMPENSATION

In addition to the information provided in Item 4 – Advisory Business, this section details our Firm's services and each service's fees and compensation arrangement. The Client and LTP's Investment Advisory Agreement will outline and agree upon the exact costs and other terms related to the Client's Accounts.

INVESTMENT MANAGEMENT FEE

Our Firm offers investment management services for an annual fee based on the amount of assets under management. Our maximum annual fee is 1.00%, based on the scope and complexity of each individual client's circumstances. We have a minimum account size of $250,000 at the firm's discretion.

Our annual fee is reasonable in relation to (1) the services provided and (2) the fees charged by other investment advisers offering similar services/programs.

Our annual fee is prorated and charged monthly in arrears, based on the average daily balance of the account. Cash and cash equivalents, including money market funds, are subject to your advisory fee. Clients should understand that the advisory fees charged on these balances may exceed the returns provided by cash, cash equivalents, or money market funds, especially in low-interest rate environments.

Our Firm retains complete discretion to negotiate fees and may waive or impose different fees on any Client. The investment advisory fees will be deducted from your account and paid directly to our Firm by the qualified

Custodian(s) of your account. The Client will authorize your account's qualified Custodian(s) to deduct fees from the account and pay such fees directly to our Firm. All account assets, transactions, and advisory fees will be shown on the monthly or statements provided by the Custodian. You should review your account statements received from the qualified Custodian(s) and verify that appropriate investment advisory fees are being deducted. The qualified Custodian(s) will not verify the accuracy of the investment advisory fees deducted. We may aggregate related Client accounts to calculate the advisory fee applicable to the Client. The investment management agreement will outline the fee charged to a Client and any breakpoints based on the level of assets managed. The fees are subject to change with prior written notice to the Client.

Our annual investment advisory fee may be higher than that of other investment advisers that offer similar services and programs. In addition to our compensation, you may incur charges imposed at the mutual fund level (e.g., advisory fees and other fund expenses).

FINANCIAL PLANNING AND CONSULTING SERVICES FEES

There is a range in the amount of the fixed fee charged by our Firm for financial planning and consulting services. The minimum fee is $1500, and the maximum fixed fee is $5,000.

Fees are negotiable based upon the type of Client, the services requested, the investment adviser representative providing advice, the complexity of the Client's situation, the composition of the Client's account, other advisory services provided, and the relationship of the Client and the investment adviser representative.

The amount of the fee for your engagement is specified in your agreement with us. The full agreed-upon fee is due at the time the agreement is executed. All financial planning and consulting services will be completed within six months of engagement. Because our Firm completes these services within a six month time period, we do not require or solicit prepayment of more than $500 in fees per client six or more months in advance. If additional services are needed after the six-month period, we will execute a new agreement with the Client.

The fee is considered earned upon completion and delivery of the financial plan reports or analysis of agreed upon consulting services.

The Client may pay the fees owed for these services by submitting payment directly via Advisor Pay.

If the Client terminates the financial planning and consulting services after entering into an agreement with our Firm, the Client will be invoiced and responsible for immediate payment of any hourly financial planning services performed by us before receiving notice of termination. For financial planning services, our Firm performs under a fixed fee arrangement, the Client will be responsible for paying a pro-rated fixed fee equivalent to the percentage of work that our Firm completed. If there is a remaining balance of any fees paid in advance after deducting fees from the final invoice, those remaining proceeds will be refunded to the Client.

INDEPENDENT SUB-ADVISORY & THIRD-PARTY MANAGER SERVICE FEES

A complete description of the Third-Party Money Manager's ("TPMM" or "manager") services, fee schedules, and account minimums will be disclosed in Manager's disclosure brochure, which will be provided to you before or when an agreement for services is executed, and the account is established. Each third-party investment adviser is required under federal securities laws to provide their clients, including TPMM Clients, with a Form ADV Part 2A ("Adviser Brochure" or "this Brochure") that includes disclosures, and among other things, the fees charged to their clients.

The actual fee charged to the Client will vary depending on TPMM. With TPMMs, you may incur additional charges, including mutual fund sales loads, 12b-1 fees and surrender charges, and IRA and qualified retirement plan fees.

As of the date of this Brochure, the only TPMM utilized by our Firm is Altruist One. Clients who elect Altruist One are charged a platform fee of 0.12% per annum, payable directly to Altruist Financial LLC. This fee is in addition to our Firm's advisory fee. The combined total of our Firm's advisory fee and the Altruist One Platform Fee shall not exceed 1.12% per annum.

There is a potential conflict of interest in using independent Managers if they pay us a portion of their advisory fee and have met the conditions of our Firm's due diligence review. Our Firm is committed to always working in the Client's best interest. There may be other Managers not affiliated with our Firm that may be suitable for a Client or may be more or less costly. As with any Advisor, no guarantees can be made that the TPMM will achieve your financial goals or objectives. Further, no guarantees of performance can be offered.

Clients should review the TPMM's Brochure in its entirety, along with this Brochure, to fully understand the services, fees, agreements, and risks surrounding these arrangements and fully understand that these types of arrangements have layers of fees that may or may not be apparent without reading the TPMM's Brochure and this Brochure, along with the offering document/prospectus for underlining investments.

ALTRUIST ONE

Altruist Financial LLC, our recommended Custodian, offers an optional bundled platform service called "Altruist One" that Clients may elect to enroll in at their sole discretion. Altruist One is not a service of our Firm and is not a wrap fee program. If you elect Altruist One, Altruist Financial LLC will charge you a platform fee of 0.12% per annum, payable directly to Altruist Financial LLC (not to our LTP). Clients who enroll in Altruist One will receive bundled platform services that may include:

- Unlimited commission-free trading
- Automated tax-loss harvesting
- Direct indexing
- Other enhancements as described in the Altruist One Terms of Service (available at altruist.com/legal/altruist-one-terms/).

The features of Altruist One are determined solely by Altruist Financial LLC and are subject to change at any time. The combined total of our Firm's advisory fee and the Altruist One Platform Fee shall not exceed 1.12% per annum for enrolled Clients. Clients who do not elect Altruist One will not be charged the Altruist One Platform Fee and will continue under standard Altruist custody terms

Enrollment in Altruist One is completely voluntary and optional. Clients who prefer not to enroll may continue to receive advisory services without enrolling in Altruist One. Your election to enroll or decline Altruist One is indicated in Schedule A of this Agreement. Because Altruist One is a proprietary program of Altruist Financial LLC, our recommendation of Altruist as your Custodian may present a conflict of interest in that Altruist may benefit financially from Client enrollment in Altruist One. Our Firm does not receive any compensation or economic benefit in connection with Client enrollment in Altruist One. Our recommendation of Altruist as your Custodian is based on the independent factors described in Item 12 of our Form ADV Part 2A Brochure and is made in your best interest.

SEMINARS & WORKSHOPS FEE

Our Firm does not charge a fee for these seminars or workshops that may be provided to current or prospective Clients.

ADDITIONAL FEES & EXPENSES

In addition to the advisory fees paid to our Firm, Clients also incur certain charges imposed by other third parties, such as broker-dealers, Custodians, trust companies, banks, and other financial institutions. These additional charges include securities, transaction fees, custodial fees, and fees charged by the Third Party Money Manager. A fee may be imposed on a mutual fund or ETF (Exchange Traded Funds) in a Client's account, as disclosed in the fund's prospectus (e.g., fund management fees and other fund expenses), 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. Our brokerage practices are described at length in Item 12 below. Neither our Firm nor its supervised persons accept commission compensation for selling securities through LTP. Further, we do not share any additional fees and expenses outlined above.

Our Firm's investment strategies may include mutual and exchange-traded funds ("ETFs"). Our policy is to purchase institutional share classes of those mutual funds selected for the Client's portfolio. The institutional share class generally has the lowest expense ratio. The expense ratio is the annual fee that all mutual funds or ETFs charge their shareholders. It expresses the percentage of assets deducted each fiscal year for funds expenses, including 12b-1 fees, management fees, administrative fees, operating costs, and all other asset-based costs incurred by the fund. Some fund families offer different classes of the same fund, and one share class may have a lower expense ratio than another. Mutual fund expense ratios are in addition to our fees; we do not receive any portion of these charges. If an institutional share class is not available for the mutual fund selected, the adviser will purchase the least expensive share class available for the mutual fund. As share classes with lower expense ratios become available, we may use them in the Client's portfolio or convert the existing mutual fund position to the lower-cost share class. Clients who transfer mutual funds into their accounts with our Firm would bear the expense of any contingent or deferred sales loads incurred upon selling the product. If a mutual fund has a frequent trading policy, the policy can limit a Client's transactions in fund shares (e.g., for rebalancing, liquidations, deposits, or tax harvesting). All mutual fund expenses and fees are disclosed in the respective mutual fund prospectus.

When selecting investments for our Clients' portfolios, we might choose mutual funds on your account Custodian's Non-Transaction Fee (NTF) list. This means that your account Custodian will not charge a transaction fee or commission associated with the purchase or sale of the mutual fund.

The mutual fund companies that choose to participate in the Client's Custodial NTF fund program pay a fee to the Custodian to be included in the NTF program. The mutual fund owners bear the fee that a company pays to participate in the program, as captured in the fund's expense ratio. When choosing a fund from the Client's Custodial NTF list, our Firm considers the expected holding period, position size, and expense ratio versus alternative funds. Depending on our Firm's analysis and future events, NTF funds might not always be in the Client's best interest.

ITEM 6 - PERFORMANCE-BASED FEES & SIDE-BY-SIDE MANAGEMENT

Performance-based fees are based on a share of capital gains on or appreciation of the assets in a Client's account.

Our Firm does not charge performance-based fees and therefore does not participate in side-by-side management.

ITEM 7 - TYPES OF CLIENTS

Our Firm provides investment management, investment advice, financial planning, consulting and advisement, third-party portfolio management to individuals, high-net-worth individuals, families, trusts and retirement plans.

Our firm requires a minimum account value of $250,000 for advisory services. Clients have the option to aggregate all household accounts to meet this minimum. Exceptions to the minimum account requirement may be granted based on the Client's relationship with their representative.

For fee calculation purposes, unless instructed otherwise, we will automatically aggregate related client accounts, a practice commonly known as "householding" portfolios. Householding may result in lower fees than if each account were billed separately, as the combined value is used to determine the account size and the corresponding annualized fee.

Our approach to householding considers the overall family dynamic and relationship. Additionally, if applicable, and as noted in Appendix B of the Investment Management Agreement, legacy positions may be excluded from the fee calculation.

Clients must execute a written agreement with our Firm specifying the advisory services to establish a Client arrangement with us.

ITEM 8 - METHODS OF ANALYSIS, STRATEGIES, & RISK OF LOSS

METHODS OF ANALYSIS

Our Investment Advisory Representatives will generally use the following analysis methods to formulate our investment advice and manage Client assets. However, each IAR can manage its Client’s account as necessary, and their specific analysis method may vary from below. Clients should acknowledge that investing in securities involves the risk of loss, regardless of the strategies, that Clients should be prepared to bear.

CYCLICAL

In this type of technical analysis, we measure the movements of a particular stock against the overall market to predict the security price movement.

A risk of cyclical analysis is that it relies on historical patterns that may not repeat. Economic, political, or market-structural changes can disrupt historical cycles, causing securities to behave differently than predicted. Additionally, cyclical analysis does not account for company-specific fundamentals, meaning a security's price may decline due to deteriorating business conditions even if the broader market cycle suggests otherwise.

CHARTING

In this type of technical analysis, we review market and security activity charts to identify when the market is moving up or down and to predict how long the trend may last and when that trend might reverse.

Technical analysis does not consider the underlying financial condition of a company. This presents a risk because a poorly managed or financially unsound company may underperform regardless of market movement.

FUNDAMENTAL

Fundamental analysis attempts to identify stocks offering sturdy growth potential at a competitive price by examining the underlying company's business and conditions within its industry or the broader economy. Investors have traditionally used fundamental analysis for longer-term trades, relying on metrics such as earnings per share, price-to-earnings ratio, price-to-earnings growth, and dividend yield.

A risk of fundamental analysis is that the data used — such as financial statements, earnings reports, and economic indicators — may be outdated, inaccurate, or subject to revision. Fundamental analysis is also inherently backward-looking and may not fully account for rapid changes in market sentiment, macroeconomic conditions, or industry disruption. A security that appears undervalued based on fundamentals may remain undervalued or decline further if the market does not recognize the value within the investor's time horizon.

MODEL MANAGER

Our Firm examines the Manager's experience, expertise, investment philosophies, and past performance to determine if that Manager has demonstrated an ability to invest over time and in different economic conditions. Our Firm monitors the Manager’s underlying holdings, strategies, concentrations, and leverage as part of our Firm’s periodic risk assessment. Additionally, as part of our due diligence process, our Firm surveys the Manager’s compliance and business enterprise risks.

A risk of relying on third-party model managers is that our Firm does not control the manager’s day-to-day investment decisions, and the manager’s strategy may deviate from expectations. Past performance of a manager is not indicative of future results. There is also a risk that a manager may experience personnel changes, organizational disruption, or shifts in investment philosophy that could negatively affect performance. Additionally, the manager’s strategy may underperform in certain market environments, and there can be a delay between identifying underperformance and transitioning to a replacement manager.

MUTUAL FUND OR ETF

Our Firm examines the experience and track record of the Manager of the mutual fund or ETF to determine if that Manager has demonstrated an ability to invest over a period of time and in different economic conditions.

Our Firm also looks at the underlying assets in a mutual fund or ETF to determine if there is a significant overlap in the underlying investments held in other funds in the Client’s portfolio. Our Firm also monitors the funds or ETFs to determine if they continue to follow their stated investment strategy.

A risk of mutual fund and ETF analysis is that a fund's historical track record and the performance of its manager may not be indicative of future results. Fund management changes, style drift, and shifts in market conditions can all cause a fund to underperform its benchmark or peers. Additionally, an analysis of underlying holdings may not capture all risks, as holdings change over time and may not be reported in real time. Clients should also be aware that even well-analyzed funds carry market, liquidity, and concentration risks inherent to their underlying investments.

QUANTITATIVE

Our Firm uses a proprietary optimization model that takes historical price performance, quantitative risk metrics, and several other data points as inputs and attempts to recommend securities that will enhance the overall risk-reward characteristic of the whole portfolio.

A risk of quantitative analysis is that it relies heavily on historical data and mathematical models, which may not accurately predict future market behavior. Models are based on assumptions that may prove incorrect, and past correlations between securities or asset classes may break down during periods of market stress. Quantitative models may also fail to account for unprecedented events, structural market changes, or qualitative factors such as management quality or regulatory developments. Over-reliance on any single model can lead to concentrated risk if the model's assumptions prove flawed.

TECHNICAL

Technical analysis is a form of security analysis that uses price and volume data, typically displayed graphically in charts. The charts are analyzed using various indicators to make investment recommendations. Technical analysis has three main principles and assumptions: (1) The market discounts everything, (2) prices move in trends and countertrends, and (3) price action is repetitive, with specific patterns reoccurring.

A risk of technical analysis is that it is based entirely on historical price and volume data and does not consider a company's financial condition, earnings, or other fundamental factors. Chart patterns and indicators may generate false signals, and reliance on technical analysis alone may result in trades that do not account for material changes in a company's business or the broader economy. Technical analysis is also subjective; different analysts may interpret the same data differently, leading to conflicting conclusions.

RISKS FOR ALL FORMS OF ANALYSIS

Our Firm's securities analysis method relies on the assumption that the companies whose securities we purchase and sell, the rating agencies that review these securities, and other publicly available sources of information about these securities, are providing accurate and unbiased data. While we are alert to indications that data may be incorrect, there is always a risk that the analysis may be compromised by inaccurate or misleading information.

INVESTMENT STRATEGIES

Our Firm may use any of the following investment strategies when managing Client assets and providing investment advice:

LONG-TERM HOLDING

Our Firm purchases securities with the intent to hold them in the Client's account long-term (longer than one year). In extreme circumstances, we may be forced to sell a fund completely within a year of buying it. An example would be a fund Manager resigns, and we do not have confidence in the new management. Also, fund positions may be trimmed occasionally to rebalance the portfolio.

A risk in a long-term purchase strategy is that holding the security for this length of time may decline in value before we decide to sell. We do not guarantee the future performance of the account or any specific level of performance, the success of any investment decision or strategy we may use, or the success of the overall management of the account. The Client understands that the investment decisions our Firm makes for the Client's account are subject to various market, currency, economic, political, and business risks and that those investment decisions will not always be profitable. Clients are reminded that investing in any security entails the risk of loss, which they should be willing to bear.

USE OF ALTERNATIVE INVESTMENTS

If deemed appropriate for your portfolio, our Firm may recommend "alternative investments." Alternative investments may include a broad range of underlying assets including hedge funds, private equity, venture capital, registered, publicly traded securities, structured notes, and private real estate investment trusts. Alternative investments are speculative, not suitable for all Clients, and intended for only experienced and sophisticated investors who are willing to bear the high risk of the investment, which can include: loss of all or a substantial portion of the investment due to leveraging, short-selling, or other speculative investment practices; lack of liquidity in that there may be no secondary market for the fund and none expected to develop; volatility of returns; potential for restrictions on transferring an interest in the fund; potential lack of diversification and resulting higher risk due to concentration of trading authority with a single adviser; absence of information regarding valuations and pricing; potential for delays in tax reporting; less regulation and often higher fees than other investment options such as mutual funds. Investors are required to be accredited to invest in these more speculative alternative investments. Investing in a fund concentrating on a few holdings may involve heightened risk and greater price volatility.

DESCRIPTION OF MATERIAL, SIGNIFICANT OR UNUSUAL RISKS

Our Firm generally invests client cash balances in money market funds, FDIC Insured Certificates of Deposit, high-grade commercial paper and/or government backed debt instruments. Ultimately, our Firm tries to achieve the highest return on client cash balances through relatively low-risk conservative investments. In most cases, at least a partial cash balance will be maintained in a money market account so that our Firm may debit advisory fees for our services related to our Asset Management and Comprehensive Portfolio Management services, as applicable.

RISK OF LOSS

A Client's investment portfolio is affected by general economic and market conditions, such as interest rates, availability of credit, inflation rates, economic conditions, changes in laws, and national and international political circumstances.

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. Our Firm will assist Clients in determining an appropriate strategy based on their tolerance for risk.

While we are alert to indications that data may be incorrect, there is always a risk that our analysis may be compromised by inaccurate or misleading information.

ACTIVE MANAGEMENT RISK

Due to its active management, a portfolio could underperform other portfolios with similar investment objectives or strategies.

ALLOCATION RISK

A portfolio may use an asset allocation strategy to pursue its investment objective. There is a risk that a portfolio's allocation among asset classes or investments will cause a portfolio to lose value or cause it to underperform other portfolios with a similar investment objective or strategy or that the investments themselves will not produce the returns expected.

CAPITALIZATION RISK

Small-cap and mid-cap companies may be hindered due to limited resources or less diverse products or services. Their stocks have historically been more volatile than the stocks of larger, more established companies.

COMPANY RISK

The risk related to a Firm's business plans, stock valuation, profitability, accounting practices, growth strategy, and other factors particular to a company rather than the overall market. Some of these risks cannot be predicted, such as the retirement or death of a senior executive, which may lead to negative performance in the future.

CONCENTRATION RISK

Strategies concentrated in only a few securities, sectors or industries, regions or countries, or asset classes could expose a portfolio to greater risk. They may cause the portfolio value to fluctuate more widely than a diversified portfolio. Overexposure to certain sectors or asset classes (e.g., MLPs, REITs, etc.) may be detrimental to an investor if there is a negative sector move.

CREDIT RISK

The credit rating of an issuer of a security is based on, among other things, the issuer's historical financial condition and the rating agencies' investment analyses at the time of rating. An actual or perceived deterioration of the ability of an issuer to meet its obligations would harm the value of the issuer's securities.

CYBERSECURITY RISK

Increased Internet use makes a portfolio susceptible to operational and informational security risks. In general, cyber incidents can result from deliberate attacks or unintentional events. Cyberattacks include but are not limited to infection by computer viruses or other malicious software code, gaining unauthorized access to systems, networks, or devices through "hacking" or other means to misappropriate assets or sensitive information, corrupting data, or causing operational disruption. Cybersecurity failures or breaches of third-party service providers may cause disruptions at third-party service providers and impact our business operations, potentially resulting in financial losses; the inability to transact business; violations of applicable privacy and other laws, regulatory fines, or penalties; reputational damage; unanticipated expenses or other compensation costs; or additional compliance costs. Our Firm has an established business continuity and disaster recovery plan and related cybersecurity procedures designed to prevent or reduce the impact of such risks; there are inherent limitations in such plans and systems due in part to the evolving nature of technology and cyberattack tactics.

EQUITY RISK

Equity instruments are subject to equity market risk, the risk that common stock prices fluctuate over short or extended periods. Equity securities have greater price volatility than fixed-income securities. The market price of equity securities may increase or decrease, sometimes rapidly or unpredictably. Equity securities may decline in value due to factors affecting markets, industries, sectors or geographic regions represented in those markets, or individual security concerns.

EVENT RISK

The possibility is that an unforeseen event will negatively affect a company or industry and, thus, increase security volatility.

FIXED INCOME & DEBT RISK

Debt securities are affected by changes in interest rates. When interest rates rise, the value of debt securities is likely to decrease. Conversely, when interest rates fall, the values of debt securities are likely to increase. The values of debt securities may also be affected by changes in the issuing entities' credit rating or financial condition.

FREQUENT TRADING RISK

A portfolio Manager may actively and frequently trade investments in a portfolio to carry out its investment strategies. Frequent trading of investments increases the possibility that a portfolio, as relevant, will realize taxable capital gains (including short-term capital gains, which are typically taxable at higher rates than long-term capital gains for U.S. federal income tax purposes), which could reduce a portfolio's after-tax return. Frequent trading can also mean higher brokerage and other transaction costs, which could reduce a portfolio's return. The trading costs and tax effects of portfolio turnover can adversely affect its performance.

GEOGRAPHIC CONCENTRATION RISK

If an account concentrates its investments in a particular geographic region or country, its performance is closely tied to the market, currency, social, political, economic, environmental, and regulatory conditions within that country or region. These conditions include anticipated or actual government budget deficits or other financial difficulties, levels of inflation and unemployment, fiscal and monetary controls, and political and social instability in such countries and regions. As a result, the account is likely to be more volatile than an account with more geographically diverse investments.

INDUSTRY OR SECTOR RISK

An account that focuses its investments in specific industries or sectors is more susceptible to developments affecting those industries and sectors than a more broadly diversified fund. Issuers in a single industry can react similarly to market, economic, industry, social, political, regulatory, and other conditions. For example, suppose an account has significant investments in technology companies. In that case, the account may perform poorly during a downturn in one or more industries or sectors that heavily impact technology companies.

INTEREST RATE RISK

When interest rates increase, the value of the account's investments may decline, and the account's share value may decrease. This effect is typically more pronounced for intermediate and longer-term obligations. This effect is also typically more pronounced for mortgages and other asset-backed securities since the value may fluctuate more significantly in response to interest rate changes. When interest rates decrease, the account's current income may decline.

LEGACY HOLDING RISK

Investment advice may be offered on any investment a Client holds at the start of the advisory relationship. Depending on tax considerations and Client sentiment, these investments will be sold over time, and the assets invested in the appropriate strategy. As with any investment decision, there is the risk that timing with respect to the sale and reinvestment of these assets will be less than ideal or even result in a loss to the Client.

LIQUIDITY RISK

Low trading volume, large positions, or legal restrictions are some conditions that could limit or prevent a portfolio from selling securities or closing positions at desirable prices. Securities that are relatively liquid when acquired could become illiquid over time. The sale of any such illiquid investment might be possible only at substantial discounts or might not be possible at all. Further, such investments may take more work to value.

MANAGEMENT RISK

An account is subject to the risk that judgments about the attractiveness, value, or potential appreciation of the account's investments may prove to be incorrect. If the selection of securities or strategies fails to produce the intended results, the account could underperform other accounts with similar objectives and investment strategies.

MARKET RISK

Even a long-term investment approach cannot guarantee a profit. Economic, political, and issuer-specific events will cause the value of securities to rise or fall. Because the value of investment portfolios will fluctuate, there is the risk that you will lose money, and your investment may be worth less upon liquidation. Due to a lack of demand in the marketplace or other factors, an account may only be able to sell some or all the investments promptly or may only be able to sell assets at desired prices.

MUNICIPAL BOND RISK

Investments in municipal bonds are affected by the municipal market and the factors in the cities, states, or regions where the strategy invests. Issues such as legislative changes, litigation, business and political conditions relating to a particular municipal project, municipality, state, or territory, and fiscal challenges can impact the value of municipal bonds. These matters can also impact the ability of the issuer to make payments. Also, the public information about municipal bonds is less than that for corporate equities or bonds. Additionally, supply and demand imbalances in the municipal bond market can cause deterioration in liquidity and a lack of price transparency.

MUTUAL FUND OR ETF RISK

Our models and accounts may use certain ETFs and mutual funds to invest primarily in alternative investments or strategies. Investing in these alternative investments and strategies may only be suitable for some of our Clients. These include special risks, such as those associated with commodities, real estate, and leverage, selling securities short, use of derivatives, potential adverse market forces, regulatory changes, and potential ill-liquidity. Special risks are associated with ETFs that invest principally in real estate securities, such as sensitivity to changes in real estate values or changes in interest rates and price volatility due to the ETF's concentration in the real estate market.

The risks with mutual funds include the costs and expenses within the fund that can impact performance, change of Managers, and the fund straying from its objective (*i.e.*, style drift). Mutual funds have certain costs associated with underlying transactions and operating costs, such as marketing and distribution expenses and advisory fees. Mutual fund costs and expenses vary from fund to fund and will impact a mutual fund's performance. Additionally, mutual funds typically have different share classes, as further discussed below, that trade at different Net Asset Values ("NAV") as determined at the daily market close and have different fees and expenses.

TIMING RISK

The risk is that the investment needs to perform better after its purchase or sale. Moreover, if the Client requires redemption, the Client may face a loss due to poor overall market performance or security performance at that time.

ITEM 9 - DISCIPLINARY INFORMATION

Registered investment advisers are required to provide information about all disciplinary information that would be material to a Client's evaluation of our Firm or the integrity of its management. Clients should refer to the Advisor's Form ADV Part 2B Brochure Supplement. If the Client did not receive the Advisor's Form ADV Part 2B Brochure Supplement, the Client should contact the Chief Compliance Officer using the information provided on the cover page of this Brochure. Our Chief Compliance Officer is available to address any questions a Client or prospective client may have regarding the above or any information outlined in this Brochure.

Our Firm's management has disciplinary events that may be material to a client or prospective client's evaluation of our advisory business or the integrity of our management.

In February 2018, the Virginia State Corporation Commission (Case No. SEC-2017-00066) required Ms. Aloisa to work under closer supervision as a condition of her registration as an investment adviser representative. This meant her firm had to review her client transactions before they were placed and conduct regular audits of her work. Ms. Aloisa met all of these requirements, and the Commission closed the matter on March 5, 2021, confirming that everything had been fulfilled.

In 2024, the New York Department of Financial Services (Stipulation No. 2024-0251-S) found that Ms. Aloisa had not properly disclosed an earlier regulatory matter on an insurance-license renewal form, and had not reported it to the state within the required time. She agreed to pay a $1,750 penalty to resolve the matter. Her license was not suspended or revoked.

ITEM 10 - OTHER FINANCIAL INDUSTRY ACTIVITIES & AFFILIATIONS

Our Firm is an independent registered investment adviser. The Firm itself is not engaged in any business other than the provision of investment advisory services. Our Chief Compliance Officer and sole investment adviser representative, Ms. Aloisa, is separately licensed as an insurance agent in her individual capacity, as described immediately below and in Item 4 of her Form ADV Part 2B Brochure Supplement. No other business activities are conducted by the Firm or its supervised persons.

INSURANCE COMPANIES

In their individual capacities, some of our Firm's IARs are agents for various third-party insurance companies. As such, these individuals may receive separate yet customary commission compensation for implementing product transactions on our advisory Clients' behalf. Clients, however, are not obligated to engage IARs when considering implementing advisory or insurance recommendations. Implementing any or all recommendations is solely at the Client's discretion.

SEMINARS & WORKSHOPS

Occasionally, our IARs may present financial or investment-related seminars to educate our Clients and the general investing public. The seminar materials and any handouts provided may be prepared by an IAR or an unaffiliated publisher or distributor of investment seminar materials. The materials presented at the seminars and in general are intended to be purely educational. Neither the information discussed at seminars nor contained in the seminar materials, or any handouts, is intended as specific investment advice to any individual, Client, or prospective client. We do not represent that any information provided during a seminar will be appropriate for your situation or help you meet your financial goals or objectives.

Client attendance at a seminar can be done without completing an Investment Advisory Agreement with our IAR. If you attend a seminar, you are considered a prospective client only for the seminar's purposes. You can cease to be our prospective client following the seminar's conclusion unless you subsequently engage us to provide additional advisory services through the execution of an Investment Advisory Agreement.

OTHER FINANCIAL INDUSTRY ACTIVITIES

Our Firm, and our IARs, do not have a related company that is a (1) broker-dealer, municipal securities dealer, government securities dealer or broker, (2) investment company or other pooled investment vehicle (including a mutual fund, closed-end investment company, unit investment trust, private investment company or "hedge fund," and offshore fund), (3) other investment adviser or financial planner, (4) futures commission merchant, commodity pool operator, or commodity trading advisor, (5) banking or thrift institution, (6) accountant or accounting firm, (7) lawyer or law firm, (8) pension consultant, (9) real estate broker or dealer, or (10) sponsor or syndicator of limited partnerships.

ITEM 11 - CODE OF ETHICS, PARTICIPATION & INTEREST IN CLIENT TRANSACTIONS, & PERSONAL TRADING

Our Firm maintains a Code of Ethics to reinforce the fiduciary principles governing our Firm and its employees. The Code, among other things, requires all employees to act with integrity and ethics, and professionalism.

Policies against overreaching, self-dealing, insider trading, and conflicts of interest are outlined in our Code. Our Code forbids employees from trading, either personally or on behalf of others, based on non-public material information or communicating non-public material information to others violating the law.

Additionally, our Code sets forth restrictions and quarterly attestations on receiving gifts, outside business activities, personal trading activity, maintenance of personal brokerage accounts, and other matters. The Code is appropriately designed and implemented to prevent or eliminate potential conflicts of interest between our

Firm, our employees and IARs, Clients, and investors. We always strive to make decisions in our Client's best interest should a conflict of interest arise.

Clients should be aware that no set of rules, policies, or procedures can anticipate, avoid, or address all potential conflicts of interest.

PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS & PERSONAL TRADING

Our employees, IARs, and our associated persons are not prohibited from owning or trading securities bought, sold, and recommended to our Clients, provided such personal trading activity complies with the parameters, limitations, and requirements of the Code. Employees, IARs, and associated persons must receive approval from our Firm's CCO when engaging in reportable securities transactions. Our CCO is responsible for reviewing all employees', IARs, and associated persons' trading when they occur and periodically reviewing trading activity. Our CCO has broad discretion to reject employee trading for any reason. Our Firm's policies and procedures related to the personal trading activity of employees aim to demonstrate our commitment to placing Clients' interests ahead of our trading interests.

While our Firm does not maintain a proprietary trading account and therefore does not have a direct material financial interest in any securities it recommends to Clients, in certain situations, our Firm's employees and associated persons may purchase interests in the same securities at the same or different portfolio percentages or risk levels, in which one or more Clients is investing or has invested. Conversely, a Client may purchase interests in security where our employees, IARs, and associated persons are investing or have invested.

Any exceptions to the Code require the prior approval of the CCO. We will provide a copy of the Code to any Client or prospective client upon such written or verbal request. Such requests should be directed to our Firm's CCO at the contact information listed in Item 1 - Cover Page of this Brochure.

ITEM 12 - BROKERAGE PRACTICES

INVESTMENT MANAGEMENT SERVICES

Clients must maintain assets in an account with a "qualified Custodian," a broker-dealer or bank. If our Firm is asked to give a recommendation, our recommendation is based on the broker's cost and fees, skills, reputation, dependability, and compatibility with the Client. The Client may obtain lower commissions and fees from other brokers.

ALTRUIST FINANCIAL LLC

We require that our Clients utilize Altruist Financial LLC Advisor Services ("Altruist"), a registered broker-dealer, Member SIPC, as the qualified Custodian. Our Firm is independently owned, operated and unaffiliated with Altruist. Altruist will hold Client assets in a brokerage account and buy and sell securities when our Firm instructs them.

While our Firm requires that Clients use Altruist as a Custodian, Clients must decide whether to do so and open accounts with Altruist by entering into account agreements directly with them. The Client opens the accounts with Altruist. The accounts will always be held in the Client's name and never in our Firm's.

If a prospective Client or existing Client does not wish to use Altruist Financial LLC as their Custodian, our Firm will evaluate the circumstances and determine, in its sole discretion, whether it is able to provide advisory services to that Client. Because our Firm's investment management, trading, reporting, and billing systems are integrated with Altruist's platform, we may be unable to effectively service accounts held at other custodians. In such cases, our Firm may decline or terminate the advisory relationship. Clients should be aware that not all investment advisers require the use of a particular broker-dealer or custodian, and that our recommendation of Altruist may result in higher costs to the Client than would be available through other custodians. Clients are encouraged to consider whether the appointment of Altruist as Custodian is in their best interest.

HOW OUR FIRM SELECTS CUSTODIAN-BROKER

Our Firm seeks to recommend a Custodian-Broker who will hold Client assets and execute the transactions on terms that are, overall, most advantageous compared to other available providers and their services. Our Firm considers a wide range of factors, including, among others:

Combination of transaction execution and asset custody services (without a separate fee for custody).

- Capability to execute, clear, and settle trades (buy and sell securities for Client accounts).
- Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payments, etc.).
- The breadth of available investment products (stocks, bonds, mutual funds, exchange-traded funds (ETFs), etc.).
- Availability of investment research and tools that assist us in making investment decisions.
- Quality of services.
- Competitiveness of the price of those services (commission rates, other fees, etc.) and willingness to negotiate the prices.
- Reputation, financial strength, and stability.
- Prior service to our Firm and our other Clients.

Availability of other products and services that benefit our Firm, as discussed below (see "Products and Services Available to Us from Altruist").

CLIENT BROKERAGE & CUSTODY COSTS

For Clients' accounts, Altruist maintains and generally does not charge separately for custody services. However, Altruist receives compensation by charging ticket charges or other fees on trades it executes or settling into Clients' Altruist accounts. In addition to commissions, Altruist charges a flat dollar amount as a "prime broker" or "trade away" fee for each trade that our Firm has executed by a different broker-dealer but where the securities bought or the funds from the securities sold are deposited (settled) into a Client's Altruist account. These fees are in addition to the ticket charges or compensation the Client pays the executing broker-dealer. Because of this, our Firm has Altruist execute most trades for Client accounts to minimize trading costs. Our Firm has determined that having Altruist execute most trades is consistent with our duty to seek the "best execution" of Client trades. Best execution means the most favorable terms for a transaction based on all relevant factors, including those listed above (see How Our Firm Selects Custodian-Broker).

ALTRUIST ONE PLATFORM

Altruist Financial LLC offers an optional bundled platform service called "Altruist One" that clients may elect to enroll in at their discretion. Altruist One is not a service of our Firm and is not a wrap fee program. The Altruist One Platform Fee of 0.12% per annum is charged by and payable solely to Altruist Financial LLC. Clients who elect Altruist One will receive bundled platform services that may include unlimited commission-free trading, automated tax-loss harvesting, direct indexing, and other enhancements as described in the Altruist One Terms of Service (available at altruist.com/legal/altruist-one-terms/). The features of Altruist One are determined solely by Altruist Financial LLC and are subject to change.

The combined total of our Firm's advisory fee and the Altruist One Platform Fee shall not exceed 1.12% per annum for enrolled clients. Clients who do not elect Altruist One will not be charged the Altruist One Platform Fee and will continue under standard Altruist custody terms. Enrollment in Altruist One is voluntary and is indicated in the client's Investment Advisory Agreement. Because Altruist One is a proprietary program of Altruist, our recommendation of Altruist as custodian may present a conflict of interest in that Altruist may benefit from client enrollment. Our Firm does not receive any compensation in connection with client enrollment in Altruist One, and our recommendation of Altruist as custodian is based on the independent factors described in this Item 12.

PRODUCTS AND SERVICES AVAILABLE TO US FROM ALTRUIST

Altruist Advisor Services™ (formerly called Altruist Institutional®) provides independent investment advisory Firms and Clients with access to its institutional brokerage, trading, custody, reporting, and related services, many of which are not typically available to Altruist retail customers. Altruist also makes available various support services. Some of those services help us manage or administer our Clients' accounts; others help us manage and grow our business. Altruist's support services typically are available on an unsolicited basis and at no charge to our Firm. These are typically considered soft dollar benefits because there is an incentive to do business with Altruist. Receiving soft dollar benefits creates a conflict of interest. We have established policies in this regard to mitigate any conflicts of interest. We believe our selection of Altruist as Custodian-Broker is in the Clients' best interests. Our Firm will always act in the best interest of our Clients and act as fiduciary in carrying out services to Clients. The following is a more detailed description of Altruist's support services:

SERVICES THAT BENEFIT OUR CLIENTS

Altruist'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 Altruist include some we might not otherwise have access to or would require a significantly higher minimum initial investment by our Clients. Altruist's services described in this paragraph benefit our Clients and their accounts.

SERVICES THAT MAY NOT DIRECTLY BENEFIT OUR CLIENTS

Altruist also makes other products and services available that benefit our Firm but may not directly benefit our Clients or their accounts. These products and services assist our Firm in managing and administering our Clients' accounts. They include investment research, both Altruist's own and that of third parties. Our Firm may use this research to service all or a substantial number of our Client's accounts, including accounts not maintained at Altruist. In addition to investment research, Altruist also makes available software and other technology that:

- Provides access to Client account data (such as duplicate trade confirmations and account statements).
- Facilitate trade execution and allocate aggregated trade orders for multiple Client accounts.

Provide pricing and other market data.

- Facilitate payment of our fees from our Clients' accounts.
- Assist with back-office functions, recordkeeping, and Client reporting.

SERVICES THAT GENERALLY BENEFIT ONLY US

Altruist also offers other services to help our Firm manage and further develop our business enterprise.

These services include:

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

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

OUR INTEREST IN ALTRUIST'S SERVICES

The availability of these services from Altruist benefits our Firm because we do not have to produce or purchase them. These services are not contingent upon our Firm committing any specific amount of business to Altruist in trading commissions. We believe our selection of Altruist as Custodian and Broker is in our Client's best interests.

Some of the products, services, and other benefits provided by Altruist benefit our Firm and may not benefit our Client accounts. Our recommendation or requirement that you place assets in Altruist's custody may be based, in part, on the benefits Altruist provides to our Firm or our Agreement to maintain certain Assets Under Management at Altruist and not solely on the nature, cost, or quality of custody and execution services provided by Altruist.

Our Firm places trades for our Clients' accounts subject to its duty to seek the best execution and other fiduciary duties. Altruist's execution quality may be different from other broker-dealers.

BROKERAGE FOR CLIENT REFERRALS

Our Firm does not receive Client referrals from any Custodian or third party in exchange for using that broker-dealer or third party.

TRADE ERRORS

Our Firm has implemented procedures designed to prevent trade errors; however, our Firm cannot always avoid Client trade errors.

Consistent with our Firm's fiduciary duty, it is our Firm's policy to correct trade errors in a manner that is in the Client's best interest. In cases where the Client causes the trade error, the Client will be responsible for any loss resulting from the correction. Depending on the specific circumstances of the trade error, the Client may not be able to receive any gains generated due to the error correction. In all situations where the Client does not cause the trade error, the Client will be made whole, and we would absorb any loss resulting from the trade error if our Firm caused the error. If the Custodian causes the error, the Custodian will cover all trade error costs. Our Firm will never benefit or profit from trade errors.

DIRECTED BROKERAGE

Our Firm does not require that the Client direct us to execute the transaction through a specified broker-dealer. Additionally, our Firm typically does not permit the Client to direct brokerage. Our Firm places trades for Client accounts subject to its duty to seek the best execution and other fiduciary duties.

A retirement or ERISA plan client may direct all or part of portfolio transactions for its account through a specific broker or dealer to obtain goods or services on the plan's behalf. Such direction is permitted provided that the goods and services provided are reasonable expenses of the plan incurred in the ordinary course of its business for which it otherwise would be obligated and empowered to pay. ERISA prohibits directed brokerage arrangements when the goods or services purchased are not for the exclusive benefit of the plan. Consequently, we will request that plan sponsors who direct plan brokerage provide us with a letter documenting that this arrangement will be for the exclusive benefit of the plan.

AGGREGATION OF ORDERS

Our Firm may aggregate (combine) purchase or sale orders for the same security for multiple Client accounts into a single block trade when doing so is consistent with our duty to seek best execution and is in the best interest of all participating Clients. When orders are aggregated, each participating Client receives the same average execution price for the transaction, and transaction costs are shared pro rata among all participating accounts. If a block order is only partially filled, the securities purchased or sold are allocated among participating Client accounts on a pro rata basis or in another equitable manner. Our Firm will not aggregate orders if doing so would disadvantage any participating Client. In situations where our Firm does not aggregate orders — for example, when Client accounts have different custodians, different investment objectives, or when aggregation is not operationally feasible — Clients may pay higher transaction costs or receive less favorable execution prices than they might if orders were aggregated.

ITEM 13 - REVIEW OF ACCOUNTS

CLIENT REVIEWS

Our Firm reviews Client accounts and financial plans periodically. Our IARs will monitor Client accounts regularly and perform annual reviews with each Client. All accounts are reviewed for consistency with Client investment strategy, asset allocation, risk tolerance, and performance. More frequent reviews may be triggered by changes in an account holder's personal, tax, or financial status. Geopolitical and macroeconomic-specific events may also trigger reviews. Our recommendations depend on the information provided by the Client. Our Client must notify our Firm of any situation that would impair our ability to manage our Client accounts properly.

As of the date of this Brochure, Tami Aloisa is the sole Investment Adviser Representative responsible for conducting all Client account reviews.

The Client receives a copy of each trade confirmation (unless the Client has authorized the Custodian to suppress the confirmations) and the standard written account statement from the qualified account Custodian every quarter.

ITEM 14 - CLIENT REFERRALS & OTHER COMPENSATION

BROKERAGE PRACTICES

As disclosed under Item 12 Brokerage Practices, we participate in the Custodian's institutional customer programs, and we may recommend a Custodian to our Clients for custody and brokerage services. There is no direct link between our participation in the program and the investment advice we give to our Clients. However, we receive economic benefits through our participation in the program that is typically not available to any other independent advisors participating in the program. 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 adviser 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 certain institutional money Managers.
- Discounts on compliance, marketing, research, technology, and practice management products or services provided to us by third-party vendors.

Custodians may also have paid for business consulting and professional services received by some of our IARs. Some of the products and services made available by Custodians through the program may benefit us but may not benefit your account. These products or services may assist us in managing and administering Client accounts, including accounts not maintained at our recommended Custodian. Other services made available by the Custodian are intended to help us manage and further develop our business enterprise. The benefits our Firm or our IARs receive through participation in the program do not depend on the amount of brokerage transactions directed to the Custodian. Due to these arrangements, our Client does not pay more for assets maintained at Altruist. As part of our fiduciary duties to Clients, we always endeavor to put our Client's interests first. Clients should be aware, however, that receiving economic benefits from our Firm or our IARs in and of itself creates a conflict of interest because the cost of these services would otherwise be borne directly by us. These arrangements could indirectly influence our choice of Custodian for custody and brokerage services. Clients should consider these conflicts of interest when selecting a Custodian. The products and services provided by the Custodian, how they benefit us, and the related conflicts of interest are described above.

LEAD GENERATION & REFERRALS

CLIENT REFERRALS

Our Firm neither accepts nor pays fees for Client referrals. Further, we do not have any compensation arrangements other than what is disclosed in this Brochure.

OTHER PROFESSIONALS

Our Firm may refer business to estate planning attorneys, accountants, insurance brokers, and other professionals. However, we do not receive monetary or other material compensation for referring Clients to such professionals. We also do not pay any person or firm commissions or other items of material value when referring Clients to us. If we receive or offer an introduction to a Client, we do not pay or earn a referral fee, nor are there established quid pro quo arrangements. Each Client can accept or deny such referral or subsequent services.

ITEM 15 - CUSTODY

Regulators have defined custody as having access or control over Client funds or securities. As it applies to our Firm, we do not have physical custody of funds or securities.

FEE DEDUCTION

Our Firm is deemed to have constructive custody over those Client accounts where it can deduct our fees directly from the Client account. If we comply with certain regulatory requirements, this constructive custody does not mandate that our Firm undergo a surprise audit for those accounts. Our Clients receive account statements directly from the qualified Custodian at least quarterly. Our Firm may send Clients quarterly reports that our Firm produces using our portfolio accounting system, Altruist Model Marketplace.

We strongly urge our Clients to compare such reports with the statements received from the qualified Custodian. Furthermore, when our Firm calculates our investment management fees and instructs the Custodian to remit these fees to us directly from Clients' accounts, the Custodian does not verify our calculation of fees. Our Firm performs quarterly testing to ensure that our fees are charged per the Client's Investment Advisory Agreement on file with our Firm.

Clients should carefully review and compare the fee invoices and account statements received from our Firm with the account statements provided by the qualified Custodian to verify the accuracy of all fees charged, transactions executed, and account balances. Any discrepancies should be reported to our Firm and the Custodian promptly.

ITEM 16 - INVESTMENT DISCRETION

DISCRETIONARY AUTHORITY

Upon receiving written authorization from the Client, our Firm provides discretionary investment advisory services for Client accounts. For discretionary accounts, before engaging our Firm to provide investment advisory services, you will enter into a written Investment Advisory Agreement with us granting our Firm the authority to supervise and direct, on an ongoing basis, investments per the Client's investment objective and guidelines. In addition, our Client will need to execute additional documents required by the Custodian to authorize and enable our Firm, in its sole discretion, without prior consultation with or ratification by our Client, to purchase, sell or exchange securities in and for your accounts. We are authorized, at our discretion and without prior consultation with the Client, to (1) buy, sell, exchange, and trade any stocks, bonds, or other securities or assets and (2) determine the amount of securities to be bought or sold and (3) place orders with the Custodian. Any limitations to such discretionary authority will be communicated to our Firm in writing by you, the Client.

The limitations on investment and brokerage discretion held by our Firm are:

- For discretionary accounts, we require that we be given the authority to determine which securities and the amounts to be bought or sold.
- Any limitations on this discretionary authority shall be in writing as indicated in the Investment Advisory Agreement. Clients may change or amend these limitations as required.

NON-DISCRETIONARY AUTHORITY

In some instances, we may not have discretionary authority. For non-discretionary accounts, our Firm will discuss all transactions with our Client before execution, or the Client will be required to make the trades in an employer-sponsored account.

ITEM 17 - VOTING CLIENT SECURITIES

PROXY VOTING

Our Firm cannot vote for Client securities. Clients will receive proxies or other solicitations directly from the Custodian or a transfer agent. Clients are responsible for obtaining and voting proxies for all securities maintained in their portfolios. We may provide advice to you regarding your voting of proxies. Clients can contact our Firm with any questions or concerns about a particular solicitation.

CLASS ACTION LAWSUITS

Our Firm does not advise or instruct Clients on whether to participate as a member of class action lawsuits and will not automatically file claims on the Client's behalf. However, if a Client notifies us that they wish to participate in a class action, we will provide the Client with transaction information about the Client's account that is required to file a proof of claim in a class action.

ITEM 18 - FINANCIAL INFORMATION

FINANCIAL CONDITION

Tami Aloisa, our Firm's sole management person, has filed for bankruptcy protection under Chapter 7 on 2/28/2019 in the state of Virginia (Case No. 19-70744-SCS, U.S. Bankruptcy Court, Eastern District of Virginia) resulting from an employment matter with the prior employer. The case was later discharged on 6/17/2019. More information about our bankruptcy filing can be found at www.adviserinfo.sec.gov.

Our Firm does not require or solicit the prepayment of more than $500 in fees per client, six (6) or more months in advance. Accordingly, our Firm is not required to include a balance sheet in this Brochure.

Our Firm is not aware of any financial condition that is reasonably likely to impair our ability to meet contractual and fiduciary commitments to clients. The Chapter 7 matter described above concluded with a discharge in 2019, is closed, and does not affect the Firm's financial condition or its ability to meet its commitments to clients.

Our Firm itself has not been the subject of a bankruptcy petition at any time during the past ten years.

ITEM 19 – REQUIREMENTS FOR STATE REGISTERED ADVISERS

Please see Form ADV Part 2B, Item 2 regarding our IAR's formal education and business background.

Please see Form ADV Part 2B, Item 4 for information regarding our IAR's other business activity along with the time spent.

LTP does not assess clients a performance fee.

Our IARs have not been found liable in, and have not been the subject of an award in, any of the following, except as described in Item 9 of this Brochure and in Items 3 and 7 of the Form ADV Part 2B Brochure Supplement, which describe a 2018 Virginia State Corporation Commission (Case No. SEC-2017-00066) order imposing special supervisory procedures (dismissed by Final Order on March 5, 2021) and a 2024 New York State Department of Financial Services (Stipulation No. 2024-0251-S) stipulation relating to an insurance agent license renewal ($1,750 civil penalty). Subject to those disclosures, our IARs have not been the subject of

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of $2,500, involving any of the following:

   a) an investment or an investment-related business or activity;
   b) fraud, false statement(s), or omissions;
   c) theft, embezzlement, or other wrongful taking of property;
   d) bribery, forgery, counterfeiting, or extortion; or
   e) dishonest, unfair, or unethical practices.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

   a) an investment or an investment-related business or activity;
   b) fraud, false statement(s), or omissions;
   c) theft, embezzlement, or other wrongful taking of property;
   d) bribery, forgery, counterfeiting, or extortion; or
   e) dishonest, unfair, or unethical practices.

No individual from LTP has a relationship with any issuer of securities that is not listed in Item 10.C. of Part 2A.

If you have any questions, concerns or require additional information before retaining the services of LTP, you may contact our CCO Tami L. Aloisa at tami.aloisa@ltplanners.com or at (757) 618-6040.

ADDITIONAL INFORMATION

PRIVACY POLICY

Our Firm collects non-public personal information about Clients from information received on applications or other forms and information about Client transactions with firm affiliates, others, or our Firm. We do not disclose any nonpublic personal information about current or former Clients except as permitted by law or to provide services. Firm employees have limited access to Clients' data based on their responsibilities to provide products or services to Clients.

Our Firm maintains physical, electronic, and procedural safeguards in compliance with federal standards to protect Client information. If the IAR servicing a Client account leaves our Firm to join another firm, the IAR is permitted to retain copies of specific Client information so that the IAR can assist with transferring the Client account and continue to serve the Client at their new firm.

A copy of our Firm's Privacy Policy is given to each Client at account opening, upon request, and provided annually.

OPTING OUT

If a Client does not want an IAR to retain copies of the Client's non-public personal information when the IAR leaves our Firm to join another firm, the Client can contact our Compliance Department by calling (757) 618-6040.

BUSINESS CONTINUITY PLAN

Our Firm has developed a Business Continuity Plan to address how our Firm will respond to events that significantly disrupt the operation of our business. Since the timing and impact of disasters and disruptions are unpredictable, our Firm will be flexible in responding to current events as they occur.

Within 24 hours after a significant business disruption, our Firm plans to quickly recover and resume business operations and respond by safeguarding employees and property, making a financial and operational assessment, protecting our Firm’s books and records, and allowing Clients to transact business. Given the scope and severity of the significant business disruption, our business continuity plan is designed to permit our Firm to resume operations as quickly as possible.

Our Firm’s business continuity plan addresses: data back-up and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate physical location of employees; critical supplier, contractor, bank, and counter-party impact; regulatory reporting; and assuring Clients’ prompt access to their funds and securities if our Firm is unable to continue as a business.

Our Firm backs up essential records in a geographically separate area. At the same time, every emergency poses unique problems based on external factors, such as the time of day and the severity of the disruption. Its objective is to restore operations and be able to complete existing transactions and accept new transactions and payments within four hours of the disruptive event. Client orders and requests for funds and securities could be delayed during this period.

CONTACTING US

If a Client cannot contact our Firm via (757) 618-6040 after a significant business disruption, please visit the website at LTPLANNERS.COM to review updated contact information.

VARYING DISRUPTIONS

Significant business disruptions can vary in scope, such as disruption that affects only our Firm, a single building housing our Firm, the business district where our Firm is located, the city where our Firm is located, or the whole region. Within each area, the disruption's severity can also vary from minimal to severe. In a disruption to only our Firm or a building housing our Firm, our Firm will transfer operations to a local site when needed and expect to recover and resume business within 24 hours.

In a disruption affecting our Firm's business district, city, or region, our Firm will transfer operations to a site outside the affected area and recover and resume business within three (3) days. In either situation, our Firm plans to continue the business, transfer operations to its clearing firm if necessary, and provide Clients with instructions on contacting our Firm through our website: www.ltplanners.com. If the significant business disruption is so severe that it prevents our Firm from remaining in business, our Firm will ensure the Client's prompt access to their funds and securities.

This information is provided solely to Clients of our Firm, and no further distribution or disclosure is permitted without the prior written consent of our Firm. No person other than our Firm Clients can rely on any statement herein. Our Firm's Business Continuity Plan is reviewed and updated regularly and is subject to change.

Please visit the website at LTPLANNERS.COM for the most current copy of this disclosure. You can request an updated copy by contacting our Firm at (757) 618-6040 or writing our Firm at the following 780 Lynnhaven Pkwy., Suite 400 Virginia Beach, VA 23452.

ADV PART 2B BROCHURE

TAMI LYNNE ALOISA
LIFE TRANSITIONS PLANNING LLC
780 LYNNHAVEN PARKWAY
SUITE 400
VIRGINIA BEACH, VA 23452
(757) 618-6040
LTPLANNERS.COM

AUGUST 24, 2026

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Tami L. Aloisa CRD #2596467. The information in this brochure supplements the Part 2A brochure of Life Transitions Planning LLC (hereinafter "LTP" or "firm"), which you should have received a copy of. Please get in touch with our Chief Compliance Officer at (757) 618-6040 or tami.aloisa@ltplanners.com if you did not receive LTP's Part 2A brochure or have any questions about the contents of this supplement. Additional information about Tami L. Aloisa is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

TAMI ALOISA

- CRD #: 2596467
- YEAR OF BIRTH: 1973

EDUCATIONAL BACKGROUND:

- 1994: College Of New York At Oswego: B.S. Marketing

BUSINESS BACKGROUND:

- 2026 – Present: Life Transitions Planning LLC; CCO & Wealth Management Advisor
- 2018 – 2026: Under OneSeven d/b/a Life Transitions Planning LLC; Wealth Management Advisor
- 2019 – 2023: Zeiders; Personal Financial Counselor
- 2018 – 2019: Hayden Royal PKA Great Lakes and Atlantic Wealth Management; Investment Advisor
- 2017 – 2018: Spire Securities LLC; Registered Representative
- 2017 – 2018: Spire Investment Partners, LLC; Wealth Manager
- 2015 – 2017: UBS Financial Services, Inc.; Financial Advisor, Investment Adviser Representative, & Registered Representative
- 1995 – 2015: Merrill Lynch, Pierce, Fenner & Smith Inc.; VP & Sales Manager

PROFESSIONAL DESIGNATIONS:

- CERTIFIED FINANCIAL PLANNER™ (CFP®) [1]
- CERTIFIED DIVORCE FINANCIAL ANALYST (CDFA®) [2]
- CERTIFIED INVESTMENT MANAGEMENT ANALYST (CIMA®) [3]
- CHARTERED RETIREMENT PLANNING COUNSELOR (CRPC®) [4]
- ACCREDITED FINANCIAL COUNSELOR (AFC®) [5]

CERTIFIED FINANCIAL PLANNER ("CFP®") DESIGNATION MINIMUM QUALIFICATIONS[1]

I am certified for financial planning services in the United States by the Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and the CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.CFP.net.

CFP® professionals have met the CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board

Registered Program. The coursework covers the financial planning subject areas the CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.

- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process or 4,000 hours of apprenticeship experience that meets additional requirements.

- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with the CFP Board's Code and Standards. This includes a commitment to the CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

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.

Check designation status online at Find a CFP® Professional

CERTIFIED DIVORCE FINANCIAL ANALYST (CDFA®) DESIGNATION MINIMUM QUALIFICATIONS[2]

I hold the Certified Divorce Financial Analyst® designation, issued by the Institute for Divorce Financial Analysts ("IDFA"). Therefore, I may refer to myself as a CERTIFIED DIVORCE FINANCIAL ANALYST® or CDFA® professional, and I may use these and IDFA's other certification marks (the "CDFA Marks"). The CDFA® certification is voluntary. No federal or state law or regulation requires financial professionals to hold the CDFA® certification. You may find more information about the CDFA® certification at www.institutedfa.com.

CDFA® professionals have met IDFA's standards for prerequisite experience, education, examination, and ethics related to the financial aspects of divorce. To become a CDFA® professional, an individual must fulfill the following requirements:

- Prerequisites – Have a bachelor's degree and three years of on-the-job experience, or, if no bachelor's degree, five years of relevant professional experience.
- Education – Complete a comprehensive course of study approved by IDFA covering the financial aspects of divorce, including property division, spousal and child support, tax considerations, valuation of retirement assets, and other financial issues that arise in divorce proceedings. Coursework may be completed through IDFA's self-study program or its online courses.
- Examination – Pass the CDFA® certification examination, an in-person, proctored exam designed to assess a candidate's ability to apply divorce-related financial planning knowledge to real-world divorce situations.
- Ethics – Agree to be bound by IDFA's Code of Ethics and Professional Responsibility, which sets forth the ethical and practice standards for CDFA® professionals, including standards of integrity, competence, objectivity, fairness, confidentiality, professionalism, and compliance.

Individuals who become certified must complete the following ongoing requirements to remain certified and maintain the right to continue to use the CDFA Marks:

- Ethics – Continue to comply with IDFA's Code of Ethics and Professional Responsibility, including disclosing any public, civil, criminal, or disciplinary actions taken against them. A CDFA® professional's scope of practice is limited to the financial aspects of divorce; a CDFA® professional does not provide legal advice unless separately licensed to do so.
- Continuing Education – Complete 30 hours of divorce-related continuing education every two years to maintain competence and keep up with developments in divorce-related tax law, property division, and financial planning.
- Recertification Fee – Pay an annual recertification fee to IDFA to maintain the designation.

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

Check designation status online at Find a CDFA Professional.

CERTIFIED INVESTMENT MANAGEMENT ANALYST ("CIMA®") DESIGNATION MINIMUM QUALIFICATIONS[3]

I hold the Certified Investment Management Analyst® designation, issued by the Investments & Wealth Institute ("IWI"). Therefore, I may refer to myself as a CERTIFIED INVESTMENT MANAGEMENT ANALYST® or CIMA® professional, and I may use these and IWI's other certification marks (the "CIMA Marks"). The CIMA® certification is voluntary. No federal or state law or regulation requires investment professionals to hold the CIMA® certification. You may find more information about the CIMA® certification at www.investmentsandwealth.org.

CIMA® professionals have met IWI's standards for experience, education, examination, and ethics related to advanced investment management consulting. To become a CIMA® professional, an individual must fulfill the following requirements:

- Prerequisites – Have a minimum of three years of financial services experience, pass a background check, and maintain a satisfactory record of ethical conduct as determined by IWI's Admissions Committee.
- Education – Successfully complete an executive education program through a CIMA-approved education provider — including the Investments & Wealth Institute, The University of Chicago Booth School of Business, or Yale School of Management. The program covers advanced investment topics such as portfolio construction, risk measurement, manager due diligence, and behavioral finance.
- Examination – Pass the CIMA® certification examination, a comprehensive multiple-choice exam administered online or in person at a proctored testing center, designed to assess a candidate's ability to apply advanced investment management concepts.
- Ethics – Pass a second background check following the examination and agree to adhere to IWI's Code of Professional Responsibility, which sets forth the ethical and practice standards for CIMA® professionals, including acting in clients' best interests, disclosing services and costs, and maintaining a high standard of professional conduct.
- Individuals who become certified must complete the following ongoing requirements to remain certified and maintain the right to continue to use the CIMA Marks:
- Ethics – Commit to complying with IWI's Code of Professional Responsibility and Rules and Guidelines for Use of the Marks. This includes disclosing any regulatory actions or complaints filed against them. IWI may sanction a CIMA® professional who does not abide by this commitment, but IWI does not guarantee a CIMA® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 40 hours of continuing education every two years to maintain competence and keep up with developments in investment management. Of those hours, 2 must address ethics and 1 must address tax and/or regulatory topics.
- Compliance Requirement – Complete a biennial compliance requirement confirming continued adherence to the Code of Professional Responsibility and disclosing any regulatory actions and pay a certification renewal fee.

CIMA® professionals who fail to comply with the above standards and requirements may be subject to IWI's enforcement process under its Disciplinary Rules and Procedures, which could result in suspension or revocation of their CIMA® certification.

Check designation status online at InvestmentHelp.org.

CHARTERED RETIREMENT PLANNING COUNSELOR (CRPC®) DESIGNATION MINIMUM QUALIFICATIONS[4]

I hold the Chartered Retirement Planning Counselor® designation, issued by the College for Financial Planning — a Kaplan Company ("the College"). Therefore, I may refer to myself as a Chartered Retirement

Planning Counselor® or CRPC® professional, and I may use these and the College's other certification marks (the "CRPC Marks"). The CRPC® certification is voluntary. No federal or state law or regulation requires financial professionals to hold the CRPC® certification. You may find more information about the CRPC® certification at www.cffp.edu.

CRPC® professionals have completed the College's education, examination, and ethics requirements related to retirement planning. To become a CRPC® professional, an individual must fulfill the following requirements:

- Prerequisites – There are no prerequisite education, experience, or licensing requirements to enroll in the CRPC® program.
- Education – Complete an educational course of study through the College for Financial Planning, offered as an online self-study program or based on availability, an instructor-led course. The coursework covers the retirement planning process, including pre- and post-retirement needs, asset management, estate planning, and the integration of retirement benefits, using models and techniques drawn from real client situations.
- Examination – Pass an online, closed-book final examination that tests a candidate's ability to synthesize complex retirement planning concepts and apply them to real-life client situations.
- Ethics – Agree to abide by the College's Standards of Professional Conduct, which call for CRPC® professionals to maintain standards of integrity, objectivity, competency, confidentiality, and professionalism, and which subject designees to a disciplinary process for violations.
- Individuals who become certified must complete the following ongoing requirements to remain certified and maintain the right to continue to use the CRPC Marks:
- Ethics – Reaffirm their commitment to abide by the College's Standards of Professional Conduct at each renewal.
- Continuing Education – Complete 16 hours of continuing education every two years to maintain competence and keep up with developments in retirement planning.
- Renewal Fee – Pay a renewal fee to the College for Financial Planning at each two-year renewal period.

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

Check designation status online at Find a Financial Advisor.

ACCREDITED FINANCIAL COUNSELOR (AFC®) DESIGNATION MINIMUM QUALIFICATIONS[5]

I hold the Accredited Financial Counselor® designation, issued by the Association for Financial Counseling and Planning Education ("AFCPE"). Therefore, I may refer to myself as an Accredited Financial Counselor® or AFC® professional, and I may use these and AFCPE's other certification marks (the "AFC Marks"). The AFC® certification is voluntary. No federal or state law or regulation requires financial counseling professionals to hold the AFC® certification. You may find more information about the AFC® certification at www.afcpe.org.

AFC® professionals have met AFCPE's standards for experience, education, examination, and ethics related to comprehensive financial counseling. To become an AFC® professional, an individual must fulfill the following requirements:

- Experience – Complete 1,000 hours of financial counseling experience, verified by an employment verification form signed by the applicant's supervisor or, if self-employed, by an individual knowledgeable about the applicant's practice.
- Education – Satisfy the educational requirement through one of several AFCPE-approved pathways, including self-paced study, the Financial Education Challenge, the Professional Designation Challenge, an AFCPE-approved education program, or independent training. Coursework covers the full financial life cycle, including budgeting, credit and debt management, and financial decision-making.
- Examination – Pass a comprehensive, in-person, proctored certification exam assessing knowledge across the core competencies of financial counseling.
- Ethics – Agree to abide by the AFCPE Code of Ethics, which requires AFC® professionals to maintain personal and professional honesty and integrity, recognize the limits of their competence and refer clients when appropriate, respect client confidentiality, and accept only fair and reasonable compensation.
- Individuals who become certified must complete the following ongoing requirements to remain certified and maintain the right to continue to use the AFC Marks:
- Ethics – Continue to adhere to the AFCPE Code of Ethics, including reporting any felony or disqualifying offense, any lesser crime involving misrepresentation or fraud, or any professional license suspension to AFCPE's Executive Board.
- Continuing Education – Complete 30 continuing education units every two years, including at least 2 units on ethics, to maintain competence and keep current with developments in financial counseling.
- Renewal Fee – Pay an annual fee to AFCPE to maintain the certification.

AFC® professionals who fail to comply with the above standards and requirements may be subject to AFCPE's Certification Council review, which could result in reprimand, suspension, or revocation of their AFC® certification.

Check designation status online at [Find a Certified Professional].

ITEM 3: DISCIPLINARY INFORMATION

Registered investment advisers must disclose all material facts regarding a legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice.

Ms. Aloisa has been the subject of a legal or disciplinary event that may be material to a client's or prospective client's evaluation of her as an investment adviser representative. The material facts of that event are described below in Item 7. Clients and prospective clients may also obtain additional information about Ms. Aloisa's registration and disciplinary history through FINRA's BrokerCheck® system at https://brokercheck.finra.org or the SEC's Investment Adviser Public Disclosure (IAPD) system at www.adviserinfo.sec.gov.

ITEM 4: OTHER BUSINESS ACTIVITIES

Disclosure of Outside Business Activities is provided in Form ADV Part 2A Item 10 – Other Financial Industry Activities and Affiliations.

LICENSED INSURANCE REPRESENTATIVE

Ms. Aloisa is engaged in another investment-related business and occupation, as described below. Licensed Insurance Agent: Ms. Aloisa is a licensed insurance agent of various insurance companies. Insurance recommendation implementation is separate and apart from Ms. Aloisa's role with LTP. As an insurance professional, Ms. Aloisa will receive customary commissions and related revenues from the various insurance companies selling products. Tami Aloisa is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain insurance companies' products. Clients are not obligated to implement any recommendations made by Ms. Aloisa. Ms. Aloisa will spend approximately 10% of her time per month in this capacity.

ITEM 5: ADDITIONAL COMPENSATION

Ms. Aloisa does not receive any economic benefit outside of the salaries and commissions described in Item 4 of this brochure or on Form ADV Part 2A Items 10 and 12.

ITEM 6: SUPERVISION

Tami L. Aloisa, Chief Compliance Officer, telephone (757) 618-6040, is the person responsible for supervising Ms. Aloisa's advisory activities. Because Ms. Aloisa is the Firm's sole owner and sole investment adviser representative, she supervises her own advisory activities. As the firm's Chief Compliance Officer, Ms. Aloisa adheres to a compliance program designed to prevent and detect violations of the federal and state securities laws. Compliance includes review of portfolios, review of investment policy statements, review of advisory agreements, review of emails, personal transactions, and portfolio trading.

ITEM 7: REQUIREMENTS FOR STATE-REGISTERED ADVISERS

Except as described below, Tami Lynne Aloisa has not been the subject of any legal or disciplinary event that is material to a client's or prospective client's evaluation of her or of Life Transitions Planning LLC.

New York State Department of Financial Services: On August 15, 2024, Ms. Aloisa entered into a Stipulation (Stipulation No. 2024-0251-S) with the New York State Department of Financial Services in connection with her insurance agent licensing. She admitted that she provided materially incorrect information on an insurance license renewal application submitted in October 2018 by failing to disclose the Virginia matter described above, and that she did not timely report that matter to the Superintendent. Without proceeding to a hearing, Ms. Aloisa consented to a civil penalty of $1,750 and agreed to take steps to prevent recurrence. The matter is resolved and no related action is pending.

Virginia State Corporation Commission: On February 2, 2018, the Virginia State Corporation Commission, Division of Securities and Retail Franchising, in Case No. SEC-2017-00066, entered an order imposing special supervisory procedures as a condition of Ms. Aloisa's registration as an investment adviser representative under the Virginia Securities Act. The order required heightened supervision of her activities — including pre-transaction review and periodic on-site audits — for a specified term. The order was amended on May 4, 2020 to reflect a change in her employing firm. On March 5, 2021, the Commission entered a Final Order finding that the terms of the order had been fulfilled and dismissing the case. Ms. Aloisa completed all conditions and is not currently subject to any special supervisory procedures.

On February 28, 2019, Ms. Aloisa filed a petition under Chapter 7 of the United States Bankruptcy Code in the U.S. Bankruptcy Court for the Eastern District of Virginia (Case No. 19-70744-SCS) for an employment-related matter with a prior employer. A discharge was granted on June 17, 2019, and the matter is closed. This filing does not affect the Firm's ability to meet its contractual and fiduciary commitments to clients.

To the best of our knowledge, all material conflicts of interest regarding the Firm, its representatives, or any of its employees that could reasonably be expected to impair the rendering of unbiased and objective advice are disclosed herein.