



Fyooz Financial Planning  
121 Washington Ave. N, 2nd Floor  
Minneapolis, MN 55401

**Form ADV Part 2A - Firm Brochure**  
hello@fyoozfinancial.com  
www.fyoozfinancial.com  
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## **Item 1: Cover Page**

This Brochure provides information about the qualifications and business practices of Fyooz Financial Planning LLC, "FFP". If you have any questions about the contents of this Brochure, please contact us at hello@fyoozfinancial.com. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Fyooz Financial Planning LLC is registered as an Investment Adviser with the States of Minnesota, California, New York, and Oregon. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about FFP is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov), which can be found using the firm's CRD #304113.



## **Item 2: Material Changes**

Since the last annual update of this brochure was filed on March 9, 2023, Fyooz has no material changes to report.

## **Item 3: Table of Contents**

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## **Item 4: Advisory Business**

### **Description of Advisory Firm**

Fyooz Financial Planning LLC is registered as an Investment Adviser with the States of Minnesota, New York, Oregon, and California. We were founded in April 2019. Natalie Slagle and Daniel Slagle are the principal owners of FFP. FFP reports \$28,738,923 discretionary assets under management and no non discretionary assets under management. Assets Under Management were calculated as of December 31, 2023.

### **Types of Advisory Services**

#### **Comprehensive Financial Planning**

This service involves working one-on-one with a planner over an extended period of time. By paying a monthly or quarterly fee, clients get to work with a planner who will work with them to develop and implement their plan. The planner will monitor the plan, recommend any changes and ensure the plan is up to date. The planner will cover topics such as cash flow planning, insurance planning, investment planning, retirement planning, risk management, college savings, debt management, work benefits, and estate planning throughout the course of a year. The planner and Client will conduct meetings at least semiannually. The Client will also have the ability to connect with the planner via email, virtual meetings, or telephone throughout the engagement.

Upon desiring a comprehensive plan, a Client will be taken through establishing their goals and values around money. They will be required to provide information to help complete the following areas of analysis: net worth, cash flow, insurance, credit scores/reports, employee benefits, retirement planning, investments, college planning, and estate planning. Once the Client's information is reviewed, their plan will be built and analyzed, and then the findings, analysis and potential changes to their current situation will be reviewed with the Client. Clients subscribing to this service will receive meeting agendas, action items, and written or an electronic reports, providing the Client with details to achieve his or her stated financial goals and objectives. The plan and the Client's financial situation and goals will be monitored throughout the year and follow-up emails and meetings will be made to the Client to confirm that any agreed upon action steps have been carried out. On an annual basis, there will be a full review of this plan to ensure its accuracy and ongoing appropriateness. Any needed updates will be implemented at that time.

#### **Project Based and Hourly Financial Planning**

We provide project based and hourly financial planning services on topics such as retirement planning, risk management, college savings, cash flow, debt management, work benefits, and estate and incapacity planning. Financial planning involves an evaluation of a Client's current and future financial state by using currently known variables to predict future cash flows, asset values, and withdrawal plans. The key defining aspect of financial planning is that through the financial planning process, all questions, information, and analysis will be considered as they affect and are affected by the entire financial and life situation of the Client. Clients purchasing this service will receive a written or an electronic report, providing the Client with a detailed financial plan designed to achieve his or her stated financial goals and objectives.

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



- **Business Planning:** We provide consulting services for Clients who currently operate their own business, are considering starting a business, or are planning for an exit from their current business. Under this type of engagement, we work with you to assess your current situation, identify your objectives, and develop a plan aimed at achieving your goals.
- **Cash Flow and Debt Management:** We will conduct a review of your income and expenses to determine your current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.
- **College Savings:** Includes projecting the amount that will be needed to achieve college or other post-secondary education funding goals, along with advice on ways for you to save the desired amount. Recommendations as to savings strategies are included, and, if needed, we will review your financial picture as it relates to eligibility for financial aid or the best way to contribute to grandchildren (if appropriate).
- **Employee Benefits Optimization:** We will provide review and analysis as to whether you, as an employee, are taking the maximum advantage possible of your employee benefits. If you are a business owner, we will consider and/or recommend the various benefit programs that can be structured to meet both business and personal retirement goals.
- **Estate Planning:** This usually includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts, and other related documents. Our advice also typically includes ways for you to minimize or avoid future estate taxes by implementing appropriate estate planning strategies such as the use of applicable trusts. We always recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys who specialize in estate planning when you wish to hire an attorney for such purposes. From time to time, we will participate in meetings or phone calls between you and your attorney with your approval or request.
- **Financial Goals:** We will help Clients identify financial goals and develop a plan to reach them. We will identify what you plan to accomplish, what resources you will need to make it happen, how much time you will need to reach the goal, and how much you should budget for your goal.
- **Insurance:** Review of existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home, and automobile.
- **Investment Analysis:** This may involve developing an asset allocation strategy to meet Clients' financial goals and risk tolerance, providing information on investment vehicles and strategies, reviewing employee stock options, as well as assisting you in establishing your investment account at a selected broker/dealer or custodian. The strategies and types of investments we may recommend are further discussed in Item 8 of this brochure.
- **Retirement Planning:** Our retirement planning services typically include projections of your likelihood of achieving your financial goals, typically focusing on financial independence as the primary objective. For



situations where projections show less than the desired results, we may make recommendations, including those that may impact the original projections by adjusting certain variables (e.g., working longer, saving more, spending less, taking more risk with investments).

If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years.

- **Risk Management:** A risk management review includes an analysis of your exposure to major risks that could have a significant adverse impact on your financial picture, such as premature death, disability, property and casualty losses, or the need for long-term care planning. Advice may be provided on ways to minimize such risks and about weighing the costs of purchasing insurance versus the benefits of doing so and, likewise, the potential cost of not purchasing insurance (“self-insuring”).
- **Tax Planning Strategies:** Advice may include ways to minimize current and future income taxes as a part of your overall financial planning picture. For example, we may make recommendations on which type of account(s) or specific investments should be owned based in part on their “tax efficiency,” with the consideration that there is always a possibility of future changes to federal, state, or local tax laws and rates that may impact your situation.

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

### **Investment Management Services**

We are in the business of managing individually tailored investment portfolios. Our firm provides continuous advice to a Client regarding the investment of Client funds based on the individual needs of the Client. Through personal discussions in which goals and objectives based on a Client's particular circumstances are established, we develop a Client's investment plan. We manage the portfolio based on the investment plan and allocation targets. We will also review and discuss a Client's prior investment history, as well as family composition and background.

Account supervision is guided by the stated objectives of the Client (e.g., maximum capital appreciation, growth, income, or growth, and income), as well as tax considerations. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors. Fees pertaining to this service are outlined in Item 5 of this brochure.

### **Educational Seminars and Speaking Engagements**

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



### **Client Tailored Services and Client Imposed Restrictions**

We offer the same suite of services to all of our Clients. However, specific Client financial plans and their implementation are dependent upon Client suitability information which outlines each Client's current situation (income, tax levels, and risk tolerance levels) and is used to construct a Client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

### **Wrap Fee Program**

We do not participate in a wrap fee program.

For Clients residing in California: **CCR Section 260.235.2 Disclosure** For Clients who receive our Financial Planning services, we must state when a conflict exists between the interests of our firm and the interests of our Client. The Client is under no obligation to act upon our recommendation. If the Client elects to act on any of the recommendations, the Client is under no obligation to effect the transaction through our firm.

## **Item 5: Fees and Compensation**

Please note, unless a Client has received the firm's Disclosure Brochure at least 48 hours prior to signing the investment advisory contract, the investment advisory contract may be terminated by the Client within five (5) business days of signing the contract without incurring any advisory fees. How we are paid depends on the type of advisory service we are performing. Please review the fee and compensation information below. For Oregon clients, see fee schedule below labeled "Oregon clients only" on page 11.

### **Comprehensive Financial Planning and Investment Management Services**

Comprehensive Financial Planning is the primary offering from FFP. Comprehensive Financial Planning consists of an upfront onboarding fee at a rate of \$500-\$2,000, followed by an ongoing fee that is paid monthly or quarterly, in arrears, at the rate of \$6,000 to \$20,000 per year depending on complexity, needs, and assets under management of the client. The fee may be negotiable in certain cases. The purpose of the onboarding fee is to cover the costs of the initial work to develop the financial plan, this is a one-time fee payable in advance.

For clients paying \$6,000 per year up to \$600,000 of assets may be managed without an additional fee. The fee increases based on the amount of assets under management according to the fee schedule below. Below is a table of our fixed fees corresponding to the assets under management included in the fee:

Standard Fee Schedule	
Minimum Fee	Assets Under Management Included In Fee:
\$6,000/yr.	\$0 - \$600,000
\$8,500/yr.	\$600,001 - \$1,000,000
\$10,000/yr.	\$1,000,001 - \$1,500,000
\$12,500/yr.	\$1,500,001 - \$2,000,000
\$16,000/yr.	\$2,000,001 - \$2,500,000
\$20,000/yr.	\$2,500,001+

Note: clients receive the same level of service in year 1, and subsequent years thereafter thus explaining our ongoing fee.

Examples of a client who would pay our complexity fee rate would be a client with stock option compensation, restricted stock unit compensation, self-employment income, within 5 years of retirement, or retired. Complexity definition is ultimately up to the Adviser.

Fees for this service may be paid by directly debiting the Client's account, electronic funds transfer, credit card, or a combination of the three. If the fee is directly debited from a retirement account, we will require their total assets being managed to be above \$300,000. We recommend the client speak with a tax professional to confirm the taxation of any retirement account distribution. This service may be terminated with 30 days' notice by email or phone call. Upon termination of any agreement, the fee will be prorated and any unearned fee will be refunded to the Client via our payment processing system or check.

We provide financial planning services and investment management to individuals and families. We do not have a minimum account size requirement, however we have a minimum flat fee. Our minimum fee covers financial planning and investment management according to the tiered schedule.

Adviser's fee may be amended by Adviser from time to time subject to Client's right to terminate the Agreement. Any current fee shall continue for thirty (30) days after the Adviser has notified the Client in writing of any change in the fee. Thirty (30) days from the sending of the written notice to the Client any new fee will become effective unless the Client notifies the Adviser in writing to terminate the Agreement. The advisor may increase the fee based on any of the following:

- 1) Higher operating costs associated with that client
- 2) Increase in complexity with the client's situation
- 3) Increase in the time the advisor and/or their team spends with that client
- 4) General inflation pertaining to the expenses of the overall financial advising business

### **Project-Based and Hourly Fee Financial Planning**

Project-Based Financial Planning will be offered on a fixed fee basis. The fixed fee will be agreed upon before the start of any work and can range between \$2,000 and \$6,000 depending on complexity and scope of the project.





The fee is negotiable. FFP will not bill an amount above \$500.00 more than 6 months in advance. Fees for this service may be paid by electronic funds transfer or credit card. In the event of early termination, any prepaid but unearned fees will be refunded to the Client via our payment processing system or check, any completed deliverables of the project will be provided to the Client and no further fees will be charged.

Hourly Fee financial planning will be based upon the estimated hours put into a project. The hourly fee will be agreed upon before the start of any work and can range between \$300-\$400 per hour depending on complexity, and scope of the project. The fee is negotiable. FFP will not bill an amount above \$500.00 more than 6 months in advance. Fees for this service may be paid by electronic funds transfer or credit card. In the event of early termination, any prepaid but unearned fees will be refunded to the Client via our payment processing system or check, any completed deliverables of the project will be provided to the Client and no further fees will be charged.

### **Educational Seminars/ Speaking Engagements**

Seminars and speaking engagements are offered to organizations and the public on a variety of financial topics. Fees range from free to \$4,000 per seminar or free to \$100 per participant. Half of the fees are due before the engagement, and the other half is to be paid the day of, no later than the conclusion of the Seminar. The fee range is based on the content, amount of research conducted, the number of hours of preparation needed, and the number of attendees. Fees for this service may be paid by electronic funds transfer, credit card, or check.

In the event the Client decides to cancel or change the date of the event for any reason besides weather or similar unforeseen causes, the Client will be responsible for reimbursement of any non-refundable travel expenses already incurred and will provide payment for 50% of the Speaker's fee if the cancellation occurs within 30 days of the event. If the Speaker must cancel due to health or similar unforeseen circumstances, the Speaker will make all attempts to find a reasonable alternative engagement date and will absorb any incremental additional costs for obtaining alternative travel arrangements. If an alternative date cannot be obtained, the Client will not be responsible for any travel costs already incurred by the Speaker or any portion of the Speaker's fee.

In the event of inclement weather or flight cancellation, the Speaker shall make all reasonable attempts to make alternative travel arrangements to arrive in time for the presentation. If travel proves impossible, or the event is otherwise canceled, the Speaker's fee is waived, but the Client will still be responsible for reimbursement of any non-refundable travel expenses already incurred. If the Client decides to cancel or change the date of the event for any reason besides weather or similar unforeseen causes, the Client will still be responsible for reimbursement of any non-refundable travel expenses already incurred and will provide payment for 50% of the Speaker's fee if the cancellation occurs within 30 days of the event.

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

### **Other Types of Fees and Expenses**

Our fees will be in addition to brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the Client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer, and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees, and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs.

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



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

For Clients residing in California: **CCR Section 260.238(j) Disclosure** Please note, lower fees for comparable services may be available from other sources.

**Oregon clients only**

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

**Investment Management**

Standard Fee Schedule	
Annual Fee	Assets Under Management:
2%	\$0 - \$300,000
\$6,000/yr.	\$300,001 - \$600,000
\$8,500/yr.	\$600,001 - \$1,000,000
\$10,000/yr.	\$1,000,001 - \$1,500,000
\$12,500/yr.	\$1,500,001 - \$2,000,000
\$16,000/yr.	\$2,000,001 - \$2,500,000
\$20,000/yr.	\$2,500,001+

Our annual advisory fees are negotiable, prorated, and paid in arrears on a quarterly basis based on the account value on the last business day of the billing period. For example, an account valued at \$250,000 would pay an effective fee of 2% with an annual fee of \$5,000. The quarterly fee is determined by the following calculation:  $(\$250,000 \times 2.00\%) \div 4 = \$1,250$ . If a client’s account is \$300,001 or above, the tiered flat fee schedule will apply rather than a percentage.

Advisory fees are directly debited from client accounts. Your first billing cycle will begin once your agreement is executed with our firm.



### Ongoing Comprehensive Financial Planning

Standard Fee Schedule		
Investment Management Annual Fee	Assets Under Management:	Ongoing Comprehensive Financial Planning Annual Fee
2%	\$0 - \$300,000	waived
\$6,000/yr.	\$300,001 - \$600,000	waived
\$8,500/yr.	\$600,001 - \$1,000,000	waived
\$10,000/yr.	\$1,000,001 - \$1,500,000	waived
\$12,500/yr.	\$1,500,001 - \$2,000,000	waived
\$16,000/yr.	\$2,000,001 - \$2,500,000	waived
\$20,000/yr.	\$2,500,001+	waived

The ongoing comprehensive financial planning fee is waived for clients with assets managed by Fyooz Financial Planning. The combined fee of investment management and financial planning will not exceed 2% per year of your total assets being managed. The fee is billed quarterly based on the account value on the last business day of the billing period. The fee may be negotiable in certain cases.

Below is an example of the combined investment management and ongoing fee:

Client	Assets Under Management:	Investment Management Annual Fee	Ongoing Comprehensive Financial Planning Annual Fee
Client A	\$250,000	\$5,000	waived
Client B	\$700,000	\$8,500	waived
Client C	\$2,200,000	\$16,000	waived

### Project-Based and Hourly Fee Financial Planning

Project-Based Financial Planning will be offered on a fixed fee basis. The fixed fee will be agreed upon before the start of any work and can range between \$2,000 and \$6,000 depending on the complexity and scope of the project. The fee is negotiable. FFP will not bill an amount above \$500.00 more than 6 months in advance. Fees for



this service may be paid by electronic funds transfer or credit card. In the event of early termination, any prepaid but unearned fees will be refunded to the Client via our payment processing system or check. Any completed deliverables of the project will be provided to the Client and no further fees will be charged.

A client has 30 days after the financial plan is delivered to contact Fyooz Financial Planning for any questions pertaining to the plan. This is included in the fee. For clients who engage with us after 30 days from financial plan delivery, a new fee may apply.

Hourly Fee financial planning will be based on the estimated hours put into a project. The hourly fee will be agreed upon before the start of any work and can range between \$300-\$400 per hour depending on the complexity, and scope of the project. For example, if Fyooz Financial Planning works for 5 hours on behalf of a client, their fee will be  $\$300 \times 5 \text{ hours} = \$1,500$ . The fee is negotiable.

FFP will not bill an amount above \$500.00 more than 6 months in advance. Fees for this service may be paid by electronic funds transfer or credit card. In the event of early termination, any prepaid but unearned fees will be refunded to the Client via our payment processing system or check. Any completed deliverables of the project will be provided to the Client and no further fees will be charged.

**Refunds for All Services:** An account may be terminated with written notice at least 30 calendar days in advance. Upon termination of the account, any unearned fee will be refunded to the client via our payment processing system or check and sent to the client within 30 days of notice.

Refunds are calculated based on the amount billed to the client minus any time spent on behalf of that client. If a client pays a fee (whether that be an upfront fee, hourly, project, investment management, or ongoing comprehensive financial planning fee) without any work being completed, that fee will be refunded to the client via our payment processing system or check.

Please note, Fyooz Financial Planning typically charges in arrears. Therefore, refunds are unlikely. However, we do have the right to bill a client for any of our services that have not been paid.

No increase in the fee (outside of the tiered schedule) shall be effective without agreement from the Client by signing a new agreement or amendment to their current advisory agreement.

*Note: the same services could be provided elsewhere with lower fees*

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

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

## Item 7: Types of Clients

We provide financial planning services and investment management to individuals and families. We do not have a minimum account size requirement; however we have a minimum flat fee. Our minimum fee covers financial planning and investment management according to the tiered schedule in Item 5.

Note: Our minimum fee is not applicable to Oregon Clients.

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

We will first gather and consider several factors, including, current financial situation, short and long term financial goals, level of investment knowledge, ability to tolerate volatility risk (whether or not you can handle short term price movements based on the needs from your investments), willingness to tolerate volatility (emotionally, how much short term price movements you can handle before wanting to abandon your plan), need to assume risk (whether or not you need to take any risk to meet your goals), cash inflows and outflows, tax situation, investment time horizon, legal restrictions, and any unique financial constraints.

Our primary methods of investment analysis are fundamental, technical, cyclical, and charting analysis.

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

**Technical analysis** involves using chart patterns, momentum, volume, and relative strength to pick sectors that may outperform market indices. However, there is no assurance of accurate forecasts or that trends will develop in the markets we follow. In the past, there have been periods without discernible trends and similar periods will presumably occur in the future. Even where major trends develop, outside factors like government intervention could potentially shorten them.

Furthermore, one limitation of technical analysis is that it requires price movement data, which can translate into price trends sufficient to dictate a market entry or exit decision. In a trendless or erratic market, a technical method may fail to identify trends requiring action. In addition, technical methods may overreact to minor price movements, establishing positions contrary to overall price trends, which may result in losses. Finally, a technical trading method may underperform other trading methods when fundamental factors dominate price moves within a given market.

**Cyclical analysis** is a type of technical analysis that involves evaluating recurring price patterns and trends based upon business cycles. Economic/business cycles may not be predictable and may have many fluctuations between long-term expansions and contractions. The lengths of economic cycles may be difficult to predict with accuracy and therefore the risk of cyclical analysis is the difficulty in predicting economic trends and consequently the changing value of securities that would be affected by these changing trends.

**Charting analysis** involves the gathering and processing of price and volume information for a particular security. This price and volume information is analyzed using mathematical equations. The resulting data is then applied to graphing charts, which are used to predict future price movements based on price patterns and trends. Charts may not accurately predict future price movements. Current prices of securities may not reflect all information about the security and day-to-day changes in market prices of securities may follow random patterns and may not be predictable with any reliable degree of accuracy.

### **Modern Portfolio Theory**

The underlying principles of MPT are:

- Investors are risk-averse. The only acceptable risk is that which is adequately compensated by an expected return. Risk and investment return are related and an increase in risk requires an increased expected return.
- Markets are efficient. The same market information is available to all investors at the same time. The market prices every security fairly based upon this equal availability of information.
- The design of the portfolio as a whole is more important than the selection of any particular security. The appropriate allocation of capital among asset classes will have far more influence on long-term portfolio performance than the selection of individual securities.
- Investing for the long-term (preferably longer than ten years) becomes critical to investment success because it allows the long-term characteristics of the asset classes to surface.
- The increasing diversification of the portfolio with lower correlated asset class positions can decrease portfolio risk. Correlation is the statistical term for the extent to which two asset classes move in tandem or opposition to one another.

### **Passive Investment Management**

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

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

In contrast, active management involves a single manager or managers who employ some method, strategy, or technique to construct a portfolio that is intended to generate returns that are greater than the broader market or a designated benchmark.

### **Material Risks Involved**

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

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

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



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

### **Risks Associated with Securities**

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

**Commercial Paper** is, in most cases, an unsecured promissory note that is issued with a maturity of 270 days or less. Being unsecured the risk to the investor is that the issuer may default.

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

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

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

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

**Exchange-Traded Funds** prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected. ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value; (ii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are delisted from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. The Adviser has no control over the risks taken by the underlying funds in which the Clients invest.

**Mutual Funds Risk** When a Client invests in open-end mutual funds or ETFs, the Client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the Client will incur higher expenses, many of which may be duplicative. In addition, the Client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives).



## Item 9: Disciplinary Information

### **Criminal or Civil Actions**

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

### **Administrative Enforcement Proceedings**

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

### **Self-Regulatory Organization Enforcement Proceedings**

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

## Item 10: Other Financial Industry Activities and Affiliations

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

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

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

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

For Clients residing in California: **Disclosure of Material Conflicts** All material conflicts of interest under CCR Section 260.238(k) are disclosed regarding FFP, its representatives, or any of its employees, which could be reasonably expected to impair the rendering of unbiased and objective advice. Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

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





## **Code of Ethics Description**

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

- Integrity - Associated persons shall offer and provide professional services with integrity.
- Objectivity - Associated persons shall be objective in providing professional services to Clients.
- Competence - Associated persons shall provide services to Clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- Fairness - Associated persons shall perform professional services in a manner that is fair and reasonable to Clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.
- Confidentiality - Associated persons shall not disclose confidential Client information without the specific consent of the Client unless in response to proper legal process, or as required by law.
- Professionalism - Associated persons' conduct in all matters shall reflect the credit of the profession.
- Diligence - Associated persons shall act diligently in providing professional services.

We periodically review and amend our Code of Ethics to ensure that it remains current, and we require all firm access persons to attest to their understanding of and adherence to the Code of Ethics at least annually. Our firm will provide a copy of its Code of Ethics to any Client or prospective Client upon request.

## **Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest**

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

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

Our firm and its "related persons" may buy or sell securities similar to, or different from, those we recommend to Clients for their accounts. In an effort to reduce or eliminate certain conflicts of interest involving the firm or personal trading, our policy may require that we restrict or prohibit associates' transactions in specific reportable securities transactions. Any exceptions or trading pre-clearance must be approved by the firm principal in advance of the transaction in an account, and we maintain the required personal securities transaction records per regulation.

## **Trading Securities At/Around the Same Time as Client's Securities**

Our firm or persons associated with our firm may buy or sell the same securities that we recommend to clients or securities in which clients are already invested. A conflict of interest exists in such cases because we have the ability to trade ahead of clients and potentially receive more favorable prices than clients will receive. To mitigate this conflict of interest, it is our policy that neither our firm nor persons associated with our firm shall have priority over client accounts in the purchase or sale of securities.

## Item 12: Brokerage Practices

### Factors Used to Select Custodians and/or Broker-Dealers

Fyooz Financial Planning LLC does not have any affiliation with Broker-Dealers. Specific custodian recommendations are made to the Client based on their need for such services. We recommend custodians based on the reputation and services provided by the firm.

#### 1. Research and Other Soft-Dollar Benefits

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

#### 2. Brokerage for Client Referrals

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

#### 3. Clients Directing Which Broker/Dealer/Custodian to Use

Because we use an outside manager for investment management services, we do not permit Clients to direct us to use a specific broker-dealer to execute transactions. By requiring Clients to choose Charles Schwab as their custodian we may be unable to achieve the most favorable execution of Client transactions and this may cost Clients money over using a lower-cost custodian.

### The Custodian and Brokers We Use (Charles Schwab)

The custodian and brokers we use maintain custody of your assets that we manage, although we may be deemed to have limited custody of your assets due to our ability to withdraw fees from your account (see Item 15 – Custody, below).

We recommend that our clients use Charles Schwab & Co., Inc. ("Schwab"), a registered broker-dealer, member SIPC, as the qualified custodian. We are independently owned and operated and are not affiliated with Schwab. Schwab will hold your assets in a brokerage account and buy and sell securities when we instruct them to. While we recommend that you use Schwab as custodian broker, you will decide whether to do so and will open your account with Schwab by entering into an account agreement directly with them. We do not open the account for you, although we may assist you in doing so. Even though your account is maintained at Schwab, we can still use other brokers to execute trades for your account as described below (see "Your brokerage and custody costs").

### How we select brokers/custodians

We seek to recommend a custodian/broker that will hold your assets and execute transactions on terms that are overall most advantageous when compared with other available providers and their services. We consider a wide range of factors, including:

- Combination of transaction execution services and asset custody services (generally without a separate fee for custody)
- Capability to execute, clear, and settle trades (buy and sell securities for your account)
- Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payment, etc.)



- 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, margin interest rates, other fees, etc.) and willingness to negotiate the prices
- Reputation, financial strength, security and stability
- Prior service to us and our clients
- Availability of other products and services that benefit us, as discussed below (see “Products and services available to us from Schwab”)

### **Your brokerage and custody costs**

For our clients’ accounts that Schwab maintains, Schwab generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account. Certain trades (for example, many mutual funds and ETFs) may not incur Schwab commissions or transaction fees.

### **Products and services available to us from Schwab**

Schwab Advisor Services™ is Schwab’s business serving independent investment advisory firms like us. They provide our clients and us with access to their institutional brokerage services (trading, custody, reporting and related services), many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those services help us manage or administer our clients’ accounts, while others help us manage and grow our business. Schwab’s support services are generally available on an unsolicited basis (we don’t have to request them) and at no charge to us. Following is a more detailed description of Schwab’s support services:

#### **Services that benefit you**

Schwab’s institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of client assets. The investment products available through Schwab include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients. Schwab’s services described in this paragraph generally benefit you and your account.

#### **Services that may not directly benefit you**

Schwab also makes available to us other products and services that benefit us but may not directly benefit you or your account. These products and services assist us in managing and administering our clients’ accounts. They include investment research, both Schwab’s own and that of third parties. We may use this research to service all or a substantial number of our clients’ accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that:

- provide access to client account data (such as duplicate trade confirmations and account statements)
- facilitate trade execution and allocate aggregated trade orders for multiple client accounts
- provide pricing and other market data



- facilitate payment of our fees from our clients' accounts
- assist with back-office functions, recordkeeping, and client reporting

### **Services that generally benefit only us**

Schwab also offers other services intended to help us manage and further develop our business enterprise. These services include:

- Educational conferences and events
- Consulting on technology, compliance, legal, and business needs
- Publications and conferences on practice management and business succession do not require that you maintain your account with Schwab, based on our interest in receiving Schwab's services that benefit our business and Schwab's payment for services for which we would otherwise have to pay rather than based on your interest in receiving the best value in custody services and the most favorable execution of your transactions. This is a potential conflict of interest. We believe, however, that our selection of Schwab as custodian and broker is in the best interests of our clients. Our selection is primarily supported by the scope, quality, and price of Schwab's services (see "How we select brokers/ custodians") and not Schwab's services that benefit only us.

### **Aggregating (Block) Trading for Multiple Client Accounts**

Generally, we combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as "block trading"). We will then distribute a portion of the shares to participating accounts in a fair and equitable manner. The distribution of the shares purchased is typically proportionate to the size of the account, but it is not based on account performance or the amount or structure of management fees. Subject to our discretion, regarding particular circumstances and market conditions, when we combine orders, each participating account pays an average price per share for all transactions and pays a proportionate share of all transaction costs. Accounts owned by our firm or persons associated with our firm may participate in block trading with your accounts; however, they will not be given preferential treatment.

## **Item 13: Review of Accounts**

Client accounts with the Investment Management Service will be reviewed regularly on an annual basis by Daniel Slagle, Founding Partner and CCO of FFP, and Natalie Slagle, Founding Partner of FFP. The account is reviewed with regards to the Client's investment policies and risk tolerance levels. Events that may trigger a special review would be unusual performance, additions or deletions of Client imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per Client's needs.

Clients will receive trade confirmations from Charles Schwab for each transaction in their accounts as well as monthly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest.

Fyooz Financial Planning LLC will not provide written reports.



## **Item 14: Client Referrals and Other Compensation**

Other than what is described below, we do not receive any economic benefit, directly or indirectly, from any third party for advice rendered to our Clients.

We periodically compensate individuals for client referrals.

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

We receive an economic benefit from Schwab in the form of the support products and services it makes available to us and other independent investment advisors whose clients maintain their accounts at Schwab. In addition, Schwab has also agreed to pay for certain products and services for which we would otherwise have to pay once the value of our clients’ assets in accounts at Schwab reaches a certain amount. These products and services, how they benefit us, and the related conflicts of interest are described above (see Item 12—Brokerage Practices).

## **Item 15: Custody**

Fyooz Financial Planning LLC does not accept custody of Client funds except in the instance of withdrawing Client fees.

For Client accounts in which Fyooz Financial Planning LLC directly debits their advisory fee:

- i. Fyooz Financial Planning LLC will send a copy of its invoice to the custodian at the same time that it sends the Client a copy.
- ii. The custodian will send at least quarterly statements to the Client showing all disbursements for the account, including the amount of the advisory fee.
- iii. The Client will provide written authorization to Fyooz Financial Planning LLC, permitting them to be paid directly for their accounts held by the custodian.

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



## **Item 16: Investment Discretion**

For those Client accounts where we provide Investment Management Services, we maintain discretion over Client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold. Investment discretion is explained to Clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the Client will execute a Limited Power of Attorney, which will grant our firm discretion over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the Client.

## **Item 17: Voting Client Securities**

We do not vote Client proxies. Therefore, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. The Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets. If the Client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

## **Item 18: Financial Information**

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

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

## **Item 19: Requirements for State-Registered Advisers**

### **Educational Background and Business Experience of Principall Officer**

Refer to the Part(s) 2B for background information about our principal executive officers, management personnel and those giving advice on behalf of our firm.

### **Other Business Activities**

Our firm is not currently engaged in any outside business activities.



**Performance-Based Fees**

FFP is not compensated by performance-based fees.

**Material Disciplinary Disclosures**

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

**Material Relationships That Management Persons Have With Issuers of Securities**



Fyooz Financial Planning  
121 Washington Ave. N, 2nd Floor  
Minneapolis, MN 55401  
hello@fyoozfinancial.com

Dated: 02/05/2024

## **Form ADV Part 2B – Brochure Supplement**

*For*

### **Natalie Slagle 6171719**

Founding Partner, and Chief Compliance Officer

This brochure supplement provides information about Natalie Slagle that supplements the Fyooz Financial Planning LLC (“FFP”) brochure. A copy of that brochure precedes this supplement. Please contact Natalie Slagle if the FFP brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Natalie Slagle is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the CRD #6171719.

## **Item 2: Educational Background and Business Experience**

### **Natalie Slagle**

Born: 1990

#### **Educational Background**

- 2013 – BA, Leadership and Management, University of St. Thomas

#### **Business Experience**

- 04/2019 – Present, Fyooz Financial Planning LLC, Founding Partner
- 01/2018 – 05/2019, Fisher Investments, Investment Counselor
- 10/2012 – 01/2018, Wealth Enhancement Group, Client Service Manager
- 10/2011 – 11/2012, Affinity Plus Credit Union, Member Advisor
- 09/2009 – 06/2013, Student





## Professional Designations, Licensing & Exams

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

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with Clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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

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

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

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

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



### **Item 3: Disciplinary Information**

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

### **Item 4: Other Business Activities**

Natalie Slagle is currently serving as a consultant for LendEdu. LendEDU is a website that helps consumers learn about and compare financial products, including student loans, personal loans, credit cards, insurance, and more. Natalie does not have custody or control of the organization's funds. There appears to be no conflict of interest that exists with this volunteer work. This activity accounts for up to 5% of her time.

### **Item 5: Additional Compensation**

Natalie Slagle does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through FFP.

### **Item 6: Supervision**

Daniel Slagle is the Founding Partner and Chief Compliance Officer of FFP. He is responsible for all supervised persons and directly monitors all advice the supervised person gives to clients. He may be contacted at (507) 564-2298.

### **Item 7: Requirements for State Registered Advisers**

Natalie Slagle has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.



Fyooz Financial Planning  
121 Washington Ave. N, 2nd Floor  
Minneapolis, MN 55401  
hello@fyoozfinancial.com

Dated: 02/05/2024

## **Form ADV Part 2B – Brochure Supplement**

*For*

**Daniel Slagle 5807399**

Founding Partner

This brochure supplement provides information about Daniel Slagle that supplements the Fyooz Financial Planning LLC (“FFP”) brochure. A copy of that brochure precedes this supplement. Please contact Natalie Slagle if the FFP brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Daniel Slagle is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the CRD #5807399.

### **Item 2: Educational Background and Business Experience**

**Daniel Slagle**

Born: 1989

#### **Educational Background**

- 2012 – BA, Financial Management, University of St. Thomas

#### **Business Experience**

- 04/2019 – Present, Fyooz Financial Planning LLC, Founding Member and CCO
- 03/2022 – 08/2022, Fruitful, Financial Guide
- 02/2019 – 06/2019, Ameriprise, Associate Financial Advisor
- 01/2018 – 02/2019, Ameriprise, Financial Planning Analyst
- 05/2016 – 12/2017, UBS Financial Services, Wealth Strategy Associate



- 08/2013 – 05/2016, UBS Financial Services, Registered Client Service Associate
- 01/2013 – 08/2013, UBS Financial Services, Client Service Associate
- 05/2010 – 01/2013, UBS Financial Services, Internship

### **Professional Designations, Licensing & Exams**

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

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with Clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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

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

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

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

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



### **Item 3: Disciplinary Information**

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

### **Item 4: Other Business Activities**

Daniel Slagle currently does not have any outside business activities.

### **Item 5: Additional Compensation**

Daniel Slagle does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through FFP.

### **Item 6: Supervision**

Daniel Slagle is the Founding Partner and Chief Compliance Officer of FFP. He is responsible for all supervised persons and directly monitors all advice the supervised person gives to clients. He may be contacted at (507) 564-2298.

### **Item 7: Requirements for State Registered Advisers**

Daniel Slagle has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.



Fyooz Financial Planning  
121 Washington Ave. N, 2nd Floor  
Minneapolis, MN 55401  
hello@fyoozfinancial.com

Dated: 12/18/2023

**Form ADV Part 2B – Brochure Supplement**

*For*

**Jessica Serrano 7797192**

Investment Adviser Representative

This brochure supplement provides information about Jessica Serrano that supplements the Fyooz Financial Planning LLC (“FFP”) brochure. A copy of that brochure precedes this supplement. Please contact Daniel Slagle if the FFP brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Jessica Serrano is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the CRD #7797192.



## **Item 2: Educational Background and Business Experience**

**Jessica Serrano**

Born: 2000

### **Educational Background**

- 2021 – Associates Degree, Business Administration, Economics, Accounting , College of the Canyons.
- 2023 – Bachelors Degree, Business Administration with an Emphasis in Financial Planning, California State University Northridge.

### **Business Experience**

- 06/2022 – Present, Fyooz Financial Planning LLC, Investment Advisor Representative
- 08/2021 – 06/2023, Student, California State University

## **Item 3: Disciplinary Information**

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

## **Item 4: Other Business Activities**

Jessica Serrano does not currently have any outside business activities.

## **Item 5: Additional Compensation**

Jessica Serrano does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through FFP.

## **Item 6: Supervision**

Daniel Slagle is the Founding Partner and Chief Compliance Officer of FFP. He is responsible for all supervised persons and directly monitors all advice the supervised person gives to clients. He may be contacted at (507) 564-2298.



## **Item 7: Requirements for State Registered Advisers**

Jessica Serrano has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.