

Item 1: Cover Page

Your Financial Pharmacist Planning, LLC

118 E Main St
New Albany, OH 43054
www.yfpplanning.com
(614) 618-5901

Form ADV Part 2B – Brochure Supplement

March 30, 2023

For

Timothy Baker, Principal and Chief Compliance Officer (CRD # 6130547)

CRD # 282918

This brochure supplement provides information about the Your Financial Pharmacist Planning, LLC (“YFP Planning”) investment advisers listed above. A copy of that brochure precedes this supplement. If you have any questions about the contents of this brochure, or have not received Form ADV Part 2A, please contact us at (614) 618-5901 or by emailing the Chief Compliance Officer, Timothy Baker at tbaker@yourfinancialpharmacist.com.

Item 2: Educational Background and Business Experience

Timothy Baker

Born: 1982

Educational Background

- 2005 – Bachelor of Science, International Relations, The United States Military Academy

Business Experience

- 04/2019 – Present, Your Financial Pharmacist, LLC, Owner
- 01/2016 – Present, YFP Planning, LLC, Principal and CCO
- 05/2014 – 03/2016, Cambridge Investment Research Advisors, Inc., Investment Advisor Representative
- 08/2013 – 05/2014, Cambridge Investment Research, Inc., Registered Representative
- 10/2012 – 04/2014, Community Pride Wealth, Assistant
- 10/2011 – 09/2012, Unemployed
- 11/2010 – 09/2011, Kenny Construction Company, Material Coordinator
- 01/2007 – 11/2010, Sears Holdings Corporation, Operations Manager

Professional Designations, Licensing & Exams

CERTIFIED FINANCIAL PLANNER™, CFP® are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification. No federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination 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:

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- 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 financial professional at YFP Planning 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

YFP Planning is a wholly owned subsidiary of YFP, which offers education about general financial topics through podcasts, articles, and other media. Timothy Baker, CFP® is a principal of YFP and, as such, receives compensation from YFP. The following are ways YFP generates revenue:

- Book sales from the general public and YFP Planning clients
- Affiliate revenue (student loan, insurance companies) from the general public
- Advertising on blog, website, podcast from strategic partners
- Speaking fees from strategic partners

As disclosed in YFP Planning’s Form ADV Part 2A, YFP Planning generates revenue strictly from fees charged for advisory services to clients. YFP community members may or may not be clients of YFP Planning, and community members are under no obligation whatsoever to use any service offered by YFP Planning. Clients of YFP Planning are under no obligation whatsoever to use any service offered by

YFP. To avoid any potential conflicts of interest, clients of YFP Planning agree, for the duration of this Agreement is in effect, not to use any YFP affiliate links (i.e., student loan refinance offers) in which YFP receives compensation. Mr. Baker does not ask or recommend advisory clients to invest in his other business ventures. These activities account for approximately 15% of Mr. Baker's time.

YFP Planning is under common control with YFP Tax, LLC, a tax preparation firm located in the same place of business as YFP Planning. YFP Planning does not render tax preparation services to our clients, however, YFP Tax does offer tax preparation services. To the extent that a client requires tax preparation services, we, if requested, may recommend the services of an accounting or tax preparation firm, including YFP Tax. These tax preparation services shall be rendered independent of YFP Planning pursuant to a separate agreement between the client and the tax preparation firm. These activities account for approximately 10% of Mr. Baker's time.

Item 5: Additional Compensation

No financial professional at YFP Planning receives any economic benefit from any person, company or organization in exchange for providing clients advisory services through YFP Planning. As disclosed in Item 14 of YFP Planning's Form ADV Part 2A, YFP Planning is a wholly owned subsidiary of YFP. YFP generates revenue unrelated to the advisory services and fees charged to clients by YFP Planning.

Item 6: Supervision

Timothy Baker, as Principal and Chief Compliance Officer of YFP Planning, is responsible for supervision. Mr. Baker maintains a compliance manual outlining supervisory procedures. The compliance manual is reviewed no less than annually. In the event additional employees are added to the firm, they will attest to having received the compliance manual and participate in annual and ongoing compliance training. Mr. Baker may be contacted at (614) 618-5901 or by emailing tbaker@yourfinancialpharmacist.com.

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Form ADV Part 2B – Brochure Supplement

March 30, 2023

For

Angel Melgoza, Investment Adviser (CRD # 6122539)

CRD # 282918

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Item 2: Educational Background and Business Experience

Angel Melgoza

Born: 1982

Educational Background

- 2011 – Master of Science, Personal Financial Planning, Texas Tech University
- 2009 – Bachelor of Arts, Finance, University of Texas Pan-American

Business Experience

- 12/2022 – Present, YFP Planning, LLC, Lead Planner
- 01/2022 – 12/2022, Origin Financial, Financial Planner
- 06/2016 – 12/2022, MyLife Financial LLC, Chief Executive Officer/Chief Compliance Officer
- 03/2021 – 12/2021, Your Richest Life, Lead Financial Planner
- 08/2020 – 12/2020, LPL Financial LLC, Registered Representative
- 12/2018 – 12/2020, Lone Stone National Bank, Registered Assistant

Professional Designations, Licensing & Exams

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- 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;
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- 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.

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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 financial professional at YFP Planning 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

Angel Melgoza is not involved with other business activities.

Item 5: Additional Compensation

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For

Kelly Reddy-Heffner, Investment Adviser (CRD # 6894695)

CRD # 282918

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Item 2: Educational Background and Business Experience

Kelly Reddy-Heffner

Born: 1973

Educational Background

- 1999 – Master of Business Administration, Marketing, Duquesne University
- 1995 – Bachelor of Arts, Public Administration, University of Pittsburgh

Business Experience

- 11/2020 – Present, YFP Planning, LLC, Investment Adviser
- 12/2016 – 11/2020, KBH Communications, LLC, d/b/a Financialogiq, Owner & Financial Planner
- 11/2015 – 11/2016, Unemployed
- 12/2012 – 11/2015, Student
- 04/2011 – 12/2012, Unemployed
- 02/2009 – 04/2011, Self-employed, Contractor
- 09/2007 – 02/2009, Self-employed, Contractor

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Item 3: Disciplinary Information

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Item 4: Other Business Activities

Kelly Redd-Heffner is not involved with other business activities.

Item 5: Additional Compensation

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Form ADV Part 2B – Brochure Supplement

March 30, 2023

For

Kimberly Bolton, Investment Adviser (CRD # 7334456)

CRD # 282918

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Item 2: Educational Background and Business Experience

Kimberly Bolton

Born: 1994

Educational Background

- 2019 – Bachelor of Consumer Science, Financial Planning and Counseling, University of Alabama

Business Experience

- 4/2021 – Present, YFP Planning, LLC, Investment Adviser
- 1/2020 – 3/2021, YFP Planning, LLC, Client Service Associate
- 05/2016 – 01/2020, The University of Alabama, Facilities Associate
- 12/2014 – 05/2016, Unemployed, Student
- 10/2012 – 12/2014, Clark's Sports Pub, Waitress

Item 3: Disciplinary Information

No financial professional at YFP Planning 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

Kimberly Lewis is not involved with other business activities.

Item 5: Additional Compensation

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Form ADV Part 2B – Brochure Supplement

March 30, 2023

For

Christina Michelle Slavonik, Investment Adviser (CRD # 4860691)

CRD # 282918

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Item 2: Educational Background and Business Experience

Christina Michelle Slavonik

Born: 1979

Educational Background

- 2017, Certificate Program in Financial Planning, Southern Methodist University
- 2005, Bachelor of Arts and Sciences, Dallas Baptist University
- 2000, Associates of Arts and Sciences, Richland Community College

Business Experience

- 05/2021 – Present, YFP Planning, LLC, Investment Adviser
- 01/2020 – 04/2021, Keener Financial Planning, Financial Planner
- 02/2019 – 01/2020, YFP Planning, LLC, Investment Adviser
- 06/2012 – 02/2019, Quest Capital Management, Investment Adviser
- 06/2012 – 02/2019, Raymond James Financial, Registered Associate
- 05/2012 – 05/2012, Commonwealth Financial Network, Executive Assistant
- 07/2010 – 05/2012, Lincoln Financial Advisors, Registered Representative

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Item 4: Other Business Activities

Christina Slavonik is not involved with other business activities.

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