

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

August 28, 2024

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”) 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 the Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and several 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 the 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 the 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 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
- 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 the CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Retirement Income Certified Professional®: The RICP® is a professional designation for financial advisors. Having the RICP® designation means the advisor has specialized education in retirement income and is committed to professional and ethical best practices. The mark of RICP® is the property of The American College of Financial Services and may be used by individuals who have completed the initial and ongoing certification requirements for this designation. The College can disallow the use of the RICP® if advisors do not adhere to the program’s ethical standards, continuing education, and other requirements. Only 7.5% Of U.S. financial advisors have the RICP® designation based on 2016 data from the U.S. Department of Labor Statistics and The American College of Financial Services.

Item 3: Disciplinary Information

No financial professional at YFP 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 Tax

Timothy Baker, CFP®, a principal of YFP, is also a principal of YFP Tax, LLC, a tax preparation firm located in the same place of business as YFP. YFP 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 according to a separate agreement between the client and the tax preparation firm. These activities account for approximately 15% of Mr. Baker's time.

YFP Gives

Timothy Baker, CFP®, a principal of YFP, is a trustee and founding member of YFP Gives. YFP Gives is a nonprofit organization that provides educational resources to enhance the financial wellness of those practicing in, and those training for, the profession of pharmacy, and to bring together the community of pharmacists to effect meaningful change in the world. These activities account for approximately 5% of Mr. Baker's time.

Item 5: Additional Compensation

No financial professional at YFP receives any economic benefit from any person, company, or organization in exchange for providing clients advisory services through YFP.

Item 6: Supervision

As Principal and Chief Compliance Officer of YFP, Timothy Baker is responsible for supervision. Mr. Baker maintains a compliance manual outlining supervisory procedures. The compliance manual is reviewed at least annually. If 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.

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

August 28, 2024

For

Angel Melgoza, Investment Adviser (CRD # 6122539)

CRD # 282918

This brochure supplement provides information about the Your Financial Pharmacist Planning, LLC (“YFP”) 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

Angel Melgoza

Born: 1982

Educational Background

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

Business Experience

- 7/2024 – Present, YFP Planning, LLC, Director of Financial Planning
- 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

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

The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and several 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 the 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 the 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 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;
- 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 the CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Certified Student Loan Professional (CSLP®) designation. The CSLP® is a specialty designation for financial professionals focused on the advisement of consumer's repayment of student debt in the form of a comprehensive plan. Individuals with this designation have completed the necessary examinations and ongoing continuing education to maintain this designation. The CSLP® designation underscores the commitment to staying current with industry best practices and providing high-quality advice in the area of student loans.

Item 3: Disciplinary Information

No financial professional at YFP 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

No financial professional at YFP receives any economic benefit from any person, company, or organization in exchange for providing clients advisory services through YFP.

Item 6: Supervision

As Principal and Chief Compliance Officer of YFP, Timothy Baker is responsible for supervision. Mr. Baker maintains a compliance manual outlining supervisory procedures. The compliance manual is reviewed at least annually. If additional employees are added to the firm, they will attest to having received the compliance manual and participate in annual and ongoing compliance training.

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

August 28, 2024

For

Thomas Groves, Investment Adviser (CRD # 7855916)

CRD # 282918

This brochure supplement provides information about the Your Financial Pharmacist Planning, LLC (“YFP”) 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

Thomas Groves

Born: 1995

Educational Background

- 2017 – Bachelor of Science, Economics, The United States Naval Academy

Business Experience

- 1/2024 – Present, YFP Planning, LLC, Investment Adviser
- 8/2023 – 11/2023, YFP Planning, LLC, Financial Services Trainee
- 10/2021 – 8/2023, US Navy, Submarine Warfare Tactics Instructor - Team Lead
- 11/2020 – 10/2021, US Navy, Tactical Systems Officer - Technical Program Manager
- 8/2019 – 10/2020, US Navy, Damage Control Assistant - Technical Program Manager
- 5/2017 – 8/2019, US Navy, Junior Officer

Professional Designations, Licensing & Exams

CHARTERED FINANCIAL CONSULTANT®: ChFC® are professional certification marks granted in the United States by the American College of Financial Services.

The ChFC® certification requires advisors to complete eight educational courses and pledge to follow the American College Code of Ethics. These education courses cover fundamental aspects of financial planning such as behavioral finance, retirement planning, investment selection strategies, tax planning, and risk management. The ChFC® program also covers modern finance topics such as business succession planning, divorce planning, and issues related to children with disabilities.

The American College requires ChFC® designees to complete 30 hours of continuing education courses every two years with one of those hours covering ethics requirements.

Series 65 license (Uniform Investment Adviser Law Examination): The Series 65 license, administered by the Financial Industry Regulatory Authority (FINRA), qualifies the advisor to offer investment advisory services.

Item 3: Disciplinary Information

No financial professional at YFP 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

Thomas Groves is not involved with other business activities.

Item 5: Additional Compensation

No financial professional at YFP receives any economic benefit from any person, company, or organization in exchange for providing clients advisory services through YFP.

Item 6: Supervision

As Principal and Chief Compliance Officer of YFP, Timothy Baker is responsible for supervision. Mr. Baker maintains a compliance manual outlining supervisory procedures. The compliance manual is reviewed at least annually. If 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.

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

August 28, 2024

For

Kimberly Bolton, Investment Adviser (CRD # 7334456)

CRD # 282918

This brochure supplement provides information about the Your Financial Pharmacist Planning, LLC (“YFP”) 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

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

Professional Designations, Licensing & Exams

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

The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and several 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 the 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 the 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 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
- 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 the CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Certified Student Loan Professional (CSLP®) designation. The CSLP® is a specialty designation for financial professionals focused on the advisement of consumer's repayment of student debt in the form of a comprehensive plan. Individuals with this designation have completed the necessary examinations and ongoing continuing education to maintain this designation. The CSLP® designation underscores the commitment to staying current with industry best practices and providing high-quality advice in the area of student loans.

Item 3: Disciplinary Information

No financial professional at YFP 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 Bolton is not involved with other business activities.

Item 5: Additional Compensation

No financial professional at YFP receives any economic benefit from any person, company, or organization in exchange for providing clients advisory services through YFP.

Item 6: Supervision

As Principal and Chief Compliance Officer of YFP, Timothy Baker is responsible for supervision. Mr. Baker maintains a compliance manual outlining supervisory procedures. The compliance manual is reviewed at

least annually. If 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.