Protecting Lifestyles Assets & Needs

iPlan, LLC

2514 Partridge Drive,
Winter Haven FL 33884

Form ADV Part 2A – Firm Brochure

(202) 600-9605

February 27, 2026

https://iplan4wealth.com

This Brochure provides information about the qualifications and business practices of iPlan, LLC, "iPlan." If you have any questions about the contents of this Brochure, please contact us at: (202) 600-9605.

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.

iPlan, LLC is registered as an Investment Adviser. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about iPlan is available on the SEC's website at www.adviserinfo.sec.gov, which can be found using the firm's identification number, 294929.

Item 2: Material Changes

On February 27, 2026, we submitted our annual updating amendment filing for fiscal year 2025. We amended the Methods of Analysis, Investment Strategies and Risk of Loss section (Item 8) of the document to disclose additional material investment risks (Item 8) pertaining to Direct Indexing, Political Risk and Artificial Intelligence ("AI") Risk.

Future Changes

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations, and routine annual updates as required by the securities regulators. Either this complete Disclosure Brochure or a Summary of Material Changes shall be provided to each Client annually should a material change occur in the business practices of iPlan, LLC.

At any time, you may view the current Disclosure Brochure online at the SEC's Investment Adviser Public Disclosure website at http://www.adviserinfo.sec.gov by searching for our firm name or by our CRD number 294929.

You may also request a copy of this Disclosure Brochure at any time, by contacting us at (202) 600- 9605.

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Item 4: Advisory Business

Description of Advisory Firm

iPlan, LLC is registered as an Investment Adviser with the State of Florida. iPlan was founded in January of 2018. Bryan Beamer is Founder and CEO of iPlan, LLC.

Types of Advisory Services Investment

Management Services

iPlan, LLC is in the business of providing financial advice including the management of investment portfolios for our clients on a discretionary or a non-discretionary basis, depending on the arrangement negotiated with the client. After making initial recommendations for client investments, iPlan, LLC provides continuous monitoring and supervisory management/advice based on the individual needs of the Client. iPlan, LLC also reviews and discuss with Clients prior investment history, as well as family composition and background. All investment advice is customizable, with each account managed according to the investment objectives, needs, guidelines, risk tolerance, and other information as provided by the Client. This engagement begins with iPlan. LLC providing and receiving a completed Client Profile, or other similar documentation. Using the data gathered from the Client, iPlan, LLC will select appropriate investment opportunities and invests Client assets in various types of securities. iPlan, LLC does not charge an ongoing advisory fee for unmanaged or static assets held in accounts. Through personal discussions in which goals and objectives are shared by the Client, iPlan, LLC will develop an Investment Policy Statement, or an investment plan using an asset allocation target to create and manage a portfolio.

Portfolio management services include, but are not limited to, the following:

- Investment strategy
- Investment Policy and Asset Allocation Strategy
- Asset allocation
- Individualized Security Recommendations and Implementation
- Regular portfolio monitoring
- Risk Tolerance and Suitability

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.

Investment Management Services - Selection of Other Advisers

When suitable for the client, iPlan, LLC may direct clients to third-party Investment Advisers (outside managers/sub-advisers). Before selecting other advisers for clients, iPlan, LLC will verify that all recommended advisers are properly registered with a valid filed notice, or exempt in the states where iPlan, LLC is recommending the adviser to clients. In addition, annual due diligence is executed to ensure outside managers are in compliance with all contractual provisions between iPlan and its clients.

Financial Planning Services

iPlan offers financial planning services on both a project and ongoing basis. The financial planning process involves the evaluation of a client's need based on various elements of their financial picture.

Financial Planning topics addressed in these engagements include, but are not limited to:

◊ **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, iPlan LLC and its representatives work to understand and identify both business and personal needs and objectives of its clients and prospective clients to develop a plan aimed at achieving expected goals.

◊ **Cash Flow and Debt Management**: iPlan, LLC will analyze current cash-flow to forecast cash inflows and outflows over several periods. In addition, we analyze the valuation of assets owned minus liabilities in order to gauge the financial health and planning needs of a client in order to provide a snapshot of your current financial position.

◊ **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**: iPlan, LLC will review and analyze employee benefits to determine whether or not 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 various benefit programs that can be structured to meet both business and personal financial goals.

◊ **Estate Planning**: iPlan, LLC will gather and analyze Client estate planning documents and work with Client to identify estate planning needs and/or goals. The Firm will use this information to evaluate Client's current estate planning needs and make recommendations, provided the recommendation has the potential to improve the client's estate planning needs.

◊ **Financial Goals**: iPlan, LLC will help Clients identify financial goals and develop a plan to reach them. We will identify what the client wants to accomplish, what resources will be needed to reach a stated goal, how much time will be needed to reach the stated goal, and how much the client should budget or save over time for a stated goal or planning need.

◊ **Insurance**: iPlan, LLC will review existing insurance policies to ensure proper coverage for life, health, disability, long-term care, liability, home, and automobile. The Firm will use this information to evaluate Client's current insurance position and make recommendations, provided the recommendation has the potential to improve the client's insurance position.

◊ **Investment Analysis and Asset Allocation Recommendation Service**: This may involve developing an asset allocation strategy to meet Client's stated financial goals and risk tolerance. iPlan, LLC will provide information on investment vehicles and strategies, review employee stock options, as well as assist in establishing an 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. This service is provided on a non-discretionary and non-continuous basis. iPlan, LLC will provide the client with asset allocation guidance. However, it is up to the client to implement the recommended trade(s).

◊ **Retirement Planning**: iPlan will gather income details regarding current retirement accounts as well as ascertained planned retirements dates. The Firm will use this information to evaluate a client's financial position and make recommendations considering both risk tolerance and time horizon as well as stated goals provided by the client.

◊ **Risk Management:** A risk management review includes an analysis of your exposure to major risks that could have a significant adverse impact on a financial picture, such as premature death, disability, property and casualty losses, or the need for long-term care planning. Advice includes but is not limited to: assessing and minimizing risks, weighing the costs of purchasing insurance relative to the benefits, if any. Likewise, iPlan, LLC will review the potential cost and risk/reward of not purchasing insurance ("self- insuring").

◊ **Tax Planning Strategies:** Advice may include ways to minimize current and future income taxes as a part of an overall financial plan. For example, iPlan, LLC 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 finances and stated goals. We recommend that you consult a tax professional before implementing any tax planning strategies.

Ongoing Financial Planning

This service involves working one-on-one with a planner over an extended period of time. By paying a fixed monthly 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. 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, insurance, 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 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. If a follow-up meeting is required, we will meet at the Client's convenience. The plan and the Client's financial situation and goals will be monitored throughout the year and follow-up phone calls and emails 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 Financial Planning Services

We provide project based financial planning services on topics such as tax planning, risk management, 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 within 3 months of the start of the engagement, providing the Client with a detailed financial plan designed to achieve his or her stated financial goals and objectives.

Client Tailored Services and Client Imposed Restrictions

All investment management and financial planning engagements are tailored to the specific needs of the client. Clients may impose restrictions on the types of securities purchased and sold in their accounts, and/or discretionary authority of the adviser to purchase or sell securities in client accounts. Such limitations, when imposed, will be clearly noted in the client's advisory or financial planning contract.

eMoney

iPlan, LLC provides its advisory clients with access to an online platform hosted by "eMoney Advisor" ("eMoney"). The eMoney platform provides access to various online tools, information and applications including financial planning concepts and functionality, which should not, in any manner whatsoever, be construed as an investment advisory service, advice, or recommendation provided by iPlan, LLC. The eMoney platform allows a client to view their complete asset allocation, including those assets that iPlan, LLC does not manage (the "Excluded Assets").

Unless a client has engaged iPlan, LLC for the provision of ongoing asset management services, iPlan, LLC does not provide investment management, monitoring, or implementation services for the Excluded Assets. Therefore, iPlan, LLC shall not be responsible for the investment performance of the Excluded Assets. Rather, the client and/or their advisor(s) that maintain management authority for the Excluded Assets, and not iPlan, LLC, shall be exclusively responsible for such investment performance. Without limiting the above, iPlan, LLC shall not be responsible for any implementation error (timing, trading, etc.) relative to the Excluded Assets.

Finally, iPlan, LLC shall not be held responsible for any adverse results a client may experience if the client engages in financial planning or other functions available on the eMoney platform without iPlan, LLC's assistance or oversight.

The eMoney platform fees are included in the total service fee paid by existing clients of the firm. However, clients who do not currently have an active financial planning or investment management agreement with our firm will be charged an annual fee of $120/year for access to the system.

Wrap Fee Programs

iPlan, LLC neither operates as portfolio manager for a WRAP Fee Program. Please refer to Form ADV Part 2A Appendix 1 WRAP Program Brochure for details.

Assets Under Management

As of February 25, 2026, iPlan reports $19,668,848 in discretionary assets under management and approximately $11,186,986 in non-discretionary assets under management.

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.

Investment Management Services
Our advisory fee is based on market value of assets under management and is calculated as follows:

Account Value	Maximum Annual Advisory Fee*
$0 - $250,000	1.55%
$250,001 - $500,000	1.45%
$500,001 - $750,000	1.35%
$750,001 - $1,000,000	1.25%
$1,000,001 - $1,500,000	1.15%
$1,500,001 - $2,000,000	1.05%
$2,000,001 - $2,500,000	0.95%
$2,500,001 - $3,000,000	0.90%
$3,000,001 and above	Negotiable

Each account is billed separately pursuant to the breakpoints listed in the fee schedule above. The asset values of multiple accounts are not combined to calculate fee tiers, unless iPlan agrees to it in writing. Our fee will not exceed 3% of the value of the client's account.

We reserve the right to negotiate other fees (such as flat annual fees or a flat percentage fee) and fee payment arrangements with clients. In all cases, the exact fee and fee payment arrangement will be clearly listed in the advisory agreement signed by the client and our firm.

The annual fees are negotiable and are pro-rated and paid in arrears on a monthly basis based on the account value as of the last business day of the calendar month. The above listed fee schedule is applied using a ***blended*** calculation. There are no setup or termination fees.

No increase in the annual fee shall be effective without a formal agreement obtained from the client by signing a new agreement or amendment to their current advisory agreement. Firms will not be compensated on the basis of a share of capital gains or capital appreciation of the assets in the Account. Lower fees for comparable services may be available from other service providers.

When an outside manager, third-party manager or sub-adviser is utilized, please note that the above listed fee schedule ***does not*** include the outside manager's fee. Any additional fees leveraged by the third-party manager will be adequately disclosed and notated on the executed client advisory contract.

Project-Based Financial Planning Services

Project-based financial planning services consist of a one-time fee starting at $3,600 with 50% due at the start of the engagement and the balance due prior to final delivery, or an hourly fee of $360 per hour with a minimum of $1200 due at the start of the engagement and the balance due prior to final delivery. The financial plan will be delivered within 90 days of the date listed on the client agreement. Client(s) may terminate the service with 14 days written notice. Upon termination, any deliverables will be sent to the client and any unearned fees will be returned.

Ongoing Financial Planning Services

Ongoing financial planning services consist of a fixed upfront fee of $1,000 or an hourly fee of $400 per hour paid monthly in arrears. Client(s) may terminate the service with 14 days written notice. Upon termination, any unearned fees will be prorated and returned to the client. Client(s) may pay for this service fee check or electronic funds transfer.

With respect to the Investment Analysis and Asset Allocation Recommendation Service listed in the financial planning services section above, we will charge a flat fee of up to 0.70% of the value of accounts being monitored. The fee will be calculated on a monthly basis, in arrears, and will either be deducted from the client's portfolio, or invoiced directly to the client. If iPlan, LLC does not have access to the account(s) for fee deduction purposes, we may deduct the fee from another account belonging to the client.

Fee Deduction

Where the investment advisory fee is billed directly by the Custodian, we will send a copy of the invoice to the Client. The Custodian will deduct the fee for the Account upon receipt of the invoice, or shortly thereafter. Financial planning fees will be deducted via Advice Pay where the Client will have the option to pay by credit card or check. Clients will receive invoices for each fee deducted.

Fees Paid in Advance and Refund Provisions

All Investment management and financial planning services may be terminated with a 30-day prior written notice. Upon termination of any agreement, the fee will be prorated, and any unearned fee will be refunded to the Client. iPlan will not bill an amount above $500.00 more than 6 months in advance. In the event of termination of any financial planning service, any completed deliverable of the project will be promptly provided to the Client.

Other Types of Fees and Expenses

Our fees are exclusive of 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 can 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.

Associated Persons of our firm are licensed as independent insurance agents. These persons will earn commission-based compensation for selling insurance products, including insurance products they sell to our clients. Insurance commissions earned by these persons are separate from and in addition to our advisory fees. The sale of insurance instruments and other commissionable products offered by Associated Persons are intended to complement our advisory services. However, this practice presents a conflict of interest because persons providing investment advice on behalf of our firm who are insurance agents have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. We address this conflict of interest by recommending insurance products only where we, in good faith, believe that it is appropriate for the client’s particular needs and circumstances and only after a full presentation of the recommended insurance product to our client. In addition, we explain the insurance underwriting process to our clients to illustrate how the insurer also reviews the client’s application and disclosures prior to the issuance of a resulting insuring agreement. Clients to whom the firm offers advisory services are informed that they are under no obligation to purchase insurance services. Clients who do choose to purchase insurance services are under no obligation to use our licensed Associated Persons and may use the insurance brokerage firm and agent of their choice.

Where fixed annuities are sold, clients should also note that the annuity sales result in substantial up-front commissions and ongoing trails based on the annuity’s total value. In addition, many annuities contain surrender charges and/or restrictions on access to your funds. Payments and withdrawals can have tax consequences. Optional lifetime income benefit riders are used to calculate lifetime payments only and are not available for cash surrender or in a death benefit unless specified in the annuity contract. In some annuity products, fees can apply when using an income rider. Annuity guarantees are based on the financial strength and claims-paying ability of the issuing insurance company. We urge our clients to read all insurance contract disclosures carefully before making a purchase decision. Rates and returns mentioned on any program presented are subject to change without notice. Insurance products are subject to fees and additional expenses.

Item 12 further describes the factors that we consider in selecting or recommending broker- dealers for Client's transactions and determining the reasonableness of their compensation (e.g., commissions). iPlan does not derive more than 50% of the firm's revenue from commissions and other compensation for the sale of investment products the firm recommends to its clients.

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. iPlan does not require a minimum balance.

Item 7: Types of Clients

We provide Investment Management and financial planning services to individuals, high net-worth individuals, investment companies, charitable organizations, and corporations or other businesses.

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

Methods of Analysis and Investment Strategies

iPlan 's methods of analysis include Cyclical analysis, Fundamental analysis, and Modern portfolio theory. Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

Cyclical analysis involves the analysis of business cycles to find favorable conditions for buying and/or selling a security. 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.

Fundamental analysis involves the analysis of financial statements, the general financial health of companies, and/or the analysis of management or competitive advantages. 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.

Modern portfolio theory is a theory of investment that attempts to maximize portfolio expected return for a given amount of portfolio risk, or equivalently minimize risk for a given level of expected return, each by carefully choosing the proportions of various assets.

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.
- 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.

We believe the primary risk associated with portfolios managed based on Modern Portfolio theory is systematic risk. Systematic risk, or market risks that cannot be diversified away. Interest rates, recessions and wars are examples of systematic risks.

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 associated with our investment strategies are listed below.

Market Risk: Market risk involves the possibility that an investment's current market value will decline due to a general market decline, reducing the value of the investment regardless of the implementation of investment recommendations.

Reinvestment Risk: This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e., interest rate). This primarily relates to fixed income securities.

Market Capitalization: Thinly traded securities (mostly small and medium market capitalization) may trade at low volumes, resulting in limited liquidity.

Limited markets: Certain securities may have limited liquidity, resulting in higher volatility, and the inability of the adviser to receive a favorable price on behalf of the client.

Concentration Risk: A buy and hold strategy, or a request from the client may lead to circumstances in which the portfolio is comprised of a high concentration of the same security. In this instance, the client is exposed to risks associated with lack of sufficient diversification.

Interest Rate Risk: Bond yields (interest rates), and bond prices are inversely related. In general, fixed income securities with longer maturities are more sensitive to these price changes. Interest rate changes impact bond prices, resulting in the risk of a declining value in the security.

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

Inflation Risk: Inflation may decrease the buying power of the investments in your portfolio, even if the dollar value of your investments remains the same.

Financial Risk: Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Risks Associated with Securities

Common stocks are traded on exchanges as equity securities, and are subject to change in price based on a variety of factors, such as volume of shares outstanding, performance of the company or entity, etc. These securities are priced intraday. Multiple factors combined with current economic conditions will impact the price of all stocks.

Mutual Funds 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. Closed-end mutual funds offer limited liquidity, such that the adviser may not be able to receive the desired execution and price.

Annuities – are a retirement product for those who may have the ability to pay a premium now and want to guarantee they receive certain monthly payments or a return on investment later in the future. Annuities are contracts issued by a life insurance company designed to meet requirement or other long-term goals. An annuity is not a life insurance policy.

Variable Annuities – If client purchases a variable annuity that is part of the program, client will receive a prospectus and should rely solely on the disclosure contained in the prospectus with respect to the terms and conditions of the variable annuity. Client should also be aware that certain riders purchased with a variable annuity may limit the investment options and the ability to manage the subaccounts. Variable annuities are designed to be long-term investments, to meet retirement and other long-term goals. Variable annuities are not suitable for meeting short-term goals because substantial taxes and insurance company charges apply if money is withdrawn early. Variable annuities also involve investment risks, like mutual funds.

Exchange Traded Funds prices fluctuate significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected. The Adviser has no control over the risks taken by the underlying funds in which the Clients invest.

Municipal Bonds are debt obligations issued to obtain funds for various public purposes. As a result, municipal bonds offer the benefit of tax-favored status to the investor. Therefore, investors should seek tax advice as it pertains to the after-tax benefits of investing in municipal bonds.

Corporate Bonds are debt securities leveraged by corporations to borrow money. The market prices of these securities fluctuate depending on factors such as interest rates, credit quality, and maturity. All of these factors contribute to the value of the underlying security.

Direct Indexing strategies seek to replicate the performance of a market index by directly holding the individual securities, or a representative sample of the individual securities, that make up the index. Direct indexing can provide a more tax efficient means of investing, and allows for more customized investment allocations, than investing in a fund or other commingled product that seeks to replicate the index. The potential benefits of direct indexing, however, will not necessarily be realized if a client does not take advantage of tax planning or impose account restrictions, such as account level security or sector-based restrictions or customizations based on specific tax, Environmental, Social, and Governance or other preferences. Fees and expenses for the direct indexing strategy in some cases will be higher than the fees and expenses associated with alternative index products. Higher fees and expenses could adversely impact account performance. The size of the account and the number of securities in the index the account seeks to replicate also limit the ability of the account to replicate the index. As a result, the direct indexing strategy introduces the risk of tracking error relative to the index and can cause a portfolio to underperform the index, including as a result of customization.

Political Risks are presented by each administration, as each presents its own set of policy risks that could impact investors. One of the policy tools that an administration can implement is the imposition of tariffs, or the threats thereof. The scope, implementation, and duration of tariffs can create uncertainty domestically and globally. Industries that rely on imported raw material or that have heavily integrated cross-border manufacturing practices may be most impacted by the imposition of tariffs. However, it is challenging to predict the impact of actual and/or threatened tariffs and impossible to predict future policy decisions. When tariffs are imposed, there is also a higher probability that retaliatory tariffs could be imposed, which could further impact industries and products. Tariffs in general can also permanently alter global supply chains and have far-reaching indirect impacts. Tariffs can hurt economic growth and add to inflation, which can lead to rising interest rates.

Artificial Intelligence ("AI") presents a number of risks. We may rely on programs and systems that utilize AI, machine learning, probabilistic modeling, and other data science technologies ("AI Tools") when delivering our services. AI Tools are also used to record and transcribe client meetings. Clients should note that AI Tools are highly complex, and are known to have been flawed, hallucinate, reflect biases included in the data on which such tools are trained, be of poor quality, or be otherwise harmful. AI Tools present Cybersecurity Risk. The U.S. and global legal and regulatory environment relating to the use of AI Tools is uncertain and rapidly evolving, and could require changes in the firm's implementation of AI Tools and increase compliance costs and the risk of non-compliance. Further, the firm may rely on AI Tools developed by third parties, and the firm has limited control over the accuracy and completeness of such AI Tools. Clients who do not want us to record their meetings have the option to opt out at the time of the meeting.

Item 9: Disciplinary Information

Criminal or Civil Actions

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

Administrative Enforcement Proceedings

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

Self-Regulatory Organization Enforcement Proceedings

iPlan 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 iPlan or the integrity of its management.

Item 10: Other Financial Industry Activities and Affiliations

Futures or Commodity Registration

Neither iPlan nor its employees are registered or has an application pending to register as a broker dealer, futures commission merchant, commodity pool operator, or a commodity-trading Firm.

Material Relationships Maintained by this Advisory Business and Conflicts of Interest

iGive, LLC is a charitable wealth coaching business related to iPlan through common control. iGive provides various non securities consulting services to non-profit organizations related to donor participation improvement using charitable wealth strategies. Bryan Beamer, President & Chief Compliance Officer of iPlan, LLC is the owner of iGive. He devotes less than 10% of his professional time to this activity.

iPlan uses the services of the Business and Legal Advisors, LLC ("BLA") for case study purposes. In this case, BLA will issue its services directly to the firm. iPlan may recommend clients use the Business and Legal Advisors, LLC ("BLA") for business and legal consulting services. In the event that these third-party services are provided to clients, the client will pay all related fees directly to the third party. Clients will not incur any additional fees from iPlan outside of what is outlined in the advisory agreement. iPlan and its management persons are not compensated directly or indirectly by BLA when clients of iPlan utilize their services. iPlan will not share client information with BLA unless authorized by the client. Clients are not obligated contractually or otherwise to use the services of any third party.

Recommendations of other advisers

As referenced in Item 4 of this brochure, iPlan may refer clients to Outside Managers or sub-advisers to manage their accounts. In the event that we recommend an Outside Manager, please note that we do not share in their advisory fee. Our fee is separate and in addition to their compensation (as noted in Item 5) and will be described to you prior to engagement. You are not obligated, contractually or otherwise, to use the services of any Outside Manager we recommend. Additionally, iPlan will only recommend an Outside Manager who is properly licensed or registered as an investment adviser.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics Description

The Code applies to “access” persons. “Access” persons are employees who have access to non- public information regarding any clients' purchase or sale of securities, or non-public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to clients, or who have access to such recommendations that are non-public. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

One area the Code addresses is when employees buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our clients. We do not allow any employees to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our clients.

Firm’s policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other employee, officer or director of the Firm may recommend any transaction in a security or its derivative to advisory clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

The employees of Firm have committed to a Code of Ethics (“Code”). The purpose of our Code is to set forth standards of conduct expected of Firm employees and address conflicts that may arise. The Code defines acceptable behavior for employees of the Firm. The Code reflects the Firm and its supervised persons’ responsibility to act in the best interest of their client. The Firm's Code is based on the guiding principle that the interests of the client are our top priority. Firm’s officers, directors, Firm, and other employees have a fiduciary duty to our clients and must diligently perform that duty to maintain the complete trust and confidence of our clients. When a conflict arises, it is our obligation to put the client’s interests over the interests of either employees or the company. Our firm and its “related persons” (associates, their immediate family members, etc.) may buy or sell securities the same as, similar to, or different from, those we recommend to clients for their accounts. A recommendation made to one client may be different in nature or in timing from a recommendation made to a different client. Clients often have different objectives and risk tolerances. At no time, however, will our firm or any related party receive preferential treatment over our clients. From time to time, our firm or its “related persons” may buy or sell securities for themselves at or around the same time as Clients. This can create a conflict of interest when the opportunity exists for the firm to trade before clients, benefiting from a better price on securities transactions. Additionally, purchases and sell transactions can impact the market value of securities, allow the adviser to improve the price upon which subsequent closing transactions occur. To mitigate conflicts of interest, we will not trade non-mutual fund securities 5 days prior to the same security for Clients. 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 securities transactions. Any exceptions or trading pre-clearance must be approved by our Chief Compliance Officer in advance of the transaction in an account, and we maintain the required personal securities transaction records per regulation.

Item 12: Brokerage Practices

Factors considered in Broker Dealer Recommendations

Our firm will not maintain custody of your assets that we manage, although we are deemed to have custody of your assets if you give us authority to withdraw assets from your account (see Item 15—Custody, below). Your assets must be maintained in an account at a “qualified custodian,” generally a broker-dealer, bank, or trust company, for example. We routinely recommend that our clients use Charles Schwab & Co., Inc. (“Schwab”), Altruist Financial LLC (“Altruist”), or First Clearing, all registered broker-dealers, member SIPC, as the qualified custodian.

The Custodian and Brokers We Use (Charles Schwab & Co., Inc.)

When considering whether the terms that Schwab provides are, overall, most advantageous to you when compared with other available providers and their services, we take into account 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 payments, 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
- Services delivered or paid for by Schwab
- Availability of other products and services that benefit us, as discussed below

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, certain mutual funds and ETFs) do not incur Schwab commissions or transaction fees. Schwab is also compensated by earning interest on the uninvested cash in your account in Schwab's Cash Features Program. In addition to transaction fees, Schwab charges you a flat dollar amount as a "prime broker" or "trade away" fee for each trade that we have executed by a different broker-dealer but where the securities bought or the funds from the securities sold are deposited (settled) into your Schwab account. These fees are in addition to the commissions or other compensation you pay the executing broker-dealer. Because of this, in order to minimize your trading costs, we will have Schwab execute most trades for your account.

We are not required to select the broker or dealer that charges the lowest transaction cost, even if that broker provides execution quality comparable to other brokers or dealers. Although we are not required to execute all trades through Schwab, we have determined that having Schwab execute most trades is consistent with our duty to seek "best execution" of your trades. Best execution means the most favorable terms for a transaction based on all relevant factors, including those listed above (see "How We Select Brokers/Custodians"). By using another broker or dealer you may pay lower transaction costs.

Research and Other Soft Dollar Benefits

Although the following products and services are not purchased with "soft dollar" credits, we will receive certain economic benefits (soft dollar benefits) from Schwab in the form of access to Schwab's institutional brokerage and support services at no additional cost or a discounted cost. Below is a detailed description of Schwab's support services:

Products and Services Available to Us from Schwab

Schwab Advisor Services™ is Schwab's business serving independent investment advisory firms like ours. 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. However, certain retail investors may be able to get institutional brokerage services from Schwab without going through us. 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.

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.

<u>Services that Do Not Directly Benefit You:</u> Schwab also makes available to us other products and services that benefit us but do not directly benefit you or your account. These products and services assist us in managing and administering our clients' accounts and operating our firm. They include investment research, both Schwab's own and that of third parties. We 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

<u>Services that Generally Benefit Only Us:</u> 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 and business needs
- Consulting on legal and compliance-related needs
- Publications and conferences on practice management and business succession
- Access to employee benefits providers, human capital consultants, and insurance providers
- Marketing consulting and support
- Recruiting and custodial search consulting

Schwab provides some of these services itself. In other cases, it will arrange for third-party vendors to provide the services to us. Schwab also discounts or waives its fees for some of these services or pays all or a part of a third party's fees. Schwab also provides us with other benefits, such as occasional business entertainment for our personnel. If you did not maintain your account with Schwab, we would be required to pay for those services from our own resources.

Our firm understands its duty for best execution and considers all factors in making recommendations to clients. These research services may be useful in servicing all clients and may not be used in connection with any particular account that may have paid compensation to the firm providing such services. While we may not always obtain the lowest commission rate, we believe the rate is reasonable in relation to the value of the brokerage and research services provided.

<u>Our Interest in Schwab's Services</u>

The availability of these services from Schwab benefits us because we do not have to produce or purchase them. We don't have to pay for Schwab's services.

Schwab has also agreed to pay for certain technology, research, marketing, and compliance consulting products and services on our behalf once the value of our clients' assets in accounts at Schwab reaches certain thresholds.

The fact that we receive these benefits from Schwab is an incentive for us to recommend the use of Schwab rather than making such a decision based exclusively on your interest in receiving the best value in custody services and the most favorable execution of your transactions. This is a conflict of interest. We believe, however, that taken in the aggregate our recommendation 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.

The Custodian and Brokers We Use (Altruist Financial LLC)

For the benefit of no commissions or transaction fees, fully digital account opening, a large variety of security options and complete integration with software tools, iPlan may recommend Altruist Financial LLC, an unaffiliated SEC-registered broker dealer and FINRA/SIPC member, as the introducing broker to Apex Clearing Corporation, an unaffiliated SEC-registered broker dealer and FINRA/SIPC member, as the clients' custodian.

iPlan does not receive any research or other soft-dollar benefit by nature from its relationship with Altruist Financial LLC, nor does iPlan receive any referrals in exchange for using Altruist Financial LLC as a broker dealer.

The Custodian and Brokers We Use (Trade-PMR, Inc.)

iPlan utilizes Trade-PMR, Inc. ("Trade-PMR") for brokerage and trade execution services. Trade- PMR clears trades and custodies assets with First Clearing, FINRA member broker-dealers. First Clearing is a trade name used by Wells Fargo Clearing Services, LLC., a non-bank affiliate of Wells Fargo & Company. Trade-PMR acts as an introducing broker dealer on a fully disclosed basis. Trade-PMR and First Clearing are members of SIPC and are unaffiliated registered broker dealers and FINRA members. The brokerage commissions and/or transaction fees charged by Trade-PMR, or any other designated broker-dealer are exclusive of and in addition to iPlan's fee. iPlan regularly reviews these programs to seek to ensure that its recommendation is consistent with its fiduciary duty. Factors which iPlan considers in recommending Trade-PMR and First Clearing or any other broker-dealer or custodian to clients include their respective financial strength, reputation, execution, pricing, research, and service. The commissions and/or transaction fees charged by these brokers may be higher or lower than those charged by other broker-dealers. In addition, Trade-PMR provides iPlan with access to its institutional trading and custody services, which are typically not available to retail investors. These brokerage services include the execution of securities transactions, research, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

Additionally, iPlan may receive the following benefits from Trade-PMR: receipt of duplicate client confirmations and bundled duplicate statements; access to a trading desk that exclusively services its participants; access to block trading which provides the ability to aggregate securities transactions and then allocates the appropriate shares to client accounts; and access to an electronic communication network for client order entry and account information.

Research and Other Soft Dollar Benefits:

We will receive soft dollar benefits by nature of our relationships with Trade-PMR, Inc. ("Trade- PMR"). We use soft dollar benefits to service only those that paid for the benefits. We seek to allocate soft dollar benefits to client accounts proportionately to the soft dollar credits the accounts generate. All of the soft dollar benefits we receive are eligible “research or brokerage services” under Section 28(e) of the Securities Exchange Act of 1934.

Brokerage for Client Referrals:

iPlan does not consider, in selecting or recommending broker-dealers, whether iPlan or any of its related persons receive client referrals from a broker-dealer or third party. We receive no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

Directed Brokerage:

iPlan does recommend a specific custodian for clients to use, however, clients may custody their assets at a custodian of their choice. Clients may request but may not direct us to use a specific broker-dealer to execute transactions. At that time, iPlan reserves the right to refuse to implement an institutional relationship with the client's selected broker, thereby restricting iPlan’s ability to provide portfolio management services. In this instance, it is the firm’s practice to terminate services rendered. Not all advisers require their clients to direct brokerage. By directing brokerage, iPlan may be unable to achieve most favorable execution of client transactions, and this practice may cost clients more money.

Aggregating Trades for client accounts

We may combine multiple orders for shares of the same securities purchased for advisory accounts we manage with Altruist (this practice is commonly referred to as “block trading”). However, in some cases, we do combine multiple orders for shares of the same securities purchased for other advisory accounts. 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

Clients with investment management accounts and ongoing financial planning engagements are reviewed periodically, on no less than an annual basis, by Bryan Beamer.

Should a client request a review on a one-off basis, Bryan Beamer will attempt to schedule such review promptly. Other conditions that may trigger a review of clients' accounts are changes in tax laws, new risks introduced to the client's portfolio, regulatory changes, and changes in a client's suitability or risk profile.

Clients receive written account statements no less than quarterly for managed accounts. Account statements are issued by the Firm's custodian. Client receives confirmations of each transaction in account from Custodian and an additional statement during any month in which a transaction occurs.

Item 14: Client Referrals and other Compensation

As described in Item 12 above, we receive economic benefits from our custodial broker dealer in the form of support products and services they make available to us and other independent investment advisors whose clients maintain their accounts at these custodial broker dealers. The availability of custodial products and services is not dependent upon or based on the specific investment advice we provide our clients, such as buying or selling specific securities or specific types of securities for our clients. The products and services provided by the custodial broker dealer, how they benefit us, and the related conflicts of interest are described above (see Item 12 – Brokerage Practices).

Occasionally, our firm and our Associated Persons will receive additional compensation from vendors. Compensation could include such items as gifts; an occasional dinner or ticket to a sporting event; reimbursement in connection with educational meetings with an Associated Person, reimbursement for consulting services, client workshops, or events; or marketing events or advertising initiatives, including services for identifying prospective clients. Receipt of additional economic benefits presents a conflict of interest because our firm and Associated Persons have an incentive to recommend and use vendors based on the additional economic benefits obtained rather than solely on the client's needs. We address this conflict of interest by recommending vendors that we, in good faith, believe are appropriate for the client's particular needs. Clients are under no obligation contractually or otherwise, to use any of the vendors recommended by us.

iPlan does not receive any economic benefit, directly or indirectly, from any third party for advice rendered to our clients. iPlan does not directly or indirectly, compensate any person who is not advisory personnel for client referrals.

Item 15: Custody

iPlan does not accept custody of Client funds except in the instance of withdrawing Client fees. When iPlan directly debits advisory fees, the following items are required:

i. iPlan will send a copy of its invoice to the custodian and a copy to the Client.

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 iPlan , 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. iPlan ’s statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities. Clients should carefully review statements received from the custodian.

Item 16: Investment Discretion

iPlan maintains discretionary authority to manage securities accounts with respect to securities to be purchased and sold. Investment discretion is explained to clients in detail when at the commencement of the engagement and documented on the client’s advisory contract. 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. Clients may place limits on our discretionary authority by communicating restrictions to the Adviser, which will be documented on the Advisory Contract. From time to time, Adviser may determine that the implementation of such Client restrictions may be impractical. In the event such a determination is made, Adviser will notify you promptly. Additionally, Adviser cannot accept instructions that prohibit or restrict the purchase of specific securities or types of securities held within mutual funds or exchange traded funds purchased by Adviser, where applicable, in the Account.

Item 17: Voting Client Securities

iPlan does 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 will receive their proxies directly from the custodian of their account or from a transfer agent. When assistance on voting proxies is requested, Firm will provide recommendations to the client. If a conflict of interest exists, it will be disclosed to the client.

Item 18: Financial Information

iPlan does not solicit prepayment of more than $500 in fees per *client*, six months or more in advance.

Item 19: Requirements for State-Registered Advisers

Principal Executive Officers and Management Persons

Bryan Beamer, APMA, ChFEBC

Born: 1970

Educational Background

- ◊ 2002 – Finance, Old Dominion University
- ◊ 2001 – History, College of William and Mary, Certificate
- ◊ 2000, 2001 – BA History, Norfolk State University

Business Background

- ◊ 03/2021 – Present, iPlan, LLC, President and CCO
- ◊ 04/2018 – 04/2021, Cambridge Investment Research, Inc. Investment Advisor Representative and Registered Representative
- ◊ 02/2017 – 03/2018, Ameriprise Financial Services, Inc., Registered Representative
- ◊ 04/2016 – 02/2017, Kestra Financial Services, Inc., Registered Representative
- ◊ 01/2014 – 04/2016, NFP Securities, Registered Representative

Professional Designations, Licensing & Exams APMA–Accredited Portfolio Management Advisor The APMA® is an advanced graduate level program in portfolio construction and management offered by the College for Financial Planning. Topics covered include client assessment and suitability, risk/return, investment objectives, bond and equity portfolios, modern portfolio theory, investor psychology, analyzing investment policy statements, building portfolios, making asset allocation decisions, and determining sell, hold, and buy decisions within a client's portfolio. Designees must pass an objective 100-question examination focusing on investment and portfolio theory and a final exam at an approved testing center. Designees must complete 16 hours of continuing education every two years.

ChFEBC–Chartered Fed Employee Benefits Consult

The Chartered Federal Employee Benefits Consultant (ChFEBC) Credentialing Program is a professional credentialing program for financial professionals working within the federal government with employee benefits. The ChFEBC is issued by the Federal Seminars & ChFEBC, Inc. Pre-requisites require the designee to have three years of financial services experience and hold one of the following: ChFC, CLU, CFA, CFP, Master's degree in Business, Finance or Economics, JD, CPA as well as hold one of the following Series 6, Series 7, Series 24, Registered Investment Adviser, Investment Advisor Representative. If the designee does not follow the above, they may qualify through other means, determined by the issuing organization. The designee is then required to complete a 40-hour self-study or two-day classroom module completed with a two-hour proctored, closed book, certification exam. In addition, the designee is required to complete 10 hours of continuing.

Other Business Activities

In addition to serving as your investment advisory representative Bryan C. Beamer is engaged in the following business activities:

- Insurance Agent/Sales – Crump
- Insurance Agent/Sales – John Hancock
- Insurance Agent/Sales – Prudential Life Insurance

- Insurance Agent/Sales - TransAmerica
- Insurance Agent/Sales – Legal & General
- Insurance Agent/Sales – Brighthouse Financial
- Insurance Agent/Sales – Lincoln National
- Insurance Agent/Sales - Ohio National Life
- Insurance Agent/Sales - Athene Life
- Insurance Agent/Sales - Protective
- Insurance Agent/Sales - Allianz
- Non-Board member - Blacks in Government

There are certain business activities in which an investment advisor representative can engage that present potential conflicts of interest. If applicable, additional disclosure relevant to your Advisor's outside business activities are outlined below. Please note that these are potential conflicts of interest, and it is your Advisor's fiduciary duty to act in your best interest. If you have any questions about the disclosures, please ask your Advisor as this is an opportunity to better understand your relationship and your Advisor's activities.

iPlan, LLC and its supervised persons have an incentive to recommend investment products based on the compensation received, rather than on a client's needs. Additionally, clients have the option to purchase investment products that we recommend through other brokers or agents that are not affiliated with iPlan, LLC.

Your Advisor is independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, your Advisor will receive commissions for selling insurance and annuity products. Clients can choose any independent insurance agent and insurance company to purchase insurance products and are not obligated to purchase insurance products through your Advisor. Regardless of the insurance agent selected, the insurance agent or agency receives normal commissions from the sale. The receipt of compensation and other potential incentive benefits creates an incentive to recommend products to clients. At the time of any recommendations your Advisor will discuss the products, your needs, and any compensation arrangements.

Performance-Based Fees

iPlan, LLC is not compensated by performance-based fees. Please refer to Item 6 of this brochure.

Material Disciplinary Disclosures

No management person at iPlan, 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

iPlan, LLC, nor Bryan Beamer, have any relationship or arrangement with issuers of securities, in addition to what is described in Item 4.

Additional Compensation

Bryan Beamer does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through iPlan, LLC.

Supervision

Bryan Beamer, as President and Chief Compliance Officer of iPlan, LLC is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

Requirements for State Registered Advisers

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

Protecting Lifestyles Assets & Needs

iPlan, LLC

2514 Partridge Drive
Winter Haven FL
33884 (202) 600-9605

Dated February 19, 2025

Form ADV Part 2B – Brochure Supplement

For

Bryan Beamer Individual CRD# 4756995

President, and Chief Compliance Officer

This brochure supplement provides information about Bryan Beamer that supplements the iPlan, LLC ("iPlan") brochure. A copy of that brochure precedes this supplement. Please contact Bryan Beamer if the iPlan brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Bryan Beamer is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the identification number **4756995.**

Item 2: Educational Background and Business Experience

Principal Executive Officers and Management Persons

Bryan Beamer Born: 1970

Educational Background

- ◊ 2002 – Finance, Old Dominion University
- ◊ 2001 – History, College of William and Mary, Certificate
- ◊ 2000, 2001 – BA History, Norfolk State University

Business Background (5 year minimum)

- ◊ 03/2021 – Present, iPlan, LLC, President and CCO
- ◊ 04/2018 – 04/2021, Cambridge Investment Research, Inc. Investment Advisor Representative and Registered Representative
- ◊ 02/2017 – 03/2018, Ameriprise Financial Services, Inc., Registered Representative
- ◊ 04/2016 – 02/2017, Kestra Financial Services, Inc., Registered Representative
- ◊ 01/2014 – 04/2016, NFP Securities, Registered Representative

Professional Designations, Licensing & Exams

APMA–Accredited Portfolio Management Advisor

The APMA® is an advanced graduate level program in portfolio construction and management offered by the College for Financial Planning. Topics covered include client assessment and suitability, risk/return, investment objectives, bond and equity portfolios, modern portfolio theory, investor psychology, analyzing investment policy statements, building portfolios, making asset allocation decisions, and determining sell, hold, and buy decisions within a client's portfolio. Designees must pass an objective 100-question examination focusing on investment and portfolio theory and a final exam at an approved testing center. Designees must complete 16 hours of continuing education every two years.

ChFEBC – Chartered Fed Employee Benefits Consult

The Chartered Federal Employee Benefits Consultant (ChFEBC) Credentialing Program is a professional credentialing program for financial professionals working within the federal government with employee benefits. The ChFEBC is issued by the Federal Seminars & ChFEBC, Inc. Pre-requisites require the designee to have three years of financial services experience and hold one of the following: ChFC, CLU, CFA, CFP, Master's degree in Business, Finance or Economics, JD, CPA as well as hold one of the following Series 6, Series 7, Series 24, Registered Investment Adviser, Investment Advisor Representative. If the designee does not follow the above, they may qualify through other means, determined by the issuing organization. The designee is then required to complete a 40-hour self-study or two-day classroom module completed with a two- hour proctored, closed book, certification exam. In addition, the designee is required to complete 10 hours of continuing education.

Item 3: Disciplinary Information

No management person at iPlan, 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

In addition to serving as your investment advisory representative Bryan C. Beamer is engaged in the following business activities:

- Insurance Agent/Sales – Crump
- Insurance Agent/Sales – John Hancock
- Insurance Agent/Sales – Prudential Life Insurance
- Insurance Agent/Sales - TransAmerica
- Insurance Agent/Sales – Legal & General
- Insurance Agent/Sales – Brighthouse Financial
- Insurance Agent/Sales – Lincoln National
- Insurance Agent/Sales - Ohio National Life
- Insurance Agent/Sales - Athene Life
- Insurance Agent/Sales - Protective
- Insurance Agent/Sales - Allianz
- Non-Board member - Blacks in Government

There are certain business activities in which an investment advisor representative can engage that present a potential conflict of interest. If applicable, additional disclosure relevant to your Advisor's outside business activities are outlined below. Please note that these are potential conflicts of interest, and it is your Advisor's fiduciary duty to act in your best interest. If you have any questions about the disclosures, please ask your Advisor as this is an opportunity to better understand your relationship and your Advisor's activities.

iPlan and its supervised persons have an incentive to recommend investment products based on the compensation received, rather than on a client’s needs. Additionally, clients have the option to purchase investment products that we recommend through other brokers or agents that are not affiliated with iPlan, LLC.

Your Advisor is independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, your Advisor will receive commissions for selling insurance and annuity products. Clients can choose any independent insurance agent and insurance company to purchase insurance products and are not obligated to purchase insurance products through your Advisor. Regardless of the insurance agent selected, the insurance agent or agency receives normal commissions from the sale. The receipt of compensation and other potential incentive benefits creates an incentive to recommend products to clients. At the time of any recommendations your Advisor will discuss the products, your needs and any compensation arrangements.

Bryan Beamer, President & Chief Compliance Officer of iPlan, LLC is the owner of iGive. iGive, LLC is a charitable wealth coaching business related to iPlan through common control. iGive provides various non securities consulting services to non-profit organizations related to donor participation improvement using charitable wealth strategies. Mr. Beamer devotes less than 10% of his professional time to this activity.

Additional information about Mr. Beamer's outside business activities is provided in Item 10 of iPlan's Form ADV Part 2A Brochure.

Item 5: Additional Compensation

Bryan Beamer does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through iPlan.

Item 6: Supervision

Bryan Beamer, as President and Chief Compliance Officer of iPlan, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

Regulation .13 of the Code of Maryland Regulations requires every investment adviser (even one person operations) to establish, maintain, and enforce written supervisory guidelines that are reasonably designed to supervise the activities of its investment adviser representatives and associated persons to achieve compliance with the Maryland Securities Act, and to achieve compliance by the investment adviser with the Maryland Securities Act. Bryan Beamer, CCO, maintains and periodically reviews a Written Supervisory Procedures Manual (Compliance Manual), and maintains evidence of periodic review in the firm's books and records.

Item 7: Requirements for State Registered Advisers

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