



FINANCIAL PLANNING

# MainStreet Financial Planning, Inc.

A Registered Investment Adviser

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Item 1. Cover Page

## Form ADV Part 2A

August 29, 2025

If you have questions about the contents of this brochure, please contact MainStreet Financial Planning, Inc. by telephone at (888) 897-6743, or by e-mail at [Anna@mainstreetplanning.com](mailto:Anna@mainstreetplanning.com). Additional information about the firm is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

This brochure provides clients and prospective clients with information about MainStreet Financial Planning, Inc. and the qualifications, business practices, and nature of its services that should be carefully considered before becoming an advisory client. The contents of this brochure have not been approved or verified by the Securities and Exchange Commission (SEC) or any other state or federal authority. While the firm is an investment adviser registered in the jurisdictions of California, Maryland, Virginia, New York and the District of Columbia, such registration alone does not imply a certain level of skill or training on the part of the firm or its associated personnel.

Throughout this document, MainStreet Financial Planning, Inc. will be referred to by the following terms: "MainStreet Financial Planning," "MSFP," "we," "us," or "our." The client or prospective client will be referred to those terms as well as "you," "your," etc.

## **Item 2: Material Changes**

We encourage clients and prospective clients to read this document in its entirety.

*Since our last annual amendment on March 27, 2025, the following material changes have been made:*

- MSFP has updated office locations for TN and Southern CA
- We have disclosed Outside business activities for Anna Sergunina in her ADV Part 2B
- We have discontinued offerings for Businesses (Advice for a day and workshops)

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#### **Item 4: Advisory Business**

MainStreet Financial Planning, Inc. is a registered investment adviser domiciled and registered in California. MSFP may also be registered or meet exemptions to registration in other states where it conducts business. James F. Ludwick founded the firm in 2002 and was the principal owner until 2014. Anna Sergunina, who has been an associate of the firm since 2006, became the firm's sole owner and President on January 1, 2014.

We are a fee-only, project or hourly practice. MSFP does not sell products or manage money — we solely provide advice. We provide a wide range of comprehensive or a la carte services for individuals, families and employers including non-profit organizations. This includes financial planning, investment advice, real estate advice, insurance advice, and seminars for employees along with individual counseling sessions at the work site. Our services may be general in nature, or focused on particular areas of interest or need, depending upon each client's unique circumstances.

The firm holds itself to a *fiduciary standard*, which means MSFP and our associates will act in the utmost good faith and perform in a manner believed to be in the best interest of our clients. As investment advisers we are *legally required* to put you, the client, first. This sets us apart from investment brokers, who are held to a lower "suitability" standard and are not legally required to place their clients' interests ahead of their own, or to disclose their conflicts of interest involving their clients' transactions.

An estimated 50% of MSFP's advisory activities involve providing investment consultation with respect to client portfolios. This investment consultation does not involve continuous investment monitoring, sometimes called "investment management" or "investment supervisory services." In other words, we do not have client assets directly under our management.

Approximately 50% of the firm's efforts are oriented toward "non-securities advice." Such advice may be given on matters including:

- cash flow and debt management,
- college funding,
- retirement planning,
- military and federal benefits planning,
- estate planning,
- income real estate planning,
- income and capital gains planning
- property and casualty insurance review
- life and disability insurance calculation & review
- health insurance, options and commentary
- long term care insurance calculations and review

### Initial Meeting

MSFP conducts an introductory interview with each prospective client; we call this our “Initial Meeting.” During our Initial Meeting, we discuss your goals and current financial situation, our background and services, whether our services could provide you with a plan to meet your goals, and the cost of these services. This meeting will also provide you with an opportunity to ask any questions you may have of us.

During or prior to the Initial Meeting, we provide each prospective client with a current ADV Part 2 Brochure (the document you’re reading now) as well as our Privacy Policy. Should you wish to engage MSFP for our services, you (the client) and we (the firm) must enter into a written agreement. Once we have signed an agreement, we will obtain additional information from you or from anyone else you tell us is legally acceptable (e.g., another advisor, legal counsel, etc.). We may request this information through further discussions, financial statements and documents, questionnaires, etc. This information will help us to understand your financial need, goals, holdings, etc.

Our financial advice and/or financial plans are based upon the information disclosed by you or your legal agent, and reflect your financial situation at the time the plan is presented. In performing our services MSFP may, but is not required to, verify any information received from legal agents providing information on your behalf.

### Comprehensive Financial Planning:

Our most popular model is to develop an initial financial plan over a series of 4 to 6 meetings, to include a Goals session to review budget and spending, identify financial goals; review results with the client in an Interactive session using sophisticated financial planning software; followed by a Presentation session with written recommendations in all contracted areas. In addition, we assist with implementation of recommendations and follow up to encourage completion of recommended actions. Comprehensive Financial Planning packages (described below) include Ongoing Services to further support implementation and maintenance of client’s plans. Ongoing Services will start following the completion of the client’s Presentation.

### Financial Planning and Investment Consultation Services

The firm provides financial planning and investment consultation services which may be either broad based or more narrowly focused, depending on the client’s needs and wishes. Advice is rendered in the areas of cash flow and debt management, college funding, retirement planning, military and federal benefits planning, estate planning, income real estate planning, tax planning, asset allocation and investment selection, property and casualty insurance, life and disability insurance, health insurance and long-term care insurance, and other specific needs as indicated by the client. Such services typically involve providing a variety of advice or services to clients regarding the management of their financial resources, as based upon the analysis of their individual needs.

If you request that we focus our financial planning and investment consultation services only on certain areas, you must understand that your overall financial situation or needs may not be fully addressed due to the limitations you have established.

We typically employ a long-term investment perspective, unless a client specifically requests otherwise. If you engage MSFP, we may assist you in developing a portfolio we believe is appropriate given your unique investment objectives and tolerance for risk.

As a client of MSFP, you will retain absolute discretion (control) over whether and how to implement the advice we give you. You are always free to accept or reject any recommendation we make. If there is any change in your financial situation or investment objectives, you should let us know right away so that we may work with you to review and possibly revise our recommendations and stay on track with your goals.

As an investment adviser, MSFP does not provide legal advice. With your permission, however, we may work together with your other professional advisers, such as your attorney or accountant, to coordinate and implement the strategies we have agreed on. You should be aware that these other professional advisers will bill you separately for their services, and these fees will be in addition to those of MSFP. We do not share our fees with other professionals, and they don't share their fees with us.

Because the quality of our services depends on information, we need you to provide an adequate level of information and supporting documentation to us throughout the term of our engagement. This information may include the source of funds to be invested, your current and desired future income levels, evidence of your legal agent's authority to act on behalf of your account, among others. This information allows MSFP to determine the appropriateness of its financial planning and/or investment strategy.

When you engage MSFP for financial planning and investment consultation services, that engagement will conclude when we deliver the requested service (such as a financial plan.) We encourage you to engage us in the future so we may review your situation and recommend any changes needed to keep your portfolio in line with your goals. We strongly recommend periodic reviews, to maintain momentum in achieving financial goals and avoiding mistakes, MSFP team will initiate contact to clients to schedule these review meetings as part of our fiduciary responsibility. Unless we have a written agreement already in place that specifically includes review and updates, it is each client's responsibility to initiate these additional services under a new or amended written agreement.

We typically meet with prospective and existing clients at our offices, or via telephone. Appointments at the home of an existing client may be available upon request and entail a fee (see **Item 5: Fees and Compensation.**)

### **Financial Planning and Investment Consultation Packages**

MSFP offers several packages designed to meet some of the more common needs and objectives our clients may have. The client and advisor will work together to select the specific areas to cover. These areas may include, but are not limited to, the following:

- **Cash Flow and Debt Management:** We will conduct a review of your income and expenses to determine your current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.

● **Financial Goals:** We will help clients identify financial goals and develop a plan to reach them. We will identify what you plan to accomplish, what resources you will need to make it happen, how much time you will need to reach the goal, and how much you should budget for your goal.

● **College Savings and College Funding:** 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).

● **Investment Analysis:** This may involve developing an asset allocation strategy to meet clients' financial goals and risk tolerance, providing information on investment vehicles and strategies, reviewing employee stock options, as well as assisting you in establishing your own investment account at a selected broker/dealer or custodian. The strategies and types of investments we may recommend.

● **Retirement Planning:** Our retirement planning services typically include projections of your likelihood of achieving your financial goals, typically focusing on financial independence as the primary objective. For situations where projections show less than the desired results, we may make recommendations, including those that may impact the original projections by adjusting some variables (i.e., working longer, saving more, spending less, taking more risk with investments). If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years.

● **Risk Management:** A risk management review includes an analysis of your exposure to major risks that could have a significant adverse impact on your financial picture, such as premature death, disability, property and casualty losses, or the need for long-term care planning. Advice may be provided on ways to minimize such risks and about weighing the costs of purchasing insurance versus the benefits of doing so and, likewise, the potential cost of not purchasing insurance ("self-insuring").

● **Employee Benefits Optimization:** We will provide review and analysis as to whether you, as an employee, are taking the maximum advantage possible of your employee benefits. If you are a business owner, we will consider and/or recommend the various benefit programs that can be structured to meet both business and personal retirement goals.

● **Tax Planning Strategies:** Advice may include ways to minimize current and future income taxes as a part of your overall financial planning picture. For example, we may make recommendations on which type of account(s) or specific investments should be owned based in part on their "tax efficiency," with consideration that there is always a possibility of future changes to federal, state or local tax laws and rates that may impact your situation. We recommend that you consult with a qualified tax professional before initiating any tax planning strategy, and we may provide you with contact information for accountants or attorneys who specialize in this area if you wish to hire someone for such purposes. We will participate in meetings or phone calls between you and your tax professional with your approval or request.

● **Estate Planning:** This usually includes an analysis of your exposure to estate taxes and your current estate plan or lack thereof, which may include whether you have a will, powers of attorney, trusts and other related documents. Our advice also typically includes ways for you to minimize or avoid future estate taxes by implementing appropriate estate planning strategies such as the use of applicable trusts. We always recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys who specialize in estate planning when you wish to hire

an attorney for such purposes. From time-to-time, we will participate in meetings or phone calls between you and your attorney with your approval or request.

● **Business Planning:** We provide consulting services for clients who currently operate their own business, are considering starting a business, or are planning for an exit from their current business. Under this type of engagement, we work with you to assess your current situation, identify your objectives, and develop a plan aimed at achieving your goals.

## Our Comprehensive Financial Planning Packages include:

1. **Money Roadmap Navigator for Individuals & Couples/Family** - A complete financial planning service built on a lasting relationship, offering ongoing guidance and support for client's long-term success.

### What's covered:

*MSFP's Money Roadmap covers the following topic areas:*

- Identify Financial Goals
- Spending/Budgeting
- Retirement Planning Strategies
- Portfolio Withdrawal Strategy in Retirement (within 1 yr to retirement)
- Debt Management Strategies
- Healthcare/Employee Benefit Plan Review
- Life Insurance & Disability Review
- Property/Casualty Insurance Review
- College Savings & Funding Strategies
- Asset Allocation/Portfolio Rebalancing
- Income Tax Savings Strategies
- Estate Plan Review
- Social Security Benefits Analysis

### Increased Complexity Topics & Additional Services as Need It

***\*billed at additional hourly rate determined by advisor\****

### Topics May Include:

- Equity Compensation analysis and recommendations (ESPP, RSU, Stock Options)
- Rental Income Real Estate Analysis & Recommendations (of existing properties)
- Non-Standard Investment Holdings (Annuities; Private Equity; Hedge Funds; Permanent Insurance- Whole Life/Universal Life, etc.)
- Integrating Complex Inheritances into Existing Financial Plan



## What's included (Features):

### Year #1: Foundational Planning & Action Implementation

**Organize & Evaluate:** You'll move from feeling uncertain or scattered to having a clear starting point. Through onboarding, gathering your financial documents, and creating your financial statement and spending plan, we'll help you identify your financial goals and set clear priorities. By the end of this phase, you'll know exactly where you stand and what matters most.

## What's included (Features) cont.:

**Design:** We'll turn clarity into a plan you can visualize and believe in. By building your Money Roadmap and modeling scenarios so you can see your goals in action, you'll gain confidence that your future is within reach. You'll focus on the right 1–2 topics for immediate progress, supported by educational webinars and the advisor hot line.

**Launch:** This is where your plan takes shape in real life. We'll review your current progress, identify your next financial planning areas, and work through your action list. With a portfolio review and finalization of your initial plan, you'll move from "I have a plan" to "I'm putting it to work."

**Check-in & Wrap-up:** You'll finish the year with a sense of accomplishment and momentum. We'll close out action items, review your progress, and finalize recommendations. Together, we'll create your detailed action plan for Year #2 so you step into the next stage knowing exactly what's next and how to achieve it.

## The Transformation

From Year #1 onward, you'll go from simply organizing your finances to actively optimizing them. You'll see measurable progress toward your biggest goals, feel confident making adjustments as life changes, and know exactly what to do next to keep your financial life moving forward.

*Recommendations are made in each phase, with clear action tasks after every part.*

### Year #2 & Beyond: Monitoring, Progress, and Continuous Support

- **Check-Ins:** You'll build on the strong foundation from Year #1 by refining and strengthening your plan. Twice a year, we'll meet to review your progress, update your financial statement and spending plan, and reassess your Money Roadmap. We'll also review and rebalance your portfolio to ensure it stays aligned with your goals and risk tolerance. You'll confirm that your goals and milestones are still on track, tackle 1–2 key financial topics that matter most right now, and make adjustments so your plan keeps pace with your life.
- **Continuous Tracking & Follow-Up:** You'll keep momentum between meetings with ongoing tracking of your progress. Roadblocks will be addressed before they become setbacks, and you'll continue learning through educational webinars and the advisor hotline. This steady support ensures your plan stays fresh and your confidence high all year long.

- **Ongoing Action Plan Creation:** Each meeting ends with a focused action list—specific steps to move you closer to your next milestone. By the end of each year, you'll have a clear plan for the following year, making the transition seamless and ensuring your progress never stalls.

## Our stand-alone services package (covering above outlined topics):

**Money Roadmap (One Time Plan) for Individuals & Couples/Family** - *A comprehensive financial plan for clients seeking a one-time solution.*

### What's covered:

*MSFP's Money Roadmap covers the following topic areas:*

- Identify Financial Goals
- Spending/Budgeting
- Retirement Planning Strategies
- Portfolio Withdrawal Strategy in Retirement (within 1 yr to retirement)
- Debt Management Strategies
- Healthcare/Employee Benefit Plan Review
- Life Insurance & Disability Review
- Property/Casualty Insurance Review
- College Savings & Funding Strategies
- Asset Allocation/Portfolio Rebalancing
- Income Tax Savings Strategies
- Estate Plan Review
- Social Security Benefits Analysis

### Increased Complexity Topics & Additional Services as Need It

***\*billed at additional hourly rate determined by advisor\****

### Topics May Include:

- Equity Compensation analysis and recommendations (ESPP, RSU, Stock Options)
- Rental Income Real Estate Analysis & Recommendations (of existing properties)
- Non-Standard Investment Holdings (Annuities; Private Equity; Hedge Funds; Permanent Insurance- Whole Life/Universal Life, etc.)
- Integrating Complex Inheritances into Existing Financial Plan

### What's included (Features):

- Clarity and actionable steps to achieve financial goals
- Three scheduled online planning sessions to complete initial plan
- Detailed summary of recommendations (Financial Plan)
- Action steps and assistance to implement initial recommendations
- Online portal access to interactive financial plan
- Advisor Hotline – access to your advisor via e-mail to answer questions and address challenges
- 6 month follow up from Advisor
- Educational Webinars (covering topics above)

All Comprehensive Financial Planning engagements envision enrollment in Ongoing Navigation Support Services after the initial plan is completed. We will educate and explain the value and advantages of ongoing services to achieving financial goals.

### **Money Pit Stop - Topic Specific (Hourly)**

A detailed evaluation and recommendation of a specific question such as Real Estate, College Planning, Roth IRA conversion, Home purchase, Life, Disability or Long-Term Care insurance, Investment Implementation Help, Retirement scenarios modality, Portfolio withdrawal strategy or Portfolio Analysis and Rebalance recommendations. Followed up with email summary of recommendations and 30 days free availability for questions on topics covered in the session.

## For new and existing clients, we also offer these packages of Ongoing Services:

**Navigation Support Program (NS)**- *for clients who completed Money Roadmap serves in the past.*

### What's covered:

Regular check-up review of your financial plan: goals, financial profile, spending, and investments.

### What's Included:

- Two scheduled online sessions per year
- Status updates on financial goals and action steps (Accountability & Monitoring)
- Advisor Hotline – access to your advisor via e-mail/portal to answer questions and address challenges.
- Weekly email alerts covering financial best practices, legislation, IRS or other events that may affect your financial plan and more.
- Educational Webinars (covering topics above).
- Social Security Benefits Analysis

### Increased Complexity Topics & Additional Services as Need It

*\*billed at additional hourly rate determined by advisor\**

### Topics May Include:

- Equity Compensation analysis and recommendations (ESPP, RSU, Stock Options)
- Rental Income Real Estate Analysis & Recommendations (of existing properties)
- Non-Standard Investment Holdings (Annuities; Private Equity; Hedge Funds; Permanent Insurance- Whole Life/Universal Life, etc.)
- Integrating Complex Inheritances into Existing Financial Plan

## Personal Tax Return Preparation

We provide tax preparation services for our clients to assist with the filing of federal and state tax returns for individuals and businesses. We may ask for an explanation or clarification of some items, but we will not audit or otherwise verify client data. The client is responsible for the completeness and accuracy of information used to prepare the returns. Our responsibility is to prepare the returns in accordance with applicable tax laws. We will utilize the services of a third party accounting, bookkeeping, and tax preparation firm to facilitate the preparation and filing of your tax return and we will work with you and the third party in order to gather the necessary information as part of this service.

We may observe opportunities for tax savings that require planning or changes in the way the client handles some transactions. While an engagement for tax return preparation does not include significant tax planning services, we will share any ideas we have with you and discuss terms for any additional work that may be required to implement those ideas.

## **Firm Services and Limitations of Liability**

MSFP will use its best judgment and good faith effort in rendering its services to its clients. Like every investment adviser, however, we cannot guarantee any particular level of account performance, or that any investment or account will be profitable over time. With all investments, past performance is not necessarily indicative of future results. Nothing within our client services agreement or this ADV Part 2 is intended to diminish in any way our fiduciary obligation to act in the client's best interest at all times. This also does not in any way limit any rights clients have under federal or state securities laws, regulations or rules

### **Termination of Services**

Either you or MSFP may terminate an agreement at any time by providing written notice of termination to the other party. If you verbally notify MSFP of your desire to terminate the agreement, and if you have not provided written termination notice within in two business days, we will document your termination request in our records and provide you with written termination notice. Once a termination notice is submitted, we will no longer be responsible for monitoring your account or providing further advice or recommendations.

A new client may terminate an agreement with us without penalty or charge within five business days after the signing of the services agreement. Thereafter, we will return a *pro rata* portion of any prepaid, unearned fees no later than 30 days after we receive termination notice.

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

### **Financial Planning and Investment Consultation Services**

MSFP charges on a fee-only basis for financial planning and investment consultation services. Fees may be hourly or fixed as noted in this section.

MSFP's fees for packages or hourly advisory services, including future services, will be based primarily on the amount of time expended on your behalf and on the billing rate for each consultant devoting time to this matter. The billing rate for MainStreet's Certified Financial Planners (Anna Sergunina, Cynthia Flannigan, Jennifer Bush, Vida Jatulis, Katherine Edwards) is currently \$425 per hour for professional services. All hourly fees are billed in quarter-hour increments with a partial increment rounded up to a whole increment. The number of hours to complete the plan will be estimated in advance in the client agreement, and will depend on the level and scope of services required. Lower fees may be available from other sources.

## Comprehensive Financial Planning Fees

### Fees for Financial Planning and Investment Consultation Packages

Initial Planning Package	Fee/Fee Range
<b>Money Roadmap Navigator Service</b>  A complete financial planning service built on a lasting relationship, offering ongoing guidance and support for your long-term success.	<b>Families/Couples:</b>
	<b><u>Year #1 Total = \$5,415*</u></b>  -Initial Deposit of \$2,500, -Plus \$265/month for 11 months in the first year  <b><u>Year #2 Total = \$3,180*</u></b>  -\$265/month for 12 months and beyond
	<b>Individuals:</b>
	<b><u>Year #1 Total = \$4,310*</u></b>  -Initial Deposit of \$2,000, -Plus \$210/month for 11 months in the first year  <b><u>Year #2 Total = \$2,520*</u></b>  -\$210/month for 12 months and beyond
	*Normal complexity, beyond that billed hourly.
<b>Money Roadmap (One Time) Services</b>  <i>Money Roadmap - A comprehensive financial plan for clients seeking a one-time solution.</i>	<b><u>Most popular packages:</u></b>  1. Individuals - \$4,600*  2. Couple/Family- \$5,950*  *Normal complexity, beyond that billed hourly



<b>Money Pit Stop – (Hourly)</b>  Topic Specific Help: Real Estate, College planning, Portfolio Assessment & Rebalance Recommendations, Buying a Home, Insurance review	Hourly (\$425 per hour)
<b>Ongoing Planning Package</b>	<b>Fee/Fee Range</b>
<b>Navigation Support Program</b> (NS) for <i>clients who retained our services for One  Time Money Roadmap package in the past.</i>	<b><u>Most popular packages:</u></b>  <ol style="list-style-type: none"> <li>1. Individuals - \$2,500*</li> <li>2. Couple/Family- \$3,200*</li> </ol> (for clients with more than 24 months since our last meeting there is an additional one-time fee of \$800)  *Normal complexity, beyond that billed hourly. Quarterly or monthly billing available.

## **Tax Return Preparation and Planning Fees**

The firm charges a \$200 set-up fee for Tax Return Preparation and Planning engagements. That fee is applied to contracted fees if engaged. A signed agreement will be required at the time of payment. The fees for Tax Return Preparation will be determined by the complexity of Tax Return Preparation and Planning will be determined based on the complexity of the return and quality of recordkeeping. Fees for this service are negotiable.

### **2024 Tax Filling Season Price List:**

Individual Income Tax Returns	Trust Tax Returns
<p><b>Starting at \$675 per return</b></p> <p><i>*Married Filing Jointly- \$125 additional fee per return</i></p> <p><i>*Married Filing Separately is \$675 per return</i></p> <p><i>The following forms are included in the base return price:</i></p> <ul style="list-style-type: none"> <li>• Schedule A / Itemized Deductions</li> <li>• Schedule B / Interest &amp; Dividends</li> <li>• Schedule D / Capital Gains &amp; Losses</li> <li>• 1040-ES / Estimated Taxes (Safe Harbor)</li> <li>• State Tax Form / <b>Resident State</b> Tax Return</li> </ul>	<p><b>Starting at \$925 per return</b></p> <p><b>Complexity rate \$425/hr</b></p> <p><i>MSFP may charge an additional rate for complexity including, but not limited to, the following situations:</i></p> <ul style="list-style-type: none"> <li>• Fiscal-year reporting</li> <li>• Section 645 election</li> <li>• Charitable remainder trust reporting Final return</li> <li>• Alternative valuation date</li> <li>• Generation skipping tax</li> </ul>
<p><b><u>Additional Forms: \$245 each</u></b></p> <ul style="list-style-type: none"> <li>• Schedule C / Profit or Loss from Business</li> <li>• Schedule E Part 1 / Supplemental Income and Loss</li> <li>• State Tax Form(s) / <b>Additional State(s)</b> Tax Return</li> <li>• Schedule F / Profit or Loss from Farming</li> </ul> <p><b><u>Additional Forms: \$95 each</u></b></p> <ul style="list-style-type: none"> <li>• Schedule E Part 2 / Income or Loss from Partnerships &amp; S Corps</li> <li>• Schedule H / Household</li> <li>• Employment Taxes Form 8606 / Nondeductible IRAs</li> <li>• Credits &amp; Deductions</li> </ul>	<p><b><u>Corporate returns</u></b></p> <p><b>Starting at \$1,300 per return</b></p> <ul style="list-style-type: none"> <li>• Form 1065 / Partnership</li> <li>• Form 990 / Organization Exempt from Income Tax</li> <li>• Form 1120-S / S Corporation</li> <li>• Form 1120 / Corporation</li> </ul> <p><b>Complexity rate \$425/hr</b></p> <p><i>MSFP may charge an additional rate for complexity including, but not limited to, the following situations:</i></p> <ul style="list-style-type: none"> <li>• Income apportionment</li> <li>• Basis</li> <li>• Transfer of owners</li> <li>• Formation/Dissolution</li> <li>• Disposal of business assets</li> <li>• Net profit analysis/modification for retirement</li> </ul>
<p><b><u>Complexity rate \$425/hr</u></b></p> <p><i>MSFP may charge an additional rate for complexity including, but not limited to, the following situations:</i></p> <ul style="list-style-type: none"> <li>• Tax elections</li> <li>• Missing or incorrect depreciation adjustments</li> <li>• Change in accounting method</li> <li>• Noncovered shares</li> <li>• Missing cost basis</li> <li>• Amended tax returns</li> <li>• Filing status analysis</li> <li>• ISOs and RSUs</li> </ul>	

## **Payment of Fees: Comprehensive Financial Planning Services**

### **Money Roadmap Navigator**

- You agree to submit a deposit of \$2,000 for Individuals, or \$2,500 for Couples/Families for the Money Roadmap Navigator Package Fee, which is due within 1 week, upon signing of this Agreement.
- **Plus:**
  - Individuals will pay a monthly billing of \$210 going forward
  - Couples/Families will pay a monthly billing of \$265 going forward
- The initial deposit for the package selected is not refunded after 2nd meeting in year #1.
- A 2-year commitment is recommended to support meaningful progress toward your goals.
- 2 Year commitment is recommended to ensure clients receive comprehensive support.
  - **Cancellation of Service:** If the client terminates the Agreement and withdraws in year #1, the Client agrees to pay an early termination fee of "3 monthly payments" of the current package rate (Individual/Family). If the client terminates this Agreement and withdraws in year #2 and beyond, the Client agrees to pay a early termination fee of "2 monthly

payments" of the current package rate (Individual/Family). The cancellation payment can be a one-time payment or monthly until paid off. The notice to cancel needs to be in writing.

- The initial deposit for the package selected is not refunded after 2nd meeting in year #1.
- MSFP reserves the right to increase annual subscription fees upon written notice to you starting in Year #3.

### **Money Roadmap (One Time Plans):**

- Client agrees to submit a deposit of \$2,200 for Individuals and \$2,500 for Couples/Family for the Initial Money Roadmap Package Fee, is due within 1 week, upon signing of the Agreement.
- The remainder fees for initial services provided will be divided into 3 more installments and due every 30 days until paid off.
  - **Cancellation of Service:** If the client terminates the Agreement and withdraws, MSFP may retain \$750 or 50% of your initial payment (whichever is greater). MSFP also will calculate the work completed up to the cancellation date and pro-rate the fees accordingly. An invoice will be issued for any remaining balance for services provided. Payment for the invoiced amount is due within fourteen (14) days from the invoice date.
- The notice to cancel needs to be in writing. All work stops at that time.

### **Money Pit Stop (Hourly Advice):**

- One-half of the estimated Hourly Fees (as indicated in paragraph 2 above) is due within 1 week, upon signing of the Agreement.
- The remainder fees for Hourly Advise service fees is due upon completion of the project.
  - **Cancellation of Service:** If the client terminates the Agreement and withdraws, MSFP may retain \$750 or 50% of your initial payment (whichever is greater). MSFP also will calculate the work completed up to the cancellation date and pro-rate the fees accordingly. An invoice will be issued for any remaining balance for services provided. Payment for the invoiced amount is due within fourteen (14) days from the invoice date.

**Navigation Support Program** (NS) for clients who retained our services for One Time Money Roadmap in the past.

- Clients agree to submit a deposit of \$1,250 for Individuals and \$1,600 for Couples/Family for the Initial Money Roadmap Package Fee, is due within 1 week, upon signing of the Agreement.
- The remainder fees for services provided is due 30 days later.
- This service renews automatically every year, unless chanced by the client, 30 days in advance in writing.
  - **Cancellation of Service:** If the client terminates the Agreement and withdraws, MSFP may retain \$750 or 50% of your initial payment (whichever is greater). MSFP also will calculate the work completed up to the cancellation date and pro-rate the fees accordingly. An invoice will be issued for any remaining balance for services provided. Payment for the invoiced amount is due within fourteen (14) days from the invoice date.

- If the client engages us for an ongoing relationship, the client agrees to pay the Navigation Support Services fees either up-front or by automatic payment.

1. **Payment processing & Credit Card Fees:** When services are rendered, you agree to be billed through ACH or Credit card through Pay Simple/Hyfin our Payment Processing System. We also accept checks by mail. You agree that Payment Processing Systems may keep your payment information on file as long as this Agreement is in effect. We also accept checks by mail. Clients will be responsible for paying credit card processing fees up to 3.75%.

**Late Fees:**

If any payments are not made within 14 days of their due date, or if any payment is charged-back or declined, then MSFP will suspend the performance of work until the non-payment is rectified, and the outstanding amount will be assessed a late-payment charge at a monthly rate of 1.5% or the maximum provided by law, whichever is less.

- MSFP reserves the right to increase annual fees upon written notice to clients.

**Payment of Fees: Personal Tax Return Preparation**

The client agree to submit a non-refundable Commitment Fee of (\$200), which will be applied to invoice balance for the Tax Preparation Fee upon signing an Agreement. The balance of the Tax Preparation Fee will be due and payable to MSFP immediately upon presentation of the tax returns. MSFP reserves the right to increase Tax Preparation Fees upon written notice to you.

MSFP reserves the right to waive or reduce certain of its fees based on unique individual circumstances, special arrangements, pre-existing relationships or as otherwise determined by the firm principal.

A new client may terminate an agreement with the firm within five business days after the signing of the services agreement without penalty or charge. Thereafter, a *pro rata* portion of any prepaid, unearned fees will be promptly returned and not later than 30 days following receipt of termination notice.

## **Recommendations, Including No-Load Products**

You will be responsible for paying the transactional or custodial fees assessed by the broker/dealer or custodian that holds your accounts. This includes individual retirement account (IRA) or qualified retirement plan account termination fees, if applicable. You can see these fees in the current, separate fee schedule of the selected broker/dealer or custodian.

Fees you pay to MSFP for our services are separate and distinct from any charges you may pay for mutual funds, exchange-traded funds (ETFs), exchange-traded notes (ETNs), or other similar investments. Because we are “fee-only,” we do not receive so-called “trailer” or 12b-1 fees from any investment company we recommend. These companies’ fees and charges are detailed in the prospectuses or product descriptions provided to you when we make a recommendation. You should read and consider these documents carefully before investing.

Specific product recommendations made by MSFP may be for “no-load” (i.e., no commission) products, if available. In some cases, such as with certain insurance products, there may not be a suitable selection of no-load products available for recommendation; in any case, we will not be paid a commission on the purchase.

For more information on MSFP’s brokerage practices, please refer to Item 12 of this Brochure.

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

Our investment supervisory services fees are not based on a share of the capital gains or capital appreciation (i.e., growth in value) of the funds in a client’s account (*aka* “performance-based fees”). We choose not to use a performance-based fee structure because of the potential conflict of interest this may create. Performance-based compensation can pose an incentive for an adviser to recommend an investment that may carry a higher degree of risk to the client in order to potentially earn higher fees. Side-by-side management refers to an adviser simultaneously managing accounts that do pay performance based fees (typically, hedge funds) and those that do not; this can create potential conflicts of interest. We do not engage in side-by-side management.

## **Item 7: Types of Clients**

MSFP provides its services to individual investors, trusts and estates, corporations and business entities. Unlike some firms, we do not require minimum income levels, dollar value of assets, or other conditions for its financial planning and investment consultation engagements.

Our most frequent client categories are newly married couples, often with small children; 50'ish couples contemplating retirement and college funding; independent women; unmarried or non-traditional couples; business owners and non-profit organizations.

We reserve the right to decline services to any prospective client for any nondiscriminatory reason.

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

### **Methods of Analysis**

If MSFP is engaged to provide investment consultation, we will first evaluate several factors, including:

- your current financial situation,
- your current and long-term needs,
- your investment goals and objectives, and
- your tolerance for risk.

We make asset allocation and investment policy decisions based on these and other factors. We will then discuss with you how, in our best judgment, to meet your objectives while at the same time minimizing your risk exposure. To achieve this, we typically employ fundamental analyses to develop long-term investment strategies.

Recommendations we provide to you are based on publicly available reports, analysis and research materials, computerized asset allocation modeling programs, and various industry subscription services. Examples include Morningstar; Standard & Poor's; Moody's; Bloomberg; Journal of Indexes; Vanguard, Fidelity and ETF newsletters; and other providers of investment information and analysis.

We read popular newspapers like the Wall St. Journal, New York Times and Investors Business Daily to provide us immediate and in-depth analysis of the investment markets. We also read industry publications like Financial Planning, Investment Advisor, Journal of Financial Planning, Investment News, along with other financial industry association publications. We also suggest our clients read Money or Kiplinger Personal Finance magazines, like we do, as a way to keep up on many different facets of their financial lives.

### **Investment Strategies**

We strongly believe that low cost, passive investments return the best results over time. We prefer to recommend index funds and index related Exchange Traded Funds (ETFs); however the client's expressed wishes and direction are always paramount. In situations such as a 401(k) account, where choice is limited by the plan sponsor, we recommend the most cost effective choice that captures the portion of the securities market(s) that best matches the client's goals and their other investments.

The firm's asset allocation and investment policy decisions are made, in the firm's best judgment, to help the client achieve their overall financial objectives while minimizing risk exposure. The firm believes asset allocation is a key component of investment portfolio design. The firm believes that the appropriate allocation of assets across diverse investment categories (stock vs. bond, foreign vs. domestic, large cap vs. small cap, etc.) is the primary determinant of portfolio returns and critical in the long-term success of its financial objectives, and generally employs a passive investment management strategy which is designed for investors who seek long-term, tax efficient growth while controlling risk and volatility.

Cost-efficient (passive) index funds or ETFs/ETNs may be recommended for each asset class in the allocation. Existing positions within a client account will be evaluated and may be recommended to remain when deemed

appropriate. The firm will assist in rebalancing a portfolio, when engaged, in an attempt to maintain an optimal allocation while minimizing tax exposures, trading costs, etc.

#### Risk of Loss

While we at MSFP believe our strategies and investment selection are designed to potentially produce the highest possible return for a given level of risk, we cannot guarantee that an investment objective or planning goal will be achieved.

Some investment decisions you make based on our recommendations may result in loss, including potential loss of the original principal you invested. You must be able to bear the various risks involved in the investment of account assets, which may include market, currency, interest rate, liquidity, operational or political risk, among others.

When our research and analyses is based upon commercially available software, rating services, general market and financial information, or due diligence reviews, we are relying upon the accuracy and validity of the information we are provided by those third parties. We make reasonable effort to determine the accuracy of the information received, but we cannot predict events or which may or may not affect the advice to or investment strategy of a client account or financial plan. No one can predict future market performance, and we are no different.

When employing passive, efficient markets theory (such as that associated with efficient markets theory), an investor should consider the potential risk that their broader allocation may generate lower-than-expected returns than that from a specific asset, and that the risk on each type of asset is a deviation from the average return from the asset class. The firm believes this variance from the “expected return” is generally low under normal market conditions if the portfolio is made up of diverse, non-correlated assets.

Further, while many ETFs/ETNs are known for their potential tax-efficiency and higher “qualified dividend income” (QDI) percentages, there are certain asset classes or holding periods within an ETF/ ETN that may not benefit. Shorter holding periods and certain commodities and currencies may be considered nonqualified and the holding’s QDI will be considered if tax efficiency is an important aspect of the portfolio.

Clients who desire more frequent trading strategies may experience additional transactional costs or taxable events that are likely to reduce or negate any benefit derived from shorter term investing.

#### **Item 9: Disciplinary Information**

Neither MSFP nor any of its associated personnel have been the subject of a reportable legal or disciplinary event under the Investment Advisers Act of 1940 (as amended) or similar state statute.

#### **Item 10: Other Financial Industry Activities and Affiliations**

Our firm’s policies require us and our personnel to conduct business activities in a manner that avoids actual or potential conflicts of interest between the firm, employees and clients, or that may be contrary to law. Prior to and throughout an engagement, we will disclose any conflicts of interest which might compromise our impartiality or independence.

Neither MSFP nor any associate is affiliated with any broker/dealer firm.



Ms. Sergunina, Ms. Jatulis & Ms. Flannigan, Ms. Bush & Ms. Edwards are members of the Garrett Planning Network (Garrett), an organization that assists financial planners in fee-only, financial planning practices. Garrett is not, nor believed required to be, a registered financial industry participant. The firm pays an annual membership fee to Garrett for extensive services that include their hosting training, compliance and operational support to enhance the firm's ability to provide quality service and advice to the investing public.

Investment adviser representatives of the firm may also hold individual membership or serve on boards or committees of professional industry associations or organizations such as the Financial Planning Association (FPA), the National Association of Personal Financial Planners (NAPFA), XY Planning Network, and the Certified Financial Planner Board of Standards, Inc. Generally, participation in any of these entities require membership fees to be paid, adherence to ethical guidelines, and meeting experiential and educational requirements.

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

MainStreet Financial Planning, Inc. (MSFP) is a registered investment adviser and, under the Investment Advisers Act of 1940, owes clients a fiduciary duty of care and loyalty. This means we must provide advice in your best interest, place your interests ahead of our own, and fully disclose material facts and conflicts of interest.

As CFP® professionals, our advisors are also bound by the CFP Board's Code of Ethics, which holds us to a fiduciary standard whenever we provide financial advice.

MSFP provides flat-fee, advice-only financial planning and does not manage assets or exercise discretionary authority over client accounts. Clients remain responsible for implementing recommendations.

#### **Code of Ethics**

The firm has adopted a Code of Ethics that sets forth the policies of ethical conduct for all personnel and accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulation but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities. The firm's policies include the prohibition against insider trading, circulation of industry rumor, certain political contributions, among others.

Firm personnel that are CFP® designees also adhere to the Certified Financial Planner Board of Standards and Code of Ethics. These principles include:

##### *Principle 1 – Integrity*

An adviser will provide professional services with integrity. Integrity demands honesty and candor which must not be subordinated to personal gain and advantage. Advisers are placed by clients in positions of trust by clients, and the ultimate source of that trust is the adviser's personal integrity. Allowance can be made for innocent error and legitimate differences of opinion; but integrity cannot co-exist with deceit or subordination of one's principles.

##### *Principle 2 – Objectivity*

An adviser will provide professional services objectively. Objectivity requires intellectual honesty and impartiality. Regardless of the particular service rendered or the capacity in which an adviser functions, an adviser should protect the integrity of their work, maintain objectivity and avoid subordination of their judgment.

### *Principle 3 – Competence*

Advisers will maintain the necessary knowledge and skill to provide professional services competently.

Competence means attaining and maintaining an adequate level of knowledge and skill, and applies that knowledge effectively in providing services to clients. Competence also includes the wisdom to recognize the limitations of that knowledge and when consultation with other professionals is appropriate or referral to other professionals necessary. Advisers make a continuing commitment to learning and professional improvement.

### *Principle 4 – Fairness*

Advisers will be fair and reasonable in all professional relationships. Fairness requires impartiality, intellectual honesty and disclosure of material conflict(s) of interest. It involves a subordination of one's own feelings, prejudices and desires so as to achieve a proper balance of conflicting interests. Fairness is treating others in the same fashion that you would want to be treated and is an essential trait of any professional.

### *Principle 5 – Confidentiality*

Advisers will protect the confidentiality of all client information. Confidentiality means ensuring that information is accessible only to those authorized to have access. A relationship of trust and confidence with the client can only be built upon the understanding that the client's information will remain confidential.

### *Principle 6 – Professionalism*

Advisers will act in a manner that demonstrates exemplary professional conduct. Professionalism requires behaving with dignity and courtesy to all who use their services, fellow professionals, and those in related professions. Advisers cooperate with fellow advisers to enhance and maintain the profession's public image and improve the quality of services.

### *Principle 7 – Diligence*

Advisers will provide professional services diligently. Diligence is the provision of services in a reasonably prompt and thorough manner, including the proper planning for, and supervision of, the rendering of professional services.

Due to the fact that we are a small firm, it is not possible for us to segregate all organizational duties; in other words, one person may have several responsibilities. Our firm employs policies and procedures to ensure timely recordkeeping and adequate supervision. We may outsource certain functions to qualified professional services to assist in these efforts if and when necessary.

We periodically review and amend our Code of Ethics to ensure that it remains current, and we require all firm access persons to attest to their understanding of and adherence to the policy on an annual basis.

MSFP will provide of copy of its Code of Ethics to any client or prospective client upon request.

### Privacy Policy Statement

At MSFP we take the privacy of our clients very seriously. All non-public, personal information exchanged between the client and the firm will be treated as confidential and will not be disclosed to third parties, except as expressly requested by the client or as required by law.

To ensure security and confidentiality, MSFP maintains physical, electronic, and procedural safeguards to protect the privacy of its clients. Identifiable information about the client or prospective client will be maintained during the span of the engagement and for the period thereafter as required by both securities industry and privacy laws. After that time, information may be destroyed per firm policy.

The firm's current privacy policy will be provided to clients under separate document at the beginning of the engagement, and annually thereafter or in advance of a policy change.

#### Participation or Interest in Client Transactions

Neither MSFP nor any related person are authorized to recommend to a client, or effect a transaction for a client, involving any security in which the firm or a related person has a material financial interest, such as in the capacity of an underwriter, adviser to the issuer, etc.

Additionally, employees are prohibited from borrowing from or lending to a client unless the client is an approved financial institution.

#### Personal Trading

MSFP and its related persons may buy or sell securities similar to 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. At no time will MSFP or any related party receive preferential treatment over its clients.

In an effort to reduce or eliminate certain conflicts of interest involving personal trading by MSFP personnel, our policy may require that we use lists of restricted or prohibited transactions in specific reportable securities. Any exceptions or trading pre-clearance must be approved by the firm principal in advance of the transaction in any related person's account. We maintain personal securities transaction records required by industry regulation.

#### **Item 12: Brokerage Practices**

MSFP is not affiliated with and does not maintain an ongoing agreement with a "service provider" such as a bank, custodian, or broker-dealer firm. However, several custodians including Vanguard, TD Ameritrade, T. Rowe Price and Fidelity provide us "View Only Access" of holdings as authorized by client. This access does not include the ability for our firm or any associate to make trades, effect withdrawals, or make any type of change to your account.

When engaged to provide investment consultation services, we will first offer to use the service provider with which your assets are currently maintained. Should you prefer a new service provider, our recommendation will be based on your needs, overall cost, and ease of use.

It MSFP's policy to restrict any non-cash compensation we may receive from any service provider (termed "soft dollars" in certain jurisdictions) to that which enhances our ability to render quality advice and service to all of our clients. (An example of this type of benefit would be our access to online research through the company

that holds your account assets.) Although we may recommend one or more service providers to our clients, we derive no material benefit from doing so, nor do we “pay up” to receive additional services.

In light of the nature of its advisory services, MSFP believes it is not obligated to conduct “best execution” assessments of client transactions under current guidelines. We will, however, periodically assess any service provider it recommends, to include the range of services and capabilities, reasonableness of fees, among other factors, in comparison to other equivalent industry providers.

#### Referrals of Clients to Service Providers

All compensation paid to the firm is paid directly by the client and, therefore, the firm does not receive any additional compensation when a client engages a recommended service provider.

#### Directed Brokerage

MainStreet Financial Planning does not engage in directed brokerage involving its accounts. Due to the nature of the firm’s advisory services, each client is free to use any particular service provider to execute some or all of their transactions for his or her account. Accordingly, each client is responsible for negotiating the terms and/or arrangements for the account; MSFP is not obligated to conduct due diligence, seek better execution services or prices from these broker/dealers, or aggregate client transactions for execution.

#### Trade Aggregation

Since we do not directly provide continuous investment supervisory services, we do not have the opportunity to aggregate trades on behalf of client accounts.

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

Periodic financial check-ups or portfolio reviews are encouraged for financial planning and investment consultation clients, and it is both client’s and MSFP’s responsibility to initiate these reviews. Please review the packaged services detailed in **Item 4: Advisory Business** and the associated fees listed in **Item 5: Fees and Compensation**.

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

MSFP does not engage in “solicitation” activities as defined by Rule 206(4)-3 of the Investment Advisers Act of 1940 (as amended), or similar state statute. We also do not pay a direct or indirect fee for referrals.

As earlier stated, MSFP and associated personnel may be members of the Garrett Planning Network, FPA, NAPFA, XY Planning Network, and the Certified Financial Planning Board of Standards, Inc. These associations may provide search tool on their websites that allow interested parties and prospective clients to search for participant firms (such as MSFP) or individual financial planners within a selected state or region. These search tools may include advisory firm or individual financial planner contact information, and these passive websites may also provide means for interested persons to contact a firm or planner via electronic mail or telephone number so that the interested person may interview the participant firm or planner. Members of the public may also choose to telephone an association’s staff to inquire about a firm or individual planner within their area and would receive the same or similar information.

Prospective clients locating MSFP or an individual associate via these websites are not actively marketed, nor do they pay more for their services than another client who may be referred in another fashion, such as a personal referral. We do not pay for prospective client referrals, nor do we have a fee-sharing arrangement reflective of a solicitor engagement.<sup>1</sup>

#### **Item 15: Custody**

Our clients' funds and securities are maintained by unaffiliated, qualified custodians such as banks, broker-dealers, mutual fund companies, or transfer agents. MSFP does not and will not take custody of clients' funds or securities.

In keeping with our policy of not accepting custody:

- Our firm's policies restrict MSFP and our associated persons from acting as trustee for or having full power of attorney over a client account.
- Firm fees are not to be collected for its services to be performed more than six months in advance *and* in excess of \$500.
- At no time will a firm employee be authorized to have knowledge of a client's account access information (i.e., online 401(k), personal brokerage, or bank accounts), even for the client's convenience.

You will receive transaction confirmations and account statements directly from your selected service provider. Typically, these statements are provided on a monthly or quarterly basis, or as transactions occur. These statements and confirmations are not generated or distributed by MSFP. Clients should always review these account statements and confirmations carefully.

MSFP may periodically provide you with "snapshots" or other reports that contain investment performance information. It is important for you to understand that these are not the same as the official account statements and trade confirmations provided by your account custodian. You should compare the account statements received from your service provider with any report you receive from us.

#### **Item 16: Investment Discretion**

MainStreet Financial Planning does not directly provide continuous investment management or investment supervisory services, nor does it engage in discretionary trading within a client account.

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

##### **Proxy Voting**

Clients will receive information regarding the voting of proxies directly from their service provider. MSFP does not vote client proxies. Clients maintain exclusive responsibility for directing the manner in which proxies

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<sup>1</sup>The firm believes this arrangement is in consonance with SEC No-Action Letter No. 1251421 in its response to the National Football League Players Association.

solicited by issuers of securities beneficially owned by the client shall be voted as well as making all other elections relative to mergers, acquisitions, tender offers or other events pertaining to the client's investment assets.

#### Other Corporate Actions

MSFP will have no power, authority, responsibility, or obligation to take any action with regard to any claim or potential claim in any bankruptcy proceeding, class action securities litigation or other litigation or proceeding relating to securities held at any time in a client account, including, without limitation, to file proofs of claim or other documents related to such proceeding, or to investigate, initiate, supervise or monitor class action or other litigation involving client assets.

#### Firm's Receipt of Materials

If we receive correspondence for a client relating to the voting of their securities, class action litigation, or other corporate actions, we will typically forward the correspondence to the client or, at the client's direction, to another party such as his or her attorney.

#### **Item 18: Financial Information**

The firm has not been the subject of any bankruptcy petition at any time.

Due to the nature of the firm's services, an audited balance sheet is not required nor included in this disclosure. No further material financial information is required.

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

##### **Owner/CEO/President/Chief Compliance Officer/Financial Planner/Investment Adviser Representative:**

**Anna Sergunina, CFP®<sup>1</sup>**

Year of Birth: 1983

##### Educational Background and Business Experience

###### **Education:**

B.S. in Finance, Towson University, Maryland

CERTIFIED FINANCIAL PLANNER™ (CFP®) Designation<sup>1</sup>

###### **Experience:**

President, CEO, Chief Compliance Officer, Financial Planner: MainStreet Financial Planning, Inc., Los Gatos, CA  
01/2014 - Present

Vice President, Financial Planner: MainStreet Financial Planning, Inc., Odenton, MD 07/2006 - 01/2014

Sales Assistant: Alliance Benefit Group, Baltimore, MD 01/2006 – 06/2006

Ambassador: College Savings Plans of Maryland, Baltimore, MD, 10/2007 – 6/2010

Financial Intern: Salomon Smith Barney, Baltimore, MD, 1/2004 – 10/2004

Disciplinary Information

None

Other Business Activities

None

Additional Compensation

Firm employees do not accept or receive additional economic benefit (i.e., sales awards or other prizes) for providing advisory services to its clients.

Supervision

Ms. Sergunina serves in multiple capacities including investment adviser representative, President, and Chief Compliance Officer; she is responsible for supervision of the firm's other associates. The firm recognizes the inherent conflict involved in personnel serving in various positions; to address this conflict, the firm may engage the services of outside entities when appropriate to ensure it meets its oversight obligations and carries out its stated policies and procedures.

Questions about this document or other matters may be directed to Ms. Sergunina at (888) 897-6743.

**Form ADV Part 2B for Anna Sergunina**

Item 1: Cover Page

mainstreet

FINANCIAL PLANNING

MainStreet Financial Planning, Inc.  
A Registered Investment Adviser

**Los Gatos, California Office**

236 N Santa Cruz Ave, Ste. 237,  
Los Gatos, CA 95030

**West Lake Village, California Office**

30700 Russell Ranch Rd, Ste. 250  
Westlake Village, CA 91362

**Murfreesboro, Tennessee Office**

303 N Walnut St. Unit 7  
Murfreesboro, TN 37130

**Odenton, Maryland Office**

1115 Odenton Rd.  
Odenton, MD 21113

**Washington, DC Office**

1775 Eye Street NW Ste. 1150  
Washington, DC 20005

**New York, NY Office**

1115 Broadway, 12 floor  
New York, NY 10010

[www.mainstreetplanning.com](http://www.mainstreetplanning.com)  
(888) 897-6743

**Anna Sergunina, CFP®**

President & CEO / Financial Planner / Investment Advisor Representative



Form ADV Part 2B Brochure Supplement  
August 29, 2025

**This brochure provides information about Anna Sergunina that supplements the MainStreet Financial Planning, Inc. Form ADV Part 2 advisory brochure. You should have received a copy of that brochure. Please contact Anna Sergunina at (888)897-6743 x1 if you did not receive the Form ADV Part 2 or if you have any questions about the contents of this supplement.**

**Additional information about Anna Sergunina is available on the Securities and Exchange Commission's (SEC) website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Item 2 - Educational Background and Business Experience**

Regulatory guidance requires the firm to disclose through Form ADV Part 2B relevant post-secondary education and professional training for each associate of the firm, as well as their business experience for at least the past five years.

**Owner/CEO/President/Chief Compliance Officer/Financial Planner/Investment Adviser Representative: Anna Sergunina**

Anna Sergunina, CFP,<sup>®1</sup>

Year of Birth: 1983

CRD#: 5730495

**Educational Background**

B.S. in Finance, Towson University, Maryland

CERTIFIED FINANCIAL PLANNER<sup>™</sup> (CFP<sup>®</sup>) Designation<sup>1</sup>

**Business Experience**

President, CEO, Chief Compliance Officer, Financial Planner: MainStreet Financial Planning, Inc., Burlingame, CA  
01/2014 - Present

Owner, Founder & Money Boss Parent Podcast Host: Anna Sergunina Media LLC, Los Gatos, CA 07/2020 -  
Present

Vice President, Financial Planner: MainStreet Financial Planning, Inc., Odenton, MD 07/2006 - 01/2014

Sales Assistant: Alliance Benefit Group, Baltimore, MD 01/2006 – 06/2006

Ambassador: College Savings Plans of Maryland, Baltimore, MD, 10/2007 – 6/2010

Financial Intern: Salomon Smith Barney, Baltimore, MD, 1/2004 – 10/2004

**Item 3 - Disciplinary Information**

Registered investment advisors are required to disclose material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item. There are no reportable criminal or civil actions, administrative enforcement proceedings, self-regulatory organization enforcement proceedings or any other proceedings applicable to Anna Sergunina.

#### **Item 4 - Other Business Activities**

Anna Sergunina is not registered nor has an application pending to register as a registered representative of a broker/dealer or associated person of a futures commission merchant, commodity pool operator, or commodity trading advisor.

She does not receive commissions, bonuses or other compensation based on the sale of securities or other investment products, including that as a registered representative of a broker/dealer, and including distribution or service ("trail") fees from the sale of mutual funds.

Anna Sergunina is the owner of Anna Sergunina Media LLC. This activity accounts for approximately 4 hours of her time per month. Clients of MSFP are not involved in, nor are they solicited to participate in this outside business activity. This activity is not investment related.

#### **Item 5 - Additional Compensation**

Anna Sergunina is not compensated for advisory services involving performance-based fees. S/He is not a senior executive of or insider to an issuer of a security. Our firm prohibits employees from accepting or receiving additional economic benefit, such as sales awards or other prizes, for providing advisory services to its clients.

#### **Item 6 - Supervision**

Anna Sergunina is required to adhere to our processes and procedures as described in our firm's Code of Ethics and procedural guidelines. We will monitor the advice that she may provide you by performing the following ongoing reviews/requirements:

- Client documents when the relationship is established,
- Review of recommendations, plans and/or transactions he may provide,
- Oversight of your financial situation, objectives, and investment needs,
- Public communications and marketing,
- Periodic office reviews, and
- Requiring each associate at least annually review and attest adherence to firm policy.

Anna Sergunina is the firm's owner and designated principal. Questions relative to the firm, its services, or this ADV Part 2B may be made to the attention of Ms. Sergunina at (888) 897-6743 x1.

Additional information about our firm, other advisory firms, associated investment advisor representatives, including M. Sergunina, is available on the Internet at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). A search of this site for firms or their associated personnel can be accomplished by their name or a unique firm identifier, known as an *IARD number*. The IARD number for MainStreet Financial Planning, Inc. is 123189 and Ms. Sergunina's CRD number is 5730495.

The business and disciplinary history, if any, of an investment advisory firm and its representatives may also be obtained by calling the Florida Securities Division at (800) 848-3792.

#### **Item 7 - Requirements for State-Registered Advisors**

There have been neither arbitration awards nor any awards where the firm or Ms. Sergunina has been found liable in any civil, self-regulatory or administrative proceeding. She has not been the subject of a bankruptcy petition.

#### **Professional Designations**

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

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

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

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

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

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

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

**Form ADV Part 2B for Cynthia Flannigan**

Item 1: Cover Page

# mainstreet

## FINANCIAL PLANNING

MainStreet Financial Planning, Inc.  
A Registered Investment Adviser

**Los Gatos, California Office**

236 N Santa Cruz Ave, Ste. 237,  
Los Gatos, CA 95030

**West Lake Village, California Office**

30700 Russell Ranch Rd, Ste. 250  
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**New York, NY Office**

1115 Broadway, 12 floor  
New York, NY 10010

[www.mainstreetplanning.com](http://www.mainstreetplanning.com)

(888) 897-6743

## **Cynthia Flannigan, CFP®**

Financial Planner  
Investment Advisor Representative

Form ADV Part 2B Brochure Supplement  
August 29, 2025

**This brochure provides information about Cynthia Flannigan that supplements the MainStreet Financial Planning, Inc. Form ADV Part 2 advisory brochure. You should have received a copy of that brochure. Please contact Anna Sergunina at (888)897-6743 x1 if you did not receive the Form ADV Part 2 or if you have any questions about the contents of this supplement.**

**Additional information about Ms. Flannigan is available on the Securities and Exchange Commission's (SEC) website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**Item 2 - Educational Background and Business Experience

Regulatory guidance requires the firm to disclose through Form ADV Part 2B relevant post-secondary education and professional training for each associate of the firm, as well as their business experience for at least the past five years.

### **Financial Planner/Investment Advisor Representative: Cynthia Anne Flannigan**

Year of Birth: 1969

CRD# 7029117

#### Educational Background

B.S. in Business Analysis - San Francisco State University, San Francisco, CA

Certificate in Financial Planning - UC Berkeley Extension, Berkeley, CA

Certified Financial Planner™ (CFP) Designation

M.S. in Financial Planning and Taxation - Golden Gate University, San Francisco, CA

#### Business Experience

MainStreet Financial Planning, Inc. (10/2018 - Present)

Burlingame, CA

Financial Planner/Investment Advisor Representative

Evercore Wealth Management (12/2012 - 9/2018)

San Francisco, CA

Wealth Advisor, Vice President

Mt. Eden Investment Advisors (1/2005 - 12/2012)

San Francisco, CA

Senior Client Associate

Harris Bretall Sullivan & Smith (4/2000 - 11/2004)  
San Francisco, CA  
Portfolio Associate

Spare Kaplan Bischel & Associates (9/1997- 4/2000)  
San Francisco  
Client Service & Marketing/Trader/Portfolio Assistant

### **Item 3 - Disciplinary Information**

Registered investment advisors are required to disclose material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item. There are no reportable criminal or civil actions, administrative enforcement proceedings, self-regulatory organization enforcement proceedings or any other proceedings applicable to Ms. Flannigan.

### **Item 4 - Other Business Activities**

Ms. Flannigan is not registered nor has an application pending to register as a registered representative of a broker/dealer or associated person of a futures commission merchant, commodity pool operator, or commodity trading advisor.

She does not receive commissions, bonuses or other compensation based on the sale of securities or other investment products, including that as a registered representative of a broker/dealer, and including distribution or service ("trail") fees from the sale of mutual funds.

### **Item 5 - Additional Compensation**

Ms. Flannigan is not compensated for advisory services involving performance-based fees. She is not a senior executive of or insider to an issuer of a security. Our firm prohibits employees from accepting or receiving additional economic benefit, such as sales awards or other prizes, for providing advisory services to its clients.

### **Item 6 - Supervision**

We supervise Ms. Flannigan by requiring that he adhere to our processes and procedures as described in our firm's Code of Ethics and procedural guidelines. We will monitor the advice that she may provide you by performing the following ongoing reviews/requirements:

- Client documents when the relationship is established,
- Review of recommendations, plans and/or transactions he may provide,
- Oversight of your financial situation, objectives, and investment needs,
- Public communications and marketing,
- Periodic office reviews, and
- Requiring each associate at least annually review and attest adherence to firm policy.

Anna Sergunina is the firm's owner and designated principal, and serves as Ms. Flannigan's supervisor. Questions relative to the firm, its services, or this ADV Part 2B may be made to the attention of Ms. Sergunina at (888) 897-6743 x1.

Additional information about our firm, other advisory firms, associated investment advisor representatives, including Ms. Flannigan, is available on the Internet at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). A search of this site for firms or their associated personnel can be accomplished by their name or a unique firm identifier, known as an *IARD number*. The IARD number for MainStreet Financial Planning, Inc. is 123189 and Ms. Flannigan's CRD number is 7029117.

The business and disciplinary history, if any, of an investment advisory firm and its representatives may also be obtained by calling the Florida Securities Division at (800) 848-3792.

#### **Item 7 - Requirements for State-Registered Advisors**

There have been neither arbitration awards nor any awards where the firm or Ms. Flannigan has been found liable in any civil, self-regulatory or administrative proceeding. She has not been the subject of a bankruptcy petition.

#### **Professional Designations**

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

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

#### **Form ADV Part 2B for Jennifer Bush**

Item 1: Cover Page

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## FINANCIAL PLANNING

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#### **New York, NY Office**

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New York, NY 10010

[www.mainstreetplanning.com](http://www.mainstreetplanning.com)



(888) 897-6743

## **Jennifer Bush, CFP®**

Financial Planner / Investment Advisor Representative

Form ADV Part 2B Brochure Supplement

August 29, 2025

**This brochure provides information about Jennifer Bush that supplements the MainStreet Financial Planning, Inc. Form ADV Part 2 advisory brochure. You should have received a copy of that brochure. Please contact Anna Sergunina at (888)897-6743 x1 if you did not receive the Form ADV Part 2 or if you have any questions about the contents of this supplement.**

**Additional information about Ms. Bush is available on the Securities and Exchange Commission's (SEC) website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)** Item 2 - Educational Background and Business Experience

Regulatory guidance requires the firm to disclose through Form ADV Part 2B relevant post-secondary education and professional training for each associate of the firm, as well as their business experience for at least the past five years.

### **Financial Planner/Investment Advisor Representative: Jennifer Bush**

Year of Birth: 1970

CRD# 4370785

#### **Educational Background**

2003 – Bachelor of Science in Accounting, CA State Hayward, Hayward, CA

2008 – Certificate for Financial Planning, College for Financial Planning, Centennial, CO

#### **Business Experience**

MainStreet Financial Planning, Inc. (11/2021 - Present)

Burlingame, CA

Financial Planner/Investment Advisor Representative

Johnson Lyman Wealth Advisors (08/2008– 10/2021)

Los Altos, CA

Financial Planner

#### **Item 3 - Disciplinary Information**

Registered investment advisors are required to disclose material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No

information is applicable to this Item. There are no reportable criminal or civil actions, administrative enforcement proceedings, self-regulatory organization enforcement proceedings or any other proceedings applicable to Ms. Bush.

#### **Item 4 - Other Business Activities**

Ms. Bush is not registered nor has an application pending to register as a registered representative of a broker/dealer or associated person of a futures commission merchant, commodity pool operator, or commodity trading advisor.

She does not receive commissions, bonuses or other compensation based on the sale of securities or other investment products, including that as a registered representative of a broker/dealer, and including distribution or service ("trail") fees from the sale of mutual funds.

#### **Item 5 - Additional Compensation**

Ms. Bush is not compensated for advisory services involving performance-based fees. She is not a senior executive of or insider to an issuer of a security. Our firm prohibits employees from accepting or receiving additional economic benefit, such as sales awards or other prizes, for providing advisory services to its clients.

#### **Item 6 - Supervision**

We supervise Ms. Bush by requiring that he adhere to our processes and procedures as described in our firm's Code of Ethics and procedural guidelines. We will monitor the advice that she may provide you by performing the following ongoing reviews/requirements:

- Client documents when the relationship is established,
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- Requiring each associate at least annually review and attest adherence to firm policy.

Anna Sergunina is the firm's owner and designated principal and serves as Ms. Bush's supervisor. Questions relative to the firm, its services, or this ADV Part 2B may be made to the attention of Ms. Sergunina at (888) 897-6743 x1.

Additional information about our firm, other advisory firms, associated investment advisor representatives, including Ms. Bush, is available on the Internet at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). A search of this site for firms or their associated personnel can be accomplished by their name or a unique firm identifier, known as an *IARD number*. The IARD number for MainStreet Financial Planning, Inc. is 123189 and Ms. Bush's CRD number is 4370785.

The business and disciplinary history, if any, of an investment advisory firm and its representatives may also be obtained by calling the Florida Securities Division at (800) 848-3792.

#### **Item 7 - Requirements for State-Registered Advisors**

There have been neither arbitration awards nor any awards where the firm or Ms. Bush has been found liable in any civil, self-regulatory or administrative proceeding. She has not been the subject of a bankruptcy petition.

### **Professional Designations**

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**Form ADV Part 2B for Katherine Edwards**

Item 1: Cover Page

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F I N A N C I A L P L A N N I N G

MainStreet Financial Planning, Inc.  
A Registered Investment Adviser

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[www.mainstreetplanning.com](http://www.mainstreetplanning.com)  
(888) 897-6743

# Katherine Edwards, CFP®

Financial Planner / Investment Advisor Representative

Form ADV Part 2B Brochure Supplement

August 29, 2025

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**Additional information about Katherine Edwards is available on the Securities and Exchange Commission's (SEC) website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).** Item 2 - Educational Background and Business Experience  
Regulatory guidance requires the firm to disclose through Form ADV Part 2B relevant post-secondary education and professional training for each associate of the firm, as well as their business experience for at least the past five years.

Katherine Edwards, CFP®

Year of Birth: 1989

CRD#: 6322212

## Educational Background

B.A. from UNC Chapel Hill, Chapel Hill, NC

CFP Education from Duke University, Durham, NC

CERTIFIED FINANCIAL PLANNER™ (CFP®) Designation

## Business Experience

09/2022 – Present: MainStreet Financial Planning, Inc., Financial Planner

11/2021-09/2022 – Lokal Design Co, Co-Owner

05/2016 – 11/2021: Purshe Kaplan Sterling Investments, Registered Rep

03/2016 – 11/2021: Adams Chetwood Wealth Management, Financial Planning Associate

04/2014 – 03/2016: UBS Financial Services, BSA

08/2013 – 04/2014: Infused Solutions, Contractor

08/2011 – 05/2013: The Summit Church, College Staff

## Item 3 - Disciplinary Information

Registered investment advisors are required to disclose material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item. There are no reportable criminal or civil actions, administrative enforcement proceedings, self-regulatory organization enforcement proceedings or any other proceedings applicable to Katherine Edwards.

#### **Item 4 - Other Business Activities**

Katherine Edwards is not registered nor has an application pending to register as a registered representative of a broker/dealer or associated person of a futures commission merchant, commodity pool operator, or commodity trading advisor.

S/he does not receive commissions, bonuses or other compensation based on the sale of securities or other investment products, including that as a registered representative of a broker/dealer, and including distribution or service ("trail") fees from the sale of mutual funds.

#### **Item 5 - Additional Compensation**

Katherine Edwards is not compensated for advisory services involving performance-based fees. S/He is not a senior executive of or insider to an issuer of a security. Our firm prohibits employees from accepting or receiving additional economic benefit, such as sales awards or other prizes, for providing advisory services to its clients.

#### **Item 6 - Supervision**

Katherine Edwards is required to adhere to our processes and procedures as described in our firm's Code of Ethics and procedural guidelines. We will monitor the advice that she may provide you by performing the following ongoing reviews/requirements:

- Client documents when the relationship is established,
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Anna Sergunina is the firm's owner and designated principal. Questions relative to the firm, its services, or this ADV Part 2B may be made to the attention of Ms. Sergunina at (888) 897-6743 x1.

Additional information about our firm, other advisory firms, associated investment advisor representatives, including Katherine Edwards, is available on the Internet at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). A search of this site for firms or their associated personnel can be accomplished by their name or a unique firm identifier, known as an *IARD number*. The IARD number for MainStreetFinancial Planning, Inc. is 123189 and Ms. Edwards' CRD number is 6322212.

#### **Item 7 - Requirements for State-Registered Advisors**

There have been neither arbitration awards nor any awards where the firm or Ms. Edwards has been found liable in any civil, self-regulatory or administrative proceeding. She has not been the subject of a bankruptcy petition.

## Professional Designations

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

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**Form ADV Part 2B for Vida Jatulis**

Item 1: Cover Page

# mainstreet

## FINANCIAL PLANNING

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[www.mainstreetplanning.com](http://www.mainstreetplanning.com)  
(888) 897-6743

**Vida Jatulis, CFP®**



## Financial Planner / Investment Advisor Representative

Form ADV Part 2B Brochure Supplement  
August 29, 2025

**This brochure provides information about Vida Jatulis that supplements the MainStreet Financial Planning, Inc. Form ADV Part 2 advisory brochure. You should have received a copy of that brochure. Please contact Anna Sergunina at (888)897-6743 x1 if you did not receive the Form ADV Part 2 or if you have any questions about the contents of this supplement.**

**Additional information about Ms. Jatulis is available on the Securities and Exchange Commission's (SEC) website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

### Item 2 - Educational Background and Business Experience

Regulatory guidance requires the firm to disclose through Form ADV Part 2B relevant post-secondary education and professional training for each associate of the firm, as well as their business experience for at least the past five years.

#### **Financial Planner/Investment Advisor Representative: Vida Jatulis**

Year of Birth: 1966

CRD# 6240346

#### Educational Background

1993 – Master of Science, Golden Gate University, San Francisco, CA

1988 – Bachelor of Science, Central Connecticut State University, New Britain, CT

#### Business Experience

MainStreet Financial Planning, Inc. (02/2022 - Present)

Burlingame, CA

Financial Planner/Investment Advisor Representative

Summit Financial Consultants (04/2019– 02/2022)

Westlake Village, CA

Investment Adviser Representative

Summit Financial Consultants (08/2013– 02/2022)

Westlake Village, CA

Sr. Wealth Manager

### **Item 3 - Disciplinary Information**

Registered investment advisors are required to disclose material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item. There are no reportable criminal or civil actions, administrative enforcement proceedings, self-regulatory organization enforcement proceedings or any other proceedings applicable to Ms. Jatulis.

### **Item 4 - Other Business Activities**

Ms. Jatulis is not registered nor has an application pending to register as a registered representative of a broker/dealer or associated person of a futures commission merchant, commodity pool operator, or commodity trading advisor.

She does not receive commissions, bonuses or other compensation based on the sale of securities or other investment products, including that as a registered representative of a broker/dealer, and including distribution or service ("trail") fees from the sale of mutual funds.

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### **Item 6 - Supervision**

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## **Item 7 - Requirements for State-Registered Advisors**

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### **Professional Designations**

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

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

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

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

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

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

