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Form ADV Part 2A
Firm Brochure
March 12, 2023

This brochure provides information about the qualifications and business practices of Reliable Alliance Financial, LLC. If you have any questions about the contents of this brochure, please contact Ms. Wan McCormick, CFP®, AFC®,¹ at (703) 364-5128.

The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC) or any state securities administrator. Additional information about the Reliable Alliance Financial, LLC is available on the SEC's website at www.adviserinfo.sec.gov. Click on the "Investment Adviser Search" link and then search for "Investment Adviser Firm" using the firm's IARD number, which is 172726.

While the advisory firm and anyone associated with it may be registered and/or licensed within a particular jurisdiction, that registration and/or licensing in itself does not imply an endorsement by any regulatory authority, nor does it imply a certain level of skill or training on the part of the firm or its associated personnel.

¹ Please refer to the end of this brochure for an explanation of professional designations and their ongoing continuing education requirements.

Item 2 - Material Changes

Reliable Alliance Financial, LLC had updated its March 12, 2023 Form ADV Part 2 firm brochure due to the annual amendment requirement. There are no material changes to disclose. As with all firm documents, clients and prospective clients are encouraged to review this brochure in its entirety and are encouraged to ask questions at any time prior to or throughout the engagement.

The firm may at any time update this document and either send a copy of its updated brochure or provide a summary of material changes to its brochure and an offer to send an electronic or hard copy form of the updated brochure. Clients are also able to download this brochure from the SEC's Website: www.adviserinfo.sec.gov or may contact our firm at (703) 364-5128 to request a copy at any time.

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Form ADV - Part 2

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Important Information

Throughout this document Reliable Alliance Financial, LLC shall also be referred to as “the firm,” “firm,” “our,” “we” or “us.” The client or prospective client may be also referred to as “you,” “your,” etc., and refers to a client engagement involving of a single *person* as well as two or more *persons*. In addition, the term “advisor” and “adviser” are used interchangeably where accuracy in identification is necessary (i.e., Internet address, etc.).

Item 4 - Advisory Business

Description of the Firm

Reliable Alliance Financial, LLC is a Virginia domiciled limited liability company formed in 2014, and we may operate under the trade name Reliable Alliance Financial. We are not a subsidiary of nor do we control another financial services industry entity. In addition to our 2014 registration as an investment advisor in the Commonwealth of Virginia, our firm and its associates may register, become licensed or meet certain exemptions to registration and/or licensing in other jurisdictions in which we conduct investment advisory business.

Wan McCormick, CFP®, AFC® is our firm's Managing Member and Chief Compliance Officer (supervisor). She is also the sole shareholder. Additional information about Ms. McCormick and her professional experience may be found toward the end of this brochure.

Description of Advisory Services Offered

Reliable Alliance Financial provides financial planning advice and education to individuals and small businesses. We offer our services through holistic and hourly engagements, as well as educational workshops and seminars that are described in further detail in the following paragraphs.

We begin through an introductory interview to determine your current situation, goals, and the scope of services that may be provided to you. During or prior to your first meeting you will be provided with our Form ADV Part 2 firm brochure that includes a statement involving our privacy policy (see Item 11). In addition, we will ensure that we have disclosed any material conflicts of interest that could be reasonably expected to impair the rendering of unbiased and objective advice. Should you wish to engage our firm for its services, you must first execute our client engagement agreement. Depending on the scope of the engagement, you may be asked to provide copies of or information involving the following documents early in the process:

- Wills, codicils and trusts
- Insurance policies
- Mortgage information
- Tax returns
- Current financial specifics including W-2s or 1099s
- Information on current retirement plans and benefits provided by your employer
- Statements reflecting current investments in retirement and non-retirement accounts
- Employment or other business agreements you may have in place
- Completed risk profile questionnaires or other forms provided by our firm

Our ability to provide our advisory services depends on access to important information about our clients, and it is important that the information and financial statements you provide is accurate. Our firm may, but is not obligated to, verify the information you have provided which will then be used in the financial planning or investment advisory process. In addition, it is necessary that you provide us with an adequate level of information and supporting documentation throughout the term of the engagement, including, but not limited to: source of funds, income levels, and an account holder or their legal agent's authority to act on behalf of the account, among other information. This helps us determine the appropriateness of our planning and/or investment strategies for your portfolio.

Financial Planning Services

Our holistic financial planning is based on our client's values, goals, time horizon, risk tolerance, and preferred styles. It includes net worth determination, cash flow analysis, spending plan formulation, retirement planning, risk management via insurance and estate planning, and saving plans for short-term and long-term goals with tax consideration in mind. We are unique individuals, and so are our plans. While these components of your plan may be the same, the specific strategies and recommendation will be tailored to you based on the information you share with us.

Cash Flow Analysis and Debt Management

A review of your income and expenses will be conducted 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. Recommendation may also be made with respect to appropriate cash reserves for emergencies and other financial goals, and a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.

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

A review and analysis is made as to whether you, as an employee, are taking the maximum advantage possible in your employee benefits, offers advice on your employer-sponsored retirement plan or stock options, among other benefits that may be available to you.

Education Planning

College funding advice may include projecting the amount that will be needed to achieve post-secondary education funding goals, along with savings strategies and the "pros-and-cons" of various college savings vehicles that are available. We are also available to review your financial picture as it relates to eligibility for financial aid or the best way to contribute to grandchildren, if appropriate.

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, recommendations may be offered as to 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.

Retirement Planning

Retirement planning services typically include projections of your likelihood of achieving your financial goals, with financial independence usually the primary objective. For situations where projections show less than the desired results, a recommendation may include showing you the impact on those projections by making changes in certain 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.

Estate Planning and Charitable Giving

Review and advice usually involves an analysis of your exposure to estate taxes and your current estate plan; determining whether you have a will, powers of attorney, trusts and other related documents. Advice may include ways to minimize or avoid future estate taxes by implementing appropriate estate planning strategies such as the use of applicable trusts and/or gifting.

Investment Consultation

Investment consultation services often involve providing information on the types of investment vehicles available, employee retirement plans and/or stock options, investment analysis and strategies, asset selection and portfolio design, as well as assisting you with your investment account if it is maintained at another broker/dealer or custodian. The strategies and types of investments that may be recommended are further discussed in Item 8 of this brochure.

Where appropriate, written investment guidelines will be prepared for you that reflect your investment objectives, time horizon, tolerance for risk, as well as any account constraints you may have for your portfolio. These guidelines will be designed to be specific enough to provide future guidance while allowing flexibility to work with changing market conditions.

Business Consultation

Reliable Alliance Financial is available to assist small businesses in a variety of ways, to include risk management, general financial advice, as well as various benefit programs that can be structured to meet both business and personal retirement goals of business owners or key personnel.

Periodic Review

It is strongly urged that you notify the firm of any change in your circumstances, and to schedule a review any time there is such a change. An annual review should be considered even if there is not a substantial change, since tax and estate laws as well as investment vehicles are ever-evolving. Additional information involving review services may be found in Item 13.

Educational Workshops and Seminars

We offer periodic financial educational sessions for those desiring general advice on personal finance and investing. Topics may include issues related to financial planning, college funding, estate planning, retirement strategies, or various other current economic and investment topics. Our workshops are educational in nature, require no commitment on the part of attendees, and do not involve the sale of insurance or investment products. Information presented will not be based on any one person's need nor do we provide individualized investment advice to attendees during our general sessions.

Client-Tailored Services and Client-Imposed Restrictions

Holistic v. Modular Planning

A holistic plan is an endeavor that requires detail, and certain variables can affect the time and cost involved in the development of your plan, to include: the quality of your own records, complexity and number of current investments, diversity of insurance products and employee benefits you currently hold, size of the

potential estate, special needs of the client or their dependents, among others. While certain plans may require multiple sessions, you may request that our firm concentrate on reviewing only a specific area (modular planning), such as college funding, a portfolio allocation, or evaluating the sufficiency of your retirement plan. Note that when these services focus only on certain areas of your interest, your overall situation or needs may not be fully addressed due to limitations you may have established.

Whether we have provided you with a holistic or modular plan, you will receive a summary of our recommendations, offered guidance on the implementation of some or all of them, as well as an offer for periodic reviews thereafter. In all instances you will retain discretion over the plan's implementation and you are free to accept or reject any recommendation that has been made. Unless stated otherwise in your agreement with the firm, upon completion of your plan and its presentation or delivery of investment advice, your engagement is typically concluded. We do recommend that you return for periodic reviews.

Investment Account Restrictions

We will also account for any reasonable restrictions you may require for the management of your investment account(s). For example, you may prefer to avoid certain types of holdings within your portfolio (e.g., no international holdings). Please note that it will remain your responsibility to promptly notify our firm if there is any change in your financial situation and/or investment objectives for the purpose of reviewing, evaluating or revising previous account restrictions or investment recommendations.

Wrap Fee Programs

Our firm does not sponsor or serve as a portfolio manager in an investment program involving wrapped fees.

Client Assets Under Management

Due to the type of advisory services Reliable Alliance Financial provides, there are no reportable client assets directly under firm management.²

General Information

Reliable Alliance Financial will use its best judgment and good faith effort in rendering advisory services to you. However, the firm cannot warrant or guarantee any particular level of account performance, that your account will be profitable over time, or that some or all of your planning goals will be met. Past performance is not necessarily indicative of future results.

Except as may otherwise be provided by law, Reliable Alliance Financial will not be liable to the client, heirs, or assignees for any loss an account may suffer by reason of an investment decision made or other action taken or omitted in good faith by him or his firm with that degree of care, skill, prudence and diligence under the circumstances that a prudent person acting in a fiduciary capacity would use; any loss arising from adherence to your direction or your attorney-in-fact may provide; any act or failure to act by a service provider maintaining your investment account.

Federal and state securities laws impose liabilities under certain circumstances on persons who act in good faith and, therefore, nothing contained in this document shall constitute a waiver of any rights that you may have under federal and state securities laws.

² The term "assets under management" and rounding to the nearest \$100,000 are as defined by the SEC's 2010 *General Instructions for Part 2 of Form ADV*.

Item 5 - Fees and Compensation

Forms of payment are based on the types of services being provided, term of service, etc., and will be stated in your engagement agreement with our firm. Reliable Alliance Financial does not accept cash, money orders or similar forms of payment for its engagements.

Method of Compensation and Fee Schedule

Hourly As-Needed Consultation

Our firm may be engaged for modular financial planning services through an hourly fee arrangement. Our rate is \$250 per hour and our meeting is scheduled as a one-hour session each. Additional time after the scheduled hour will be billed in 15-minute increments, and a partial increment will be treated as a whole. We also charge the same hourly rate for review and analysis of your data before this meeting as well as the report generation time afterwards. A \$50 deposit is due at the time of the reservation, and the remaining balance is billed the following month or at the end of the session if a written report is declined. If you cancel our service, the \$50 deposit is refunded, following the procedures outlined in "Termination of Services".

For example, you may be in need of a 401(k) allocation review and elect the hourly session since you already have a financial plan in place. After examining your risk tolerance, investment style preference, 401(k) plan materials, current and desired retirement ages, a portfolio is constructed during that session with a written report delivered afterwards. The total fee for review, analysis, report generation, and the 1-hour session is \$600, and you paid \$50 to reserve the 1-hour session. An invoice of \$550 will be sent to you the following month.

Holistic Financial Planning

We assess a project fee that starts from \$800. We use an account aggregation tool and/or client questionnaire for information gathering that is sent to you prior to the initial meeting. Based on the information gathered, a confirmation email is sent to you with a quote on the total project fees and the number of sessions included. If you cancel our service, the engagement will terminate following the procedures outlined in "Termination of Services". If you agree to proceed, the remaining balance is paid in 6 monthly installments, beginning the month following the effective date of the agreement. The typical client would require 3 to 5 sessions.

To provide clarity as to how we may assess our fees, we have provided examples involving various engagement scenarios:

Example (A): Based on account aggregation tool and/or client questionnaire responses, Client A has \$5,000 in demand deposit accounts, \$100,000 in a 401(k) retirement plan with their employer, a condo worth \$235,000, and a car worth \$15,000. Client A total assets are \$355,000. The client also has \$5,000 in credit card debt, an \$188,000 mortgage, and a car loan of \$15,000. Client A's total liability is \$208,000. Therefore, Client A's net worth is \$147,000. If Client A requires one session with 2 hours of data review and analysis and 1 hour of report generation time due to the simplicity of his situation, then the total fee is \$800 for this holistic financial planning service. If Client A requires seven sessions with 18 hours of data review and analysis and 3 hours of report generation time to reallocate his 401(k), run five different scenarios for cash flow analysis, devise a debt management plan, analyze proper insurance coverage, and etc., then the total fee is \$5,600.

Example (B): Based on account aggregation tool and/or client questionnaire responses, Client B has \$2,000 in demand deposit accounts and a car worth \$15,000. Total assets are \$17,000. The client has \$10,000 in

credit card debt and a car loan of \$15,000. The total liability is \$25,000. Client B's net worth is -\$8,000; holistic planning may be provided without charge based on our firm's availability of time and financial reserve.

Example (C): Based on account aggregation tool and/or client questionnaire responses, Client C has \$50,000 in deposit accounts, \$1,000,000 in combined 401(k) and IRA balances, \$50,000 in combined brokerage accounts, \$50,000 in combined Section 529 education accounts, \$25,000 in cash value life insurance policies, real estate valued at \$1,000,000, and cars valued at \$65,000. Total assets for Client C are \$2,240,000. Client C also has \$10,000 in credit card debt, a \$750,000 mortgage, and \$45,000 in car loans. Her liability is \$805,000. Therefore, her net worth is \$1,435,000. If Client C requires just two sessions with 6 hours of data review and analysis and 1 hour of report generation time, then the total fee is \$1,800. If Client C requires 10 sessions with 24 hours of data review and analysis and 6 hours of report generation time to finalize details, including the evaluation of real estate versus retirement accounts for retirement, insurance coverage amount, long-term care needs, parental care needs, college savings, multiple scenarios of cash flow analysis, etc., then the total fee is \$8,000.

Workshop Fees

While some of our seminars may be complimentary, other workshop sessions may be assessed a fee that ranges from \$25 to \$200 per attendee at each workshop session, determined by the length of the event, the number and expertise of the presenters involved, and whether or not educational materials are being provided. For workshops that cannot guarantee the number of attendees, the fee is assessed at \$250 per hour, including the time for travel and workshop preparation.

The fee may be paid by the event sponsor or the attendee. A deposit of one-half of total fee up to \$500 is required upon signing the agreement, and the remaining balance will be due at the conclusion of the event. Cancellations will follow the procedures outlined in "Termination of Services".

Discounting Fees

The services to be provided to you and their specific fees will be detailed in your engagement agreement. Published fees may be discounted at the discretion of Ms. McCormick but they are not negotiable. The firm strives to offer fees that are fair and reasonable in light of the experience of its associates and the services to be provided to you; however, similar services may be made available from others and potentially at a lesser fee.

Client Payment of Fees

Fees may be paid by check or teller's draft from a US-based financial institution, as well as electronic transaction services via a qualified, unaffiliated processor.

Additional Client Fees

Any transactional or service fees (sometimes termed *brokerage fees*) assessed by a selected service provider (such as your account custodian), individual retirement account fees, qualified retirement plan or account termination fees will be borne by the account holder and are per those provided in current, separate fee schedules of any selected service provider. Fees that you pay to our advisory firm for its services are separate from charges that you may be assessed from mutual funds, exchange-traded funds (ETFs), exchange-traded notes (ETNs) or other similar investments.

Per annum interest at the current maximum statutory rate may be assessed on fee balances due more than 30 days; we may refer past due accounts to collections for processing. We reserve the right to suspend some or all services once an account is deemed past due.

Additional information about the firm's fees in relationship to its business practices is noted in Item 12 of this document.

External Compensation for the Sale of Securities to Clients

Our firm does not charge or receive a commission or mark-up on your purchases, nor will the firm or an associate be paid a commission on your purchase of a securities holding or insurance product that may be recommended to you. We do not receive "trailer" or SEC Rule 12b-1 fees from an investment company that may be recommended to you. Fees charged by such issuers are detailed in prospectuses or product descriptions and you are encouraged to read these documents before investing. Our firm and its associates receive none of these described or similar fees or charges.

You will always have the option to purchase recommended or similar investments through your selected service provider.

Termination of Services

Either party may terminate the agreement at any time, which will typically be in writing. If you verbally notify our firm of the termination and, if in two business days following this notification we have not received your notice in writing, we will make a written notice of the termination in our records and send you our own termination notice as a substitute. Our firm will not be responsible for future services upon receipt of a termination notice. If our Form ADV Part 2 firm brochure was not delivered to you at least 48 hours prior to entering into the investment advisory contract, then you have the right to terminate the engagement without penalty within five business days after entering into the agreement. Should a client terminate our services after this five-day time period, the client may be assessed fees at the firm's current hourly rate for any time incurred in the preparation of the client's analysis or plan.

Reliable Alliance Financial, LLC will return any prepaid, unearned fees within 30 days of the firm's receipt of termination notice. Our earned fees in excess of any prepaid deposit will be billed at the time of termination and will be due upon your receipt of our invoice. If you have provided all requisite information and such plans or services have not been delivered to you within six months or less time from the date of the engagement, you may be entitled to a refund.

Any return of payment by our firm to a client will be completed via the same method as the client's original payment. Return of prepaid fees will never involve a personal check, cash or money order from our firm or from an associate of our firm.

Item 6 - Performance-Based Fees and Side-By-Side Management

The fees assessed by Reliable Alliance Financial, LLC will not be based on a share of capital gains or capital appreciation (growth) of any portion of managed funds, also known as "performance-based fees." Performance-based compensation creates an incentive for a firm to recommend an investment that may carry a higher degree of risk to a client; therefore, a performance-based fee structure will not be used because of the conflict of interest this type of fee structure poses.

Advisory fees earned by the firm will not be based on side-by-side management, which refers to simultaneously managing accounts that do pay performance-based fees (such as a hedge fund) and those

that do not. This type of arrangement, and the conflict of interest it may pose, does not conform to our firm's practices.

Item 7 - Types of Clients

Our firm provides advisory services to individuals from all walks of life and investment experience, as well as small businesses. We do not require minimum income, asset levels or other similar preconditions for our services. We reserve the right to waive or reduce certain fees based on unique individual circumstances, special arrangements or pre-existing relationships. We may also decline our services to a prospective client for any non-discriminatory reason.

Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis and Investment Strategies

Method of Analysis

When engaged to provide investment advice, the firm will first gather and consider several factors, including your:

- current financial situation
- current, mid-term and long-term needs
- investment goals and objectives
- level of investment knowledge
- tolerance or appetite for risk
- restrictions, if any, on the management of your portfolio

We employ what we believe to be an appropriate blend of fundamental and technical analyses. We evaluate economic factors including interest rates, the current state of the economy, or the future growth of an industry sector. We also study the historical patterns and trends of securities and their markets in an effort to determine potential future behaviors, the estimation of price movement, and an evaluation of a transaction before entry into the market in terms of risk and profit potential. Our research is drawn from sources that include:

- financial periodicals
- reports from economists and other industry professionals
- company press releases
- issuer/company annual reports
- corporate rating services
- prospectuses and other regulatory filings

Investment Strategies

We recognize that each client's needs and goals are different; subsequently portfolio strategies and underlying investment vehicles may vary. Our general strategies are focused on *Modern Portfolio Theory* and *Core + Satellite* strategy.

Modern Portfolio Theory

Modern Portfolio Theory states that by employing securities whose price movements have historically low correlations, it is possible to create an efficient portfolio that can offer the highest expected return for a given level of risk, or one with the lowest level of risk for a given expected return. The practice of Modern Portfolio Theory does not employ market timing or stock selection methods of investing but rather a long term, buy-and-hold strategy with periodic rebalancing of the account to maintain desired risk levels.

Core + Satellite Strategy

A Core + Satellite investment strategy focuses on blending passive (or index) and active investing, where passive investments are used as the basis or “core” of a portfolio and actively-managed investments are added as “satellite” positions. Under this strategy the portfolio core holdings are indexed to potentially more efficient asset classes, while outlying selections are generally limited to active holdings in an attempt to outperform a particular category (sector), or a selection of particular positions to increase core diversification, or to improve portfolio performance. For example, the core of a portfolio may be built with low-cost index funds or ETFs; satellite holdings would include equities and fixed income or active investment managers (mutual funds) with unique strategies that are believed capable of adding value beyond a stated benchmark over a full market cycle. The core may represent the majority of the total portfolio, and the remainder may then employ positions that take a shorter duration to assist in the over-or-under allocation to specific sectors, regions, assets classes, etc.

Investment Vehicles Generally Recommended

We will strive to create portfolios that contain investment vehicles that are diversified, tax-efficient, and low-cost investments whenever practical. We generally recommend no-load mutual funds and ETFs; we will offer advice on pre-existing holdings within a client portfolio when appropriate.

Investment Strategy and Method of Analysis Material Risks

The firm believes its strategies and investment recommendations are designed to produce the appropriate potential return for the given level of risk; however, there is no guarantee that an investment objective or planning goal will be achieved. Each client must be able to bear the risk of loss that is associated with their account, which may include the loss of some of or their entire principal. Examples of such risk include:

Company Risk

When investing in securities, such as stocks, there is always a certain level of company or industry-specific risk that is inherent in each company or issuer. There is the risk that the company will perform poorly or have its value reduced based on factors specific to the company or its industry. This is also referred to as *unsystematic risk* and can be reduced or mitigated through diversification.

Core + Satellite Strategies

Strategies involving Core + Satellite investing may have the potential to be affected by “active risk” (or “tracking error risk”), which might be defined as a deviation from a stated benchmark. Since the core portfolio attempts to closely replicate a stated benchmark, the source of the tracking error or deviation may come from a satellite portfolio or position, or from a “sample” or “optimized” index fund or ETF that may not as closely align the stated benchmark.

Failure to Implement

As a financial planning client, you are free to accept or reject any or all of the recommendations made to you. While no advisory firm can guarantee future performance, no plan can succeed if it is not

implemented. Clients who choose not to take the steps recommended in their financial plan may face an increased risk that their stated goals and objectives will not be achieved.

Financial Risk

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

Fundamental Analysis

The challenge involving fundamental analyses is that information obtained may be incorrect; the analysis may not provide an accurate estimate of earnings, which may be the basis for a security's value. If a security's price adjusts rapidly to new information, a fundamental analysis may result in unfavorable performance.

Inflation Risk

When any type of inflation is present, a dollar today will not buy as much as a dollar next year because purchasing power is eroding at the rate of inflation.

Market Risk

When the stock market as a whole or an industry as a whole falls, it can cause the prices of individual stocks to fall indiscriminately. This is also called *systemic* or *systematic* risk.

Passive Markets Theory

A portfolio that employs a passive, efficient markets approach (representative of Modern Portfolio Theory) has the risk of generating lower-than-expected returns due to its broad diversification when compared to a portfolio more narrowly focused; the return on each type of asset is a deviation from the average return for the asset class. We believe this variance from the "expected return" is generally low under normal market conditions when a portfolio is made up of diverse, low or non-correlated assets.

Research Data

When research and analyses are based on commercially available software, rating services, general market and financial information, or due diligence reviews, a firm is relying on the accuracy and validity of the information or capabilities provided by selected vendors, rating services, market data, and the issuers themselves. While our firm makes every effort to determine the accuracy of the information received, we cannot predict the outcome of events or actions taken or not taken, or the validity of all information researched or provided which may or may not affect the advice on or investment management of an account.

Socially Conscious Investing

If you require your portfolio to be invested according to socially conscious principles, you should note that returns on investments of this type may be limited and because of this limitation you may not be able to be as well diversified among various asset classes. The number of publicly traded companies that meet socially conscious investment parameters is also limited, and due to this limitation, there is a probability of similarity or overlap of holdings, especially among socially conscious mutual funds or ETFs. Therefore, there could be a more pronounced positive or negative impact on a socially conscious portfolio, which could be more volatile than a fully diversified portfolio.

Technical Analysis

The risk of investing based on technical analyses is that it may not consistently predict a future price movement; the current price of a security may reflect all known information. This may occur due to analyst bias or misinterpretation, a sector analysis error, late recognition of a trend, etc.

Security-Specific Material Risks

ETF and Mutual Fund Risks

The risk of owning ETFs and mutual funds reflect their underlying securities (e.g., stocks, bonds, etc.). ETFs and mutual funds also carry additional expenses based on their share of operating expenses and certain brokerage fees, which may result in the potential for some duplication of fees. Also, certain funds may be too large to move quickly in response to market fluctuations, meaning that investors may miss out on gains or be exposed to losses for a longer time than if they were in a more nimble portfolio. We believe that this risk is offset by the benefits of a buy-and-hold approach or by taking advantage of strategies such as dollar-cost averaging which over time can decrease the overall cost of fund purchases. We do not recommend leveraged or inverse ETFs to our advisory clients due to their heightened inherent risk.

Fixed Income Risks

Various forms of fixed income instruments, such as bonds, money market funds or bond funds may be affected by various forms of risk, including:

Credit Risk

The potential risk that an issuer would be unable to pay scheduled interest or repay principal at maturity, sometimes referred to as “default risk.” Credit risk may also occur when an issuer’s ability to make payments of principal and interest when due is interrupted. This may result in a negative impact on all forms of debt instruments, as well as funds or ETF share values that hold these issues. Bondholders are creditors of an issuer and typically have priority to assets before equity holders (i.e., stockholders) when receiving a payout from liquidation or restructuring. When defaults occur due to bankruptcy, the type of bond held will determine seniority of payment.

Duration Risk

Duration is a measure of a bond’s volatility, expressed in years to be repaid by its internal cash flow (interest payments). Bonds with longer durations carry more risk and have higher price volatility than bonds with shorter durations.

Interest Rate Risk

The risk that the value of the fixed income holding will decrease because of an increase in interest rates.

Liquidity Risk

The inability to readily buy or sell an investment for a price close to the true underlying value of the asset due to a lack of buyers or sellers. While certain types of fixed income are generally liquid (i.e., bonds), there are risks which may occur such as when an issue trading in any given period does not readily support buys and sells at an efficient price. Conversely, when trading volume is high, there is also a risk of not being able to purchase a particular issue at the desired price.

Reinvestment Risk

With declining interest rates, investors may have to reinvest interest income or principal at a lower rate.

Index Investing

You will need to keep in mind that investment vehicles such as certain ETFs and indexed funds have the potential to be affected by “tracking error risk” (see earlier paragraph under *Core + Satellite Strategies*).

QDI Ratios

While many ETFs and index mutual funds are known for their potential tax-efficiency and higher “qualified dividend income” (QDI) percentages, there are asset classes within these investment vehicles or holding periods within that may not benefit. Shorter holding periods, as well as commodities and currencies (that may be part of an ETF or mutual fund portfolio), may be considered “non-qualified” under certain tax code provisions. A holding’s QDI will be considered when tax-efficiency is an important aspect of the client’s portfolio.

Item 9 - Disciplinary Information

Neither the firm nor its management has been involved in any material criminal or civil action in a domestic, foreign or military jurisdiction, or an administrative enforcement action from any state or federal agency, or self-regulatory organization proceeding that would reflect poorly upon our offering advisory business or its integrity.

Item 10 - Other Financial Industry Activities and Affiliations

Internal policies require associated persons to conduct business activities in a manner that avoids conflicts of interest between the firm and its clients, or that may be contrary to law. Reliable Alliance Financial will provide disclosure to each client prior to and throughout the term of an engagement regarding any conflicts of interest involving its business relationships that might reasonably compromise its impartiality or independence.

Material Relationships Maintained by this Advisory Business and Conflicts of Interest

Neither the firm, management, nor its associates are registered or have an application pending to register as a Financial Industry Regulatory Authority (FINRA) or National Futures Association (NFA) member firm, nor are we required to be registered with such entities. Neither our firm nor its management is or has a material relationship with any of the following types of entities:

- accountant or an accounting firm
- bank, credit union or thrift institution
- trust company
- lawyer or law firm
- other investment advisor firms (including financial planners and municipal advisors)
- insurance company or insurance agency
- real estate broker or dealer
- pension consultant
- sponsor or syndicator of limited partnerships

- issuer of a security, to include investment company or other pooled investment vehicle (including a mutual fund, closed-end investment company, unit investment trust, private investment company or “hedge fund,” and offshore fund)

Upon your request, you may be provided a referral to various professionals, such as an accountant or an attorney. While these referrals are based on the best information made available, the firm does not guarantee the quality or adequacy of the work provided by these referred professionals. There is not an agreement with these entities nor are referral fees received from these professionals for such informal referrals. Any fees charged by these other entities for their services are completely separate from fees charged by our firm.

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

Reliable Alliance Financial holds itself to a *fiduciary standard*, which means the firm and its associates will act in the utmost good faith, performing in a manner believed to be in the best interest of its clients. Our firm believes that business methodologies, ethics rules, and adopted policies are designed to eliminate or at least minimize material conflicts of interest and to appropriately manage any material conflicts of interest that may remain. You should be aware that no set of rules can possibly anticipate or relieve all material conflicts of interest. Our firm will disclose to its advisory clients any material conflict of interest relating to the firm, its representatives, or any of its employees which could reasonably be expected to impair the rendering of unbiased and objective advice.

Code of Ethics Description

The firm has adopted a Code of Ethics that establishes policies for ethical conduct for all its personnel, and accepts the obligation not only to comply with all applicable laws and regulations but also to act in an ethical and professionally responsible manner in all professional services and activities. Firm policies include prohibitions against insider trading, circulation of industry rumors, and certain political contributions, among others. We periodically review and amend our Code of Ethics to ensure that they remain current, and we require firm personnel to annual attest to their understanding of and adherence to the firm’s Code of Ethics. A copy of the firm’s Code of Ethics is made available to any client or prospective client upon request.

Associates that are CERTIFIED FINANCIAL PLANNER™ Practitioners, such as Ms. McCormick, also adhere to the Certified Financial Planner Board of Standards, Inc.’s Code of Ethics. These principles include:

Principle 1 – Integrity

An advisor will provide professional services with integrity. Integrity demands honesty and candor which must not be subordinated to personal gain and advantage. Advisors are placed by clients in positions of trust by clients, and the ultimate source of that trust is the advisor’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 advisor will provide professional services objectively. Objectivity requires intellectual honesty and impartiality. Regardless of the particular service rendered or the capacity in which an advisor functions, an advisor should protect the integrity of their work, maintain objectivity and avoid subordination of their judgment.

Principle 3 – Competence

Advisors 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. Advisors make a continuing commitment to learning and professional improvement.

Principle 4 – Fairness

Advisors 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

Advisors 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

Advisors 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. Advisors cooperate with fellow advisors to enhance and maintain the profession's public image and improve the quality of services.

Principle 7 – Diligence

Advisors 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.

Statement Involving Our Privacy Policy

Reliable Alliance Financial respects the privacy of all clients and prospective clients; both past and present (collectively termed "customers" per federal guidelines). It is recognized that you have entrusted our firm with nonpublic personal information and it is important that both access persons and customers are aware of firm policy concerning what may be done with that information.

The firm collects personal information about customers from the following sources:

- Information clients provide to complete their financial plan or investment recommendation;
- Information clients provide in engagement agreements, account applications, and other documents completed in connection with the opening and maintenance of their accounts;
- Information customers provide verbally; and
- Information received from service providers, such as custodians, about client transactions.

The firm does not disclose nonpublic personal information about our customers to anyone, except in the following circumstances:

- When required to provide services our clients have requested;
- When our customers have specifically authorized us to do so;
- When required during the course of a firm assessment (i.e., independent audit); or
- When permitted or required by law (i.e., periodic regulatory examination)

Within the firm, access to customer information is restricted to personnel that need to know that information. All access persons and service providers understand that everything handled in firm offices are confidential and they are instructed to not discuss customer information with someone else that may request information about an account unless they are specifically authorized in writing by the customer to do so. This includes, for example, providing information about a spouse's IRA account or to adult children about parents' accounts, etc.

To ensure security and confidentiality, the firm maintains physical, electronic, and procedural safeguards to protect the privacy of customer information.

The firm will provide you with its privacy policy on an annual basis per federal law and at any time, in advance, if firm privacy policies are expected to change.

Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest

Neither the firm nor an associate is authorized to recommend to a client, or effect a transaction for a client, involving any security in which the firm or a "related person" (e.g., associate, an immediate family member, etc.) has a material financial interest, such as in the capacity as a board member, underwriter or advisor to an issuer of securities, etc.

An associate is prohibited from borrowing from or lending to a client unless the client is an approved financial institution.

The firm remains focused on ensuring that its offerings are based upon the needs of its clients; not resultant fees received for such services. We want to also note that you are under no obligation to act on a recommendation from our firm and, if you elect to do so, you are under no obligation to complete them through our firm or a service provider whom we may recommend.

Firm/Related Persons' Purchases of Same Securities Recommended to Clients and Conflicts of Interest

Reliable Alliance Financial does not trade for its own account (e.g., proprietary trading). The firm's related persons may buy or sell securities that are the same as, similar to, or different from, those recommended to clients for their accounts, and this poses a conflict of interest. We mitigate this conflict by ensuring that we have policies and procedures in place to ensure that the firm or a related person will not receive preferential treatment over a client.

In an effort to reduce or eliminate certain conflicts of interest involving personal trading (i.e., trading ahead of client recommendation, etc.), firm policy may require that we periodically restrict or prohibit related parties' transactions. Any exceptions must be approved by the firm, and we will maintain personal securities transaction records as required.

Item 12 - Brokerage Practices

Factors Used to Select Broker/Dealers for Client Transactions

Reliable Alliance Financial will not have physical or constructive custody of your assets. Your account must be maintained by a qualified custodian (generally a broker/dealer, bank or trust company) that is frequently reviewed for its capabilities to serve in that capacity by their respective industry regulatory authority. Our firm is not a custodian nor is there an affiliate that is a custodian.

When we are engaged to provide investment consultation through our financial planning service, we may recommend the service provider with whom your assets are currently maintained. Should you prefer a new service provider, a recommendation of another service provider would be based on your needs, overall cost, and ease of use.

Our firm prohibits non-cash compensation (sometimes termed "soft dollars"), and we will not "pay up" to receive additional services from a service provider. All compensation paid to the firm is paid directly by the client; therefore, the firm does not receive any additional compensation when its clients engage a recommended custodian or any other service provider.

Best Execution

In light of the nature of our firm's advisory services, it is believed "best execution" review obligations with regard to client transactions are not required under current industry guidelines.

Directed Brokerage

Reliable Alliance Financial does not require or engage in directed brokerage involving client accounts. Clients are free to use any particular service provider to execute their transactions and they are responsible for negotiating any terms or arrangements for their account. Our firm will not be obligated to conduct due diligence of the client's selected service provider, seek better execution services or prices from any provider, or aggregate client transactions for trade execution. Since your transactions are completed at a service provider of your choice, you may potentially pay more for your transaction or experience wider price spreads.

Aggregating Securities Transactions for Client Accounts

Our firm is not engaged for continuous investment supervisory services, nor do we have discretionary authority over an account and, therefore, aggregating ("batching") trades on behalf of client accounts will not be conducted. Since your transactions are completed independently at a service provider of your choice, you may potentially pay more for your transaction or experience wider price spreads than those accounts where trades have been aggregated.

Item 13 - Review of Accounts

Schedule for Periodic Review of Client Accounts

Periodic financial check-ups or reviews are recommended and we believe they should occur at least on an annual basis whenever practical. Reviews will be conducted by Ms. McCormick and normally involves an analysis and possible revision of your previous financial plan or investment allocation. A copy of revised plans or asset allocation reports will be provided to you upon request. Unless provided for in your engagement agreement, reviews are generally conducted under a new or amended agreement and will be assessed at the then published rate.

Review of Client Accounts on Non-Periodic Basis

You should contact our firm for additional reviews when you anticipate or have experienced changes in your financial situation (i.e., changes in employment, an inheritance, the birth of a new child, etc.), or if you prefer to modify investment account requirements. Non-periodic reviews are generally conducted by Ms. McCormick, which may occur under a new or amended agreement, and will be assessed at our published hourly rate. A copy of revised plans or asset allocation reports will be provided to the client upon request.

Content of Client Provided Reports and Frequency

If you have opened and/or maintained an investment account, you will receive account statements and trade confirmations sent directly from mutual fund companies, transfer agents, custodians or brokerage companies where your investments are held. We urge you to carefully review these account statements for accuracy and clarity, and to ask questions when something is not clear.

Our firm may provide portfolio “snapshots” when engaged to provide periodic asset allocation or investment advice. We do not provide account performance reports through our advisory engagements.

Item 14 - Client Referrals and Other Compensation

We do not engage in solicitation activities as defined by statute. There is not a referral fee paid to or received from any other party we may recommend to you; nor is there an established *quid pro quo* for such engagements. Each client retains the option to accept or deny such referral or subsequent services.

An associate of the firm may hold individual membership or serve on boards or committees of professional industry associations. Generally, participation in any of these entities require membership fees to be paid, adherence to ethical guidelines, as well as in meeting experiential and educational requirements. A benefit these entities may provide to the investing public is the availability of online search tools that allow interested parties (prospective clients) to search for individual participants within a selected state or region. These passive websites may provide means for interested persons to contact a participant via electronic mail, telephone number, or other contact information, in order to interview the participating member. The public may also choose to telephone association staff to inquire about an individual within their area, and would receive the same or similar information. A portion of these participant’s membership fees may be used so that their name will be listed in some or all of these entities’ websites (or other listings). Prospective clients locating our advisory firm or an associate via these methods are not actively marketed by the noted associations. Clients who find our firm in this way do not pay more for their services than clients referred in any other fashion. The firm does not pay these entities for prospective client referrals, nor is there a fee-sharing arrangement reflective of a solicitor engagement.

Item 15 - Custody

Your assets will be maintained by an unaffiliated, qualified custodian, such as a bank, broker/dealer, mutual fund companies or transfer agent. Your assets are not physically maintained by our advisory firm nor any associate of the firm. In keeping with this policy involving client funds or securities, Reliable Alliance Financial:

- Restricts the firm or an associate from serving as trustee or having general power of attorney over a client account;
- Prohibits an associate from having authority to directly withdraw securities or cash assets from a client account;
- Does not accept or forward client securities (i.e., stock certificates) erroneously delivered to the firm;

- Will not collect advance fees of \$500 or more for services that are to be performed six months or more into the future;
- Will not authorize an associate to have knowledge of a client's account access information (i.e., online 401(k), brokerage or bank accounts) if such access might result in physical control over client assets.

You will be provided with transaction confirmations and summary account statements sent directly to you from your custodian of record. Typically statements are provided on at least a quarterly basis or as transactions occur within your account. You are urged to carefully review your account statements that you have received directly from your custodian. Reliable Alliance Financial will not create an account statement for you or serve as the sole recipient of your account statements.

Item 16 - Investment Discretion

Reliable Alliance Financial does not serve client accounts under a discretionary authority agreement. Should you ask us to assist in any trade execution (including account rebalancing), it will only be done with your selected service provider and with your prior approval; termed in the securities industry as *non-discretionary authority (basis)*. This is typically done through your execution of your custodian of record's limited power of attorney form that specifically restricts our ability to execute trades on your behalf.

Item 17 - Voting Client Securities

You may periodically receive proxies or other similar solicitations sent directly from your selected custodian or transfer agent. Should we receive a duplicate copy, note that we do not forward these or any correspondence relating to the voting of your securities, class action litigation, or other corporate actions.

Our firm does not vote proxies on your behalf. We will not offer guidance involving 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. However, we will answer limited questions with respect to what a proxy voting request or other corporate matter may be and how to reach the issuer or their legal representative.

You will maintain exclusive responsibility for directing the manner in which proxies solicited by issuers of securities that are beneficially owned by you shall be voted, as well as making all other elections relative to mergers, acquisitions, tender offers or other legal matters or events pertaining to your holdings. You should consider contacting the issuer or your legal counsel involving specific questions you may have with respect to a particular proxy solicitation or corporate action.

Item 18 - Financial Information

Balance Sheet

Our advisory firm will not take physical or constructive custody of your assets, we do not serve accounts on a discretionary basis, nor will our engagements require that we collect fees from you of \$500 or more for our advisory services that we have agreed to perform six months or more into the future.

Neither our firm nor its management serve as general partner for a partnership or trustee for a trust in which the firm's advisory clients are either partners of the partnership or beneficiaries of the trust.

Due to the nature of our firm's services and operational practices, an audited balance sheet is not required per statute nor included with this brochure.

Financial Conditions Reasonably Likely to Impair Firm's Ability to Meet Commitments to Clients

The firm and its management do not have a financial condition likely to impair its ability to meet commitments to clients.

Bankruptcy Petitions during the Past 10 Years

The firm and its management have not been the subject of a bankruptcy petition at any time.

Item 19 - Requirements for State-Registered Advisers

For further information involving firm principal executive and management personnel, their business activities as well as material conflicts of interest, please refer to areas previously disclosed in Items 6 and 9 through 11 of this brochure, as well as the accompanying Form ADV Part 2B brochure supplement that immediately follows this page.

Business Continuity Plan

Reliable Alliance Financial maintains a business continuity and succession contingency plan that is integrated within the organization to ensure it appropriately responds to events that pose a significant disruption to its operations. A statement concerning the current plan is available under separate cover.

Item 1 – Cover Page



10625 Jones Street/Suite #301A
Fairfax, VA 22030

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Facsimile: (703) 364-5128
www.reliablealliancefinancial.com

Wan S. McCormick, CFP®, AFC®

Financial Planner
Chief Compliance Officer
Investment Advisor Representative
Managing Member

Form ADV Part 2B
Brochure Supplement
March 12, 2023

This brochure provides information about Wan McCormick that supplements Reliable Alliance Financial, LLC Form ADV Part 2A firm brochure. You should have received a copy of that brochure. Please contact Ms. McCormick at (703) 364-5128 if you did not receive the full brochure or if you have any questions about the contents of this supplement.

Additional information about Wan McCormick is available on the Securities and Exchange Commission's (SEC) website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Regulatory guidance requires the firm to disclose relevant post-secondary education and professional training for each principal executive and associate of the firm, as well as their business experience for at least the most recent five years.

Principal Executive Officers and Management Persons

Financial Planner/Chief Compliance Officer/Investment Advisor Representative/Managing Member

Wan Shiu McCormick

Year of Birth: 1976 | CRD Number: 5024363

Educational Background and Business Experience

Educational Background

Masters of Science in Bioengineering, University of Pennsylvania; Philadelphia, PA
Bachelor of Science in Biochemistry, University of California, Santa Barbara; Santa Barbara, CA
Certificate in Personal Financial Planning,¹ New York University; New York, NY
CERTIFIED FINANCIAL PLANNER™ Practitioner,² CFP®, Certified Financial Planner Board of Standards, Inc.
Accredited Financial Counselor (AFC®),³ Association for Financial Counseling and Planning Education®
Uniform Combined State Law Examination⁴, NASAA Series 66
Insurance Consultant License, Virginia Bureau of Insurance⁴

Business Experience

Reliable Alliance Financial, LLC (2014-Present)

Fairfax, VA

Managing Member/Chief Compliance Officer/Financial Planner/Investment Advisor Representative

Self-Employed (2014)

Springfield, VA

Entrepreneur

Serco, Inc. (2012-2014)

Reston, VA

ACAP Financial Counselor

Nestwise, LLC (2012-2013)

San Francisco, CA (Springfield, VA Office)

Financial Advisor/Investment Advisor Representative

Veritat Advisors, Inc. (2012)

Philadelphia, PA (Springfield, VA Office)

Financial Advisor/Investment Advisor Representative

Gold Coast Securities, Inc. (2007-2012)

Gold River, CA (Glendale, CA Office)

Consultant/Investment Advisor Representative

Item 3 – Disciplinary Information

Registered investment advisors are required to disclose certain material facts about its associated personnel regarding any legal or disciplinary events, including criminal or civil action in a domestic, foreign or military court, or any proceeding before a state, federal or foreign regulatory agency, self-regulatory organization, or suspension or sanction by a professional association for violation of its conduct rules, that would be material to your evaluation of each officer or a supervised person providing investment advice. Ms. McCormick has not been the subject of any such event.

Item 4 – Other Business Activities

Principal executives, managers, and investment advisor representatives are required to disclose outside business activities that account for a significant portion of their time or income, or that may present a conflict of interest with their advisory activities.

Ms. McCormick provides personal financial counseling to clients of various institutional programs on an independent contractor basis and business advisory to her family enterprise. These activities are conducted under a separate agreement with those other entities, do not involve services requiring dual registration, may involve up to 50% of her time each month including during traditional business hours, and are not perceived as a conflict of interest with advisory firm clients.

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

Neither Ms. McCormick nor her firm has a material relationship with the issuer of a security.

Item 5 – Additional Compensation

Neither Ms. McCormick nor her advisory firm is compensated for advisory services involving performance-based fees, and firm policy does not allow associated persons to accept or receive additional economic benefit, such as sales awards or other prizes, for providing advisory services to firm clients.

Item 6 – Supervision

Ms. McCormick serves as the firm's Chief Compliance Officer. Because supervising one's self poses a conflict of interest, the firm has adopted policies and procedures to mitigate this conflict, and may use the services of unaffiliated professionals to ensure the firm's oversight obligations are met. Ms. McCormick will monitor firm activities and the advice provided by performing the following ongoing reviews:

- Case file documentation when the client relationship is established
- Review of periodic account transactions
- Periodic assessment of your financial situation, objectives, and investment needs
- A review of client correspondence on an as needed basis
- Periodic firm assessment

Questions relative to the firm, its services or this Form ADV Part 2 brochure may be made to the attention of Ms. McCormick at (703) 364-5128. Additional information about the firm, other advisory firms, or an associated investment advisor representative is available on the Internet at www.adviserinfo.sec.gov. A search of this site for firms may be accomplished by firm name or a unique firm identifier, known as an IARD number. The IARD number for Reliable Alliance Financial, LLC is 172726. The business and disciplinary history, if any, of an investment advisory firm and its representatives may also be obtained by calling the Virginia Division of Securities & Retail Franchising at (804) 371-9187.

Item 7 – Requirements for State-Registered Advisers

There have been no awards, sanctions or other reportable matters involving Ms. McCormick or our advisory firm in a self-regulatory, administrative, or arbitration proceeding. Neither Ms. McCormick nor her firm has been the subject of a bankruptcy petition.

Information about Professional Designations/Education

¹ The completion of a financial planning educational or certificate program and the CFP® Certification Examination does not constitute or imply a person is the holder of a professional designation, such as the CERTIFIED FINANCIAL PLANNER™, CFP® professional certification granted in the United States by Certified Financial Planner Board of Standards, Inc. Minimum criteria may be found at: <http://www.cfp.net>.

² 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.

³ The **Accredited Financial Counselor (AFC®)** certification denotes training involving the field of financial counseling and education. The program trains professionals to guide clients through a holistic counseling framework of life cycle financial education. This allows the professional to provide a high-level, tailored approach based on the needs of each client to effectively analyze and create lasting financial behavior change.

Accredited Financial Counselors have certified skills to assist individuals and families in the complex process of financial decision making, including the ability to:

- Educate clients in sound financial principles.
- Assist clients in the process of overcoming their financial indebtedness.
- Help clients identify and modify ineffective money management behaviors.
- Guide clients in developing successful strategies for achieving their financial goals.
- Support clients as they work through their financial challenges and opportunities.
- Help clients develop new perspective on the dynamics of money in relation to family, friends and individual self-esteem.

Accredited Financial Counselors must successfully complete a proctored examination, provide 1,000 hours of experience in financial counseling, submit three letters of reference and adhere to the AFC® Code of Ethics.

⁴ North American Securities Administrators Association (NASAA) and state insurance licensing examinations are "criterion based;" candidates who pass the exam are considered to have met the minimum competency level. The completion of an industry examination does not constitute or imply a person is "approved" or "endorsed" by a state or federal regulatory body.