

Parzych Financial Planning

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March 27, 2026

Firm Brochure (Form ADV Part 2A)

Item 1: Cover Page

This brochure provides information about the qualifications and business practices Parzych Financial Planning (CRD# 340083). If you have any questions about the contents of this brochure, please contact us at the phone number listed above. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Registration (e.g. “registered investment advisor”) does not imply a certain level of skill or training.

Additional information about Parzych Financial Planning also is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2: Material Changes

Pursuant to Maine and SEC rules, Parzych Financial Planning will ensure that clients receive a summary of any material changes to this and subsequent disclosure brochures within 120 days after the Firm's fiscal year end, December 31. This means that if there were any material changes over the past year, clients will receive a summary of those changes no later than April 30. At that time, Parzych Financial Planning will also offer a copy of its most current disclosure brochure and may also provide other ongoing disclosure information about material changes as necessary. If there are no material changes over the past year, no notices will be sent.

Clients and prospective clients can always receive the most current disclosure brochure for Parzych Financial Planning at any time by contacting their investment advisor representative.

This is a new brochure as of March 27, 2026.

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Item 4 Advisory Business

A. Firm Description

Parzych Financial Planning LLC (“PFP” or “the Firm”) is a Maine registered investment advisor. PFP was founded on December 11, 2025.

The Principal Owner and Chief Compliance Officer of PFP is Nicholas Parzych.

B. Types of Advisory Services

The Firm offers a large variety of services, including portfolio management, investment analysis, selection of other advisers, financial planning, and general consulting for individuals and high net worth individuals. The Firm offers these services to clients or potential clients (“clients”).

Portfolio Management Services

The Firm offers ongoing discretionary portfolio management services based on the individual goals, objectives, time horizon, and risk tolerance of each client. The Firm specializes in technical, quantitative, fundamental and economic analysis to determine what investments are in favor of the Firm’s investment models. The Firm assesses clients’ current holdings and ensures alignment with both short and long-term goals. The Firm performs ongoing reviews of investment performance and portfolio exposure to market conditions. Accordingly, the Firm is authorized to perform various functions without further approval from the client, such as the determination of securities to be purchased or sold without prior permission from the client for each transaction. Any and all trades are made in the best interest of the client as part of the Firm’s fiduciary duty. However, risk is inherent to any investing strategy and model. Therefore, the Firm does not guarantee any results or returns

Financial Planning

Financial plans and financial planning services can range from broad-based financial planning to consultative or single subject planning. If you retain our firm for financial planning services, we will consult with you to gather information about your financial circumstances and objectives and determine your current financial position, and to define and quantify your long-term goals and objectives. Once we specify those long-term objectives (both financial and non-financial), we may develop shorter-term, targeted objectives.

Once we review and analyze the information you provide to our firm, we may deliver a written plan to you, designed to help you achieve your stated financial goals and objectives.

General Consulting

To the extent specifically requested by the client, the Firm may be engaged to provide consulting services for a separate fee as described in Item 5 below. The Firm may determine to charge for such additional services, the dollar amount of which shall be set forth in a separate written agreement with the client.

Services are offered in several areas of a client's financial situation, depending on their goals and objectives. Generally, such consulting services involve rendering a specific financial consultation based on the Client's financial goals and objectives. This consulting may encompass one or more areas of need, including but not limited to, investment planning, retirement planning, personal savings, education savings, insurance needs, and other areas of a client's financial situation.

Consulting recommendations pose a conflict between the interests of the Firm and the interests of the client. For example, the Firm has an incentive to recommend that clients engage the Firm for investment management services or to increase the level of investment assets with the Firm, as it would increase the amount of advisory fees paid to the Firm. Clients are not obligated to implement any recommendations made by the Firm or maintain an ongoing relationship with the Firm. If the client elects to act on any of the recommendations made by the Firm, the client is under no obligation to implement the transaction through the Firm.

Prior to engaging the Firm to provide any investment advisory services, the Firm requires a written Investment Advisory agreement ("IAA") signed by the client prior to the engagement of any services. The IAA will outline services to which the client is entitled and fees the client will incur.

The Firm does not act as a custodian of client assets. The client always maintains asset control. The Firm places trades for clients under a limited power of attorney through a qualified custodian/broker.

Selection of Other Advisors

The Firm may select certain Independent Managers to actively manage a portion of its clients' assets. The specific terms and conditions under which a client engages an Independent Manager may be set forth in a separate written agreement with the designated Independent Manager.

The Firm evaluates a variety of information about Independent Managers, which includes the Independent Managers' public disclosure documents, materials supplied by the Independent Managers themselves and other third-party analyses it believes are reputable. To the extent possible, the Firm seeks to assess the Independent Managers' investment strategies, past performance and risk results in relation to its clients' individual portfolio allocations and risk exposure. The Firm also takes into consideration each Independent Manager's management style, returns, reputation, financial strength, reporting, pricing and research capabilities, among other factors.

The Firm continues to provide services relative to the discretionary selection of the Independent Managers. The Firm monitors the performance of accounts with Independent Managers on an ongoing basis. The Firm seeks to ensure the strategies and target allocations implemented by Independent Managers are aligned with clients' investment objectives and overall best interests.

C. Services Tailored to Clients' Needs

Services are provided based on a client's specific needs within the scope of the services provided as discussed above. A review of the information provided by the client regarding the client's current financial situation, goals, and risk tolerances will be performed and advice will be provided that is in line with available information.

D. Wrap Fee Program versus Portfolio Management Program

PFP does not offer a Wrap Fee Program.

E. Assets Under Management

As of March 27, 2026, PFP has the following assets under management:

Discretionary assets: \$0
Non-discretionary assets: \$0

Item 5 Fees and Compensation

A. Fees

The Firm may manage portfolios directly or may utilize a third-party manager (“TPM”) for portfolio construction, rebalancing, and account administration. All advisory fees are disclosed in advance and agreed to in writing before services begin.

Individually Managed Accounts:

Fees for individually managed accounts are calculated on a tiered (blended) basis, meaning that each fee rate applies only to the portion of assets within the corresponding tier. The applicable fee schedule is as follows:

Account Size	Fee
Amounts up to \$500,000	1.00%
\$500,001 to \$2,000,000	0.85%
Amounts more than \$2,000,001	0.65%

For example, an account with \$2,500,000 would be charged:

- 1.00% on the first \$500,000
- 0.85% on the next \$1,500,000
- 0.65% on the remaining \$500,000

Fees are calculated as a percentage of assets under management and are billed quarterly in arrears based on the average daily balance of the Account during the applicable billing period, period, or as otherwise indicated in this Agreement. The quarterly fee is calculated using the following formula:

Quarterly Fee = (Sum of (Assets in Each Tier × Applicable Tier Rate)) ÷ 4

Or, more specifically:

Quarterly Fee = [(\$0–\$500,000 × 1.00%) + (\$500,001–\$2,000,000 × 0.85%) + (Amounts over \$2,000,000 × 0.65%)] ÷ 4

All asset-based fees are deducted by the qualified custodian of record. Client statements for prior deductions will be provided on a quarterly basis.

When the Firm uses a TPM, total AUM fees may vary depending on platform costs and the specific services provided by the TPM. If TPM is used, the Firm will either absorb TPM platform fees or adjust its advisory fee accordingly. PFP's advisory fee may be inclusive of, or in addition to, TPM-related fees, as disclosed to the Client. Any adjustment to PFP's advisory fee due to the use of a TPM will be disclosed in writing and agreed to by the Client. The total combined fees charged to the Client will not exceed reasonable industry standards.

AUM fees remain negotiable depending on household complexity, total assets, and the method of portfolio management selected. The Firm does not charge performance-based fees.

PFP will provide investment advisory services and portfolio management services but will not provide custodial or other administrative services. At no time will PFP accept or maintain custody of a client's funds or securities except for authorized fee deduction. The Client may contact the Custodian directly for disbursements, or account record changes, and may also do so in writing to the custodian. PFP may act at the client's convenience to facilitate such written communications to the Custodian, provided that such action is not construed to be custody of client assets.

Client is responsible for all custodial and securities execution fees charged by the custodian and executing broker-dealer. Fees paid to PFP are separate and distinct from the custodian and execution fees.

Clients may request to terminate their advisory contract with PFP, in whole or in part, by providing advance written notice. Upon termination, all fees will be prorated to the date of termination and clients will be charged the final asset-based fee based on the number of days services were rendered during the current quarterly billing period. Client's advisory agreement with PFP is non-transferable without Client's approval.

Financial Planning Fees

Fees for Financial Planning Services are determined based on the nature of the services provided and the complexity of each client's individual circumstances. All fees are discussed and agreed upon prior to entering into a formal agreement with the client.

Financial Planning Services are billed at a fixed hourly rate of \$300 per hour. An estimate of the total number of hours required will be provided at the outset of the engagement. Clients are billed half in advance and half at the completion of the consulting project. Where the firm requests a fee in advance, the amount paid in advance will not be more than \$500 per client and 6 months in advance

In the event of early termination, clients will be billed for all consulting hours worked up to the date of termination at the agreed hourly rate of \$300. Fees may be waived or reduced at PFP's discretion. A final invoice will reflect any unbilled hours and will be due upon receipt.

General Consulting Fees

We charge a fixed fee for consulting services. The exact fixed fees for any consulting services offered by the firm will be determined in advance based on the agreement between the client and the firm and based on the information provided by the client at that time or the complexity of the services to be rendered. Fees may be waived or reduced at the Firm's discretion.

Fixed fees for consulting services will typically be \$7,500 to \$10,000, depending on the scope and complexity of the project. All fixed fees for services offered by the firm will be determined in advance based on the agreement between the client and the firm and based on the information provided by the client at that time.

While consulting fees are charged on a fixed basis, such fees are generally informed by an estimated hourly rate of \$300 based on the anticipated time and resources required to perform the services.

Consulting fees are billed in arrears on a quarterly basis for work performed during the billing period. Where the firm may request a fee in advance, the amount paid in advance will not be more than \$500 per client and 6 months in advance. In the event of early termination, the unearned portion of prepaid fees will be prorated based on the work completed and refunded to the client.

Selection of Other Advisor Fees

When the Firm uses a TPM, total AUM fees may vary depending on platform costs and the specific services provided by the TPM. If TPM is used, the Firm will either absorb TPM platform fees or adjust its advisory fee accordingly. PFP's advisory fee may be inclusive of, or in addition to, TPM-related fees, as disclosed to the Client. Any adjustment to PFP's advisory fee due to the use of a TPM will be disclosed in writing and agreed to by the Client. The total combined fees charged to the Client will not exceed reasonable industry standards.

B. Fee Deduction Disclosure

PFP will be deemed to have limited custody of Client funds solely as a result of its authority to deduct advisory fees directly from Client's account. PFP will comply with applicable custody requirements and safeguards in connection with such authority. Specifically, PFP will:

1. obtain written authorization from the Client to deduct advisory fees from the account; and
2. Each time a fee is directly deducted from a Client account, PFP will concurrently:
 - a. Send the qualified custodian notice of the amount of the fee to be deducted; and
 - b. Send the Client an invoice itemizing the fee, including the formula used to calculate the fee, the amount of assets under management that the fee is based on, and the period covered by the fee and

At least quarterly, the qualified custodian sends to the Client an account statement identifying the amount of funds and each security in the account at the end of the period and setting forth all transactions in the account during that period. PFP may, but is not required to, provide additional performance reporting in addition to custodian statements.

Right of Cancellation

In addition to the right to terminate an agreement pursuant to its terms, a client may cancel an agreement with PFP within five (5) business days after entering into the contract if Form ADV is provided at the time of contract signing without penalty or fee.

C. Other Fees and Expenses

Broker-dealers charge brokerage commissions and/or transaction fees for effecting certain securities transactions (i.e., transaction fees are charged for certain no-load mutual funds, commissions are charged for individual equity transactions, and mark-ups and mark-downs are charged for fixed income transactions). The amount of these commissions and/or transaction fees may vary depending upon a range of factors, which typically include the following: the broker-dealer/custodian utilized; the total value of regulatory assets under management held at the applicable custodian; the type of asset (e.g., equity, ETF, mutual fund, fixed income product). In addition, client accounts may invest in open-end mutual funds (including money market funds) and ETFs that have various internal fees and expenses (i.e., management fees), which are paid by these funds but ultimately borne by clients as a fund shareholder. These internal fees and expenses are in addition to the fees charged by the Firm.

We advise you to review Item 12 – Brokerage Practices where we provide more information about brokerage.

D. Advance Payment of Fees and Termination

The Firm's portfolio management fees are payable quarterly in arrears, based on average daily balances based on the average daily value of the previous quarter, or as otherwise indicated in the client agreement. Upon termination, all fees will be prorated to the date of termination and clients will be charged the final asset-based fee based on the number of days services were rendered during the current quarterly billing period.

For financial planning services, in the event of early termination, clients will be billed for all consulting hours worked up to the date of termination at the agreed hourly rate of \$300. Fees may be waived or reduced at PFP's discretion. A final invoice will reflect any unbilled hours and will be due upon receipt.

Consulting fees are billed in arrears on a quarterly basis for work performed during the billing period. In the event of early termination, the unearned portion of prepaid fees will be prorated based on the work completed and refunded to the client.

Where the firm may request a fee in advance, the amount paid in advance will not be more than \$500 per client and 6 months in advance.

E. External Compensation for the Sale of Securities to Clients and Commissions

The Firm is an asset-based fee investment management firm. The firm does not receive commissions for purchasing or selling stocks, bonds, mutual funds, real estate investment trusts, or other commissioned securities products for clients.

Certain investment adviser representatives of the Firm are also licensed as insurance agents. These representatives will earn commission-based compensation for selling insurance products, including insurance products they sell to you. Insurance commissions earned by these representatives are

separate and in addition to our advisory fees. This practice presents a conflict of interest because persons providing investment advice on behalf of the firm who are insurance agents will have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. Clients are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

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

Parzych Financial Planning does not charge or accept performance-based fees. Parzych Financial Planning does not engage in side-by-side management.

Item 7 Types of Clients

Parzych Financial Planning provides investment advice to many different types of clients. These clients generally include individuals, trusts, estates, corporations, and other types of business entities.

Minimum Account Size

The Firm has no account minimum size.

Third-party managed programs generally have account minimum requirements, and these minimum requirements vary from manager to manager. Account minimums are generally higher on fixed income accounts than equity-based accounts.

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

A. Methods of Analysis and Investment Strategies

The Firm may use the following methods when considering investment strategies and recommendations.

Charting Review

Charting is a technical analysis that charts the patterns of stocks, bonds, and commodities to help determine buy and sell recommendations for clients. It is a way of gathering and processing price and volume information in a security by applying mathematical equations and plotting the resulting data onto graphs in order to predict future price movements. A graphical historical record assists the analyst in spotting the effect of key events on a security's price, its performance over a period of time, and whether it is trading near its high, near its low or in between. Chartists believe that recurring patterns of trading, commonly referred to as indicators, can help them forecast future price movements.

Fundamental Review

A fundamental analysis is a method of evaluating a company or security by attempting to measure its intrinsic value. Fundamental analysis attempts to determine the true value of a company or security by looking at all aspects of the company or security, including both tangible factors (e.g., machinery,

buildings, land, etc.) and intangible factors (e.g., patents, trademarks, “brand” names, etc.). Fundamental analysis also involves examining related economic factors (e.g., overall economy and industry conditions, etc.), financial factors (e.g., company debt, interest rates, management salaries and bonuses, etc.), qualitative factors (e.g., management expertise, industry cycles, labor relations, etc.), and quantitative factors (e.g., debt-to-equity and price-to-equity ratios).

The end goal of performing fundamental analysis is to produce a value that an investor can compare with the security's current price with the aim of determining what sort of position to take with that security (e.g., if underpriced, the security should be bought; if overpriced the security should be sold). Fundamental analysis uses real data to evaluate a security's value. Although most analysts use fundamental analysis to value stocks, this method of valuation can be used for many types of securities.

Technical Review

A technical analysis is a method of evaluating securities that analyzes statistics generated by market activity, such as past prices and volume. Technical analysis does not attempt to measure a security's intrinsic value, but instead uses past market data and statistical tools to identify patterns that can suggest future activity. Historical performance of securities and the markets can indicate future performance.

Cyclical Review

A cyclical analysis assumes the market reacts in reoccurring patterns that can be identified and leveraged to provide performance. Cyclical analysis of economic cycles is used to determine how these reoccurring patterns, or cycles, affect the returns of a given investment, asset, or company. Cyclical analysis is a time-based assessment which incorporates past and present performance to determine future value. Cyclical analyses exist because the broad economy has been shown to move in cycles, from periods of peak performance to periods of low performance. The risks of this strategy are two-fold: (1) the markets do not always repeat cyclical patterns; and (2) if too many investors begin to implement this strategy, it changes the very cycles of which they are trying to take advantage.

Economic Review

An economic analysis determines the economic environment over a certain time horizon. This involves following and updating historic economic data such as U.S. gross domestic product and consumer price index as well as monitoring key economic drivers such as employment, inflation, and money supply for the world's major economies.

Investment Strategies

When implementing investment advice to clients, the Firm may employ a variety of strategies to best pursue the objects of clients. Depending on market trends and conditions, PFP will employ any technique or strategy herein described, at the Firm's discretion and in the best interests of the client. The Firm does not recommend any particular security or type of security. Instead, the Firm makes recommendations to meet a particular client's financial objectives. There is inherent risk to any investment and clients may suffer loss of ALL OR PART of a principal investment.

Long-Term Purchases

Long-term purchases are securities that are purchased with the expectation that the value of those securities will grow over a relatively long period, generally greater than one year. Long-term purchases may be affected by unforeseen changes in the company in which a client is invested or in the overall market. Long term trading is designed to capture market rates of both return and risk. Frequent trading can affect investment performance, particularly through increased brokerage and other transaction costs and taxes. Due to its nature, the long-term strategy can expose clients to various other types of risk that will typically surface at various intervals during the time the client owns the investments. These risks include, but are not limited to, inflation (purchasing power) risk, interest rate risk, economic risk, and political/regulatory risk.

Short-Term Purchases

Short-term purchases are securities that are purchased with the expectation that they will be sold within a relatively short period of time, generally less than one year, to take advantage of the securities' short-term price fluctuations. Short-term trading generally holds greater risk. Frequent trading can affect investment performance due to increased brokerage fees and other transaction costs and taxes.

Strategic Asset Allocation

Asset allocation is a combination of several different types of investments; typically, this includes stocks, bonds, and cash equivalents among various asset classes to achieve diversification. The objective of asset allocation is to manage risk and market exposure while still positioning a portfolio to meet financial objectives.

B. Risk of Loss

Investing inherently involves risk up to and including loss of the principal sum. Further, past performance of any security is not necessarily indicative of future results. Therefore, future performance of any specific investment or investment strategy based on past performance should not be assumed as a guarantee. PFP does not provide any representation or guarantee that the financial goals of clients will be achieved.

The potential return or gain and potential risk or loss of an investment varies, generally speaking, with the type of product invested in. Below is an overview of the types of products available on the market and the associated risks of each:

General Risks. Investing in securities always involves risk of loss that you should be prepared to bear. We do not represent or guarantee that our services or methods of analysis can or will predict future results, successfully identify market tops or bottoms, or insulate clients from losses due to market corrections or declines. We cannot offer any guarantees or promises that your financial goals and objectives can or will be met. Past performance is in no way an indication of future performance. We also cannot assure that third parties will satisfy their obligations in a timely manner or perform as expected or marketed.

General Market Risk. Investment returns will fluctuate based upon changes in the value of the portfolio securities. Certain securities held may be worth less than the price originally paid for them, or less than they were worth at an earlier time.

Common Stocks. Investments in common stocks, both directly and indirectly through investment in shares of ETFs, may fluctuate in value in response to many factors, including, but not limited to, the activities of the individual companies, general market and economic conditions, interest rates, and specific industry changes. Such price fluctuations subject certain strategies to potential losses. During temporary or extended bear markets, the value of common stocks will decline, which could also result in losses for each strategy.

Portfolio Turnover Risk. High rates of portfolio turnover could lower performance of an investment strategy due to increased costs and may result in the realization of capital gains. If an investment strategy realizes capital gains when it sells its portfolio investments, it will increase taxable distributions to you. High rates of portfolio turnover in a given year would likely result in short-term capital gains and under current tax law you would be taxed on short-term capital gains at ordinary income tax rates, if held in a taxable account.

Non-Diversified Strategy Risk. Some investment strategies may be non-diversified (e.g., investing a greater percentage of portfolio assets in a particular issuer and owning fewer securities than a diversified strategy). Accordingly, each such strategy is subject to the risk that a large loss in an individual issuer will cause a greater loss than it would if the strategy held a larger number of securities or smaller positions sizes.

Model Risk. Financial and economic data series are subject to regime shifts, meaning past information may lack value under future market conditions. Models are based upon assumptions that may prove invalid or incorrect under many market environments. We may use certain model outputs to help identify market opportunities and/or to make certain asset allocation decisions. There is no guarantee any model will work under all market conditions. For this reason, we include model related results as part of our investment decision process but we often weigh professional judgment more heavily in making trades or asset allocations.

ETF Risks, including Net Asset Valuations and Tracking Error. An ETF's performance may not exactly match the performance of the index or market benchmark that the ETF is designed to track because 1) the ETF will incur expenses and transaction costs not incurred by any applicable index or market benchmark; 2) certain securities comprising the index or market benchmark tracked by the ETF may, from time to time, temporarily be unavailable; and 3) supply and demand in the market for either the ETF and/or for the securities held by the ETF may cause the ETF shares to trade at a premium or discount to the actual net asset value of the securities owned by the ETF. Certain ETF strategies may from time to time include the purchase of fixed income, commodities, foreign securities, American Depository Receipts, or other securities for which expenses and commission rates could be higher than normally charged for exchange-traded equity securities, and for which market quotations or valuation may be limited or inaccurate.

Clients should be aware that to the extent they invest in ETF securities they will pay two levels of advisory compensation – advisory fees charged by Adviser plus any advisory fees charged by the issuer of the ETF. This scenario may cause a higher advisory cost (and potentially lower investment returns) than if a Client purchased the ETF directly. An ETF typically includes embedded expenses

that may reduce the ETF's net asset value, and therefore directly affect the ETF's performance and indirectly affect a Client's portfolio performance or an index benchmark comparison. Expenses of the ETF may include investment advisor management fees, custodian fees, brokerage commissions, and legal and accounting fees. ETF expenses may change from time to time at the sole discretion of the ETF issuer. ETF tracking error and expenses may vary.

Inflation, Currency, and Interest Rate Risks. Security prices and portfolio returns will likely vary in response to changes in inflation and interest rates. Inflation causes the value of future dollars to be worth less and may reduce the purchasing power of an investor's future interest payments and principal. Inflation also generally leads to higher interest rates, which in turn may cause the value of many types of fixed income investments to decline. In addition, the relative value of the U.S. dollar-denominated assets primarily managed by Adviser may be affected by the risk that currency devaluations affect Client purchasing power.

Liquidity Risk. Liquidity is the ability to readily convert an investment into cash to prevent a loss, realize an anticipated profit, or otherwise transfer funds out of the particular investment. Generally, investments are more liquid if the investment has an established market of purchasers and sellers, such as a stock or bond listed on a national securities exchange. Conversely, investments that do not have an established market of purchasers and sellers may be considered illiquid. Your investment in illiquid investments may be for an indefinite time, because of the lack of purchasers willing to convert your investment to cash or other assets.

Legislative and Tax Risk. Performance may directly or indirectly be affected by government legislation or regulation, which may include, but is not limited to: changes in investment advisor or securities trading regulation; change in the U.S. government's guarantee of ultimate payment of principal and interest on certain government securities; and changes in the tax code that could affect interest income, income characterization and/or tax reporting obligations, particularly for options, swaps, master limited partnerships, Real Estate Investment Trust, Exchange Traded Products/Funds/Securities. We do not engage in tax planning, and in certain circumstances a Client may incur taxable income on their investments without a cash distribution to pay the tax due. Clients and their personal tax advisors are responsible for how the transactions in their account are reported to the IRS or any other taxing authority.

Foreign Investing and Emerging Markets Risk. Foreign investing involves risks not typically associated with U.S. investments, and the risks may be exacerbated further in emerging market countries. These risks may include, among others, adverse fluctuations in foreign currency values, as well as adverse political, social, and economic developments affecting one or more foreign countries.

In addition, foreign investing may involve less publicly available information and more volatile or less liquid securities markets, particularly in markets that trade a small number of securities, have unstable governments, or involve limited industry. Investments in foreign countries could be affected by factors not present in the U.S., such as restrictions on receiving the investment proceeds from a foreign country, foreign tax laws or tax withholding requirements, unique trade clearance or settlement procedures, and potential difficulties in enforcing contractual obligations or other legal rules that jeopardize shareholder protection. Foreign accounting may be less transparent than U.S. accounting practices and foreign regulation may be inadequate or irregular.

Information Security Risk. We may be susceptible to risks to the confidentiality and security of its operations and proprietary and customer information. Information risks, including theft or corruption of electronically stored data, denial of service attacks on our website or websites of our third-party service providers, and the unauthorized release of confidential information are a few of the more common risks faced by us and other investment advisers. Data security breaches of our electronic data infrastructure could have the effect of disrupting our operations and compromising our customers' confidential and personally identifiable information. Such breaches could result in an inability of us to conduct business, potential losses, including identity theft and theft of investment funds from customers, and other adverse consequences to customers. We have taken and will continue to take steps to detect and limit the risks associated with these threats.

Tax Risks. Tax laws and regulations applicable to an account with Adviser may be subject to change and unanticipated tax liabilities may be incurred by an investor as a result of such changes. In addition, customers may experience adverse tax consequences from the early assignment of options purchased for a customer's account. Customers should consult their own tax advisers and counsel to determine the potential tax-related consequences of investing.

Advisory Risk. There is no guarantee that our judgment or investment decisions on behalf of particular any account will necessarily produce the intended results. Our judgment may prove to be incorrect, and an account might not achieve her investment objectives. In addition, it is possible that we may experience computer equipment failure, loss of internet access, viruses, or other events that may impair access to accounts' custodians' software. The Firm and its representatives are not responsible to any account for losses unless caused by the Firm breaching our fiduciary duty.

Dependence on Key Employees. An accounts success depends, in part, upon the ability of our key professionals to achieve the targeted investment goals. The loss of any of these key personnel could adversely impact the ability to achieve such investment goals and objectives of the account.

C. Recommending primarily a particular type of security

PPF does not primarily recommend a particular type of security.

Item 9 Disciplinary Information

Registered investment advisers are required to disclose any legal or disciplinary events that are material to a client's or prospective client's evaluation of the advisory business or integrity of the Firm's management.

Parzych Financial Planning has no disciplinary disclosures. Nicholas Parzych, the owner and operator of Parzych Financial Planning, has no disciplinary disclosures.

Item 10 Other Financial Industry Activities and Affiliations

A. Registration as a Broker/Dealer or Broker/Dealer Representative

PFP is not registered and does not have an application pending to register, as a broker dealer and its management persons are not registered as broker/dealer representative.

B. Registration as a Futures Commission merchant, Commodity Pool Operator

PFP and its management persons are not registered and do not have application pending to register, as a futures commission merchant, commodity pool operator/advisor.

C. Relationships Material to this Advisory Business and Possible Conflicts of Interest

Investment adviser representatives of the Firm are licensed insurance agents and may from time to time offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser.

When an insurance policy is purchased by the client, the investment advisor representative is paid a commission for servicing as the agent on record. The Firm always acts in the best interest of the client, including the sale of commissionable products to advisory clients.

The owner of Parzych Financial Planning LLC is also the owner of Parzych Tax Services, LLC. We recommend and make these services available to clients of Parzych Financial Planning who may engage these services at the client's discretion. When clients engage Parzych Tax Services, affiliates of Parzych Financial Planning are compensated, which in turn benefits Parzych Financial Planning. Clients of Parzych Financial Planning are not required to utilize services through this other entity. This relationship creates a conflict of interest because the Firm and its owner have a financial incentive to recommend Parzych Tax Services to advisory clients, even if alternative tax service providers may be equally or more suitable for the client's needs. To address this conflict, the Firm discloses this relationship and the associated financial benefit to all clients prior to any referral or recommendation of Parzych Tax Services. Clients are under no obligation to engage Parzych Tax Services, and the decision to do so rests solely with the client. The Firm's advisory fees are not affected by whether a client chooses to utilize Parzych Tax Services.

D. Selection of Other Advisors

The Firm may select Third Party Managers based on each client's individual situation. Prior to introducing any client to another investment advisor, the Firm will be responsible for determining that the firm is properly licensed and registered. The Firm's practice in selecting Third Party Managers is to evaluate each manager based on factors including, but not limited to, investment philosophy, performance history, fee structure, and suitability for the client's specific financial situation and objectives.

This practice creates a potential conflict of interest where the Firm may have financial or other incentive to recommend a particular Third Party Manager. Specifically, if the Firm receives any direct or indirect compensation - including but not limited to referral fees, revenue sharing arrangements, or other economic benefits - from a Third Party Manager, such compensation could influence the Firm's selection of that manager, which may not always align with the client's best interests.

To address these conflicts, the Firm will fully disclose to clients, prior to or at the time of any referral, the nature of any compensation or material business relationship the Firm has with a recommended Third Party Manager. Such disclosure will be made in writing, and clients will be given the opportunity to ask questions and consider alternatives before engaging any Third Party Manager. The Firm's fiduciary duty to act in the client's best interest governs all Third Party Manager recommendations, and clients are not obligated to engage any recommended manager.

Item 11 Code of Ethics, Conflicts of Interest, and Personal Trading

A. Fiduciary Status

According to Maine law, an investment advisor is considered a fiduciary. As a fiduciary, it is an investment advisor's responsibility to provide fair and full disclosure of all material facts. In addition, an investment advisor has a duty of utmost good faith to act solely in the best interest of each of its clients. Parzych Financial Planning and its representatives have a fiduciary duty to all clients. Parzych Financial Planning and its representatives' fiduciary duty to clients is considered the core underlying principle for Parzych Financial Planning's Code of Ethics and represents the expected basis for all representatives' dealings with clients. Parzych Financial Planning has the responsibility to ensure that the interests of clients are placed ahead of it or its representatives' own investment interest. All representatives will conduct business in an honest, ethical, and fair manner. All representatives will comply with all federal and state securities laws at all times. Full disclosure of all material facts and potential conflicts of interest will be provided to clients prior to services being conducted. All representatives have a responsibility to avoid circumstances that might negatively affect or appear to affect the representatives' duty of complete loyalty to their clients.

B. Investment Recommendations Involving a Material Financial Interest and Conflict of Interest

The Firm does not recommend that clients buy or sell any security in which a related person to the Firm or the Firm has a material financial interest. If any material financial interests arise, clients will be notified by the Firm.

C. Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

PFP and/or its investment advisory representatives may from time-to-time purchase or sell products or investments that they may recommend to clients. PFP has adopted a Code of Ethics that sets forth the basic policies of ethical conduct for all managers, officers, and employees of the Firm.

In addition, the Code of Ethics governs personal trading by each employee of PFP deemed to be an Access Person and is intended to ensure that securities transactions effected by Access Persons of the Firm are conducted in a manner that avoids any actual or potential conflict of interest between such persons and clients of the adviser or its affiliates. PFP collects and maintains records of securities holdings and securities transactions effected by Access Persons. These records are reviewed to identify and resolve potential conflicts of interest. PFP's Code of Ethics is available upon request.

D. Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest

The Firm's employees may buy or sell securities at the same time they buy or sell securities for clients. In order to mitigate conflicts of interest such as front running, employees are required to disclose all reportable securities transactions as well as provide the Firm with copies of their brokerage statements. Front running is the illegal practice of purchasing a security based on advanced non-public information regarding an expected large transaction that will affect the price of a security.

Client transactions always take priority to avoid front running and other manipulative practices. If a conflict is identified, it will be investigated and actions pursuant to our WSPs will be followed.

Item 12 Brokerage Practices

A. Selection and Recommendation

PFP has a duty to select brokers, dealers and other trading venues that provide best execution for clients. The duty of best execution requires an investment adviser to seek to execute securities transactions for clients in such a manner that the client's total cost or proceeds in each transaction is the most favorable under the circumstances, taking into account all relevant factors. The lowest possible commission, while very important, is not the only consideration.

It is the policy of the Firm to seek best execution in all portfolio trading activities for all investment disciplines and products, regardless of whether commissions are charged. This applies to trading in any instrument, security, or contract including equities, bonds, and forward or derivative contracts.

The standards and procedures governing best execution are set forth in several written policies. Generally, to achieve best execution, PFP considers the following factors, without limitation, in selecting brokers and intermediaries:

- Execution capability;
- Order size and market depth;
- Availability of competing markets and liquidity;
- Trading characteristics of the security;
- Availability of accurate information comparing markets;
- Quantity and quality of research received from the broker dealer;
- Financial responsibility of the broker-dealer;
- Confidentiality;
- Reputation and integrity;
- Responsiveness;
- Recordkeeping;
- Ability and willingness to commit capital;
- Available technology; and
- Ability to address current market conditions.

PFM evaluates the execution, performance, and risk profile of the broker-dealers it uses at least annually.

We typically recommend Charles Schwab & Co., Inc. (“Schwab”), a registered broker-dealer and member SIPC, as the qualified custodian.

The Firm is independently owned and operated and is not affiliated with Schwab. Schwab will hold your assets in a brokerage account and buy and sell securities when we instruct them to. While we recommend that you use Schwab as a custodian, you will decide whether to do so and will open your account with Schwab by entering into an account agreement directly with them. We do not open the account for you, although we may assist you in doing so.

Products and services available to the Firm from Schwab

Schwab Advisor Services™ is Schwab's business serving independent investment advisory firms like us. Schwab provides the Firm and our clients with access to institutional brokerage – trading, custody, reporting and related services – many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those services help us manage or administer our clients’ accounts while others help us manage and grow our business. Schwab’s support services described below are generally available on an unsolicited basis (i.e., we do not have to request them) and at no charge to us. Here is a more detailed description of Schwab’s support services:

Services that Benefit Clients Directly

Schwab’s institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of client assets. The investment products available through Schwab include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients. Schwab’s services described in this paragraph generally benefit each client.

Services that May Not Directly Benefit Clients

Schwab also makes available to us other products and services that benefit us but may not directly benefit a specific client. These products and services assist us in managing and administering our clients’ accounts. They include investment research, both Schwab’s own and that of third parties. We use this research to service all or a substantial number of our clients’ accounts. In addition to investment research, Schwab also makes available software and other technology that:

- Provides access to client account data (such as trade confirmations and account statements);
- Facilitates trade execution and allocate aggregated trade orders for multiple client accounts;
- Provides pricing and other market data;
- Facilitates payment of our fees from our clients’ accounts; and
- Assists with back-office functions, recordkeeping and client reporting.

Services that Generally Benefit Only Us

Schwab also offers other services intended to help us manage and further develop our business enterprise. These services include (among others) the following:

- Educational conferences and events

- Technology, compliance, legal, and business consulting
- Publications and conferences on practice management and business succession
- Access to employee benefits providers, human capital consultants and insurance providers

Schwab will provide some of these services itself or will arrange for third-party vendors to provide the services to us. Schwab may also discount or waive its fees for some of these services or pay all or a part of a third-party's fees. Schwab may also provide us with other benefits, such as occasional business entertainment of our personnel.

Our Interest in Schwab's Services

The availability of the services described above from Schwab benefits us because we do not have to produce or purchase them. They are not contingent upon the Firm committing any specific amount of business to Schwab in trading commissions or assets in custody. The fact that we receive these benefits from Schwab is an incentive for us to recommend the use of Schwab rather than making such a decision based exclusively on your interest in receiving the best value in custody services and the most favorable execution of your transactions. This is a conflict of interest. We believe, however, that taken in the aggregate our recommendation of Schwab as a custodian and broker is in the best interest of our clients. Our selection is primarily supported by the scope, quality and price of Schwab's services, and not Schwab's services that benefit only us.

B. Research and Other Soft Dollar Benefits

Soft dollar practices are arrangements whereby an investment adviser directs transactions to a broker-dealer in exchange for certain products and services that are allowable under SEC and Maine rules. Client commissions may be used to pay for brokerage and research services and products as long as they are eligible under Section 28(e) of the Exchange Act of 1934. Section 28(e) sets forth a "safe harbor," which provides that an investment adviser that has discretion over a client account is not in breach of its fiduciary duty when paying more than the lowest commission rate available if the adviser determines in good faith that the rate paid is commensurate with the value of brokerage and research services provided by the broker-dealer.

Parzych Financial Planning does not currently have any soft dollar benefit arrangements.

C. Brokerage for Client Referrals

PFM does not receive client referrals from third parties for recommending the use of specific broker-dealer brokerage services.

D. Directed Brokerage

As stated above, PFM typically recommends Schwab as the qualified custodian. PFM may not be able to obtain best execution outside of our recommended Custodian.

Some advisers permit clients to direct brokerage, where the Firm will place trades within the established account(s) at the Custodian designated by the Client. In those instances, the adviser may not be obligated to seek the lowest available transaction costs, as those costs are determined by the

Custodian the client selects, which may cost clients more money. As such, PFP does not allow client directed brokerage.

E. Order Aggregation

PFP may, at times, aggregate sale and purchase orders of securities (“block trading”) for advisory accounts with similar orders in order to obtain the best pricing averages and minimize trading costs. This practice is reasonably likely to result in administrative convenience or an overall economic benefit to the client. Clients also benefit relatively from better purchase or sale execution prices, or beneficial timing of transactions or a combination of these and other factors. Aggregate orders will be allocated to client accounts in a systematic non-preferential manner. PFP may aggregate or “bunch” transactions for a client’s account with those of other clients in an effort to obtain the best execution under the circumstances.

F. Trade Error Policy

PFP maintains a record of any trading errors that occur in connection with investment activities of its clients. Both gains and losses that result from a trading error made by PFP will be borne or realized by PFP.

Item 13 Review of Accounts

A. Periodic Reviews

The Firm regularly reviews and evaluates client accounts for compliance with each client’s investment objectives, policies and restrictions. The Firm analyzes rates of return and allocation of assets to determine model strategy effectiveness. Such reviews are conducted by the Chief Compliance Officer of PFP and shall occur at least once per calendar year.

B. Intermittent Review Factors

Intermittent reviews may be triggered by substantial market fluctuation, economic or political events, or changes in the client’s financial status (such as retirement, termination of employment, relocation, inheritance, etc.). Clients are advised to notify PFP promptly if there are any material changes in their financial situation, investment objectives, or in the event they wish to place restrictions on their account.

C. Reports

Clients will receive, at least quarterly, statements containing account information such as account value, transactions, and other relevant information. Confirmations and statements are prepared and delivered by the custodian.

In addition, clients will have access to Advyzon, the Firm's portfolio reporting platform, through which clients may view written performance reports, portfolio holdings, transaction history, and other relevant account information on an ongoing basis. The Firm may also provide clients with written

quarterly performance reports through Advyzon summarizing portfolio performance and other relevant account information. These reports are supplemental to and should be reconciled against the official statements provided by the custodian. Clients who do not receive a custodian statement at least quarterly should contact the Firm immediately.

D. Financial Plans

All financial planning accounts are reviewed upon financial plan creation and plan delivery by Nicholas Parzych. There are multiple levels of review for each financial plan. Each financial planning client will receive the financial plan upon completion.

Item 14 Client Referrals and Other Compensation

Client Referrals

PFP will not receive any economic benefit from another person or entity for soliciting or referring clients.

Other Compensation

PFP will not pay another person or entity for referring or soliciting clients for PFP.

Item 15 Custody

A. Custodian of Assets

Custody means holding, directly or indirectly, client funds or securities or having any authority to obtain possession of them.

PFP does not have direct custody of any client funds and/or securities. PFP will not maintain physical possession of client funds and securities. Instead, clients' funds and securities are held by a qualified custodian.

While PFP does not have physical custody of client funds or securities, PFP will be deemed to have limited custody of Client funds solely as a result of its authority to deduct advisory fees directly from Client's account. PFP will comply with applicable custody requirements and safeguards in connection with such authority. Specifically, PFP will:

3. obtain written authorization from the Client to deduct advisory fees from the account; and
4. Each time a fee is directly deducted from a Client account, PFP will concurrently:
 - a. Send the qualified custodian notice of the amount of the fee to be deducted; and
 - b. Send the Client an invoice itemizing the fee, including the formula used to calculate the fee, the amount of assets under management that the fee is based on, and the period covered by the fee and

At least quarterly, the qualified custodian sends to the Client an account statement identifying the amount of funds and each security in the account at the end of the period and setting forth all transactions in the account during that period. PFP may, but is not required to, provide additional performance reporting in addition to custodian statements.

Standing Letters of Authorization

The Firm may have custody due to clients giving the Firm limited power of attorney in a standing letter of authorization (“SLOA”) to disburse funds to one or more third parties as specifically designated by the client. In such circumstances, the Firm will implement the steps in the SEC’s no-action letter on February 21, 2017, which includes (in summary):

- i. client will provide instruction for the SLOA to the custodian;
- ii. client will authorize the Firm to direct transfers to the specific third party;
- iii. the custodian will perform appropriate verification of the instruction and provide a transfer of funds notice to the client promptly after each transfer;
- iv. the client will have the ability to terminate or change the instruction;
- v. the Firm will have no authority or ability to designate or change the identity or any information about the third party;
- vi. the Firm will keep records showing that the third party is not a related party of the Firm or located at the same address as the Firm; and
- vii. the custodian will send the client an initial and annual notice confirming the SLOA instructions

The current custodians PFP currently utilizes are Fidelity Investments and Charles Schwab.

Item 16 Investment Discretion

PFP may exercise full discretionary authority to supervise and direct the investments of a client’s account. This authority will be granted by clients upon completion of PFP’s FSA. This authority allows PFP and its affiliates to implement investment decisions without prior consultation with the client. Such investment decisions are made in the client’s best interest and in accordance with the client’s investment objectives. Other than agreed upon management fees due to PFP, this discretionary authority does not grant the Firm the authority to have custody of any assets in the client’s account or to direct the delivery of any securities or the payment of any funds held in the account to PFP. The discretionary authority granted by the client to the Firm does not allow PFP to direct the disposition of such securities or funds to anyone except the account holder.

Item 17 Voting Client Securities

The Firm does not perform proxy voting services on the client’s behalf. Clients are encouraged to read through the information provided with the proxy voting documents and to make a determination based on the information provided. Upon the client’s request, Firm representatives may provide limited

clarifications of the issues presented in the proxy voting materials based on his or her understanding of issues presented in the proxy voting materials. However, clients have the ultimate responsibility for making all proxy voting decisions.

Item 18 Financial Information

A. Balance Sheet Requirement

PFP is not the qualified custodian for client funds or securities and does not require prepayment of fees of more than \$500 per client, six (6) months or more in advance.

B. Financial Condition

PFP does not have any financial impairment that would preclude the Firm from meeting contractual commitments to clients.

C. Bankruptcy Petition

PFP has not been the subject of a bankruptcy petition at any time during the last 10 years.

Item 19 Requirements for State-Registered Advisors

Nicholas Parzych, Founder, Chief Compliance Officer & Investment Adviser Representative

Educational Background:

Bachelor of Arts: Communication - Keene State College 2003

Business Background:

12/2025 – Present Parzych Financial Planning, LLC, Owner, Chief Compliance Officer,
Investment Advisor Representative,

12/2025 - Present Parzych Tax Strategies, LLC, Owner,

07/2010 – 11/2025 Fidelity Investments, VP Financial Consultant

Nicholas Parzych is the sole Principal Executive Officer of Parzych Financial Planning. He is also the Chief Compliance Officer. His individual CRD number is 5064067.

For additional information about Nicholas Parzych, please see Form ADV Part 2B.

Parzych Financial Planning

40 Woodman Avenue
Saco, Maine 04072

207-352-0231

March 27, 2026

Brochure Supplement (Form ADV Part 2B)

Nicholas J Parzych, CFP®

Item 1: Cover Page

This brochure supplement provides information about Nicholas Parzych that supplements the Parzych Financial Planning brochure. His individual CRD number is 5064067. Please contact Nicholas Parzych if the Firm brochure was not provided. Additional information about Nicholas Parzych is available on the SEC's website at www.adviserinfo.sec.gov.

This Brochure Supplement is new as of March 27, 2026.

Item 2 Education Background and Business Experience

Nicholas Parzych, CFP®

Year of Birth: 1981

Educational Background:

Bachelor of Arts: Communication - Keene State College 2003

Business Background:

12/2025 – Present Parzych Financial Planning, LLC, Owner, Chief Compliance Officer,
Investment Advisor Representative,

12/2025 - Present Parzych Tax Strategies, LLC, Owner,

07/2010 – 11/2025 Fidelity Investments, VP Financial Consultant

The Certified Financial Planner™ (“CFP®”) designation requires the holder to meet education, examination, experience and ethics requirements, and pay an ongoing certification fee. A bachelor's degree (or higher), or its equivalent in any discipline, from an accredited college or university is required. Students are required to complete course training in nine core financial topic areas, sit for a 10-hour CFP Board Certification Examination, acquire three years full-time or equivalent (2,000 hours per year) part-time work experience in the financial planning field and undergo an extensive background check—including an ethics, character and criminal check. To maintain the CFP certification, CFP® professionals must complete 30 hours of continuing education (CE) accepted by CFP Board (including completion of 2 hours of CFP Board approved Ethics CE). More information regarding the CFP® designation may be found at <http://www.cfp.net>.

Item 3 Disciplinary Information

Nicholas Parzych has not been the subject of any legal or disciplinary actions by courts, regulatory agencies, self-regulatory organizations, or professional societies.

Item 4 Other Business Activities

Nicholas Parzych is also a licensed insurance agent. Nicholas Parzych spends less than 10% of his time on this outside activity. In this capacity, Nicholas Parzych may receive commissions for the sale of insurance products. These activities are outside the scope of services offered by Parzych Financial Planning, and any such compensation is separate from and in addition to fees charged for advisory services. This outside business activity creates a potential conflict of interest, as Nicholas Parzych has a financial incentive to recommend certain insurance products that result in additional compensation. To mitigate this conflict, Nicholas Parzych adheres to his fiduciary standard of care and loyalty when providing investment advice and will only recommend products or services that are in the best interest of the client. All recommendations involving insurance products are made based on the client's

specific financial needs, objectives, and suitability. Clients are under no obligation to purchase insurance products through Nicholas Parzych.

Nicholas Parzych also owns Parzych Tax Services, LLC, and may offer these tax planning services to his clients. Nicholas Parzych spends less than 10% of his time on this outside activity. Clients should be aware that these services charge separate fees from advisory services. This is a conflict of interest because it creates a financial incentive to recommend these additional services to advisory clients. This conflict is mitigated by Parzych Financial Planning, LLC's fiduciary duty to always act in the best interest of the client, and that clients are in no way obligated to utilize these services from Parzych Tax Services.

Item 5 Additional Compensation

Nicholas Parzych receives commissions on the insurance products he sells. He also charges fees through his tax preparation and tax planning business. He does not receive any performance-based fees. He does not receive any additional compensation for performing advisory services other than what is disclosed in Item 5 of Part 2A.

Item 6 Supervision

Nicholas Parzych is the Principal and Chief Compliance Officer of the Firm. Nicholas Parzych is not supervised by someone else because he is the Chief Compliance Officer at the Firm. As the Chief Compliance Officer, Nicholas Parzych is responsible for ensuring that he adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and Compliance Manual. The phone number for Nicholas Parzych is 207-352-0231.

Item 7 Requirements for State-Registered Advisers

Nicholas Parzych has not been involved with any arbitration or administrative proceeding events. Nicholas Parzych has not been the subject of a bankruptcy petition.