Item 1: Cover Page

The Table Financial Planning LLC

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Fountain Hills, AZ 85268

https://thetablefinancialplanning.com/

Form ADV Part 2A – Firm Brochure

(618) 363-4050

Dated October 28, 2026

This Brochure provides information about the qualifications and business practices of The Table Financial Planning LLC, "TTFP". If you have any questions about the contents of this Brochure, please contact us at (618) 363-4050. 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.

The Table Financial Planning LLC is registered as an Investment Adviser with the States of Arizona, Texas, California, Virginia, Iowa, Florida, Utah, Colorado and Georgia. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about TTFP is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the firm's identification number 291812.

Item 2: Material Changes

The following changes have been made to this version of the Disclosure Brochure:

Item 4:

- Updated AUM numbers

Item 5:

- Explained total fees for ongoing advisory services for Retirement Plan Consulting Services

Item 10:

- Further clarified compensation from a non-client third party

Item 15

- Removed notes that TTFP maintains custody via SLOA with our custodians Schwab and Vanguard

Item 19:

- Added Sherry Irwin as an Officer of TTFP

Item 3: Table of Contents

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Item 4: Advisory Business

Description of Advisory Firm

The Table Financial Planning LLC is registered as an Investment Adviser with the States of Arizona, Texas, California, Virginia, Iowa, Florida, Utah, Colorado and Georgia. We were founded and organized in November 2017 in the State of Kansas. In 2018 upon moving to Arizona, The Table Financial Planning was additionally registered in the State of Arizona and later, in June of 2020, organized in the State of Arizona. Andrea Clark is the principal owner of TTFP.

Types of Advisory Services

Financial Planning

We provide financial planning services on topics such as retirement planning, risk management, college savings, cash flow, debt management, work benefits, and estate and incapacity planning. Financial planning is a comprehensive evaluation of a client's current and future financial state by using currently known variables to predict future cash flows, asset values, and withdrawal plans. The key defining aspect of financial planning is that through the financial planning process, all questions, information and analysis will be considered as they affect and are affected by the entire financial and life situation of the client. Clients purchasing this service will receive a written or electronic report, providing the client with a detailed financial plan designed to achieve his or her stated financial goals and objectives.

The advisor will provide a written disclosure of any conflict of interest that may exist between the advisor and the client. The client is under no obligation to act upon the investment advisor's recommendations. The client may elect to act upon the recommendations, but the client is under no obligation to affect the transaction through the investment advisor.

In general, the financial plan will address any or all of the following areas of concern. The client and advisor will work together to select the specific areas to cover. These areas may include, but are not limited to, the following:

- **Business Planning:** We provide consulting services for clients who currently operate their own business, are considering starting a business, or are planning for an exit from their current business. Under this type of engagement, we work with you to assess your current situation, identify your objectives, and develop a plan aimed at achieving your goals. We also offer 401(k) plans for small businesses, providing participant education, basic financial planning service, and investment advice to participants. We do not have discretion or custody of participant accounts and use third parties to administer the plans.
- **Cash Flow and Debt Management**: We will conduct a review of your income and expenses to determine your current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.
- **College Savings**: Includes projecting the amount that will be needed to achieve college or other post-secondary education funding goals, along with advice on ways for you to save the desired amount. Recommendations as to savings strategies are included, and, if needed, we will review your financial

picture as it relates to eligibility for financial aid or the best way to contribute to grandchildren (if appropriate).

- **Employee Benefits Optimization**: We will provide review and analysis as to whether you, as an employee, are taking the maximum advantage possible of your employee benefits. If you are a business owner, we will consider and/or recommend the various benefit programs that can be structured to meet both business and personal retirement goals.
- **Estate Planning**: This usually includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts and other related documents. Our advice also typically includes ways for you to minimize or avoid future estate taxes by implementing appropriate estate planning strategies such as the use of applicable trusts. We always recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys who specialize in estate planning when you wish to hire an attorney for such purposes. From time to time, we will participate in meetings or phone calls between you and your attorney with your approval or request.
- **Financial Goals**: We will help clients identify financial goals and develop a plan to reach them. We will identify what you plan to accomplish, what resources you will need to make it happen, how much time you will need to reach the goal, and how much you should budget for your goal.
- **Insurance**: Review of existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home and automobile.
- **Investment Analysis**: This may involve developing an asset allocation strategy to meet clients' financial goals and risk tolerance, providing information on investment vehicles and strategies, reviewing employee stock options, as well as assisting you in establishing your own investment account at a selected broker/dealer or custodian. The strategies and types of investments we may recommend are further discussed in Item 8 of this brochure.
- **Retirement Planning**: Our retirement planning services typically include projections of your likelihood of achieving your financial goals, typically focusing on financial independence as the primary objective. For situations where projections show less than the desired results, we may make recommendations, including those that may impact the original projections by adjusting certain variables (e.g., working longer, saving more, spending less, taking more risk with investments). If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years.
- **Risk Management:** A risk management review includes an analysis of your exposure to major risks that could have a significant adverse impact on your financial picture, such as premature death, disability, property and casualty losses, or the need for long-term care planning. Advice may be provided on ways to minimize such risks and about weighing the costs of purchasing insurance versus the benefits of doing so and, likewise, the potential cost of not purchasing insurance ("self-insuring").
- **Tax Planning Strategies:** Advice may include ways to minimize current and future income taxes as a part of your overall financial planning picture. For example, we may make recommendations on which type of account(s) or specific investments should be owned based in part on their "tax efficiency," with consideration that there is always a possibility of future changes to federal, state or local tax laws and rates that may impact your situation. We recommend that you consult with a qualified tax professional before

initiating any tax planning strategy, and we may provide you with contact information for accountants or attorneys who specialize in this area if you wish to hire someone for such purposes. We will participate in meetings or phone calls between you and your tax professional with your approval.

Financial Planning Services are offered on an Ongoing or Project-based engagement.

Ongoing Comprehensive Financial Planning

This service involves working one-on-one with a planner over an extended period of time. Clients work with a planner to develop and implement their plan. The planner will monitor the plan, recommend any changes, and ensure the plan is up to date.

Upon desiring a comprehensive plan, a client will be taken through establishing their goals and values around money. They will be required to provide information to help complete the following areas of analysis: net worth, cash flow, insurance, credit scores/reports, employee benefit, retirement planning, insurance, investments, education planning, and estate planning. Once the client's information is reviewed, their plan will be built and analyzed, and then the findings, analysis, and potential changes to their current situation will be reviewed with the client. Clients subscribing to this service will receive a written or electronic report, providing the client with a detailed financial plan designed to achieve his or her stated financial goals and objectives. If a follow up meeting is required, we will meet at the client's convenience. The plan and the client's financial situation and goals will be monitored throughout the year, and follow-up phone calls and emails will be made to the client to confirm that any agreed upon action steps have been carried out. TTFP actively schedules a review of the full plan twice annually to ensure its accuracy and ongoing appropriateness. Any updates needed will be implemented at that time.

Scope, Deliverables, and Typical Timeframes

Our comprehensive financial planning service follows a structured process designed to help clients organize their financial lives, clarify goals, and implement appropriate strategies. While each client's situation is unique, the following outlines our typical workflow and general timeframes:

1. Initial "Get Organized" Meeting (Within 30 Days of Engagement)
After the advisory agreement is executed, we schedule a Get Organized meeting, generally within 30 days. During this meeting, we review the client's current financial situation, confirm planning priorities, and outline the documents needed for analysis. Clients typically upload supporting documents before or shortly after this meeting.

2. Document Review and Plan Development (Next 30 Days)
Following the Get Organized meeting, we review the client's documents and begin developing the financial plan. This phase typically occurs over the next 30 days and includes analysis of cash flow, retirement projections, tax considerations, insurance needs, estate planning issues, and other relevant areas.

3. Financial Plan Delivery and Review Meeting
Once the plan is completed, we schedule a plan presentation Get Going meeting to review our findings and recommendations. Clients receive a copy of the plan and have the opportunity to ask questions and

discuss implementation steps.

4. Investment Planning Statement (IPS) Creation and Review
After the plan review, we prepare an Investment Planning Statement (IPS) that reflects the client's goals, time horizon, and risk tolerance. We then meet with the client to review the IPS and confirm the investment approach before implementation.

5. Ongoing Monitoring and Review
For clients who engage us for ongoing services, we monitor progress and schedule periodic review meetings to update the plan, evaluate changes in circumstances, and adjust strategies as needed.

6. **Annual Services**

- Comprehensive update of the financial plan
- Annual strategy meeting
- Review of the client's tax return and identification of planning opportunities
- Annual investment review and rebalancing recommendations

7. Event-Driven Services (As Needed)

- Planning updates triggered by life changes such as job transitions, home purchases, inheritance, marriage or divorce, military PCS or changes in employer benefits
- Adjustments to projections, cash-flow, insurance, or investment allocation based on new circumstances

Hourly Project Based Financial Planning

We provide project-based financial planning services on a limited scope of one-time engagement. Project-Based Financial Planning is available for Clients looking to address specific questions or issues. The Client may choose from one or more of the above topics to cover or other areas as requested and agreed to by TTFP. For Project-Based Financial Planning, the Client will be ultimately responsible for the implementation of the financial plan.

Investment Management Services

We are in the business of managing individually tailored investment portfolios. Our firm provides continuous advice to a client regarding the investment of client funds based on the individual needs of the client. Through personal discussions in which goals and objectives based on a client's particular circumstances are established, we develop a client's personal investment policy or an investment plan with an asset allocation target and create and manage a portfolio based on that policy and allocation targets. We may also review and discuss a client's prior investment history, as well as family composition and background.

Account supervision is guided by the stated objectives of the client (e.g., maximum capital appreciation, growth, income, or growth and income), as well as tax considerations. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors. Investment management services are not a standalone service at TTFP.

When we provide investment management services, clients grant us limited authority to buy and sell securities on a discretionary basis. More information on our trading authority is explained in Item 16 of this Brochure. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors.

Retirement Plan Consulting Services
If a client is a small business owner wishing to implement an employer sponsored retirement savings plan or seeks advice on such, TTFP will provide resources to educate the client on plan options and answer ongoing questions pertaining to the maintenance of the plan. Our firm provides retirement plan services to employer plan sponsors on an ongoing basis. Generally, such services consist of assisting employer plan sponsors or plan named fiduciaries in establishing, monitoring, and reviewing their company's participant-directed retirement plan. As the needs of the plan sponsor dictate, areas of advising could include design of investment policy statement, investment review and recommendations, fee analysis, participant education, and vendor searches & analysis.

In providing retirement plan services, our firm does not provide any advisory services with respect to the following types of assets: employer securities, real estate (excluding real estate funds and publicly-traded REITs), participant loans, non-publicly traded securities or assets, other illiquid investments, or brokerage window programs (collectively, "Excluded Assets").

Certain plans and/or clients that we may provide services to are regulated under the Employee Retirement Income Securities Act of 1974 ("ERISA"). We will provide employee benefit plan services to the plan sponsor and/or fiduciaries as described above for the fees set forth in Item 5 of this brochure. The services we provide are advisory in nature. We are not subject to any disqualifications under Section 411 of ERISA. In performing fiduciary services, we are acting as a fiduciary of the plan as defined in Section 3(21)(A)(ii) under ERISA.

Client Tailored Services and Client Imposed Restrictions
We offer the same suite of services to all our clients. However, specific client financial plans and their implementations are dependent upon the client Investment Policy Statement which outlines each client's current situation (income, tax levels, and risk tolerance levels) and is used to construct a client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets. Clients may limit our discretion by requesting certain restrictions on investments in writing or in person. However, approval of such requests is at the firm's sole discretion.

Wrap Fee Programs
We do not participate in wrap fee programs.

Assets Under Management
As of October 28, 2026, TTFP has $85,205,543 in discretionary and $0 in non-discretionary assets under management.

Item 5: Fees and Compensation

Please note, unless a client has received the firm's disclosure brochure at least 48 hours prior to signing the investment advisory contract, the investment advisory contract may be terminated by the client within five (5) business days of signing the contract without incurring any advisory fees. How we are paid depends on the type of advisory service we are performing. Please review the fee and compensation information below. *California*

residents: per CCR Section 260.238(j), lower fees for comparable services may be available from other sources.

Ongoing Comprehensive Financial Planning

Comprehensive Financial Planning is offered as an annual planning engagement, payable in monthly installments. The annual fee is divided into equal monthly payments of $100–$600 ($1,200-$7,200 annually) based on complexity. Each monthly installment corresponds to the ongoing planning, monitoring, and advisory services delivered during that month.

Clients may terminate the engagement at any time with 30 days' notice. Upon termination, fees are prorated to the termination date and any unearned fees are refunded. Clients are not obligated to pay remaining installments after termination.

This installment structure is designed to provide flexibility while aligning fees with services actually delivered, consistent with the Firm's fiduciary duty.

Hourly Project Based Planning

The Hourly Financial Planning fee is a non-negotiable hourly rate of $300.00 per hour. All hourly fees will be payable upon completion of engagement. In the event of early termination by the client, any fees for the hours already worked will be due. The signed client agreement will state the number of hours billed. Any unearned hourly fee will be refunded via the original payment within 15 days. Fees for this service may be paid by electronic debit/ACH payment.

Investment Management Services

Investment management services are not a standalone service at TTFP. If clients elect to have TTFP manage assets, this service is included in the ongoing comprehensive financial planning fee.

Retirement Plan Consulting Services (TTFP advice-only, no 3(38) fiduciary service)

- **Implementation:** TTFP charges an hourly rate of $300/hour for advice as it relates to the implementation of the employer sponsored plan and selection of the plan administrator. This rate is non-negotiable and is paid in arrears as services are provided. Fees may be paid by electronic debit/ACH payment.

- **Ongoing Advisory Service:** once the Retirement Plan is established, our ongoing advisory fee is based on the market value of the assets under management and is calculated as follows:

Account Value	Annual Advisory Fee
All Assets Under Management	Up to 0.50%

Advisory fees are prorated daily and withdrawn from plan assets quarterly, in arrears. No increase in the annual fee shall be effective without agreement from the client by signing a new agreement or amendment to their current advisory agreement.

For ongoing advisory services provided to retirement plans, the 401(k) plan provider calculates and deducts the asset-based advisory fee from plan assets under its agreement with the client. TTFP does not

have authority to deduct fees, does not issue fee-withdrawal instructions, and does not have access to client accounts. The plan provider remits the advisory fee to TTFP on a quarterly basis. The fees paid to TTFP and the fees charged by the plan provider together will not exceed 2%.

Accounts initiated or terminated during a calendar quarter will be charged a pro-rated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 30 calendar days in advance. Since fees are paid in arrears, no rebate will be needed upon termination of the account. Note that our fees are separate from and in addition to the custodial fees.

Fee Billing

Ongoing Comprehensive Financial Planning: fees are paid by electronic debit/ACH payment. We use an independent third-party payment processor in which the Client can securely input their banking information and pay their fee. We do not have access to the Client's banking information at any time. The Client will be provided with their own secure portal in order to make payments.

Hourly Project Based Planning: fees are paid by electronic debit/ACH payment. We use an independent third-party payment processor in which the Client can securely input their banking information and pay their fee. We do not have access to the Client's banking information at any time. The Client will be provided with their own secure portal in order to make payments.

Investment Management Services: fees are included in the Ongoing Comprehensive Financial Planning Services. Investment management services are not a standalone service at TTFP.

Retirement Plan Consulting Services: the 401(k) plan provider calculates and deducts the asset-based advisory fee from plan assets under its agreement with the client. TTFP does not have authority to deduct fees, does not issue fee-withdrawal instructions, and does not have access to client accounts. The plan provider remits the advisory fee to TTFP on a quarterly basis. Please refer to Item 15 of this Brochure regarding our policy on direct fee deduction.

Other Types of Fees and Expenses

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that we consider in selecting or recommending broker-dealers for clients' transactions and determining the reasonableness of their compensation (e.g., commissions).

We do not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.

Advance Fees and Refunds

Ongoing Comprehensive Financial Planning is billed monthly in advance, and clients are responsible for fees earned through the termination date. The Advisory Contract may be terminated with written notice at least 30 calendar days in advance. Upon termination, any unearned portion of fees paid in advance will be prorated and refunded. If termination occurs before the initial financial plan is delivered, fees will be prorated based on the percentage of work completed.

Hourly Project Based Planning services is not an ongoing engagement, thus upon receipt of the final fees, the Advisory Contract will automatically be terminated. Clients may terminate at any time provided written notice. Since fees are paid upon completion of the engagement (not in advance), the Client shall be charged a pro-rata fee based upon the percentage of the originally estimated work done prior to the date of termination.

Investment Management Services, for clients who elect this service, are included and provided at no additional cost as part of our ongoing comprehensive financial planning. The ongoing comprehensive financial planning Advisory Contract may be terminated with 30 days' written notice.

Retirement Plan Consulting Services:

- **Implementation and Onboarding Consulting (Hourly Fee)**
  Implementation and Onboarding Consulting services are billed directly by the Firm on an hourly basis. The consulting agreement may be terminated at any time by either party with written notice. Clients are responsible for payment of hourly fees for work performed through the termination date. No additional fees are owed once onboarding services have concluded.

- **Ongoing Advisory Services (AUM-Based Fee Through 401k plan provider)**
  Ongoing advisory services for the pension plan are provided under a separate agreement between the client and 401k plan provider, the plan's recordkeeper and administrator. 401k plan provider bills the client for the ongoing asset-based advisory fee and remits payment to TTFP on a quarterly basis.

  The client may terminate the agreement at any time according to the 401k plan provider's contract terms. Termination of the 401k plan provider agreement automatically terminates the Firm's ongoing advisory services. Because 401k plan provider bills in arrears based on actual assets under management, clients are responsible only for fees accrued through the termination date, and no refund is required.

  The Firm does not charge any separate or additional fee for ongoing advisory services beyond the AUM fee billed by 401k plan provider.

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

We do not offer performance-based fees.

Item 7: Types of Clients

We provide financial planning and portfolio management services to individuals.

We provide pension plan consulting services to small business owners.

We do not have a minimum account size requirement.

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

Below is a brief description of our methods of analysis and primary investment strategies when we provide securities recommendations in the context of a financial plan.

Methods of Analysis

Modern Portfolio Theory (MPT)
The underlying principles of MPT are:

- Investors are risk averse. The only acceptable risk is that which is adequately compensated by an expected return. Risk and investment return are related and an increase in risk requires an increased expected return.
- Markets are efficient. The same market information is available to all investors at the same time. The market prices every security fairly based upon this equal availability of information.
- The design of the portfolio as a whole is more important than the selection of any particular security. The appropriate allocation of capital among asset classes will have far more influence on long-term portfolio performance than the selection of individual securities.
- Investing for the long-term (preferably longer than ten years) becomes critical to investment success because it allows the long-term characteristics of the asset classes to surface.
- Increasing diversification of the portfolio with lower correlated asset class positions can decrease portfolio risk. Correlation is the statistical term for the extent to which two asset classes move in tandem or opposition to one another.

Mutual Fund and/or ETF Analysis
We look at the experience and track record of the manager of the mutual fund or ETF in an attempt to determine if that manager has demonstrated an ability to invest over a period of time and in different economic conditions. We also look at the underlying assets in a mutual fund or ETF in an attempt to determine if there is significant overlap in the underlying investments held in other funds in the Client's portfolio. In addition, we monitor the funds or ETFs in an attempt to determine if they are continuing to follow their stated investment strategy.
A risk of mutual fund and/or ETF analysis is that, as in all securities investments, past performance does not guarantee future results. A manager who has been successful may not be able to replicate that success in the future. In addition, as we do not control the underlying investments in a fund or ETF, managers of different funds held by the client may purchase the same security, increasing the risk to the client if that security were to fall in value. There is also a risk that a manager may deviate from the stated investment mandate or strategy of the fund or ETF, which could make the fund or ETF less suitable for the Client's portfolio.

Investment Strategies

Our primary investment strategy is Passive Investment Management.

Passive Investment Management
We primarily practice passive investment management. Passive investing involves building portfolios that are comprised of various distinct asset classes. The asset classes are weighted in a manner to achieve a desired relationship between correlation, risk, and return. Funds that passively capture the returns of the desired asset classes are placed in the portfolio. The funds that are used to build passive portfolios are typically index mutual funds or exchange traded funds.

Passive investment management is characterized by low portfolio expenses (i.e. the funds inside the portfolio have low internal costs), minimal trading costs (due to infrequent trading activity), and relative tax efficiency (because the funds inside the portfolio are tax efficient and turnover inside the portfolio is minimal).

In contrast, active management involves a single manager or managers who employ some method, strategy or technique to construct a portfolio that is intended to generate returns that are greater than the broader market or a designated benchmark. Academic research indicates most active managers underperform the market.

Material Risks Involved

All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear. Many of these risks apply equally to stocks, bonds, commodities and any other investment or security. Material risks associated with our investment strategies are listed below.

Market Risk: Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.

Strategy Risk: The Adviser's investment strategies and/or investment techniques may not work as intended.

Small and Medium Cap Company Risk: Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium-cap companies may face a greater risk of business failure, which could increase the volatility of the client's portfolio.

Interest Rate Risk: Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

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

Inflation: Inflation may erode the buying-power of your investment portfolio, even if the dollar value of your investments remains the same.

Risks Associated with Securities

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

Common stocks may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower growth or recessionary economic environment could have an adverse effect on the price of all stocks.

Corporate Bonds are debt securities to borrow money. Generally, issuers pay investors periodic interest and repay the amount borrowed either periodically during the life of the security and/or at maturity. Alternatively, investors can purchase other debt securities, such as zero-coupon bonds, which do not pay current interest, but rather are priced at a discount from their face values and their values accrete over time to face value at maturity. The market prices of debt securities fluctuate depending on such factors as interest rates, credit quality, and maturity. In general, market prices of debt securities decline when interest rates rise and increase when interest rates fall. The longer the time to a bond's maturity, the greater its interest rate risk.

Municipal Bonds are debt obligations generally issued to obtain funds for various public purposes, including the construction of public facilities. Municipal bonds pay a lower rate of return than most other types of bonds. However, because of a municipal bond's tax-favored status, investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor's tax bracket. Investing in municipal bonds carries the same general risks as investing in bonds in general. Those risks include interest rate risk, reinvestment risk, inflation risk, market risk, call or redemption risk, credit risk, liquidity and valuation risk.

Exchange Traded Funds prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected. ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value; (ii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de- listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. The Adviser has no control over the risks taken by the underlying funds in which clients invest.

Investment Companies Risk. When a client invests in open end mutual funds or ETFs, the client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the client will incur higher expenses, many of which may be duplicative. In addition, the client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives).

Cryptocurrency or Crypto ETFs. While we do not recommend cryptocurrency, we will work with clients who choose to own cryptocurrency. We will not incorporate it into our overall strategy; it will be considered a highly volatile outside asset.

Item 9: Disciplinary Information

Criminal or Civil Actions

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

Administrative Enforcement Proceedings

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

Self-Regulatory Organization Enforcement Proceedings

TTFP and its management have not been involved in legal or disciplinary events that are material to a client's or prospective client's evaluation of TTFP or the integrity of its management.

Item 10: Other Financial Industry Activities and Affiliations

No TTFP employee is registered, or has an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

No TTFP employee is registered, or has an application pending to register, as a futures commission merchant, commodity pool operator or a commodity trading advisor.

TTFP does not have any related parties. As a result, we do not have a relationship with any related parties.

TTFP does receive compensation from a non-client third party that provides life insurance benefits to beneficiaries of which TTFP provides Investment Advisory Services to said beneficiaries. This creates a conflict of interest because the Firm is compensated by an entity other than the client. The Firm mitigates this conflict by ensuring that all advice is provided solely in the best interest of the client and is not influenced by the third-party compensation.

TTFP does recommend third party Investment Advisors as part of our Retirement Plan Consulting Services. Although the Firm does not receive any compensation for these recommendations, recommending another investment adviser creates a conflict of interest because the Firm is influencing the client's selection of a service provider. The Firm mitigates this conflict by evaluating providers objectively and recommending options that align with the client's best interest.

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

As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in the best interests of each client. Our clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all our dealings. The firm also adheres to the code of ethics and professional responsibility adopted by the CFP Board of Standards, Inc, and accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.

Code of Ethics Description

This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory clients. A summary of the Code of Ethics' Principles is outlined below.

- Integrity - Associated persons shall offer and provide professional services with integrity.
- Objectivity - Associated persons shall be objective in providing professional services to clients.
- Competence - Associated persons shall provide services to clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- Fairness - Associated persons shall perform professional services in a manner that is fair and reasonable

to clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.

- Confidentiality - Associated persons shall not disclose confidential client information without the specific consent of the client unless in response to proper legal process, or as required by law.
- Professionalism - Associated persons' conduct in all matters shall reflect credit of the profession.
- Diligence - Associated persons shall act diligently in providing professional services.

We periodically review and amend our Code of Ethics to ensure that it remains current, and we require all firm access persons to attest to their understanding of and adherence to the Code of Ethics at least annually. Our firm will provide of copy of its Code of Ethics to any client or prospective client upon request.

Investment Recommendations Involving Material Financial Interest and Conflicts of Interest

Neither our firm, its access persons, or any related person is authorized to recommend to a Client or effect a transaction for a Client, involving any security in which our firm or a related person has a material financial interest, such as in the capacity as an underwriter, adviser to the issuer, principal transaction, among others.

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

Our firm, its access persons, and its related persons may buy or sell securities similar to, or different from, those we recommend to Clients. In an effort to reduce or eliminate certain conflicts of interest, our Code of Ethics may require that we restrict or prohibit access persons' transactions in specific reportable securities. Any exceptions or trading pre-clearance must be approved by TTFP's Chief Compliance Officer in advance of the transaction in an account. TTFP maintains a copy of access persons' personal securities transactions as required.

Trading Securities At/Around the Same Time as Client's Securities

From time to time our firm, its access persons, or its related persons may buy or sell securities for themselves at or around the same time as they buy or sell securities for Clients' account(s), including highly liquid mutual funds and exchange-traded funds (ETFs). This creates a conflict of interest because the Firm or its personnel could benefit from transactions in securities that are also recommended to clients.

The Firm addresses and mitigates this conflict through its Personal Trading Policy, which requires that all personal securities transactions be conducted in a manner that does not disadvantage clients. The Firm's supervised persons do not have the ability to influence market prices for the mutual funds and ETFs traded due to their highly liquid nature and the small size of personal transactions relative to daily trading volume. As a result, personal trading activity does not affect the execution, pricing, or availability of securities for client accounts.

The Firm reviews personal trading activity regularly to ensure compliance with its policies and to confirm that client interests are always placed ahead of the interests of the Firm or its supervised persons. It is our policy to recommend and trade in index and mutual funds on behalf of our clients.

Item 12: Brokerage Practices

The Table Financial Planning LLC does not have any affiliation with Broker-Dealers. TTFP does not maintain custody of the assets on which we advise. TTFP is independently owned and operated and is not affiliated with any qualified custodians we recommend. Clients who desire TTFP to assist in direct management of assets are given the following recommendations for Qualified Custodians: The Vanguard Group, Inc. dba Vanguard Group Inc ("Vanguard"), a registered broker-dealer, member SIPC, or Charles Schwab & Co., Inc. (Schwab), a registered broker-dealer, member SIPC. Clients are not required to use these custodians. These custodians do not charge the client a fee to grant discretion, nor does TTFP charge any additional fees in assisting *comprehensive financial planning only* clients in this way. The client will pay neither more nor less for any of their executed transactions with this custodian when granting discretion to TTFP. If fees should apply to any transaction with a qualified custodian, the client will be notified in advance in writing and required to approve such actions.

How we select custodians/brokers

TTFP recommends custodians based on the reputation and services provided by the Firm. We will recommend a custodian/broker that will hold client assets and execute transactions on terms that are, overall, most advantageous when compared with other available providers and their services. TTFP considers a wide range of factors, including we have an obligation to seek the "best execution" of transactions in Client accounts. The determinative factor in the analysis of best execution is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of the custodian's services. The factors we consider when evaluating a custodian for best execution include, without limitation, the custodian's:

- Combination of transaction execution services and asset custody services (generally without a separate fee for custody)
- Capability to execute, clear, and settle trades (buy and sell securities for your account)
- Ability to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payment, etc.)
- The breadth of available investment products (stocks, bonds, mutual funds, exchange-traded funds [ETFs], etc.)
- Quality of services
- Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate the prices
- Reputation, financial strength, security, and stability
- Prior service to us and our clients

Vanguard

The client will open an account with Vanguard by entering into an account agreement directly with them. We do not open the account for the client and will be unable to directly assist in doing so. We will do our best to answer questions related to opening an account with Vanguard.

Once an account has been opened by the client, a limited power of attorney may be enacted if the client wishes for TTFP to have such authority and may be revoked at the client's discretion. If a client does not wish to place assets with Vanguard and execute a limited power of attorney, then we cannot manage your account at Vanguard. Client accounts may be opened directly with Vanguard's retail business. Because Vanguard does not provide an institutional platform for Registered Investment Advisors, even when an advisor-client limited power of attorney is present, TTFP will not have the ability to have advisory fees deducted directly from client accounts. Advisor-client fees and compensation will follow items outlined in TTFP's advisor-client agreement.

TTFP receives no economic or non-economic benefit from Vanguard.

Schwab

Schwab Advisor Services TM is Schwab's business serving independent investment advisory firms like TTFP. They provide TTFP and our clients with access to their institutional brokerage services (trading, custody, reporting, and related services), many of which are not typically available to retail customers. The client can do digital onboarding with Schwab to open an account or have TTFP assist in that process. Schwab also makes available various support services, which help TTFP manage or administer our clients' accounts. The benefits received by TTFP or its personnel do not depend on the number of brokerage transactions directed to Schwab. As part of its fiduciary duties to Clients, TTFP at all times must put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits by Advisor or its related persons in and of itself creates a conflict of interest and may indirectly influence the Advisor's choice of Schwab for custody and brokerage services. This conflict of interest is mitigated as Advisor regularly reviews the factors used to select custodians to ensure our recommendation is appropriate. Following is a more detailed description of Schwab's support services:

Research and Other Soft-Dollar Benefits

We do not have any soft-dollar arrangements with custodians whereby soft-dollar credits, used to purchase products and services, are earned directly in proportion to the amount of commissions paid by a Client. However, as a result of being on their institutional platform, Charles Schwab may provide us with certain services that may benefit us.

Services that benefit you include access to a broad range of investment products, execution of securities transactions, and custody of client assets. The investment products available include some to which TTFP might not otherwise have access or that would require a significantly higher minimum initial investment by our clients. The services described in this paragraph generally benefit the client and the clients' account(s).

Services that may not directly benefit the client. The qualified custodian provides us with a platform to facilitate trade execution, manage and administer our accounts.

Brokerage for Client Referrals

We receive no referrals from a custodian, broker-dealer or third party in exchange for using that custodian, broker-dealer or third party.

Our interest in Qualified Custodial Services

The availability of these services from Qualified Custodians benefits TTFP because the Firm does not have to produce or purchase them. Also, TTFP does not have to pay for Qualified Custodian services. These services are not contingent upon TTFP committing any specific amount of business to the Qualified Custodian in trading commissions or assets in custody. TTFP may have an incentive to recommend that the client maintain client account(s) with the Qualified Custodian, based on TTFP's interest in receiving services that benefit the business rather than based on the client's interest in receiving the best value in custody services and the most favorable execution of client transactions. This is a conflict of interest. TTFP believes that the selection of the Qualified Custodian as custodian and broker is in the best interests of clients. TTFP's selection is primarily supported by the scope, quality, and price of the Qualified Custodian services (see "How we select brokers/custodians") and not the Qualified Custodian services that benefit only TTFP.

If the client requests trade execution, the Firm will direct the transactions, provided the client uses the broker

dealers listed above. The Firm shall periodically and systematically review its policies and procedures regarding recommending broker/dealers to its clients considering its duty to obtain best execution.

The Firm will not arrange to execute transactions at other broker/dealers than those listed above.

Clients Directing Which Broker/Dealer/Custodian to Use

Our firm recommends Clients establish account(s) at Schwab to execute transactions through. We will assist with establishing account(s) at Schwab, however, we will not have the authority to open accounts on the Client's behalf. Not all investment advisers require their Clients to use their recommended custodian. By recommending that Clients use Schwab, we may be unable to achieve most favorable execution of Client transactions, and this practice may cost Clients more money. We base our recommendations on the factors disclosed in Item 12 herein and will only recommend custodians if we believe it's in the best interest of the Client.

If Clients do not wish to utilize our recommended custodian, we permit Clients to direct brokerage. However, due to restraints from not having access to an institutional platform, we are unable to achieve most favorable execution of Client transactions. Clients directing brokerage may cost Clients more money. For example, in a directed brokerage account, the Client may pay higher brokerage commissions, or the Client may receive a higher transaction price at their selected custodian versus our recommended custodian.

Aggregating (Block) Trading for Multiple Client Accounts

We do not combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as “block trading”). Investment products we trade generally have no trading fees. Any trade requiring a fee is explained to the client prior to execution and would be specific to their account. Block trading would not mitigate these fees.

Item 13: Review of Accounts

Periodic Reviews

Ongoing Financial Planning

For clients receiving ongoing financial planning services, TTFP conducts semi-annual reviews of the client’s financial plan. These reviews include obtaining updated information regarding the client’s assets, investment holdings, and other relevant financial data. Reviews are conducted by TTFP’s Chief Executive Officer (CEO). TTFP does not provide separate written reports to ongoing financial planning clients other than the delivery of the financial plan itself.

Hourly Financial Planning

For clients receiving hourly or project-based financial planning services, TTFP does not conduct ongoing reviews once the engagement is complete.

Investment Management

Clients who engage TTFP for investment management services will have their account(s) reviewed quarterly. Reviews consider the client’s investment objectives, risk-tolerance levels, and the client’s Investment Policy Statement (IPS). Reviews are conducted by TTFPs Chief Compliance Officer (CCO).

Retirement Pension Plan Consulting

Retirement plan consulting clients will have their plan reviewed semi-annually with the business owner. The Adviser also conducts ongoing touchpoints with plan participants as they become eligible for the plan. Reviews are conducted by TTFPs Chief Executive Officer (CEO).

Triggers of Reviews

Events that may trigger a special review for Ongoing Financial Planning clients, Investment Management and Pension Plan consulting clients would be unusual performance, addition or deletion of Client-imposed restrictions, excessive draw-down, volatility in performance, or for the buy and sell decisions per Client's needs. Additionally, life changes such as job transitions, home purchases, inheritance, marriage or divorce, military PCS or changes in employer benefits would trigger review of accounts.

Hourly Project-based Financial Planning client accounts are not reviewed once the engagement is complete.

Review Reports

Investment Management and Pension Plan Consulting clients receive trade confirmations from their custodian(s) for each transaction, as well as monthly or quarterly account statements and annual tax reporting documents. These statements reflect all account activity, including dividends, interest, and other transactions.

TTFP does not provide separate written performance or holdings reports to Investment Management or Pension Plan Consulting clients beyond what is provided directly by their custodian.

Item 14: Client Referrals and Other Compensation

Compensation Received by TTFP

TTFP is a fee-only firm and does not receive commissions or other sales-related compensation. In some engagements TTFP provides financial planning services to the surviving family members of military and veterans who have received a government life insurance payout. These services are paid for by a non-client third party. Because the Firm is both recommended by and compensated by an entity other than the client, this arrangement creates a conflict of interest. The Firm mitigates this conflict by ensuring that all advice is provided solely in the best interest of the client and is not influenced by the third-party compensation. Except for this arrangement, TTFP does not receive any other economic benefit, directly or indirectly, from any third party for advice rendered to clients.

Client Referrals from Solicitors

TTFP does not, directly or indirectly, compensate any person who is not advisory personnel for Client referrals.

Item 15: Custody

TTFP does not hold, directly or indirectly, Client funds or securities, or have any authority to obtain possession of them. All Client assets are held at a qualified custodian. For retirement plan clients, the 401(k)-plan provider

deducts advisory fees from plan assets under its own contractual authority. TTFP does not have the ability to withdraw funds, does not instruct the provider to deduct fees, and therefore does not have custody under Rule 206(4)-2

Item 16: Investment Discretion

For those client accounts where TTFP provides investment management services, TTFP maintains discretion over client accounts concerning securities to be bought and sold and the amount of securities to be bought and sold. Investment discretion is explained to clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the client will execute a Limited Power of Authority, granting the firm discretion over the account(s). Clients may limit our discretion by requesting certain restrictions on investments. However, approval of such requests is at the firm's sole discretion.

Item 17: Voting Client Securities

We do not vote Client proxies. Therefore, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. The Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets. If the client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

Item 18: Financial Information

Registered Investment Advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients, and we have not been the subject of a bankruptcy proceeding.

We do not have custody of client funds or securities or require or solicit prepayment of more than $500 in fees per client six months in advance.

Item 19: Requirements for State-Registered Advisers

Andrea Clark (CRD# 6895668)

Educational Background

- 2017 – CFP education, The American College of Financial Services

- 2010 – AFC®, AFCPE
- 1992 – BS Engineering & Public Policy, Washington University in St Louis
- 1989 – BS Mathematics, Morningside College

Business Experience

- 11/2017 – Present, The Table Financial Planning LLC, Owner and CEO
- 09/2012 – 01/2023, Zeiders Enterprises, Personal Financial Counselor
- 05/2010 – 02/2012, MHN Government Services, Personal Financial Counselor
- 12/2009 – 04/2010, H&R Block, tax preparer
- 09/2009 – 12/2009, full-time student, AFCPE, pursuing AFC

Professional Designations, Licensing & Exams

CERTIFIED FINANCIAL PLANNER™ ("CFP®"): 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").[1]

Accredited Financial Counselor®, AFC®: AFC® professionals are certified through the Association for Financial Counseling and Planning Education (AFCPE).[2]

Military Qualified Financial Planner – MQFP®: MQFP® Certification is awarded only to fee-only fiduciary financial professionals with military experience and proven knowledge of military and veteran personal finance.

Other Business Activities

Andrea Clark has no other business activities.

Sherry Irwin (CRD# 7688773)

Educational Background

- 2024-2026 - CFP education, The American College of Financial Services
- 2000 - San Diego State University, Master of Business Administration (MBA)
- 1987 - University of Minnesota, Bachelor of Arts, Economics

Business Experience

- Mar 2022 –Present, The Table Financial Planning LLC, COO and CCO
- 2017 - 2022 – Microsoft Corporation, Principal Engineering Manager
- 2016 - 2017 – McKesson, Director of Product Management
- 2015 - 2016 – InEight, Senior Program Manager
- 2013 - 2015 – Predixion Software, Director of Program Management
- 1999 - 2013 – Microsoft Corporation, Senior Program Manager

Professional Designations, Licensing & Exams

NASAA Series 65 - Uniform Investment Adviser Law Examination, Aug 2022

Other Business Activities

Sherry Irwin has no other business activities.

Performance Based Fees

TTFP is not compensated for performance-based fees. Neither Andrea Clark or any supervised person are compensated by performance-based fees.

Material Disciplinary Disclosures

No management person at The Table Financial Planning LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Material Relationships That Management Persons Have with Issuers of Securities

The Table Financial Planning LLC, nor Andrea Clark, have any relationship or arrangement with issuers of securities.

Additional Compensation

TTFP may receive compensation from non-client third parties for providing advisory services. In certain engagements, a third-party organization pays the Firm directly for advisory services provided to its participants. Although this compensation is paid to the Firm and not directly to the supervised person, it is considered an economic benefit to the supervised person because it supports the Firm's ability to compensate them. Because this compensation is received from an entity other than the client, it is a conflict of interest. The supervised person mitigates this conflict by providing advice solely in the best interest of the client.

Supervision

Andrea Clark, as Owner of TTFP, is responsible for supervision. She may be contacted at the phone number on this brochure supplement. Andrea Clark will abide by and adhere to all applicable industry rules and regulations in addition to the Firm's written supervisory processes and code of ethics.

Requirements for State Registered Advisers

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

Any material conflicts of interest will be disclosed before entering into or renewing an advisory agreement.

Business Continuity Plan

TTFP has a written Business Continuity Plan ("BCP"), last revised January 27, 2026. The BCP attempts to prepare for business disruptions of varying severity and scope. Although it is impossible to anticipate every scenario, the plan strives to enable TTFP to resume doing business even after the occurrence of events that are most likely to affect business operations.

The firm's policy is to respond to a Significant Business Disruption by safeguarding employee lives and firm property, making a financial and operational assessment, quickly recovering, and resuming operations, and protecting all of the firm's books and records. If the company determines an inability to continue business, clients will be notified quickly.

[1] 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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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.

[2] The AFC® certification is accredited through The National Commission for Certifying Agencies (NCCA) and is earned through a combination of education, exam, and experience requirements, as well as a commitment to a code of ethics. The education curriculum includes a holistic counseling framework of life cycle financial decisions and was completed by Andrea Clark through a 2-course university program. Upon completing the educational requirement, candidates must pass a comprehensive 3-hour professional examination and accrue 1,000 hours of experience providing financial planning education and counseling to clients. All AFC® professionals commit to a Code of Ethics, Professional Standards, and Standards of Practice.

The Table Financial Planning LLC

15108 E Sunburst Dr
Fountain Hills, AZ 85268
(618) 363-4050

https://thetablefinancialplanning.com/

Dated October 28, 2026

Form ADV Part 2B – Brochure Supplement

For

Andrea Clark - Individual CRD# 6895668

Owner

This brochure supplement provides information about Andrea Clark that supplements The Table Financial Planning LLC ("TTFP") brochure. A copy of that brochure precedes this supplement. Please contact Andrea Clark if the TTFP brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Andrea Clark is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the identification number 6895668.

Item 2: Educational Background and Business Experience

Andrea Clark (b. 1969)

Educational Background

- 2017 – CFP education, The American College of Financial Services
- 2010 – AFC®, AFCPE
- 1992 – BS Engineering & Public Policy, Washington University in St Louis
- 1989 – BS Mathematics, Morningside College

Business Experience

- 11/2017 – Present, The Table Financial Planning LLC, Owner and CEO
- 09/2012 – 01/2023, Zeiders Enterprises, Personal Financial Counselor
- 05/2010 – 02/2012, MHN Govt Services, Personal Financial Counselor
- 12/2009 – 04/2010, H&R Block, tax preparer
- 09/2009 – 12/2009, full-time student, AFCPE, pursuing AFC

Professional Designations, Licensing & Exams

CERTIFIED FINANCIAL PLANNERTM ("CFP® "): The CERTIFIED FINANCIAL PLANNERTM, 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").[1]

Accredited Financial Counselor®, AFC®: AFC® professionals are certified through the Association for Financial Counseling and Planning Education (AFCPE).[2]

Military Qualified Financial Planner – MQFP®: MQFP® Certification is awarded only to fee-only fiduciary financial professionals with military experience and proven knowledge of military and veteran personal finance.

Item 3: Disciplinary Information

No management person at The Table Financial Planning LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4: Other Business Activities

Andrea Clark has no other business activities.

Item 5: Additional Compensation

TTFP may receive compensation from non-client third parties for providing advisory services. In certain engagements, a third-party organization pays the Firm directly for advisory services provided to its participants. Although this compensation is paid to the Firm and not directly to the supervised person, it is considered an

economic benefit to the supervised person because it supports the Firm's ability to compensate them. Because this compensation is received from an entity other than the client, it is a conflict of interest. The supervised person mitigates this conflict by providing advice solely in the best interest of the client.

Item 6: Supervision

Andrea Clark is responsible for supervision. She may be contacted at (618) 363-4050. Andrea Clark will abide by and adhere to all applicable industry rules and regulations in addition to the Firm's written supervisory processes and code of ethics.

Item 7: Requirements for State Registered Advisers

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

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[1]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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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.

[2]The AFC® certification is accredited through The National Commission for Certifying Agencies (NCCA) and is earned through a combination of education, exam, and experience requirements, as well as a commitment to a code of ethics. The education curriculum includes a holistic counseling framework of life

cycle financial decisions and was completed by Andrea Clark through a 2-course university program. Upon completing the educational requirement, candidates must pass a comprehensive 3-hour professional examination and accrue 1,000 hours of experience providing financial planning education and counseling to clients. All AFC® professionals commit to a Code of Ethics, Professional Standards, and Standards of Practice.

The Table Financial Planning LLC

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Fountain Hills, AZ 85268
(618) 363-4050

https://thetablefinancialplanning.com/

Dated October 28, 2026

Form ADV Part 2B – Brochure Supplement

For

Sherry Irwin - Individual CRD# 7688773

Chief Operations Officer and Chief Compliance Officer, Fountain Hills, AZ

This brochure supplement provides information about Sherry Irwin that supplements The Table Financial Planning LLC ("TTFP") brochure. A copy of that brochure precedes this supplement. Please contact Andrea Clark if the TTFP brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Sherry Irwin is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the identification number 7688773.

Item 2: Educational Background and Business Experience

Sherry Irwin (b. 1965)

Educational Background

- 2024-2026 - CFP education, The American College of Financial Services
- 2000 – San Diego State University, Master of Business Administration (MBA)
- 1987 – University of Minnesota, Bachelor of Arts, Economics

Business Experience

- Mar 2022 –Present, The Table Financial Planning LLC, COO and CCO
- 2017 - 2022 – Microsoft Corporation, Principal Engineering Manager
- 2016 - 2017 – McKesson, Director of Product Management
- 2015 - 2016 – InEight, Senior Program Manager
- 2013 - 2015 – Predixion Software, Director of Program Management
- 1999 - 2013 – Microsoft Corporation, Senior Program Manager

Professional Designations, Licensing & Exams

NASAA Series 65 - Uniform Investment Adviser Law Examination, Aug 2022

Item 3: Disciplinary Information

No management person at The Table Financial Planning LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4: Other Business Activities

Sherry Irwin has no other business activities.

Item 5: Additional Compensation

TTFP may receive compensation from non-client third parties for providing advisory services. In certain engagements, a third-party organization pays the Firm directly for advisory services provided to its participants. Although this compensation is paid to the Firm and not directly to the supervised person, it is considered an economic benefit to the supervised person because it supports the Firm's ability to compensate them. Because this compensation is received from an entity other than the client, it is a conflict of interest. The supervised person mitigates this conflict by providing advice solely in the best interest of the client.

Item 6: Supervision

Andrea Clark is responsible for supervision. She may be contacted at (618) 363-4050.

Item 7: Requirements for State Registered Advisers

Sherry Irwin has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or bankruptcy petition.

The Table Financial Planning LLC

15108 E Sunburst Dr
Fountain Hills, AZ 85268
(618) 363-4050

https://thetablefinancialplanning.com/

Dated October 28, 2026

Form ADV Part 2B – Brochure Supplement

For

Brian Voelker - Individual CRD# 7658834

Associate Financial Planner, Fort Collins, CO

This brochure supplement provides information about Brian Voelker that supplements The Table Financial Planning LLC ("TTFP") brochure. A copy of that brochure precedes this supplement. Please contact Andrea Clark if the TTFP brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Brian Voelker is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the identification number 7658834.

Item 2: Educational Background and Business Experience

Brian Voelker (b. 1996)

Educational Background

- 2023 – BS Accounting, Colorado State University, Magna Cum Laude
- 2018 – AAS Public Health, Community College of the Air Force

Business Experience

- 10/2025 – Present, The Table Financial Planning, Associate Financial Planner
- 01/2025 – 10/2025, State of Michigan, Investment Accountant
- 11/2022 –11/2024, Eide Bailly Wealth, Paraplanner and Portfolio Analyst
- 08/2020 – 05/2023, Full-Time Student

Professional Designations, Licensing & Exams

Certified Public Accountant (CPA)[1] – License granted by State of Michigan - Department of Licensing and Regulatory Affairs

CERTIFIED FINANCIAL PLANNER™ ("CFP®")[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").[2]

Item 3: Disciplinary Information

Brian Voelker has never been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4: Other Business Activities

Brian Voelker has no other business activities.

Item 5: Additional Compensation

TTFP may receive compensation from non-client third parties for providing advisory services. In certain engagements, a third-party organization pays the Firm directly for advisory services provided to its participants. Although this compensation is paid to the Firm and not directly to the supervised person, it is considered an economic benefit to the supervised person because it supports the Firm's ability to compensate them. Because the compensation is received from an entity other than the client, it is a conflict of interest. The supervised person mitigates this conflict by providing advice solely in the best interest of the client.

Item 6: Supervision

Andrea Clark is responsible for supervision. She may be contacted at (618) 363-4050.

Item 7: Requirements for State Registered Advisers

Brian Voelker has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or bankruptcy petition.

[1] Certified Public Accountant (CPA): CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services.

[2] 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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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.

The Table Financial Planning LLC

15108 E Sunburst Dr
Fountain Hills, AZ 85268
(618) 363-4050

https://thetablefinancialplanning.com/

Dated October 28, 2026

Form ADV Part 2B – Brochure Supplement

For

Leah Nelson - Individual CRD# 6804551

Associate Financial Planner, Saratoga Springs, UT

This brochure supplement provides information about Leah Nelson that supplements The Table Financial Planning LLC ("TTFP") brochure. A copy of that brochure precedes this supplement. Please contact Andrea Clark if the TTFP brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Leah Nelson is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the identification number 6804551.

Item 2: Educational Background and Business Experience

Leah Nelson (b. 1995)

Educational Background

- 2017 – BS Personal Financial Planning, Utah Valley University

Business Experience

- 10/2025 - Present, The Table Financial Planning LLC, Associate Advisor
- 3/2025 -10/2025 - stay at home parent
- 7/2023 - 3/2025 - Del-Sette Capital Management, Paraplanner
- 2/2021 - 7/2023, South Valley Services, Financial Empowerment Specialist
- 10/2020 -2/2021 - Unemployed
- 1/2018 – 10/2020, Smedley Financial Services, Private Wealth Consultant

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Item 3: Disciplinary Information

Leah Nelson has never been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4: Other Business Activities

Leah Nelson has no other business activities.

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