

## Item 1: Cover Page

### Chris Reddick Financial Planning, LLC

543 Tranquil Oak  
San Antonio, TX 78260

#### **Form ADV Part 2A – Firm Brochure**

(210) 218-8040

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

January 21, 2025

This Brochure provides information about the qualifications and business practices of Chris Reddick Financial Planning, LLC, “CRFP”. If you have any questions about the contents of this Brochure, please contact us at (210) 218-8040. 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.

Chris Reddick Financial Planning, LLC is registered as an Investment Adviser with the State of Texas. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about CRFP is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov), which can be found using the firm’s identification number, 304542.

## Item 2: Material Changes

The last annual update of this Brochure was filed on January 17, 2024. The following material changes are my employment with SmartPath Financial Advisors and my registration as an independent and unaffiliated registered investment adviser with Nectarine Financial Advisors.

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

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## Item 4: Advisory Business

### Description of Advisory Firm

Chris Reddick Financial Planning, LLC is registered as an Investment Adviser with the State of Texas. We were founded in May 2019. Christopher Reddick is the principal owner of CRFP. CRFP currently reports no discretionary or non-discretionary Assets Under Management as of December 31, 2023.

### Types of Advisory Services

#### Ongoing Financial Planning

This service involves working one-on-one with a planner over an extended period of time. By paying a fixed monthly or quarterly fee, Clients get to work with a planner who will work with them to develop and implement their plan. The planner will monitor the plan, recommend any changes and ensure the plan is up to date.

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

#### Project Based Financial Planning Services

We provide project based financial planning services on topics such as retirement planning, risk management, college savings, cash flow, debt management, work benefits, and estate and incapacity planning.

Financial planning engagements involve an evaluation of a Client's current and future financial state by using currently known variables to predict future cash flows, asset values, and withdrawal plans. The key defining aspect of financial planning is that through the financial planning process, all questions, information, and analysis will be considered as they affect and are affected by the entire financial and life situation of the Client. Clients purchasing this service will receive a written or an electronic report, providing the Client with a detailed financial plan designed to achieve his or her stated financial goals and objectives.

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 specific areas to cover. These areas may include, but are not limited to, the following:

- **Cash Flow and Debt Management:** We will conduct a review of your income and expenses to determine your current surplus or deficit along with advice on prioritizing how any surplus should be

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

- **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 the 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.

### **Client Tailored Services and Client Imposed Restrictions**

We offer the same suite of services to all of our Clients. However, specific Client financial plans and their implementation are dependent upon the Client’s stated objectives and risk tolerance in order for the firm to construct a Client specific plan and any investment recommendations.

### **Wrap Fee Programs**

We do not participate in wrap fee programs.

## **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 advisory client agreement, the advisory client agreement 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.

### **Ongoing Financial Planning**

Ongoing Financial Planning consists of an upfront charge of \$0-\$500 and an ongoing fee that is paid monthly or quarterly, in advance. For Clients choosing to pay monthly the fee range is \$100-\$300 per month, and for Clients choosing to pay quarterly the fee range is \$300-\$900 per quarter. Fees are based on complexity and needs of the Client and may be negotiable in certain cases. Fees for this service may be paid by electronic funds transfer or

check. This service may be terminated with 30 days' notice. Upon termination of any agreement, the fee will be prorated and any unearned fee will be refunded to the Client.

The upfront portion of the Comprehensive Financial Planning fee is for Client onboarding, data gathering, and setting the basis for the financial plan. This work will commence immediately after the fee is paid, and will be completed within the first 30 days of the date the fee is paid. Therefore, the upfront portion of the fee will not be paid more than 6 months in advance.

### **Project Based Financial Planning Fixed Fee**

Project Based Financial Planning engagements are offered on an hourly or fixed fee basis. Hourly financial planning is offered at a rate of \$200 per hour. Fixed Fee Projects will be agreed upon before the start of any work and can range between \$500 and \$1,500 depending on complexity and scope of the project. The fee is negotiable at the adviser's discretion. If a fixed fee program is chosen, half of the fee is due at the beginning of the process and the remainder is due upon completion of work, however, CRFP will not bill an amount above \$500.00 more than 6 months in advance. Fees for this service may be paid by electronic funds transfer or check. In the event of early termination any prepaid but unearned fees will be refunded to the Client and any completed deliverables of the project will be provided to the Client and no further fees will be charged.

### **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 recommending broker-dealers for Client's 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.

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

We do not offer performance-based fees and do not engage in side-by-side management.

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

We provide financial planning services to individuals, high net-worth individuals and families.

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

Our primary methods of investment analysis are fundamental and cyclical analysis.

**Fundamental analysis** involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience, and expertise of the company's management, and the outlook for the company's industry. The resulting data is used to measure the true value of the company's stock compared to the current market value. The risk of fundamental analysis is that the information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.

**Cyclical analysis** is a type of technical analysis that involves evaluating recurring price patterns and trends based upon business cycles. Economic/business cycles may not be predictable and may have many fluctuations between long-term expansions and contractions. The lengths of economic cycles may be difficult to predict with accuracy and therefore the risk of cyclical analysis is the difficulty in predicting economic trends and consequently the changing value of securities that would be affected by these changing trends.

### **Passive Investment Management**

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

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

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

**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.

**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 that we regularly recommend may have other risks.



**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 the Clients invest.

## Item 9: Disciplinary Information

### **Criminal or Civil Actions**

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

### **Administrative Enforcement Proceedings**

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

### **Self-Regulatory Organization Enforcement Proceedings**

CRFP 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 CRFP or the integrity of its management.

## Item 10: Other Financial Industry Activities and Affiliations

In addition to Christopher Reddick being an owner of Chris Reddick Financial Planning, LLC, Christopher Reddick is also a Financial Planner for Nectarine Financial, Inc. ("Nectarine"), an independent and unaffiliated registered investment adviser. Christopher Reddick's activities as a Financial Planner for Nectarine are separate from Christopher Reddick's activities for Chris Reddick Financial Planning, LLC, and clients of Chris Reddick Financial Planning, LLC and Nectarine are not currently expected to be referred to one another. Thus, Christopher Reddick's activities for Nectarine are not currently expected to create any material conflict of interest.

In addition to Christopher Reddick being an owner of Chris Reddick Financial Planning, LLC, Christopher Reddick is a Financial Advisor for SmartPath Advisors. Christopher Reddick's activities as a Financial Advisor for SmartPath are separate from Christopher Reddick's activities for Chris Reddick Financial Planning, LLC, and clients of Chris Reddick Financial Planning, LLC and SmartPath are not currently expected to be referred to one another. Thus, Christopher Reddick's activities for SmartPath are not currently expected to create any material conflict of interest.

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

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

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

CRFP only receives compensation directly from Clients. We do not receive compensation from any outside source. We do not have any conflicts of interest with any outside party.

# 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 of 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 matter shall reflect the 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 a copy of its Code of Ethics to any Client or prospective Client upon request.

## **Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest**

Neither our firm, its associates 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, etc.

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

Our firm and its “related persons” may buy or sell securities similar to, or different from, those we recommend to Clients for their accounts. In an effort to reduce or eliminate certain conflicts of interest involving the firm or personal trading, our policy may require that we restrict or prohibit associates’ transactions in specific reportable securities transactions. Any exceptions or trading pre-clearance must be approved by the firm principal in advance of the transaction in an account, and we maintain the required personal securities transaction records per regulation.

## **Trading Securities At/Around the Same Time as Client’s Securities**

From time to time, our firm or its “related persons” may buy or sell securities for themselves at or around the same time as we make recommendations to Clients for the same securities. We will not trade non-mutual fund securities 5 days prior to the same security for Clients.

## **Item 12: Brokerage Practices**

### **Factors Used to Select Custodians and/or Broker-Dealers**

Chris Reddick Financial Planning, LLC does not have any affiliation with Broker-Dealers. Specific custodian recommendations may be made to the Client based on their need for such services. We recommend custodians based on the reputation and services provided by the firm. As we do not manage assets for clients, our recommendations are only related to custodians who offer retail investment accounts.

#### **1. Research and Other Soft-Dollar Benefits**

We currently do not receive soft dollar benefits.

#### **2. Brokerage for Client Referrals**

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

#### **3. Clients Directing Which Broker/Dealer/Custodian to Use**

We do not engage in investment management. Clients are able to custody their own investable assets at a custodian of their choice.

### **Aggregating (Block) Trading for Multiple Client Accounts**

We do not engage in investment management and therefore do not engage in block trading.

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

Client accounts for which the firm agrees to periodically review as part of the financial planning arrangement with the client will be reviewed regularly on a quarterly basis by Christopher Reddick, Principal and CCO. The account is reviewed with regards to the Client’s investment objectives and risk tolerance.

Clients will receive trade confirmations from the broker(s) for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest.

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

We do not receive any economic benefit, directly or indirectly, from any third party for advice rendered to our Clients.

CRFP has entered into a contractual relationship with Nectarine Financial, Inc. (“Nectarine”), an independent and unaffiliated investment adviser registered with the U.S. Securities and Exchange Commission that operates an interactive website platform (the “Platform”), to receive prospective client referrals through the Platform. If a prospective client referred to CRFP engages CRFP to provide financial planning or other investment advisory services through the Platform, such client will pay CRFP’s fee to Nectarine through the Platform. Nectarine will

remit a portion of this fee to CRFP and retain the balance of this fee in consideration of Nectarine's referral services. CRFP's fee is not increased as a result of Nectarine's referral services. Prospective clients referred to CRFP through the Platform will receive a separate written disclosure that details the fee payment arrangement between Nectarine and CRFP.

Nectarine does not otherwise provide any investment advisory or financial planning services to prospective clients, as such services are directly provided by CRFP through its relationship with Nectarine and the Platform.

## Item 15: Custody

CRFP does not accept custody of Client funds.

## Item 16: Investment Discretion

CRFP does not manage assets and therefore does not exercise discretionary authority.

## Item 17: Voting Client Securities

CRFP does not vote Client proxies. Therefore, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. The Client 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

### **Principal Officers**

Christopher Reddick serves as CRFP's sole principal and CCO. Information about Christopher Reddick's education, business background, and outside business activities can be found on his ADV Part 2B, Brochure Supplement attached to this Brochure.

### **Outside Business**

All outside business information, if applicable, of CRFP is disclosed in Item 10 of this Brochure.

**Performance-Based Fees**

Neither CRFP nor Christopher Reddick is compensated by performance-based fees.

**Material Disciplinary Disclosures**

No management person at CRFP 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**

Neither CRFP nor Christopher Reddick have any relationship or arrangement with issuers of securities.

## Chris Reddick Financial Planning, LLC

543 Tranquil Oak  
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(210) 218-8040

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January 21, 2025

### Form ADV Part 2B – Brochure Supplement

#### **Christopher Reddick – Individual CRD# 7129963**

##### Principal and Chief Compliance Officer

This brochure supplement provides information about Christopher Reddick that supplements the Chris Reddick Financial Planning, LLC (“CRFP”) brochure. A copy of that brochure precedes this supplement. Please contact Christopher Reddick if the CRFP brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Christopher Reddick is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the identification number 7129963.

# Item 2: Educational Background and Business Experience

## Christopher Reddick

Born: 1969

### Educational Background

- 2000 – Ph.D., University of Sheffield
- 1996 – MBA, University of Guelph
- 1994 – MA, University of Guelph
- 1993 – BA, University of Guelph

### Business Experience

- 07/2024 – Present, SmartPath Advisors, Financial Advisor
- 04/2024 – Present, Nectarine Financial Inc., Financial Planner
- 01/2024 – Present, TurboTax Live (Intuit, Inc.), Credentialed Tax Expert
- 05/2019 – Present, Chris Reddick Financial Planning, LLC, Principal and CCO
- 09/2001 – Present, The University of Texas at San Antonio, Professor
- 06/2021 – 06/2024, Origin Investment Advisory LLC, Financial Planner
- 01/2023 – 04/2023, H&R Block, Inc, Tax Preparer

### Professional Designations, Licensing & Exams

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

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

**Enrolled Agent (EA)** An enrolled agent is a person who has earned the privilege of representing taxpayers before the Internal Revenue Service by either passing a three-part comprehensive IRS test covering individual and business tax returns, or through experience as a former IRS employee. Enrolled agent status is the highest credential the IRS awards. Individuals who obtain this elite status must adhere to ethical standards and complete 72 hours of continuing education courses every three years.

Enrolled agents, like attorneys and certified public accountants (CPAs), have unlimited practice rights. This means they are unrestricted as to which taxpayers they can represent, what types of tax matters they can handle, and which IRS offices they can represent clients before. Learn more about enrolled agents in Treasury Department Circular 230.

**Retirement Income Certified Professional® (RICP®)** The RICP® designation, awarded by the American College, teaches advisers techniques and best practices used to create sustainable streams of retirement income. The education covers retirement income planning, maximizing Social Security and other income sources, minimizing risks to the plan, and managing portfolios during the asset distribution phase. The designation includes three required, college-level courses that represent a total average study time of more than 150 hours. RICP® designees must meet experience, continuing education, and ethics requirements.

## Item 3: Disciplinary Information

No management person at Chris Reddick 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

Christopher Reddick is currently employed full-time as a Professor at the University of Texas at San Antonio. This activity accounts for approximately 70% of his time.



Christopher Reddick is currently employed as a Credentialed Tax Expert for TurboTax Live (Intuit, Inc.) This activity accounts for approximately 10% of his time during tax season.

In addition to Christopher Reddick being an owner of Chris Reddick Financial Planning, LLC, Christopher Reddick is a Financial Advisor for SmartPath Advisors. Christopher Reddick's activities as a Financial Advisor for SmartPath are separate from Christopher Reddick's activities for Chris Reddick Financial Planning, LLC, and clients of Chris Reddick Financial Planning, LLC and SmartPath are not currently expected to be referred to one another. Thus, Christopher Reddick's activities for SmartPath are not currently expected to create any material conflict of interest. This activity accounts for approximately 2% of his time.

In addition to Christopher Reddick being an owner of Chris Reddick Financial Planning, LLC, Christopher Reddick is also a Financial Planner for Nectarine Financial, Inc. ("Nectarine"), an independent and unaffiliated registered investment adviser. Christopher Reddick's activities as a Financial Planner for Nectarine are separate from Christopher Reddick's activities for Chris Reddick Financial Planning, LLC, and clients of Chris Reddick Financial Planning, LLC and Nectarine are not currently expected to be referred to one another. Thus, Christopher Reddick's activities for Nectarine are not currently expected to create any material conflict of interest. This activity accounts for approximately 2% of his time.

## Item 5: Additional Compensation

Christopher Reddick does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through CRFP.

As described in Item 2 and Item 4.A of this Brochure Supplement, Christopher Reddick is a Financial Planner for Nectarine. Christopher Reddick receives additional compensation from Nectarine in this capacity.

## Item 6: Supervision

Christopher Reddick, as Principal and Chief Compliance Officer of CRFP, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

## Item 7: Requirements for State Registered Advisers

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