

Item 1: Cover Page

Ignite Financial Planning, LLC

2040 43rd Ave E #605
Seattle, WA 98112

Form ADV Part 2A – Firm Brochure

(206) 486-6240

Dated February 7, 2023

<https://www.ignitefinancialplanning.com/>

This Brochure provides information about the qualifications and business practices of Ignite Financial Planning, LLC, “IFP”. If you have any questions about the contents of this Brochure, please contact us at (206) 486-6240. 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.

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

Additional information about IFP is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the firm’s CRD number 300910.

Item 2: Material Changes

As of the latest annual filing of this ADV Brochure for IFP on January 09, 2023, the following material changes were made to this version of the brochure:

- Item 4: We have expanded the description of our investment management services to explain in greater detail our ability to provide continuous advice over held-away investment accounts.
- Item 12: We have updated language to disclose that we may utilize block trading to aggregate client trades in certain securities when appropriate. In addition, we have added language to this item to disclose Charles Schwab as a qualified custodian.

Future Changes

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. 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 Ignite Financial Planning, LLC.

At any time, you may view the current Disclosure Brochure online at the SEC's Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov> by searching for our firm name or by our CRD number 300910.

You may also request a copy of this Disclosure Brochure at any time, by contacting us at (206) 486-6240.

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Item 4: Advisory Business

Description of Advisory Firm

Ignite Financial Planning, LLC is registered as an Investment Adviser with the State of WA. We were founded in February, 2019 and became registered as an investment adviser in June of 2019. Riley Poppy is the principal owner of IFP.

Types of Advisory Services

Investment Management Services

We are in the business of managing individually tailored investment portfolios. Our firm provides continuous advice and account management services to a client with regard to the investment of the client's 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 as part of establishing the client's goals, objectives, and investment plan.

In addition, we also provide management and advisory services for held-away investment assets such as those held in 401(k), 403(b), 457(b), HSA, and 529 accounts in addition to other investment accounts that the client is currently unable to move under our custodian's platform but wishes to receive continuous advice on and/or have professionally managed. For certain held-away retirement accounts, when available, we leverage a third party technology platform and their order management system in order to regularly review the available investment options in these accounts, monitor them, and rebalance and implement appropriate investment strategies on behalf of the client. The platform allows us to avoid being considered to have custody of Client funds since we do not have direct access to Client log-in credentials to affect trades. We are not affiliated with the platform in any way and receive no compensation from them for using their platform. A link will be provided to the Client allowing them to connect an account(s) to the platform. Once the Client's account is connected to the platform, Adviser will review the current account allocations. When deemed necessary, the Adviser will rebalance the account considering client investment goals and risk tolerance, and any change in allocations will consider current economic and market trends. For a client's retirement and/or HSA account(s) that may be unable to be managed through the aforementioned arrangement, or through granting us limited trading permissions at the custodian level, we will work with the client to periodically review their account, provide allocation and rebalancing recommendations throughout the year based on the information they provide us, and meet with the client no less than annually in order ensure investment allocations in their held-away account remain in alignment with their goals and objectives. Regardless of which of the aforementioned management and supervision methods are used, the goal is to improve account performance over time, minimize loss during difficult markets, and manage internal fees that harm account performance. Client account(s) will be reviewed at least quarterly and allocation changes will be made as deemed necessary.

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. Fees pertaining to this service are outlined in Item 5 of this brochure.

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 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 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.
- **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.

Comprehensive Financial Planning

This financial planning service involves working one-on-one with a planner over the course of a year or longer. The engagement length is dictated by the client as they are allowed to continue the engagement after one year or cancel. By paying a fixed 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 benefit, 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. The plan and the client's financial situation and goals will be monitored quarterly through any of the following if applicable, meetings, phone calls, internal analysis, and implementation support. However, depending on the individual situation, additional meetings, email, and/or phone consultations may be needed. Follow-up phone calls and emails will be made to the client to confirm that any agreed upon action steps have been carried out. Any needed updates will also be implemented at that time. All meetings, phone calls, emails, and any additional consultation are included in the agreed upon fixed quarterly fee.

One-Time Financial Planning

This financial planning service is offered to clients who are looking for a limited engagement through an upfront financial plan that they can implement on their own. This service does not include ongoing comprehensive financial planning. Clients purchasing this service will receive a written or an electronic report on the research and analysis results along with suggested next steps in relation to the stated financial goals. A complimentary phone or email follow up will occur approximately 3 months after the delivery and presentation of the initial plan. Clients are solely responsible for implementing any recommendations made by Ignite Financial Planning. Clients are not obligated to implement any recommendations through Ignite Financial Planning.

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 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 are able to specify, within reason, any limitations they would like to place on discretionary authority as it pertains to individual securities and/or sectors that will be traded in their account, by notating these items on the executed advisory agreement.

Wrap Fee Programs

We do not participate in wrap fee programs.

Assets Under Management

IFP currently reports \$27,620,764 discretionary Assets Under Management and no non-discretionary Assets Under Management. Assets Under Management were calculated as of December, 2022.

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 and without penalty. How we are paid depends on the type of advisory service we are performing. Please review the fee and compensation information below. In all instances, the Adviser will send the client a written invoice, including the fee, the formula used to calculate the fee, the fee calculation itself, the time period covered by the fee, and, if applicable, the amount of assets under management on which the fee was based. Also, the Adviser will include the name of the custodian(s) on your fee invoice. The Adviser will send these to the client concurrent with the request for payment or payment of the Adviser’s advisory fees. We urge the client to compare this information with the fees listed in the account statement.

Investment Management Services (IFP Manages)

Our standard advisory fee is based on the market value of the assets under management and is calculated as follows:

Total Portfolio Value	Annual Advisory Fee
\$0 - \$2,000,000	1.0%
\$2,000,001 and Above	0.8%

See note below Comprehensive Financial Planning for “Clients Engaged in Both Comprehensive Financial Planning & Investment Management”.

The annual fees are negotiable and are pro-rated and paid in arrears on a quarterly basis. The advisory fee is a tiered fee and is calculated by assessing the percentage rates using the predefined levels of assets as shown in the above chart and applying the fee to the account value(s) as of the last day of the previous quarter. The fees will typically be debited directly from any or all of the client’s managed account(s) or may be billed directly to the client through a secure third party payment processing system. For client’s with multiple taxable and non-taxable accounts, fees may be calculated based on the total portfolio value and pulled from a single managed account depending on the type of accounts being managed and the client’s objectives. No increase in the annual fee shall be effective without prior agreement from the client by signing a new agreement or amendment to their current advisory agreement.

Accounts initiated or terminated during a calendar quarter will be charged a pro-rated fee based on the amount of time the account was open during 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 refund will be needed upon termination of the account. Any earned but unpaid fees will be due upon termination.

Please note, the aforementioned fees may be higher than normally charged in the industry. Additionally, please note that lower fees for comparable services may be available from other sources, including other investment advisors.

Financial Planning

Comprehensive Financial Planning

Comprehensive Financial Planning consists of an upfront charge of \$1,800 - \$6,000, based on the number of hours to gather the data and then develop and deliver the plan. The upfront fee is calculated at an hourly rate of \$300 per hour with a 6-hour minimum. The work to develop the financial plan 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. In the event of early termination by client, the unearned portion of the upfront fee will be prorated based on the amount of work completed at the hourly rate of \$300 and refunded to the client. Any completed work in which the adviser has already been paid for will be provided to the client upon termination. Prior to entering into our agreement, clients receive a proposal of estimated total annual costs based on the expected time involved to complete the service. Fees will always be billed in arrears after services are rendered, based on our hourly rate. If the time spent on services is less than quoted in the proposal, clients will be refunded the difference when not enough hours have been accrued in future months.

An ongoing quarterly fee for assisting with the implementation of the plan is paid quarterly in arrears, at the rate of either \$900 or \$1,200 per quarter based on an hourly fee of \$300 per hour. Service per quarter may include any of the following if applicable, scheduled review meetings, phone calls, emails, internal analysis, and implementation support. The first quarterly billing period for the ongoing fee begins as soon as the upfront fee has been paid. For example, if a client pays the upfront fee on June 1st, the first quarterly bill would be due Sept 1st. If the amount of work completed during the current billing period exceeds the amount billed for that quarter, those hours spent will be carried over to the next billing period and will be included in the next quarterly invoice.

If no work is provided to the client during a billing period or the work that is provided does not meet the required hourly threshold based on the hourly financial planning service, the amount due will be reduced according to the work that was completed. Each quarter, clients will receive an invoice, pursuant to WAC 460-24A-135, showing all services performed for the advisory fee.

The initial engagement is for a term of one year. We will continue the engagement for clients who wish to continue working with IFP after the first year. Clients who wish to renew the engagement after one year will not be charged an upfront financial planning fee. The fee may be negotiable in certain cases.

Fees for this service may be paid by electronic funds transfer or check. For fees paid by electronic funds transfer, we use an independent 3rd 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 to the independent 3rd party payment processor in order to make payments. This service may be terminated with 15 days' notice. Since fees are paid in arrears, no refund will be needed upon termination of the account. Any earned but unpaid fees will be due upon termination.

For Clients Engaged in Both Comprehensive Financial Planning & Investment Management

Investment Management clients who are also engaging in comprehensive financial planning and are paying \$1,200 per quarter for that service will not incur any advisory fees for investment management until assets under management exceed \$480,000.

Investment Management clients who are also engaging in comprehensive financial planning and are paying \$900 per quarter for that service will not incur any advisory fees for investment management until assets under management exceed \$360,000.

One-Time Financial Planning

This service is offered on an hourly basis for one-time financial plan engagements or projects that are limited in scope. The fee is \$300 per hour. For one-time financial plans that require less than 5 hours, these would be projects that may be limited to one or two financial planning topics such as an employee benefits review or an investment portfolio review.

The total fee amount will be agreed upon before the start of any work. The 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. In the event of an early termination, prior to the initial financial plan being completed, the unearned portion of the fee will be prorated based on the hours of work completed at the time of cancellation and refunded to the client. The portion of the initial financial plan that has been completed will be delivered to the client at this time.

If the financial planning work takes less than the quoted hours, a refund will be given to the client. For example, if the one-time financial plan takes 8 hours when they were quoted for 10 hours, a refund would be due of \$600.

Fees for this service may be paid by electronic funds transfer or check. For fees paid by electronic funds transfer, we use an independent 3rd 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.

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.

For Clients who are investing in digital assets through Flourish Crypto (See Item 12) there are percentage based platform/custody fees and transaction fees that may result in higher costs than would be incurred directly through a typical brokerage custodian where digital assets are not available. Investing in digital assets currently comes with higher expenses due to the nature of these transactions and the costs associated with the custodians running

and managing the digital asset exchanges. The current fees associated with the use of Flourish are disclosed here: <https://support.flourish.com/hc/en-us/articles/4407213214107>.

Clients have the option to purchase investment products that we recommend through other brokers or agents that are not affiliated with IFP.

Item 12 further describes the factors that we consider in selecting or 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 and portfolio management services to individuals and high net-worth individuals.

We do not have a minimum account size requirement for strictly investment management services. This service does not include comprehensive financial planning. Besides providing the necessary account opening and investor information, the client does not have any requirement for maintaining the account.

IFP will not accept Comprehensive Financial Planning clients if the estimate of the work is less than 5 hours.

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

Our primary methods of investment analysis are fundamental and cyclical.

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 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 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.

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.

Turnover Risk: At times, the strategy may have a portfolio turnover rate that is higher than other strategies. A high portfolio turnover would result in correspondingly greater brokerage commission expenses and may result in the distribution of additional capital gains for tax purposes. These factors may negatively affect the account's performance.

Limited markets: Certain securities may be less liquid (harder to sell or buy) and their prices may at times be more volatile than at other times. Under certain market conditions we may be unable to sell or liquidate investments at prices we consider reasonable or favorable or find buyers at any price.

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 factors such 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, and 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) the ETF may employ an investment strategy that utilizes high leverage ratios; or (iii) 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 client's invest.

Investment Companies: 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).

Digital Asset (Cryptocurrency) investments may lose all value and may be subject to legislative and regulatory changes or actions at the state, federal, or international level which may adversely affect the use, transfer, exchange, and value of digital/crypto assets. Investing in digital assets is not suitable or recommended for every investor and should only be done by sophisticated investors who are familiar with the unique risks and volatility of these investments. There is currently only limited investment history on digital assets which may lead to heightened volatility based on many economical, social, and legislative factors that influence the price of these investments on a regular basis. Fees and expenses associated with trading digital assets may be substantial.

investors should conduct extensive research into the legitimacy of each individual digital asset and exchange before investing. the features, functions, characteristics, operation, use and other properties of the specific digital asset may be complex, technical, or difficult to understand or evaluate. the digital asset may be vulnerable to attacks on the security, integrity or operation, including attacks using computing power sufficient to overwhelm the normal operation of the digital asset's blockchain or other underlying technology. Some digital asset transactions will be deemed to be made when recorded on a public ledger, which is not necessarily the date or time that a transaction may have been initiated. Under certain market conditions, investors may find it difficult or impossible to liquidate a position quickly at a reasonable price. This can occur, for example, when the market for a particular digital asset suddenly drops, or if trading is halted due to recent news events, unusual trading activity, or changes in the underlying digital asset system.

Item 9: Disciplinary Information

Criminal or Civil Actions

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

Administrative Enforcement Proceedings

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

Self-Regulatory Organization Enforcement Proceedings

IFP 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 IFP or the integrity of its management.

Item 10: Other Financial Industry Activities and Affiliations

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

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

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

IFP 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.

Recommendations or Selections of Other Investment Advisers

IFP does not recommend clients to Outside Managers to manage their accounts.

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 Clients. We will not trade non-mutual fund securities ahead of trading the same security for Clients and will never trade in any way that places our interests ahead of client accounts or disadvantages client accounts in any way.

Item 12: Brokerage Practices

Factors Used to Select Custodians and/or Broker-Dealers

Ignite Financial Planning, LLC does not have any affiliation with Broker-Dealers. Specific custodian recommendations are made to the client, however, clients may custody their assets at a custodian of their choice. We recommend custodians based on the reputation and services provided by the firm.

In recommending custodians, 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 commission 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);
- Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payment, etc.);
- Breadth of available investment products (stocks, bonds, mutual funds, exchange-traded funds (ETFs), etc.);
- Availability of investment research and tools that assist us in making investment decisions
- 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.

With this in consideration, our firm primarily recommends, for a qualified custodian, TD Ameritrade Institutional, a division of TD Ameritrade, Inc. ("TD Ameritrade") or Charles Schwab & Co., Inc. (“Schwab”) - independent SEC registered broker-dealer firms and members of the Financial Industry Regulatory Authority (“FINRA”) and the Securities Investor Protection Corporation (“SIPC”). Although Clients may request us to use a custodian of

their choosing, we generally recommend that Clients open brokerage accounts with one of the above named custodians in order for us to effectively manage those accounts. We are not affiliated with either of these custodians. The Client will ultimately make the final decision of the custodian to be used to hold the Client's investments by signing the selected custodian's account opening documentation. Additional custodians that may be used by the firm in certain cases are disclosed below.

1. Research and Other Soft-Dollar Benefits

Ignite Financial Planning, LLC does 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, the custodians mentioned above may provide us with certain services and products that may benefit us. All such soft dollar benefits are consistent with the safe harbor contained in Section 28(e) of the Securities Exchange Act of 1934, as amended.

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 recommend a specific custodian for Clients to use, however, Clients may custody their assets at a custodian of their choice. Clients may also direct us to use a specific custodian to execute transactions. By allowing Clients to choose a specific custodian, we may be unable to achieve the most favorable execution of Client transactions and this may cost Clients money over using a lower-cost custodian.

The Custodian and Brokers We Use

Charles Schwab / Schwab Advisor Services™ is Charles Schwab's business serving independent investment advisory firms like us. They provide our Clients and us with access to their institutional brokerage services (trading, custody, reporting and related services), many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those services help us manage or administer our Clients' accounts, while others help us manage and grow our business. Schwab's support services are generally available on an unsolicited basis (we don't have to request them) and at no charge to us. The benefits received by Advisor or its personnel do not depend on the number of brokerage transactions directed to Schwab. As part of its fiduciary duties to Clients, Advisor 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 potential 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:

1. **Services that benefit you.** Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of Client assets. The investment products available through Schwab include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our Clients. Schwab's services described in this paragraph generally benefit you and your account.
2. **Services that may not directly benefit you.** Schwab also makes available to us other products and services that benefit us but may not directly benefit you or your account. These products and services assist us in managing and administering our Clients' accounts. They include investment research, both

Schwab's own and that of third parties. We may use this research to service all or a substantial number of our Clients' accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that:

- provide access to Client account data (such as duplicate trade confirmations and account statements)
- facilitate trade execution and allocate aggregated trade orders for multiple Client accounts
- provide pricing and other market data
- facilitate payment of our fees from our Clients' accounts
- assist with back-office functions, recordkeeping, and Client reporting

3. **Services that generally benefit only us.** Schwab also offers other services intended to help us manage and further develop our business enterprise. These services include:

- Educational conferences and events
- Consulting on technology, compliance, legal, and business needs
- Publications and conferences on practice management and business succession

Your brokerage and custody costs. For our Clients' accounts that Schwab maintains, Schwab generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account. Certain trades (for example, many mutual funds and ETFs) may not incur Schwab commissions or transaction fees.

TD Ameritrade Institutional is a division of TD Ameritrade, Inc. ("TD Ameritrade"), member FINRA/SIPC. TD Ameritrade is an independent and unaffiliated SEC-registered broker-dealer. TD Ameritrade offers to independent investment Advisors services which include custody of securities, trade execution, clearance, and settlement of transactions. Advisor receives some benefits from TD Ameritrade through its participation in the program. Advisor participates in TD Ameritrade's institutional customer program and Advisor may recommend TD Ameritrade to Clients for custody and brokerage services.

There is no direct link between Advisor's participation in the program and the investment advice it gives to its Clients, although Advisor receives economic benefits through its participation in the program that are typically not available to TD Ameritrade retail investors.

These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate Client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving Advisor participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to Client accounts); the ability to have advisory fees deducted directly from Client accounts; access to an electronic communications network for Client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to Advisor by third party vendors. TD Ameritrade may also have paid for business consulting and professional services received by Advisor's related persons.

Some of the products and services made available by TD Ameritrade through the program may benefit Advisor but may not benefit its Client accounts. These products or services may assist Advisor in managing and administering Client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help Advisor manage and further develop its business enterprise. The

benefits received by the Advisor or its personnel through participation in the program do not depend on the amount of brokerage transactions directed to TD Ameritrade.

Paxos Trust Company, LLC, a limited purpose trust company duly organized and existing under the laws of the State of New York. Paxos is a cryptocurrency platform company that provides (i) a cryptocurrency exchange platform and services whereby individuals can buy or sell certain cryptocurrency from or to other individuals or liquidity providers using U.S. dollars or other cryptocurrency (the “Exchange”) and (ii) custody services for certain cryptocurrency assets and U.S. dollars. Paxos will maintain a separate Advisory Client Account on behalf of each Advisory Client and will be responsible for the custody and safekeeping of all U.S. Dollars and cryptocurrency assets held in each such Advisory Client Account. Paxos has partnered with Flourish Digital Assets LLC (“Flourish”) to allow Flourish’s end users to buy, sell and hold digital currency or cryptocurrency assets via accounts with Paxos accessed through the online platform, website and/or application provided by Flourish. Clients of Ignite Financial Planning, LLC who request to buy, sell and hold digital currency or cryptocurrency assets are able to do so either, directly or by instruction to Ignite Financial Planning, through Flourish's trading platform.

Altruist Financial LLC - For the benefit of no commissions or transaction fees, fully digital account opening, a large variety of security options and complete integration with software tools, we may recommend Altruist Financial LLC, an unaffiliated SEC-registered broker-dealer and FINRA/SIPC member, as the introducing broker to Apex Clearing Corporation, an unaffiliated SEC-registered broker-dealer and FINRA/SIPC member, as the clients' custodian. We do not receive any research or other soft-dollar benefit by nature from its relationship with Altruist Financial LLC, nor do we receive any referrals in exchange for using Altruist Financial LLC as a broker-dealer.

As part of our fiduciary duties to clients, we are required to act in our Client’s best interest at all times. Clients should be aware, however, that the receipt of economic benefits by our firm or its related persons in and of itself creates a conflict of interest and may indirectly influence our choice of custodian(s) for custody and brokerage services.

Aggregating (Block) Trading for Multiple Client Accounts

Investment advisers may elect to purchase or sell the same securities for several clients at approximately the same time when they believe such action may prove advantageous to clients. This process is referred to as aggregating orders, batch trading or block trading.

In cases where we determine it to be in the best interests of our clients, we may combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as “block trading”). We will then distribute a portion of the shares to participating accounts in a fair and equitable manner. The distribution of the shares purchased is typically proportionate to the size of the account, but it is not based on account performance or the amount or structure of management fees. We may sell securities from client accounts in the same manner in which the clients would pay an average sale price for the securities involved and the amount sold is dependent on the amount invested in that position within the client's participating accounts. Subject to our discretion, regarding particular circumstances and market conditions, when we combine orders, each participating account pays an average price per share for all transactions and may pay a proportionate share of any transaction costs or a single transaction fee will be paid by the firm before the trades are allocated. Accounts owned by our firm or access persons may participate in block trading with your accounts; however, they

will not be given preferential treatment and can only participate if it does not disadvantage any participating client accounts.

Item 13: Review of Accounts

Riley Poppy, Founder and CCO of IFP, will work with clients to obtain current information regarding their assets and investment holdings and will review this information as part of our comprehensive financial planning services. This is reviewed at least semi-annually for comprehensive financial planning clients. IFP does not provide specific reports to Financial Planning clients, other than financial plans.

Client accounts with the Investment Advisory Service will be reviewed regularly on a semi-annual basis by Riley Poppy, Founder and CCO. The account is reviewed with regards to the client's investment policies and risk tolerance levels. Events that may trigger a special review would be unusual performance, addition or deletions of client imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per client's needs.

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. The broker(s) and/or custodian(s) may not be the same company.

IFP will not provide written reports to Investment Advisory clients.

Item 14: Client Referrals and Other Compensation

Compensation Received by Our Firm

IFP is a fee-only firm that is compensated solely by its Clients. IFP does not receive commissions or other sales-related compensation. Except as mentioned in Item 12 above, we do not receive any economic benefit, directly or indirectly, from any third party for advice rendered to our Clients.

Client Referrals from Solicitors

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

Item 15: Custody

IFP does not accept custody of client funds except in the instance of withdrawing client fees.

For client accounts in which IFP directly debits their advisory fee:

- i. IFP will send a copy of its invoice to the custodian at the same time that it sends the client a copy. This will be done concurrent to each fee deduction.

- ii. The custodian will send at least quarterly statements to the client showing all disbursements for the account, including the amount of the advisory fee.
- iii. The client will provide written authorization to IFP, permitting them to be paid directly for their accounts held by the custodian.

Clients should receive at least quarterly statements from the broker-dealer, bank or other qualified custodian that holds and maintains the client's investment assets. We urge you to carefully review such statements and promptly notify us if you identify any errors.

Item 16: Investment Discretion

For those client accounts where we provide Investment Management Services, we maintain discretion over client accounts with respect to 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 Attorney, which will grant our firm discretion over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the client.

Clients are able to specify, within reason, any limitations they would like to place on discretionary authority as it pertains to individual securities and/or sectors that will be traded in their account, by notating these items on the executed advisory agreement.

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 or more in advance.

Item 19: Requirements for State-Registered Advisers

Riley Poppy

Born: 1992

Educational Background

- 2015 – Bachelor’s Finance, University of Washington
- 2018 – CFP, Northwestern University

Business Experience

- 02/2019 – Present, Ignite Financial Planning, LLC, Founder and Chief Compliance Officer (CCO)
- 04/2018 – 12/2018, Vestory, LLC, Financial Advisor
- 10/2016 – 02/2018, Cambridge Investment Research, Inc., Registered Representative
- 10/2016 – 02/2018, Cambridge Investment Research Advisors, Inc., Investment Advisor Representative
- 10/2016 – 02/2018, The Finity Group, Financial Advisor
- 09/2015 – 09/2016, Revive Education, Inc., Co-Founder and President
- 07/2015 – 09/2015, Russell Investments, Securities Lending Analyst
- 09/2011 – 06/2015, Unemployed, Student

Professional Designations, Certifications, 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.

Riley Poppy holds the professional certification of **BFA (Behavioral Financial Advisor)™**: The BEHAVIORAL FINANCIAL ADVISOR™ and BFA™ are professional certification marks granted in the United States by Kaplan Professional Academy.

The BFA™ certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold BFA™ certification.

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

- Education – Complete a course of study addressing the psychological, physiological, and behavioral characteristics that affect financial planning, both as the advisor and for the clients. Kaplan Professional Academy subject areas for the BFA™ include: psychology of behavior, the certainty of uncertainty, behavioral financial advice, aligning values, and financial planning as it correlates with these subjects.
- Examination – Pass the comprehensive BFA™ Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose behavioral financial advising issues and apply one's knowledge of behavioral finance to real-world and client-specific circumstances

Individuals who become certified must complete the following ongoing education requirements in order to maintain the right to continue to use the BFA™ marks:

- Continuing Education – Complete 16 hours of continuing education hours every two years to maintain competence and keep up with developments in the financial planning and behavioral financial advising fields.

CTS™=Certified Tax Specialist™ :

The CTS™ certification is the first of its kind in the industry and has proven effective in helping reducing clients' tax obligations. With CTS™ knowledge and strategies, candidates can offer expert guidance on

- Who must file an income tax return
- The impact of current tax regulations on individuals, couples, families, and business owners
- Business income and home businesses
- Tax credits, itemized deductions, and retirement plans
- LLCs and S corporations

Additional areas of study include a review of the IRS statute of limitations, interest, and penalty provisions; business ownership as a tax shelter; specific calculations around withholding, estimated payments, and FICA taxes; comparative retirement plan distribution options; and deductibility of expense related to home ownership and real estate.

Certified Student Loan Professional (CSLP®)

Financial Advisors having earned the Certified Student Loan Professional designation (CSLP®) understand the complexities of the student loan repayment options and have the advanced knowledge required to provide high quality student loan repayment planning advice within the scope of a holistic financial plan.

The CSLP® designation is issued by the Certified Student Loan Advisors Board of Standards. Applicants are required to have two years of industry experience in financial services or a Bachelor's degree in business or finance from an accredited college university AND to hold a license and/or registration in a regulated financial services industry. Continuing education requirements include annual completion of video modules.

Other Business Activities

Riley Poppy is not involved with outside business activities.

Performance-Based Fees

IFP is not compensated by performance-based fees.

Material Disciplinary Disclosures

No management person at Ignite 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

Ignite Financial Planning, LLC, nor Riley Poppy, have any relationship or arrangement with issuers of securities, in addition to what is described in Item 10.

Additional Compensation

Riley Poppy does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through IFP.

Supervision

Riley Poppy, as Founder and Chief Compliance Officer (CCO) of IFP, is responsible for supervision. At this time, Riley Poppy is the only employee of the firm and maintains a written compliance manual outlining supervisory procedures. Riley Poppy is responsible for supervising his own activities. This compliance manual is reviewed no less than annually. In the event additional employees are added to the firm, they will attest to having received the compliance manual and participate in annual ongoing compliance training. Riley Poppy may be contacted at the phone number on this brochure supplement.

Requirements for State Registered Advisers

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

Ignite Financial Planning, LLC

2040 43rd Ave E #605
Seattle, WA 98112
(206) 486-6240

Dated January 9, 2023

Form ADV Part 2B – Brochure Supplement

For

Riley Poppy Individual CRD# 6347536

Founder, and Chief Compliance Officer

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

Additional information about Riley Poppy is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the identification number Individual CRD# 6347536.

Item 2: Educational Background and Business Experience

Riley Poppy

Born: 1992

Educational Background

- 2015 – Bachelor’s Finance, University of Washington
- 2018 – CFP, Northwestern University

Business Experience

- 02/2019 – Present, Ignite Financial Planning, LLC, Founder and Chief Compliance Officer (CCO)
- 04/2018 – 12/2018, Vestory, LLC, Financial Advisor
- 10/2016 – 02/2018, Cambridge Investment Research, Inc., Registered Representative
- 10/2016 – 02/2018, Cambridge Investment Research Advisors, Inc., Investment Advisor Representative
- 10/2016 – 02/2018, The Finity Group, Financial Advisor
- 09/2015 – 09/2016, Revive Education, Inc., Co-Founder and President
- 07/2015 – 09/2015, Russell Investments, Securities Lending Analyst
- 09/2011 – 06/2015, Unemployed, Student

Professional Designations, Licensing & Exams

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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.

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advising issues and apply one's knowledge of behavioral finance to real-world and client-specific circumstances

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CTS™=Certified Tax Specialist™ :

The CTS™ certification is the first of its kind in the industry and has proven effective in helping reducing clients' tax obligations. With CTS™ knowledge and strategies, candidates can offer expert guidance on

- Who must file an income tax return
- The impact of current tax regulations on individuals, couples, families, and business owners
- Business income and home businesses
- Tax credits, itemized deductions, and retirement plans
- LLCs and S corporations

Additional areas of study include a review of the IRS statute of limitations, interest, and penalty provisions; business ownership as a tax shelter; specific calculations around withholding, estimated payments, and FICA taxes; comparative retirement plan distribution options; and deductibility of expenses related to home ownership and real estate.

Certified Student Loan Professional (CSLP®)

Financial Advisors having earned the Certified Student Loan Professional designation (CSLP®) understand the complexities of the student loan repayment options and have the advanced knowledge required provide to high quality student loan repayment planning advice within the scope of a holistic financial plan.

The CSLP® designation is issued by the Certified Student Loan Advisors Board of Standards. Applicants are required to have two years of industry experience in financial services or a Bachelor's degree in business or finance from an accredited college university AND to hold a license and/or registration in a regulated financial services industry. Continuing education requirements include annual completion of video modules.

Item 3: Disciplinary Information

No management person at Ignite 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

Riley Poppy is not involved with outside business activities.

Item 5: Additional Compensation

Riley Poppy does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through IFP.

Item 6: Supervision

Riley Poppy, as Founder and Chief Compliance Officer (CCO) of IFP, is responsible for supervision. At this time, Riley Poppy is the only employee of the firm and maintains a written compliance manual outlining supervisory procedures. Riley Poppy is responsible for supervising his own activities. This compliance manual is reviewed no less than annually. In the event additional employees are added to the firm, they will attest to having received the compliance manual and participate in annual ongoing compliance training. Riley Poppy may be contacted at the phone number on this brochure supplement.

Item 7: Requirements for State Registered Advisers

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

