

DISCLOSURE BROCHURE
FORM ADV PART 2A



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This brochure provides information about the qualifications and business practices of Aspired Wealth Planning LLC. Being registered as an investment adviser does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at (970) 436-4007. 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.

**ADDITIONAL INFORMATION ABOUT ASPIRED WEALTH PLANNING LLC
(CRD #330891) IS AVAILABLE ON THE SEC'S WEBSITE AT
WWW.ADVISERINFO.SEC.GOV**

Item 2: Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

Initial Filing.

Full Brochure Available

This Firm Brochure being delivered is the complete brochure for the Firm.

Item 3: Table of Contents

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Item 4: Advisory Business

Firm Description

Aspired Wealth Planning LLC ("Aspired Wealth") was founded and began offering advisory services in 2024. David R. Ybarra is 100% owner and the Chief Compliance Officer.

Types of Advisory Services

ASSET MANAGEMENT

Aspired Wealth offers discretionary asset management services to advisory Clients. Aspired Wealth will offer Clients ongoing asset management services through determining individual investment goals, time horizons, objectives, and risk tolerance. Investment strategies, investment selection, asset allocation, portfolio monitoring and the overall investment program will be based on the above factors. The Client will authorize Aspired Wealth discretionary authority to execute selected investment program transactions as stated within the Investment Management Agreement.

FINANCIAL PLANNING AND CONSULTING

Aspired Wealth offers the following financial planning and consulting services as outlined below:

Comprehensive Financial Plan

This service includes but is not limited to the following:

1. Goal Setting
2. Budgeting
3. Debt Management & Student Loans
4. Income Management/Cashflow analysis
5. Insurance
 - a. A review of all insurances, premiums, and coverage amounts. This includes but is not limited to: disability, umbrella, health, long term care, renter's and auto.
6. Employer Benefits: Health, disability, life, insurance, 401(k), ESPP, HSA, etc.
7. Investment allocation and strategy for various accounts
 - a. IRAs (Roth, traditional, rollover, Simple, SEP)
 - b. Brokerage Accounts
 - c. HSA
 - d. 529s
8. Retirement Planning
9. College Planning
10. Estate Planning review
11. Retirement Income Strategies
 - a. Social Security optimization
 - b. Pensions
 - c. Annuities
 - d. Portfolio withdrawal strategies
 - e. Roth Conversions
12. Legacy Planning
 - a. Charitable gifting
 - b. Family gifting strategies
 - c. Estate planning

13. Tax review/analysis but not preparation

- a. Tax efficient investing (tax-loss harvesting)
- b. Tax deferral
- c. Tax reduction
- d. Roth Conversions

The individual topics that will be included in this service will be outlined and agreed upon in the financial planning and consulting agreement.

Consultation Services

Consultation services are appropriate for clients who need assistance with individual topics. This is not a detailed financial review and will not provide/result in a complete financial plan. Client may select individual topics above, or other topics as may be deemed appropriate.

Services for Comprehensive Financial Plans and Consultation Services are completed and delivered within 30 days contingent upon timely delivery of all required documentation.

When engaging in any financial planning and consulting services, a conflict of interest exists between the interests of the investment advisor and the interests of the client when a client is provided one service by Aspired Wealth and can also be solicited for other services provided by Aspired Wealth or their affiliated companies. The client always has the right to decide whether to act upon the investment advisor's recommendation. If the client elects to act on any of the recommendations they always have the right to do it through the professional of their choosing.

Client Tailored Services and Client Imposed Restrictions

The goals and objectives for each Client are documented in our Client files. Investment strategies are created that reflect the stated goals and objectives. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without written Client consent.

Wrap Fee Programs

Aspired Wealth does not sponsor any wrap fee programs.

Client Assets Under Management

Aspired Wealth has the following Client assets under management:

Discretionary Amounts:	Non-discretionary Amounts:	Date Calculated:
\$0	\$0	04/01/2024

Item 5: Fees and Compensation

Method of Compensation and Fee Schedule

ASSET MANAGEMENT

Aspired Wealth offers discretionary direct asset management services to advisory Clients. Aspired Wealth charges an annual investment advisory fee based on the total assets under management as follows:

Assets Under Management	Annual Fee	Quarterly Fee
\$0 to \$100,000	1.00%	0.2500%
\$100,000.01 to \$500,000	0.95%	0.2375%
\$500,000.01 to \$1,000,000	0.90%	0.225%

\$1,000,000.01 to \$2,000,000	0.85%	0.2125%
\$2,000,000.01 to \$4,000,000	0.75%	0.1875%
\$4,000,000.01 to \$6,000,000	0.65%	0.1625%
\$6,000,000.01 to \$8,000,000	0.55%	0.1375%
\$8,000,000.01 to \$10,000,000	0.45%	0.1125%
Over \$10,000,000.01	0.40%	0.10%

This is a breakpoint fee schedule, the entire portfolio is charged the same asset management fee. For example, a client with \$1,500,000 under management would pay the following on a quarterly basis: $\$1,500,000 \times 0.2125\% = \$3,1287.50$

The annual fee is negotiable based upon certain criteria (e.g., historical relationship, householding of Client accounts, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with Clients, etc.). Aspired Wealth Fees are billed quarterly in advance based on the amount of assets managed as of the close of business on the last business day of the previous quarter. If margin is utilized, the fees will be billed based on the net asset value of the account.

If Aspired Wealth is authorized or permitted to deduct fees directly from the account by the custodian:

- Aspired Wealth will provide the Client with an invoice concurrent to instructing the custodian to deduct the fee stating the amount of the fee, the formula used to calculate the fee, the amount of assets under management the fee is based on and the time period covered by the fee;
- Aspired Wealth will obtain written authorization signed by the Client allowing the fees to be deducted; and
- The Client will receive quarterly statements directly from the custodian which disclose the fees deducted.

Please see Item 15 for additional information regarding Custody.

Lower fees for comparable services may be available from other sources. Clients may terminate their account within five (5) business days of signing the Investment Advisory Agreement with no obligation and without penalty or fees. After the initial five (5) business days, the agreement may be terminated by Aspired Wealth with thirty (30) days written notice to Client and by the Client at any time with written notice to Aspired Wealth. For accounts opened or closed mid-billing period, fees will be prorated based on the days services are provided during the given period. Additionally, all unearned fees will be refunded to the Client. Client shall be given thirty (30) days prior written notice of any change in fees. Any change in fees will be acknowledged in writing by both parties before any change in said fees occurs.

FINANCIAL PLANNING AND CONSULTING

Aspired Wealth charges either a fixed or hourly fee based on complexity and unique Client needs for financial planning. Prior to the planning process the Client will be provided an estimated plan fee.

Comprehensive Financial Plan

Comprehensive financial plans are offered for a flat fee of \$2,400. This fee may be negotiable based on complexity of the plan.

- \$800 will be due in advance at the signing of the Advisory Agreement, then
- \$800 will be due consecutively for the next two months.

Consultation Services

Consultation Services are offered based on a hourly fee of \$100 per hour with a three hour minimum.

- Fees will be due in advance at the signing of the Advisory Agreement.

Services are completed and delivered inside of 30 days contingent upon timely delivery of all required documentation. Client may cancel within five (5) business days of signing Agreement with no obligation and without penalty or fees. If the Client cancels after five (5) business days, any unearned fees will be refunded to the Client. Aspired Wealth reserves the right to waive the fee should the Client implement the plan through Aspired Wealth.

Client Payment of Fees

Fees for asset management services are:

- Deducted from a designated Client account. The Client must consent in advance to direct debiting of their investment account.

Fees for financial plans and seminars will be billed:

- Electronic Payment via ACH, Debit Card, or Credit Card (fees will be paid via a third party payment processor in which the client will securely input payment information and pay the advisory fee through a secure portal. Aspired Wealth will not have continuous access to the Client's banking information.)

Additional Client Fees Charged

Custodians may charge transaction fees on purchases or sales of certain mutual funds, equities and exchange-traded funds. These charges may include mutual fund transactions fees, postage and handling and miscellaneous fees, internal management and administrative fees charged by mutual funds and ETFs (fee levied to recover costs associated with fees assessed by self-regulatory organizations). Margin interest may also apply for Client electing to utilize margin on their account(s). For more details on the brokerage practices, see Item 12 of this brochure.

Prepayment of Client Fees

Aspired Wealth does not require any prepayment of fees of more than \$500 per Client and six months or more in advance.

A portion of the fees for comprehensive financial planning are billed in advance with the balance due in consecutive monthly payments. Fees for consultation services are due, in full, at the signing of the contract.

If the Client cancels after five (5) business days, any unearned fees will be refunded to the Client, or any unpaid earned fees will be due to Aspired Wealth.

External Compensation for the Sale of Securities to Clients

Investment Advisor Representatives of Aspired Wealth receive external compensation for sales of investment related products such as insurance as licensed insurance agents. From time to time, they will offer clients services from those activities.

This represents a conflict of interest because it gives an incentive to recommend products based on the commission received. As insurance agents, investment advisor representatives of the firm do not charge advisory fees on the insurance products they receive a commission on. A conflict exists between Aspired Wealth and the client when we are recommending

insurance or advisory services to the Client which results in compensation. These types of recommendations will only be made if they are in the clients best interest. The Client always has the right to decide whether to act upon the recommendations of the firm and has the right to affect the recommendations through the professional of their choosing.

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

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities and therefore does not engage in side-by-side management.

Item 7: Types of Clients

Description

Aspired Wealth generally provides investment advice to individuals, high net worth individuals and businesses. Client relationships vary in scope and length of service.

Account Minimums

Aspired Wealth does not require a minimum to open or maintain an account.

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

Methods of Analysis

Security analysis methods may include Modern Portfolio Theory or Monte Carlo planning technique. Investing in securities involves risk of loss that Clients should be prepared to bear. Past performance is not a guarantee of future returns.

Modern Portfolio Theory

Modern Portfolio Theory is the theory of finance that attempts to maximize portfolio expected return for a given amount of portfolio risk, or equivalently minimize risk for a given level of expected return, by carefully choosing the proportions of various assets.

Monte Carlo

Monte Carlo planning technique is used to calculate the percentage probability of specific scenarios that are based upon a set group of assumptions and standard deviations. This method of calculation has often been used in investment and retirement planning to project the likelihood of achieving one's financial or retirement goals and whether or not a retiree will have enough income to live on for life, given a wide range of possible outcomes in the markets. While there are no absolute parameters for this type of projection, the underlying assumptions for these calculations typically include such factors as interest rates, the client's age and projected time to retirement, the amount of the investment portfolio that is spent or withdrawn each year and the portfolio allocation.

Investment Strategy

Our general investment strategy is to attempt to reduce risk and volatility by building diversified portfolios in a manner consistent with the tenets of modern portfolio theory. To implement this strategy, we may use fundamental security methods of analysis, market trend analysis, and economic cycle analysis. While mutual funds, exchange traded funds, stocks and bonds are the primary investment vehicles used in or recommended for client accounts, we may also use or recommend various other investment vehicles in the implementation of our strategies.

Material Risks

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks and should discuss these risks with Aspired Wealth:

General Market Risk

- *Market Risk:* The prices of securities in which clients invest may decline in response to certain events taking place around the world, including those directly involving the companies whose securities are owned by a fund; conditions affecting the general economy; overall market changes; local, regional or global political, social or economic instability; and currency, interest rate and commodity price fluctuations. Investors should have a long-term perspective and be able to tolerate potentially sharp declines in market value.
- *Interest-rate Risk:* Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- *Inflation Risk:* When any type of inflation is present, a dollar today will buy more than a dollar next year, because purchasing power is eroding at the rate of inflation.
- *Currency Risk:* Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- *Reinvestment Risk:* This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- *Liquidity Risk:* Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- *Management Risk:* The advisor's investment approach may fail to produce the intended results. If the advisor's assumptions regarding the performance of a specific asset class or fund are not realized in the expected time frame, the overall performance of the client's portfolio may suffer.
- *Long-term purchases:* Long-term investments are those vehicles purchased with the intention of being held for more than one year. Typically the expectation of the investment is to increase in value so that it can eventually be sold for a profit. In addition, there may be an expectation for the investment to provide income. One of the biggest risks associated with long-term investments is volatility, the fluctuations in the financial markets that can cause investments to lose value.
- *Short-term purchases:* Short-term investments are typically held for one year or less. Generally there is not a high expectation for a return or an increase in value. Typically, short-term investments are purchased for the relatively greater degree of principal protection they are designed to provide. Short-term investment vehicles may be subject to purchasing power risk — the risk that your investment's return will not keep up with inflation.
- *Trading risk:* Investing involves risk, including possible loss of principal. There is no assurance that the investment objective of any fund or investment will be achieved.

Security Based Risk

- *Equity Risk:* Equity securities tend to be more volatile than other investment choices. The value of an individual mutual fund or ETF can be more volatile than the market as a whole. This volatility affects the value of the client's overall portfolio. Small- and mid-cap companies are subject to additional risks. Smaller companies may experience greater volatility, higher failure rates, more limited markets, product lines, financial resources, and less management experience than larger companies. Smaller companies may also have a lower trading volume, which may disproportionately affect their market price, tending to make them fall more in response to selling pressure than is the case with larger companies.
- *Fixed Income Risk:* The issuer of a fixed income security may not be able to make interest and principal payments when due. Generally, the lower the credit rating of a security, the greater the risk that the issuer will default on its obligation. If a rating agency gives a debt security a lower rating, the value of the debt security will decline because investors will demand a higher rate of return. As nominal interest rates rise, the value of fixed income securities held by a fund is likely to decrease. A nominal interest rate is the sum of a real interest rate and an expected inflation rate.
- *Mutual Fund Risk:* When a client invests in open end mutual funds or ETFs, the client indirectly bears their proportionate share of any fees and expenses payable directly by those funds. Therefore, the client will incur higher expenses, 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). 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 or (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. Adviser has no control over the risks taken by the underlying funds in which client invests.
- *Options Trading:* The risks involved with trading options are that they are very time sensitive investments. An options contract is generally a few months. Clients should be aware that the use of options involves additional risks. The risks of covered call writing include the potential for the market to rise sharply. In such case, the security may be called away and the account will no longer hold the security. When purchasing options there is the risk that the entire premium paid for the option can be lost if the option is not exercised or otherwise sold prior to the option's expiration date. When selling ("writing") options, the risk of loss can be much greater if the options are written uncovered ("naked"). The risk of loss can far exceed the amount of the premium received for an uncovered option and in the case of an uncovered call option the potential loss is unlimited.
- *Trading on Margin:* In a cash account, the risk is limited to the amount of money that has been invested. In a margin account, risk includes the amount of money invested plus the amount that has been loaned. As market conditions fluctuate, the value of marginable securities will also fluctuate, causing a change in the overall account balance

and debt ratio. As a result, if the value of the securities held in a margin account depreciates, the client will be required to deposit additional cash or make full payment of the margin loan to bring account back up to maintenance levels. Clients who cannot comply with such a margin call may be sold out or bought in by the brokerage firm.

Item 9: Disciplinary Information

Criminal or Civil Actions

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

Administrative Enforcement Proceedings

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

Self-Regulatory Organization Enforcement Proceedings

Aspired Wealth and its management have not been involved in any self-regulatory organizational enforcement proceedings that are material to a Client's or prospective Client's evaluation of Aspired Wealth or the integrity of its management.

Item 10: Other Financial Industry Activities and Affiliations

Broker-Dealer or Representative Registration

Aspired Wealth is not registered as a broker-dealer and no affiliated representatives of Aspired Wealth are registered representatives of a broker-dealer.

Futures or Commodity Registration

Neither Aspired Wealth nor its affiliated representatives are registered or have an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

Material Relationships Maintained by this Advisory Business and Conflicts of Interest

Investment Advisor Representatives of Aspired Wealth have a financial affiliated business as independent insurance agents. Approximately 5% of David R. Ybarra's time is spent on this activity. He will offer Clients services from this activity. As an insurance agent, he will receive separate yet typical compensation.

This practice represents a conflict of interest because it gives an incentive to recommend products or services based on the compensation received. This conflict is mitigated by disclosures, procedures, and the firm's fiduciary obligation to act in the Client's best interest at all times. Clients always have the right to decide whether to purchase any insurance products. Clients have the option to purchase these products or services through another insurance agent of their choosing.

Recommendations or Selections of Other Investment Advisors and Conflicts of Interest

Aspired Wealth does not select or recommend other investment advisors.

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

Code of Ethics Description

The employees of Aspired Wealth have committed to a Code of Ethics ("Code"). The purpose of our Code is to set forth standards of conduct expected of Aspired Wealth employees and addresses conflicts that may arise. The Code defines acceptable behavior for employees of Aspired Wealth. The Code reflects Aspired Wealth and its supervised persons' responsibility to act in the best interest of their client.

One area which the Code addresses is when employees buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our clients. We do not allow any employees to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our clients.

Aspired Wealth's policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other employee, officer or director of Aspired Wealth may recommend any transaction in a security or its derivative to advisory clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

Aspired Wealth's Code is based on the guiding principle that the interests of the client are our top priority. Aspired Wealth's officers, directors, advisors, and other employees have a fiduciary duty to our clients and must diligently perform that duty to maintain the complete trust and confidence of our clients. When a conflict arises, it is our obligation to act in the client's best interests.

The Code applies to "access" persons. "Access" persons are employees who have access to non-public information regarding any clients' purchase or sale of securities, or non-public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to clients, or who have access to such recommendations that are non-public.

Aspired Wealth will provide a copy of the Code of Ethics to any client or prospective client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflict of Interest

Aspired Wealth and its affiliated persons do not recommend to Clients securities in which we have a material financial interest.

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

Aspired Wealth and its affiliated persons may buy or sell securities that are also held by Clients. In order to mitigate conflicts of interest such as trading ahead of Client transactions, affiliated persons are required to disclose all reportable securities transactions as well as provide Aspired Wealth with copies of their brokerage statements.

The Chief Compliance Officer of Aspired Wealth is David R. Ybarra. He reviews all trades of the affiliated persons each quarter. The personal trading reviews ensure that the personal trading of affiliated persons does not affect the markets and that Clients of the firm receive preferential treatment over associated persons' transactions.

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

Aspired Wealth does not have a material financial interest in any securities being recommended. However, affiliated persons may buy or sell securities at the same time they buy or sell securities for Clients. In order to mitigate conflicts of interest such as front running, affiliated persons are required to disclose all reportable securities transactions as well as provide Aspired Wealth with copies of their brokerage statements.

The Chief Compliance Officer of Aspired Wealth is David R. Ybarra. He reviews all trades of the affiliated persons each quarter. The personal trading reviews ensure that the personal

trading of affiliated persons does not affect the markets and that Clients of the firm receive preferential treatment over associated persons' transactions.

Item 12: Brokerage Practices

Factors Used to Select Broker-Dealers for Client Transactions

Aspired Wealth will require the use of a particular broker-dealer based on their duty to seek best execution for the client, meaning they have an obligation to obtain the most favorable terms for a client under the circumstances. The determination of what may constitute best execution and price in the execution of a securities transaction by a broker involves a number of considerations and is subjective. Factors affecting brokerage selection include the overall direct net economic result to the portfolios, the efficiency with which the transaction is affected, the ability to effect the transaction where a large block is involved, the operational facilities of the broker-dealer, the value of an ongoing relationship with such broker and the financial strength and stability of the broker. Aspired Wealth will select appropriate brokers based on a number of factors including but not limited to their relatively low transaction fees and reporting ability. Aspired Wealth relies on its broker to provide its execution services at the best prices available. Lower fees for comparable services may be available from other sources. Clients pay for any and all custodial fees in addition to the advisory fee charged by Aspired Wealth. Aspired Wealth does not receive any portion of the trading fees.

Aspired Wealth will require the use of Charles Schwab.

- *Research and Other Soft Dollar Benefits*

The Securities and Exchange Commission and similar State statutes and rules, defines soft dollar practices as arrangement under which products or services other than execution services are obtained by Aspired Wealth from or through a broker-dealer in exchange for directing Client transactions to the broker-dealer. Although Aspired Wealth has no formal soft dollar arrangements, Aspired Wealth may receive products, research and/or other services from custodians or broker-dealers connected to client transactions or "soft dollar benefits." As permitted by Section 28(e) of the Securities Exchange Act of 1934, Aspired Wealth receives economic benefits as a result of commissions generated from securities transactions by the custodian or broker-dealer from the accounts of Aspired Wealth. Aspired Wealth cannot ensure that a particular client will benefit from soft dollars or the client's transactions paid for the soft dollar benefits. Aspired Wealth does not seek to proportionately allocate benefits to client accounts to any soft dollar benefits generated by the accounts.

- *Brokerage for Client Referrals*

Aspired Wealth does not receive client referrals from any custodian or third party in exchange for using that broker-dealer or third party.

- *Directed Brokerage*

Aspired Wealth does not allow directed brokerage accounts.

Aggregating Securities Transactions for Client Accounts

Aspired Wealth is authorized in its discretion to aggregate purchases and sales and other transactions made for the account with purchases and sales and transactions in the same securities for other Clients of Aspired Wealth. All Clients participating in the aggregated order shall receive an average share price with all other transaction costs shared on a pro-rated basis. If aggregation is not allowed or infeasible and individual transactions occur (e.g.,

withdrawal or liquidation requests, odd-lot trades, etc.) an account may potentially be assessed higher costs or less favorable prices than those where aggregation has occurred.

Item 13: Review of Accounts

Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory

Persons Involved

Account reviews are performed quarterly by the Chief Compliance Officer of Aspired Wealth, David R. Ybarra. Account reviews are performed more frequently when market conditions dictate. Reviews of Client accounts include, but are not limited to, a review of Client documented risk tolerance, adherence to account objectives, investment time horizon, and suitability criteria, reviewing target allocations of each asset class to identify if there is an opportunity for rebalancing, and reviewing accounts for tax loss harvesting opportunities. Additionally, we encourage Clients to meet with us at least annually to discuss changes in their financial situation.

Financial plans generated are updated as requested by the Client and pursuant to a new or amended agreement, Aspired Wealth suggests updating at least annually.

Review of Client Accounts on Non-Periodic Basis

Other conditions that may trigger a review of Clients' accounts are changes in the tax laws, new investment information, and changes in a Client's own situation.

Content of Client Provided Reports and Frequency

Clients receive written account statements no less than quarterly for managed accounts. Account statements are issued by Aspired Wealth's custodian. Client receives confirmations of each transaction in account from custodian and an additional statement during any month in which a transaction occurs. Performance reports will be provided by Aspired Wealth at least annually to Clients with assets under management. Clients are encouraged to compare the reports provided by Aspired Wealth to the statements received from the custodian.

Item 14: Client Referrals and Other Compensation

Economic Benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest

Aspired Wealth receives additional economic benefits from external sources as described above in Item 12.

Advisory Firm Payments for Client Referrals

Aspired Wealth does not compensate for Client referrals.

Item 15: Custody

Account Statements

All assets are held at qualified custodians, which means the custodians provide account statements directly to Clients at their address of record at least quarterly. Clients are urged to carefully compare the account statements received directly from their custodians to any invoice prepared by Aspired Wealth and alert the firm to any discrepancies.

Aspired Wealth will never maintain physical custody of Client funds or securities. However, Aspired Wealth is deemed to have "constructive" custody solely because advisory fees are directly deducted from Client's accounts by the custodian on behalf of Aspired Wealth as described in Item 5 above.

Item 16: Investment Discretion

Discretionary Authority for Trading

Aspired Wealth requires discretionary authority to manage securities accounts on behalf of Clients. Aspired Wealth has the authority to determine, without obtaining specific Client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. Aspired Wealth discretionary authority stated within the Investment Advisory Agreement.

Aspired Wealth allows Clients to place certain restrictions, as outlined in the Client's Investment Policy Statement or similar document. These restrictions must be provided to Aspired Wealth in writing.

The Client approves the custodian to be used and the commission rates paid to the custodian. Aspired Wealth does not receive any portion of the transaction fees or commissions paid by the Client to the custodian.

Item 17: Voting Client Securities

Proxy Votes

Aspired Wealth does not vote proxies on securities. Clients are expected to vote their own proxies. The Client will receive their proxies directly from the custodian of their account or from a transfer agent.

When assistance on voting proxies is requested, Aspired Wealth will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client. If the Client requires assistance or has questions, they can reach out to the investment advisor representatives of the firm at the contact information on the cover page of this document.

Item 18: Financial Information

Balance Sheet

A balance sheet is not required to be provided to Clients because Aspired Wealth does not serve as a custodian for Client funds or securities and Aspired Wealth does not require prepayment of fees of more than \$500 per Client and six months or more in advance.

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

Aspired Wealth has no condition that is reasonably likely to impair our ability to meet contractual commitments to our Clients.

Bankruptcy Petitions during the Past Ten Years

Aspired Wealth has not had any bankruptcy petitions.

Item 19: Requirements for State Registered Advisors

Principal Executive Officers and Management Persons

The education and business background for all management and supervised persons can be found in the Part 2B of this Brochure.

Outside Business Activities

The outside business activities for all management and supervised persons can be found in the Part 2B of this Brochure.

Performance Based Fee Description

Neither Aspired Wealth nor its management receive performance based fees. Please see Item 6 of the ADV 2A for more information.

Disclosure of Material Facts Related to Arbitration or Disciplinary Actions Involving Management Persons

Neither Aspired Wealth nor its management have been involved in any arbitration, found to be liable in a civil, self-regulatory, or administrative proceeding:

Material Relationship Maintained by this Advisory Business or Management persons with Issuers of Securities

There are no material relationships with issuers of securities to disclose.

SUPERVISED PERSON BROCHURE

FORM ADV PART 2B

David R. Ybarra, CFP®, RICP®



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This brochure supplement provides information about David R. Ybarra and supplements the Aspired Wealth Planning LLC brochure. You should have received a copy of that brochure. Please contact David R. Ybarra if you did not receive the brochure or if you have any questions about the contents of this supplement.

**ADDITIONAL INFORMATION ABOUT DAVID R. YBARRA (CRD #6469419)
IS AVAILABLE ON THE SEC'S WEBSITE AT WWW.ADVISERINFO.SEC.GOV.**

Brochure Supplement (Part 2B of Form ADV)
Supervised Person Brochure

Principal Executive Officer – David R. Ybarra, CFP

- Year of birth: 1988

Item 2 - Educational Background and Business Experience

Educational Background:

- Colorado State University; Bachelor of Science in Business Administration with a finance concentration; 2014
- Front Range Community College; Associates of Arts; 2012

Professional Certifications:

David R. Ybarra has earned certifications and credentials that are required to be explained in further detail.

CERTIFIED FINANCIAL PLANNER™ (CFP®)

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold CFP® certification. You may find more information about CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct* ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board's *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education hours every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

Retirement Income Certified Professional® (RICP®) certification is awarded by The American College of Financial Services, candidates must:

- Complete RICP® coursework within five months from the date of initial enrollment.
- Complete three in-depth online courses.
- Meet the experience requirements: Three years of full-time business experience within the five years preceding the date of the award. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience.
- Sign and agree to abide by a Code of Ethics.
- Pass an exam administered by Pearson VUE Testing Center. Minimum test score 70%.

When you achieve the RICP® designation, you are subject to the PACE Recertification Program earning 30 credit hours of educational activities in subject matter that is acceptable to PACE Recertification every two years.

Business Experience:

From Date	To Date	Name of Firm or Company	Position Held
03/2024	PRESENT	Aspired Wealth Planning LLC	Managing Member/Chief Compliance Officer/Investment Advisor Representative
03/2023	PRESENT	David R. Ybarra, Sole Proprietor	Insurance Agent
06/2021	01/2024	Consilio Wealth Advisors, LLC	Investment Advisor Representative
07/2020	06/2021	Northwestern Mutual Investment Services, LLC	Registered Representative/Investment Advisor Representative
07/2018	03/2020	Fidelity Personal and Workplace Advisors	Investment Advisor Representative
05/2015	03/2020	Fidelity Brokerage Services LLC	Registered Representative

From Date	To Date	Name of Firm or Company	Position Held
03/2016	07/2018	Strategic Advisers LLC	Investment Advisor Representative

Item 3 - Disciplinary Information

Nothing to report.

Item 4 - Other Business Activities

David R. Ybarra has a financial affiliated business as an independent insurance agent. Approximately 5% of his time is spent on this activity. He will offer Clients services from this activity. As an insurance agent, he will receive separate yet typical compensation.

This practice represents a conflict of interest because it gives an incentive to recommend products or services based on the compensation received. This conflict is mitigated by disclosures, procedures, and the firm's fiduciary obligation to act in the Client's best interest at all times. Clients always have the right to decide whether to purchase any insurance products. Clients have the option to purchase these products or services through another insurance agent of their choosing.

Item 5 - Additional Compensation

David R. Ybarra receives commissions on the insurance products he sells. He does not receive any performance-based fees and does not receive any additional compensation for performing advisory services other than what is disclosed in Item 5 of Part 2A.

Item 6 - Supervision

Since David R. Ybarra is the sole owner and investment adviser representative of Aspired Wealth and is solely responsible for all supervision and formulation and monitoring of investment advice offered to Clients. He will adhere to the policies and procedures as described in the firm's Compliance Manual. He can be reached at David@aspiredwealth.com or (970) 436-3996.

Item 7 - Requirements for State-Registered Advisors

Nothing to report.