



Blazing Star Financial

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Form ADV Part 2A – Firm Brochure

Dated March 20, 2026

Item 1: Cover Page

This Firm Brochure provides information about the qualifications and business practices of Blazing Star Financial, LLC. If you have any questions about the contents of this brochure, please contact us at (785) 379-6333 or team@blazingstarfinancial.com. 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.

Blazing Star Financial is registered as an Investment Adviser with the State of Kansas. Registration as an Investment Adviser does not imply any level of skill or training.

Additional information about Blazing Star Financial is available on the SEC's website at www.adviserinfo.sec.gov, which can be found using the firm's identification number, CRD# 312042.

Item 2: Material Changes

The last update of this brochure was filed on March 25, 2025. Since that filing, the following material changes have been made:

- **Item 4 – Advisory Business:** We removed references to client newsletters, as these communications are general in nature, do not constitute advisory services, and no fee is charged.
- **Item 5 – Fees and Compensation:** We updated Altruist Cash accounts to reflect current FDIC insurance coverage limits of up to \$3,000,000 for individual accounts and up to \$6,000,000 for joint accounts.
- **Item 5 – Fees and Compensation / Item 4 – Advisory Business / Item 14 – Client Referrals and Other Compensation:** We updated to include that BSF has a contractual relationship with Financial Therapy Clinical Institute, LLC (“FTCI”) under which BSF provides financial planning and financial counseling services to certain FTCI clients as an independent contractor. Because clients may be introduced through FTCI, a potential conflict of interest exists in that BSF may have an incentive to maintain this relationship. BSF seeks to mitigate this conflict by providing advice that is in the best interest of FTCI clients and by disclosing the relationship. Fees associated with these services are based on the FTCI’s client’s household income and range between \$95-\$450 per 50-minute meeting. Fees are billed in arrears upon conclusion of each meeting.
- **Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss / Item 10 – Other Financial Industry Activities and Affiliations / Item 12 – Brokerage Practices:** We removed references to the use of outside managers, as we do not utilize third-party investment managers.
- **Item 10 – Other Financial Industry Activities and Affiliations:** We updated to reflect that Cale Yost is no longer employed by the Kansas Air National Guard.
- **Item 12 – Brokerage Practices:** We removed Apex Clearing Corporation as a custodian and updated disclosures to reflect its current custodial arrangements through Altruist.
- **Part 2B – Brochure Supplement:** We updated Mr. Yost’s Brochure Supplement to reflect that he obtained the CERTIFIED FINANCIAL PLANNER® (CFP®) designation in 2025 and is no longer employed by the Kansas Air National Guard.

As of December 31, 2025, BSF manages approximately \$3,411,526 in discretionary assets under management. The firm does not manage any non-discretionary assets.

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 by securities regulations. 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 Blazing Star Financial.

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 CRD number, 312042.

You may also request a copy of this Disclosure Brochure at any time by contacting us at 785-379-6333 or team@blazingstarfinancial.com.

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Item 4: Advisory Business

Description of Advisory Firm and Principal Owner

Blazing Star Financial, LLC is a limited liability company organized under the laws of the State of Kansas. The firm is registered as an Investment Adviser with the Kansas Securities Commission and was initially registered in May 2021 as Maize Financial.

Previously operating as Maize Financial under the sole ownership of Bonnie J. Maize, the firm has rebranded to Blazing Star Financial (hereafter "BSF") following the addition of a new principal owner, Cale R. Yost. Bonnie J. Maize and Cale R. Yost are joint principal owners, each holding 50.0% ownership interest.

As of December 31, 2025, BSF manages approximately \$3,411,526 in discretionary assets under management. The firm does not manage any non-discretionary assets.

Types of Advisory Services Offered

Investment Management Services

BSF provides discretionary asset management services through Altruist Financial LLC ("Altruist"), utilizing a variety of asset classes and investment vehicles that may include exchange-traded funds ("ETFs"), mutual funds, equity securities, fixed income securities, and other related securities. We may also provide advice on any type of investment held in your portfolio at the inception of our advisory relationship. We primarily offer advice on mutual funds and exchange-traded funds. Please refer to Item 8 below for additional disclosures on this topic.

When appropriate for a client's financial situation, we may also recommend a fixed annuity product offered through DPL Financial Partners, LLC ("DPL"). DPL is a third-party provider of a platform of insurance consultation services to investment advisers with clients who have current or future needs for insurance products. Through DPL's licensed insurance agents, who are also registered representatives of The Leaders Group, Inc. ("The Leaders Group") – an unaffiliated SEC-registered broker-dealer, member FINRA/SIPC – DPL offers members a variety of services relating to commission-free insurance products. For providing platform services to advisers, DPL receives service fees from the insurers that offer their commission-free products through the platform. The service fees are based on the insurance premiums received by the insurers from DPL members' clients.

Our investment advisory services involve managing individually tailored portfolios. We provide continuous advice regarding the investment of Client funds based on the individual needs of the Client. Through personal discussions in which goals and objectives based on a Client's particular circumstances are established, we develop Client's personal investment policy or investment plan with an asset allocation target and create and manage a portfolio based on that policy and allocation targets. We will also review and discuss a Client's prior investment history, family composition, background, and desired impact, if any.

Account supervision is guided by the stated objectives of the Client (e.g., maximum capital appreciation, income, safety, liquidity), 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.

Agreeing to engage our firm for customized investment management services requires Client to grant our firm discretionary authority to manage Client's account(s). Discretionary authorization allows us to determine the specific securities, and the amount of securities, to be purchased or sold for Client's account without obtaining Client's approval prior to each transaction. Discretionary authority is granted by the investment advisory agreement Client signs with our firm.

Financial Planning Services

Financial planning involves evaluating a Client's financial situation, goals, and priorities to develop recommendations designed to help the Client achieve their objectives. Clients typically receive a written or electronic summary of BSF's recommendations. BSF offers Ongoing Financial Planning and Project-Based Financial Planning. BSF also offers Limited-Scope Financial Planning to clients of the Financial Therapy Clinical Institute, LLC. Each of these options are described more fully below.

Depending on the Client's needs, the planning process may address various aspects of the Client's financial situation. Client and BSF will work together to select specific areas to cover in the financial plan. Areas addressed will vary based on your needs and the type of financial planning service provided, but could include the following:

Financial Goals: We will help clients identify financial goals and develop a plan to reach them. We will identify what Client plans to accomplish, what resources they will need to make it happen, how much time they will need to reach the goal, and how much they should budget for each goal.

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 Client to assess their current situation, identify their objectives, and develop a plan aimed at achieving their goals.

Cash Flow and Debt Management: We will conduct a review of Client's income and expenses to determine the current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed 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.

Employee Benefits Optimization: We will review and analyze whether Client, as an employee, is taking maximum advantage of available employee benefits. If Client is 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.

Risk Management: A risk management review includes an analysis of Client's exposure to major risks that could have a significant adverse impact on Client's 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"). We will review existing insurance policies to ensure proper coverage for life, health, disability, long-term care, liability, home, automobile, and other areas as appropriate. We may refer clients to an unaffiliated third-party insurance provider. The client is not required to take our recommendation. If the client does take our recommendation, they will engage the third party directly. Our firm does not receive referral fees or other compensation from the third party.

Education Savings: Education planning includes projecting the amount that will be needed to achieve college or other post-secondary education funding goals, along with advice on ways for Client to save the desired amount. Recommendations as to savings strategies are included, and, if needed, we will review Client's financial picture as it relates to eligibility for financial aid or the best way to contribute to the chosen individual's education expenses.

Investment Analysis: This may involve developing an asset allocation strategy to meet Client's financial goals and risk tolerance, providing information on investment vehicles and strategies, reviewing employee

stock options, as well as assisting in establishing Client's 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 include projections of Client's likelihood of achieving their 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 Client is 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 Client's retirement years.

Tax Planning Strategies: Advice may include ways to minimize current and future income taxes as a part of Client's overall financial planning picture. For example, we may make recommendations on which type of account(s) or specific investments should be owned based in part on their "tax efficiency," with the consideration that there is always a possibility of future changes to federal, state, or local tax laws and rates that may impact your situation.

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, guardianships, and other related documents in place. 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 or online estate planning providers upon request. The client is not required to take our recommendation. If the client does take our recommendation, they will engage the third party directly. Our firm does not receive referral fees or other compensation from the third party. From time to time, we may participate in meetings or phone calls between you and your attorney with your approval or request.

Ongoing Financial Planning

This service involves working one-on-one with BSF on an ongoing basis. Clients will work with BSF to develop and implement a comprehensive financial plan that covers all financial areas relevant to the Clients.

Clients subscribing to this service will receive written or electronic reports, in-person or virtual consultations, or other communication as needed to help Clients understand and achieve their stated financial goals and objectives. Meetings will be scheduled as necessary and as mutually agreed to by BSF and Client.

Client's plan, financial situation, goals, and implementation will be monitored throughout the year. Each planning area will be reviewed at least annually to ensure its accuracy and ongoing appropriateness. Any updates will be implemented at such time as necessary.

Investment Management Services may be added to Ongoing Financial Planning at a discounted rate (detailed in Item 5).

Project-Based Financial Planning

Project-Based Financial Planning may be limited in scope to certain area(s) or comprehensive in nature. BSF and the Client will agree upon the scope of the financial planning project upon engagement. Clients will receive a written or electronic report outlining BSF's analysis and recommendations. Implementation assistance may be added for an additional fee. This engagement lasts no more than six months and does not involve investment management services or any ongoing financial planning, consultation, or updates.

Limited-Scope Financial Planning (for FTCI Clients only)

BSF has entered into an agreement with Financial Therapy Clinical Institute, LLC ("FTCI"), a firm that provides financial therapy services to clients, to provide limited-scope financial planning services on a one-time basis for FTCI clients. BSF and FTCI are independent and unaffiliated entities.

When appropriate, FTCI may refer clients to BSF for financial planning services. To receive financial planning services, FTCI clients will enter into a separate engagement agreement with BSF. With the client's authorization, information such as financial data, goals, account information, and other personal financial information may be shared between BSF and FTCI in order to facilitate the planning process.

BSF will assess the FTCI client's financial condition, cash flow, goals, risk tolerance, future income needs, liquidity requirements, investment time horizon, and other relevant information, and will deliver recommendations to the FTCI client. The topics to be covered will be mutually agreed upon between BSF and the FTCI client, but could include any of the financial planning areas outlined above.

BSF does not provide any assistance with implementation of its recommendations or ongoing monitoring of the financial plan for the FTCI client.

Financial Coaching

Financial coaching involves compiling a comprehensive picture of a household's financial accounts, organization of financial documentation, assisting in assessing money values, setting financial goals, examination of credit and spending patterns, and implementation of spending, saving, and debt payoff plans as applicable. Other services will vary and may be included based on the Client's individual needs.

Financial Counseling (for FTCI clients only)

As described more thoroughly above under Limited-Scope Financial Planning, BSF has entered into an agreement with FTCI to provide limited-scope services on a one-time basis for FTCI clients. While similar in nature to financial coaching, these services are typically more limited in scope and shorter in duration. Engagements may consist of one or a small number of meetings and are not intended to result in the development of a comprehensive financial plan.

Financial counseling services may include assistance with budgeting, recommendations for debt management or payoff strategies, and general financial education. Due to the limited scope of these engagements, the Firm may not obtain a complete financial profile of the client and does not provide ongoing monitoring or comprehensive financial planning as part of these services.

Educational Seminars and Speaking Engagements

We may speak or provide seminars on an "as announced" basis for groups seeking general advice on investments and other areas of personal finance. The content will vary depending on the needs of the attendees. These are purely educational in nature and do not involve the sale of any investment products. Information presented will not be based on any individual person's need, nor does BSF provide individualized investment advice to attendees during these speaking engagements or seminars.

Client-Tailored Services and Client-Imposed Restrictions

We offer the same advisory services and planning options to all our clients. However, your specific investment plan and implementation will be dependent upon your Investment Policy Statement ("IPS") that outlines your current

financial situation (goals, time horizon, risk capacity and tolerance, etc.). The IPS is used to construct a client-specific plan to aid in the selection of a portfolio that matches your restrictions, needs, and targets.

Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors. It is your responsibility to promptly notify us if there is any change in your financial situation and/or investment objectives so that we may review, evaluate, and revise restrictions or recommendations, as necessary.

Wrap Fee Programs

We do not participate in wrap fee programs.

Item 5: Fees and Compensation

Please note that unless you have received the Firm Brochure at least 48 hours before signing the investment advisory contract, you may terminate the contract within five business days of signing without incurring any advisory fees.

How we are paid depends on the type of advisory service we are performing. BSF reserves the right to offer fee waivers or discounts in its sole discretion. In addition, fee schedules may be adjusted over time, and legacy clients may have different fee arrangements than those disclosed in this brochure. Each Client's specific fee is outlined in the advisory agreement they sign. Please review the fee and compensation information below.

Investment Management Fees

Our standard advisory fee is based on the market value of all assets under management (including cash, cash equivalents, fixed income, and annuities) and is calculated as follows:

Account Value	Annual Advisory Fee
\$0 - \$500,000	1.00%
\$500,001 - \$1,000,000	0.80%
\$1,000,001 and above	0.60%

Our asset-based fee is based on a blended tier. For example, a client with assets under management of \$600,000 would be assessed 1.00% on the first \$500,000 and 0.80% on the remainder. Fees are paid in arrears on a quarterly basis, applied to the average daily balance of the account(s) during the previous quarter. Advisory fees may be invoiced or directly debited from Client accounts by the Custodian upon authorization by the Client. Accounts initiated or terminated during a calendar quarter will be charged a pro-rated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 30 calendar days in advance. Since fees are paid in arrears, no refund is due upon termination of the account.

Annual investment management fees may be negotiable. No increase in the annual fee shall be effective without agreement from the client by signing a new agreement or amendment to their current advisory agreement.

Altruist Cash Accounts

Altruist Cash accounts are interest-bearing FDIC-insured accounts available through our custodian, Altruist. FDIC insurance of up to \$3,000,000 for individual accounts and up to \$6,000,000 for joint accounts is available. These accounts offer clients the opportunity to earn competitive interest rates on their separate cash holdings and covered by FDIC insurance. The annual management fee for these separate cash accounts is 0.15% of the average daily balance, regardless of the amount held in the account. Unlike cash and cash equivalents held within traditional investment accounts, which may be subject to market fluctuations and are typically invested in short-term securities,

cash in an Altruist Cash account remains fully liquid and is not subject to investment risk. Clients may utilize Altruist Cash accounts without engaging BSF for additional investment services.

Financial Planning Fees

Ongoing Financial Planning

For individuals and families with less than \$1,100,000 under management and lower than \$2,200,000 net worth (excluding primary residence), Ongoing Financial Planning consists of a \$600 - \$1,000 upfront fee and an ongoing fee that is paid monthly, in arrears, based on household composition and complexity according to the following rates:

Household Composition	Monthly Planning Fee
Individual	\$40 - \$80
Couple	\$60 - \$100

The upfront fee is for client onboarding, data gathering, and setting the basis for the financial plan. In certain cases, this fee may be waived or reduced at our sole discretion. The onboarding process will involve frequent communication and meetings as necessary. This work will commence immediately after the fee is paid and is generally completed within three months of such date, but no more than six months. Therefore, the upfront portion of the fee is not paid more than six months in advance.

For high net worth individuals and families, the initial one-time onboarding fee is \$750 - \$1,250. "High net worth" is defined as at least \$1,100,000 under management, or net worth exceeding \$2,200,000 (excluding primary residence), whether individually owned or held jointly with spouse. The ongoing fee is billed monthly, in arrears, based on household composition according to the following rates:

Household Composition	Monthly Planning Fee
Individual	\$125 - \$200
Couple	\$175 - \$300

The planning fee may be negotiable in certain cases. Ongoing planning clients with less than \$500,000 of assets under management may receive discounted investment management services. Those clients with \$500,000 or more assets under management may receive complimentary ongoing financial planning.

The onboarding fee may be paid by check or electronic funds transfer. Monthly fees for ongoing planning may be paid by check or electronic funds transfer. This service may be terminated with 30 days' notice. Since fees are paid in arrears, no refund is due upon termination of the account. The first monthly payment is due by the 5th of the month following the first full calendar month completed after the onboarding process is complete (e.g., if onboarding is completed April 23rd, the first monthly payment would be due by June 5th, covering the services provided in May).

Project-Based Financial Planning

Project-Based Financial Planning is offered at a rate of \$125 - \$175 per hour, based on complexity. The hourly fee is negotiable and will be agreed upon before the start of any work. BSF is usually able to provide a flat fee quote for the engagement at the conclusion of the complimentary initial consultation. No incremental hourly fees will be charged if the engagement stays within its original, agreed-upon scope. Occasionally, a flat fee quote isn't possible when the complexity of the project is undetermined, or the scope of the engagement may change upon mutual

agreement between BSF and Client. In these situations, we proceed with the project on an hourly basis, providing frequent updates on status and time spent.

Half of the estimated fee is due at the beginning of the process and the remainder is due at the delivery of the plan, however, BSF will not bill an amount above \$500.00 more than six months in advance. Fees for this service may be paid by check or electronic funds transfer. In the event of early termination, any prepaid but unearned fees will be refunded to the client and any completed deliverables of the project will be provided to the client and no further fees will be charged.

Limited-Scope Financial Planning (for FTCI clients only)

For Limited-Scope Financial Planning, FTCI collects the financial planning fee from the FTCI client and remits the applicable portion to BSF. FTCI may retain a portion of the fee to cover administrative and client management services related to the program. Fees are based on the FTCI client's household income, and range between \$95 to \$450 per 50-minute meeting. Fees are billed in arrears upon the conclusion of each meeting. For services provided outside of meetings, fees may be paid in a lump sum upon conclusion of the final financial planning meeting, or the FTCI client may elect to pay a portion of the total fee every month following the final financial planning meeting until the fee is paid in full.

Financial Coaching

Financial Coaching is offered on a fixed fee basis. The fixed fee includes a \$250 one-time non-refundable fee due at the time of the agreement. Thereafter, a monthly fee of \$125 is charged in arrears. A client may cancel the money coaching service at any time. Since fees are paid in arrears, no refund is due upon termination of the account.

Financial Counseling (for FTCI clients only)

For Financial Counseling, FTCI collects the financial counseling fee from the FTCI client and remits the applicable portion to BSF. FTCI may retain a portion of the fee to cover administrative and client management services related to the program. Fees are based on the FTCI client's household income, and range between \$95 to \$450 per 50-minute meeting. Fees are billed in arrears upon the conclusion of each meeting. For services provided outside of meetings, fees may be paid in a lump sum upon conclusion of the meeting, or the FTCI client may elect to pay for a portion of total fee every month following the meeting until the fee is paid in full.

Educational Seminars

Seminars are offered to groups, organizations, and the public on a variety of financial topics. Fees range from free to \$500 per seminar or free to \$50 per participant. Half of the fees are due prior to the engagement, and the other half is to be paid the day of, no later than the conclusion of the seminar. The fee range is based on the content, amount of research conducted, the number of hours of preparation needed, and the number of attendees.

In the event that the Client decides to cancel or change the date of the event for any reason besides weather or similar unforeseen causes, the Client will still be responsible for 50% of the seminar fee if the cancellation occurs within 30 days of the event. If the Speaker must cancel due to health or similar unforeseen circumstances, the Speaker will make all attempts to find a reasonable alternative engagement date. If an alternative date cannot be obtained, the Client will not be responsible for any portion of the seminar fee.

Speaking Engagements

Speaking engagements may be offered to organizations and the public on a variety of financial topics, pro bono, at our firm's discretion.

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 funds and ETFs also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees, and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that we consider in selecting or recommending broker-dealers for 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, high net worth individuals, and certain small businesses.

We encourage interested parties of all economic levels to seek our advisory services. We do not require minimum income, minimum asset levels, or other similar preconditions. BSF reserves the right to waive or reduce certain fees based on unique individual circumstances, special arrangements, or preexisting relationships. We also reserve the right to decline services to any prospective client for any non-discriminatory reason.

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

Methods of Analysis

Our primary methods of investment analysis are fundamental analysis and use of Modern Portfolio Theory, both explained in detail below. We may also utilize values-based investing approaches, as described below, when the client desires.

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.

Risks and Limitations:

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.

Modern Portfolio Theory

Generally, our investment advice is based on Modern Portfolio Theory and the belief that proper diversification and risk management will provide an investor client with a stable and consistent return over time. The practice of Modern

Portfolio Theory does not employ market timing or stock selection methods of investing, but rather a long term buy-and-hold strategy with periodic rebalancing of the account to maintain desired risk levels.

The underlying principles of Modern Portfolio Theory are:

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

Values-Based Investing

BSF may use various methods of information gathering such as in-depth discussions and questionnaires to assist Clients in defining their personal values in relation to their investment portfolio. We will use this information to create a portfolio incorporating those values when desired by Client. Portfolios may include ETFs, mutual funds, or individual securities with the purpose of incorporating these values. BSF may rely on mutual funds and ETFs that integrate environmental, social, and governance ("ESG") factors as well as positive and negative screens related to specific business practices to determine alignment with Client's values. We analyze this alignment through use of third-party research and specialized software.

Values alignment analysis, when desired, is included in addition to analysis of investments based on fundamental business data and Modern Portfolio Theory, not in place of it. Client values may be incorporated into the portfolio while still considering factors noted above in the Fundamental Analysis and Modern Portfolio Theory sections.

Investment Strategies

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 or to align with certain values or themes, as discussed above. The importance of values alignment to the Client in portfolio construction may necessitate the use of actively managed funds, which generally have higher expense ratios.

Risk of Loss

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: BSF'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 (harder to sell or buy) 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, 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.

Concentration Risk: Certain investment strategies focus on particular asset classes, industries, sectors, or types of investment. From time to time these strategies may be subject to greater risks of adverse developments in such areas of focus than a strategy that is more broadly diversified across a wider variety of investments.

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.

Geopolitical Risk: The risk of financial and market loss because of political decisions or disruptions in a particular country or region.

Catastrophic Events: In addition to general market risks, investments may be subject to the risk of loss arising from direct or indirect exposure to a number of types of catastrophic events, such as global pandemics, natural disasters, acts of terrorism, cyber-attacks, or network outages. The extent and impact of any such event on investment strategies will depend on many factors, including the duration and scope of the event, the extent of any governmental restrictions, the effect on the supply chain, overall consumer confidence, and the extent of the disruption to global and domestic markets.

Risks Associated with Securities

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

Commercial Paper is, in most cases, an unsecured promissory note that is issued with a maturity of 270 days or less. Being unsecured, the risk to the investor is that the issuer may default.

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. 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.

Bank Obligations include bonds and certificates of deposit and may be vulnerable to setbacks or panics in the banking industry. Banks and other financial institutions are greatly affected by interest rates and may be adversely affected by downturns in the U.S. and foreign economies or changes in banking regulations.

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.

Options and other derivatives carry many unique risks, including time-sensitivity, and can result in the complete loss of principal. While covered call writing does provide a partial hedge to the stock against which the call is written, the hedge is limited to the amount of cash flow received when writing the option. When selling covered calls, there is a risk the underlying position may be called away at a price lower than the current market price.

Exchange Traded Funds prices may vary significantly from the Net Asset Value due to market conditions. Certain ETFs 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. BSF has no control over the risks taken by the underlying funds in which the clients invest.

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

Item 9: Disciplinary Information

Criminal or Civil Actions

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

Administrative Enforcement Proceedings

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

Self-Regulatory Organization Enforcement Proceedings

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

Item 10: Other Financial Industry Activities and Affiliations

The owners of BSF are not registered, nor have application(s) pending to register, as broker-dealers or registered representatives of a broker-dealer.

The owners of BSF are not registered, nor have application(s) pending to register, as futures commission merchants, commodity pool operators, or commodity trading advisors.

BSF and its owners have no relationships or arrangements material to our advisory business or to our clients with any related person listed below:

- broker-dealer, municipal securities dealer, or government securities dealer or broker
- investment company or other pooled investment vehicle (including a mutual fund, closed-end investment company, unit investment trust, private investment company or "hedge fund," and offshore fund)
- other investment adviser or financial planner
- futures commission merchant, commodity pool operator, or commodity trading advisor
- banking or thrift institution
- accountant or accounting firm
- lawyer or law firm
- insurance company or agency
- pension consultant
- real estate broker or dealer
- sponsor or syndicator of limited partnerships

BSF 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.

Bonnie Maize and Cale Yost are Principals of Blazing Star Tax, LLC ("BST"), a firm that provides tax preparation and small business consulting services. This activity accounts for approximately 10% of each individual's time, primarily during peak tax season. Clients of BSF may, but are not required to, use the services of BST, for an additional fee. If clients choose to use these tax preparation services, Bonnie and Cale will receive economic benefit.

Bonnie Maize also holds an active license to practice law in the State of Kansas. She does not operate a legal practice, but does provide legal services to clients of Omni Circle Group, Inc. In addition, in connection with her activities for BST, the license to practice law allows her to practice before the Internal Revenue Service as outlined in IRS Circular 230.

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

As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in the best interests of each client. Our clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all our dealings. The firm also 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

As a fiduciary, our firm and our supervised persons have a duty of utmost good faith to act solely in the best interests of each client, which includes, but is not limited to, a duty of care, loyalty, obedience, and utmost good faith. Our clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity.

We have adopted a formal Code of Ethics to govern our business practices. We will provide a copy of our Code of Ethics to any client or prospective client upon request. All supervised persons are required to acknowledge their responsibilities under the Code and to agree to adhere to all provisions. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings. The Code includes policies regarding standards of professional conduct, conflicts of interest, insider trading, and personal security trading. The firm also 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.

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 the same securities that we recommend to you or in which you are already invested. A conflict of interest exists in such cases because we have the ability to trade ahead of you and potentially receive more favorable prices than you will receive. To reduce or eliminate such conflict of interest, it is our policy that neither our firm nor persons associated with our firm shall have priority over your account in the purchase or sale of securities.

Trading Securities At or About 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 about the same time as clients. A conflict of interest exists in such cases because we have the ability to trade ahead of you and potentially receive more favorable prices than you will receive. To reduce or eliminate such conflict of interest, it is our policy that neither our firm nor persons associated with our firm shall have priority over your account in the purchase or sale of securities.

Item 12: Brokerage Practices

Factors Used to Select Custodians and/or Broker Dealers

Specific custodian recommendations are made to the client based on their need for such services. We recommend custodians based on the reputation and services provided by the firm.

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, BSF recommends 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 client's custodian.

Research and Other Soft-Dollar Benefits

BSF receives research and other soft-dollar benefits by nature of its relationship with Altruist Financial LLC.

Brokerage for Client Referrals

BSF receives no referrals in exchange for using Altruist Financial LLC as a broker-dealer.

Directed Brokerage

BSF does not engage in directing trades to outside broker-dealers. Clients engaging us for Investment Management Services will generally be required to establish their account(s) with Altruist if they have not already done so. Please note that not all advisers have this requirement. However, neither we nor any of our firm's related persons have discretionary authority in making the final determination of the brokers with whom orders for the purchase or sale of securities are placed for execution, and the commission rates at which such securities transactions are effected. Note that we are not compensated for trade routing/order flow, nor are we paid commissions on such trades. We do not receive interest on our client accounts' cash balances.

The Custodian and Brokers We Use

BSF does not maintain custody of your assets that we manage, although we may be deemed to have custody of your assets if you give us the authority to withdraw advisory fees from your account (see Item 15: Custody, below). Your assets must be maintained in an account at a "qualified custodian," generally a broker-dealer or bank.

We recommend that our clients use Altruist Financial LLC, an unaffiliated SEC-registered broker dealer and FINRA/SIPC member, as the qualified custodian if you choose our firm to manage your investments. BSF is independently owned and operated and is not affiliated with Altruist. Altruist will hold your assets in a brokerage account and buy and sell securities when we and/or you instruct them to.

While we may recommend that you use Altruist as custodian/broker, you will decide whether to do so and will open your account with Altruist by entering into an account agreement directly with them. We do not open the account for you, although we may assist you in doing so.

Your Brokerage and Custody Costs

Altruist does not charge for custody services or trade commissions for those accounts that it maintains. We have determined that having Altruist execute trades is consistent with our duty to seek "best execution" of your trades. Best execution means the most favorable terms for a transaction based on all relevant factors, including those listed above (see "Factors Used to Select Custodians and/or Broker-Dealers").

Aggregating (Block) Trading for Multiple Client Accounts

Some Registered Investment Advisers execute client accounts on an aggregated basis to lower expenses. BSF does not engage in block trading as there would be no cost savings with our custodian.

Item 13: Review of Accounts

Client accounts under investment management by BSF will be reviewed regularly and on at least a quarterly basis, by the IAR responsible for the client relationship. The account is reviewed with regard to your 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 custodian for each transaction in their accounts as well as monthly (or quarterly if no activity) statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest. In addition, clients have 24/7 access to portfolio holdings, balances, and performance through the Altruist online client portal.

BSF will not provide written reports to investment advisory clients.

Item 14: Client Referrals and Other Compensation

BSF does not compensate any person who is not advisory personnel for client referrals.

As described in Item 4, BSF has a contractual relationship with Financial Therapy Clinical Institute, LLC ("FTCI") under which BSF provides financial planning services to certain FTCI clients. Under this arrangement, BSF acts as an independent contractor and is not an employee or affiliate of FTCI. Clients who engage BSF through this program are typically clients of FTCI for financial therapy services. BSF coordinates with FTCI in delivering services, which may involve sharing client information as authorized by the client. Because clients may be introduced through FTCI, a potential conflict of interest exists in that BSF may have an incentive to maintain this relationship. BSF seeks to mitigate this conflict by providing advice that is in the best interest of FTCI clients and by disclosing the relationship in this brochure.

BSF and Blazing Star Tax, LLC ("BST"), a tax preparation and small business consulting firm, have common ownership. Clients of BSF may engage BST for tax and consulting services and clients of BST may engage BSF for financial coaching, planning, and/or investment advisory services under separate engagement agreements.

As described in Item 4, when appropriate for a client's financial situation, we may also recommend a fixed annuity product offered through DPL Financial Partners, LLC ("DPL"). DPL is a third-party provider of a platform of insurance consultation services to investment advisers with clients who have current or future needs for insurance products. Through DPL's licensed insurance agents, who are also registered representatives of The Leaders Group, Inc. ("The Leaders Group") – an unaffiliated SEC-registered broker-dealer, member FINRA/SIPC – DPL offers members a variety of services relating to commission-free insurance products. For providing platform services to advisers, DPL receives service fees from the insurers that offer their commission-free products through the platform. The service fees are based on the insurance premiums received by the insurers from DPL members' clients.

Item 15: Custody

BSF does not accept custody of client funds except in the instance of withdrawing client fees. As paying agent for our firm, your independent custodian will directly debit your account(s) for the payment of our advisory fees. The ability to directly debit our advisory fees from your accounts may cause our firm to exercise a limited form of custody

in certain jurisdictions. We do not have physical custody of any of your funds and/or securities. Your funds and securities will be held with a bank, broker-dealer, or other qualified custodian.

You will receive account statements from the qualified custodian holding your funds and securities monthly or quarterly. The account statements from your custodian will indicate all disbursements from the account, including the amount of our advisory fees deducted each billing period. You should carefully review account statements for accuracy.

Item 16: Investment Discretion

For those client accounts where we provide investment management services, we maintain discretion over those 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 through the advisory agreement, 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 may impose reasonable investment restrictions on their account. We ensure compliance with these requests by including such restrictions in the Investment Policy Statement ("IPS"). We agree to follow the investment procedures documented in the IPS in managing the portfolio.

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 phone number or email 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 postal or electronic mail.

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, nor do we require or solicit prepayment of more than \$500 in fees per client six months in advance.

Item 19: Requirements for State-Registered Advisers

Bonnie Maize and Cale Yost are the principal owners of our firm. Their formal education and business backgrounds can be found on the accompanying Form ADV Part 2B Brochure Supplement.

Other than the services described in this Disclosure Brochure, our firm is not engaged in any other business activities, and does not have any relationship or arrangement with any issuer of securities.

Neither our firm nor any of its supervised persons are compensated for advisory services with performance-based fees.

Neither our firm nor any of its supervised persons have been involved in any award resulting from an arbitration claim, or civil, self-regulatory, or administrative proceeding.

Addendum: Professional Liability Insurance

Professional Liability Insurance

Blazing Star Financial carries professional liability insurance through biBERK Insurance Services, Omaha, NE. In the event any client or prospective client in Kansas requests proof of professional liability insurance coverage, the investment adviser shall, within 30 days, provide a copy of the insurance agreement that is in effect.

Form ADV Part 2B – Brochure Supplement

BONNIE J. MAIZE, JD, CFP® , AIF® , AFC®

Item 1: Cover Page

This brochure supplement provides information about Bonnie J. Maize, which supplements the BSF brochure. You should have received a copy of that brochure. Please contact Bonnie Maize at 785-379-6333 or bonnie@blazingstarfinancial.com if you did not receive BSF's brochure or if you have any questions about the contents of this supplement.

Additional information about Bonnie J. Maize (CRD# 7333217) is available on the SEC's website at www.adviserinfo.sec.gov.

Year of Birth: 1977

Item 2: Educational Background and Business Experience

Educational Background

- 2020 – Graduate Certificate, Personal Financial Planning, Kansas State University
- 2002 – Juris Doctorate, Washburn University School of Law
- 1999 – Bachelor of Science, Agriculture, Kansas State University

Business Experience

- 01/2024 – Present, Omni Circle Group, Chief Financial Officer
- 01/2024 – Present, Blazing Star Tax, LLC, Principal
- 02/2021 – Present, Blazing Star Financial (previously Maize Financial), Principal and CCO
- 08/2023 – 12/2023, Omni Circle Group, Inc., Financial & Entrepreneurship Instructor
- 12/2022 – 04/2023, Bell Tax Services, Tax Preparer
- 06/2020 – 07/2020, Financial Planning Association, Unpaid Externship
- *Prior to returning to school in January 2019, Bonnie Maize was a full-time stay-at-home parent for 15 years.*

Professional Designations, Licensing, & Exams

CERTIFIED FINANCIAL PLANNER® (CFP®)

The CERTIFIED FINANCIAL PLANNER® ("CFP®") certification is granted by the Certified Financial Planner Board of Standards, Inc. ("CFP Board") to individuals who meet rigorous professional standards in financial planning. It is a voluntary certification recognized for its emphasis on education, examination, experience, and ethics. To earn the CFP® certification, individuals must complete certain education and experience requirements; pass the CFP® Certification Examination, which tests the application of financial planning knowledge in real-life scenarios; and agree to be bound by the CFP Board's *Code of Ethics and Standards of Conduct*, which sets forth the ethical and practice standards for CFP® professionals. To maintain their certification, CFP® professionals must complete continuing education requirements every two years, including ethics training. In addition, they must renew their commitment to the *Code of Ethics and Standards of Conduct* and their fiduciary obligations. CFP® professionals who fail to comply with the above standards and requirements could be subject to the CFP Board's enforcement process, which could result in suspension or permanent revocation of their right to use the CFP® marks. For more information, refer to the CFP website at: www.cfp.net.

Accredited Financial Counselor® (AFC®)

The Accredited Financial Counselor® (AFC®) designation is issued by the Association for Financial Counseling and Planning Education, and provides financial advisors with practical training in all aspects of personal finance. AFC® candidates must complete the educational curriculum, agree to uphold ethical standards, and must complete 1,000 hours of financial counseling.

Accredited Investment Fiduciary (AIF®)

The Accredited Investment Fiduciary® (AIF®) designation is a professional certification that demonstrates those responsible for managing or advising on investor assets have a fundamental understanding of the principles of fiduciary duty, the standards of conduct for acting as a fiduciary, and a process for carrying out fiduciary responsibility.

The AIF® designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. The certification is administered by Fi360 (a Broadridge company). Fi360 is accredited by the American National Standards institute (ANSI) for the AIF® designation, which is recognized by the Financial Industry Regulatory Authority (FINRA).

In order to become an AIF® Designee, candidates must complete the following requirements:

- Specialized AIF® training;
- Pass the AIF® examination;
- Meet the experience requirement;
- Satisfy the Code of Ethics and Conduct Standards;
- Complete six hours of continuing education each year; and
- Renew, on an annual basis, affirmation of the AIF® Code of Ethics.

Series 65 License, the Uniform Investment Adviser Law Exam

This exam is administered by the Financial Industry Regulatory Authority (FINRA). Completion of the Series 65 Exam qualifies an investment professional to operate as an Investment Adviser Representative in certain states. The exam covers topics that have been determined to be necessary to understand in order to provide investment advice to clients, including investment vehicle characteristics, client investment recommendations and strategies, economic factors and business information, and laws, regulations, and guidelines on unethical business practices. There are no prerequisites required for an individual to take the Series 65 examination. Bonnie Maize passed this examination on November 23, 2020.

Item 3: Disciplinary Information

Bonnie Maize has no disciplinary events to disclose.

Item 4: Other Business Activities

Bonnie Maize is employed by Omni Circle Group, Inc., a 501(c)(3) nonprofit organization, as Chief Financial Officer. This activity accounts for approximately 50% of her time. This may create a potential conflict of interest in that Ms. Maize may dedicate certain hours of trading time to this outside business activity. This conflict is mitigated as BSF's investment strategy does not involve daily active trading.

Bonnie Maize is the Principal of Blazing Star Tax, LLC ("BST"), a firm that provides tax preparation and small business consulting services. This activity accounts for approximately 10% of her time, primarily during peak tax season. Clients of BSF may, but are not required to, use the services of BST for an additional fee. If clients choose to use these tax preparation services, Bonnie will receive economic benefit.

Bonnie Maize also holds an active license to practice law in the State of Kansas. She does not operate a legal practice, but does provide legal services to clients of Omni Circle Group, Inc. In addition, in connection with her activities for BST, the license to practice law allows her to practice before the Internal Revenue Service as outlined in IRS Circular 230.

Item 5: Additional Compensation

Bonnie J. Maize does not receive any economic benefit from any person, company, or organization in exchange for providing clients advisory services through BSF.

Item 6: Supervision

As the Chief Compliance Officer of BSF, Bonnie Maize is responsible for all supervision and monitoring of investment advice offered to clients. She will adhere to the policies and procedures as described in the firm's Compliance Manual. If you have any questions, she can be reached at the telephone number or email address shown on the cover page of this document.

Item 7: Requirements for State-Registered Advisors

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None

Form ADV Part 2B – Brochure Supplement

CALE R. YOST, CFP® , MSFP, RICP®

Item 1: Cover Page

This brochure supplement provides information about Cale R. Yost that supplements the BSF brochure. You should have received a copy of that brochure. Please contact Cale Yost at 785-379-6333 or cale@blazingstarfinancial.com if you did not receive BSF's brochure or if you have any questions about the contents of this supplement.

Additional information about Cale R. Yost (CRD# 7430590) is available on the SEC's website at www.adviserinfo.sec.gov.

Year of birth: 1985

Item 2: Educational Background and Business Experience

Educational Background

- 2023 – M.S., Personal Financial Planning, Kansas State University
- 2023 – Graduate Certificate, Financial Therapy, Kansas State University
- 2021 – Graduate Certificate, Personal Financial Planning, Kansas State University
- 2018 – Bachelor of General Studies, Fort Hays State University

Business Experience

- 01/2024 – Present, Blazing Star Financial (previously Maize Financial), Principal, Associate Planner, and Investment Adviser Representative
- 01/2024 – Present, Blazing Star Tax, LLC, Principal
- 01/2020 – Present, Yost Household, Homemaker
- 01/2004 – 06/2025, Kansas Air National Guard, Intelligence Specialist, Inspector General Superintendent
- 11/2023 – 12/2023, Maize Financial, Associate Planner
- 08/2020 – 05/2023, Kansas State University, Full-time Student
- 08/2021 – 11/2021, Rademacher Financial, Inc., Branch Associate
- 02/2009 – 05/2019, Kansas Air National Guard, Intelligence Superintendent

Professional Designations, Licensing & Exams

CERTIFIED FINANCIAL PLANNER® (CFP®)

The CERTIFIED FINANCIAL PLANNER® (“CFP®”) certification is granted by the Certified Financial Planner Board of Standards, Inc. (“CFP Board”) to individuals who meet rigorous professional standards in financial planning. It is a voluntary certification recognized for its emphasis on education, examination, experience, and ethics. To earn the CFP® certification, individuals must complete certain education and experience requirements; pass the CFP® Certification Examination, which tests the application of financial planning knowledge in real-life scenarios; and agree to be bound by the CFP Board’s Code of Ethics and Standards of Conduct, which sets forth the ethical and practice standards for CFP® professionals. To maintain their certification, CFP® professionals must complete continuing education requirements every two years, including ethics training. In addition, they must renew their commitment to the Code of Ethics and Standards of Conduct and their fiduciary obligations. CFP® professionals who fail to comply with the above

standards and requirements could be subject to the CFP Board's enforcement process, which could result in suspension or permanent revocation of their right to use the CFP® marks. For more information, refer to the CFP website at: www.cfp.net.

RICP® Retirement Income Certified Professional®

The Retirement Income Certified Professional® (RICP®) designation is awarded by The American College of Financial Services. This designation is tailored for professionals dedicated to helping clients create sustainable and effective retirement income strategies. RICP® designees are equipped with specialized knowledge in a wide range of topics including retirement income process, strategies, and solutions, as well as understanding client needs during retirement and the importance of estate planning.

To earn the RICP® designation, candidates must have three years of professional experience in the financial services industry or a bachelor's degree. Additionally, they must complete a comprehensive educational program consisting of three courses with a proctored exam at the end of each. These courses are designed to provide in-depth understanding of the nuances of retirement income planning. To maintain this prestigious designation, professionals are required to adhere to The American College's Code of Ethics, which includes a commitment to ongoing professional development and education. They must also complete 15 hours of continuing education every two years.

Series 65 License, Uniform Investment Adviser Law Exam

This exam is administered by the Financial Industry Regulatory Authority (FINRA). Completion of the Series 65 Exam qualifies an investment professional to operate as an Investment Advisor Representative in certain states. The exam covers topics that have been determined to be necessary to understand in order to provide investment advice to clients, including investment vehicle characteristics, client investment recommendations and strategies, economic factors and business information, and laws, regulations, and guidelines on unethical business practices. There are no prerequisites required for an individual to take the Series 65 examination. Cale Yost passed this examination on May 27, 2022.

Series 66 License, Uniform Combined State Law Examination

The Series 66, formally known as the Uniform Combined State Law Examination, is administered by the Financial Industry Regulatory Authority (FINRA) in conjunction with the North American Securities Administrators Association (NASAA). This examination is designed to qualify candidates as both Securities Agents and Investment Advisor Representatives. The exam covers topics essential for providing investment advice and services, such as investment analysis, legal guidelines, and fiduciary responsibilities. Passing the Series 66 exam is a requirement for professionals who wish to engage in investment advisory and securities business. Cale Yost passed the Series 66 exam on March 18, 2022.

Item 3: Disciplinary Information

Cale R. Yost has no disciplinary events to disclose.

Item 4: Other Business Activities

Cale Yost is a Principal of Blazing Star Tax, LLC ("BST"), a firm that provides tax preparation and small business consulting services. This activity accounts for approximately 10% of his time, primarily during peak tax season. Clients of BST may, but are not required to, use the services of BST for an additional fee. If clients choose to use these tax preparation services, Cale will receive economic benefit.

Item 5: Additional Compensation

Cale Yost does not receive any additional compensation for performing advisory services other than what is disclosed in the Form ADV Part 2A of BSF, Item 5.

Item 6: Supervision

Cale Yost is under the direct supervision of BSF's Chief Compliance Officer, Bonnie Maize. He will adhere to the policies and procedures as described in the firm's Compliance Manual. If you have any questions, Bonnie Maize can be reached at 785-379-6333 or bonnie@blazingstarfinancial.com.

Item 7: Requirements for State-Registered Advisers

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceedings: None

Bankruptcy Petitions: None