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**Item 1 Form ADV Part 2A – Firm Brochure**  
Firm CRD #299507

March 28, 2026

This brochure provides information about the qualifications and business practices of Leverage Financial Advisory. If you have any questions about the contents of this brochure, please contact us at (617) 356-1852.

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. Registration as a registered investment advisor does not imply a certain level of skill or training. Additional information about Leverage Financial Advisory, CRD #299507 also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 Material Changes

Leverage Financial Advisory is required to make clients aware of any important information that may have changed since the Firm Brochure was last updated. Clients can then determine whether to review the brochure in its entirety or to contact us with questions about the changes.

The following material changes have been made since our previous filing dated August 29, 2025:

**Item 4 - Advisory Business Revisions:** Updated investment management services to include portfolio construction strategies (e.g., Core & Explore, TGRS). Expanded retirement plan consulting and rollover disclosures to clarify fiduciary roles and mitigate conflicts of interest. Updated assets under management reporting to include assets under advisement.

**Items 4, 10, & 14 - TPM and Fee-Only Transition:** Removed all disclosures regarding Third-Party Managers (TPMs) to reflect that the Firm no longer utilizes TPMs or receives solicitor/referral compensation. LFA now operates as a Fee-Only advisory firm.

**Item 5 & Table of Fee - Fee and Billing Updates:** Introduced a fixed subscription fee model for certain clients and increased the hourly planning rate to \$300. Clarified billing practices for mid-cycle contributions and expanded disclosures for legacy fee arrangements.

**Items 5 & 12 - Held-Away Account Management:** Enhanced disclosures regarding the management of held-away accounts via Pontera, clarifying that platform fees are paid by the Firm and not charged separately to clients.

**Item 15 - Custody and Custodian Updates:** Clarified that LFA is deemed to have constructive custody solely due to fee deduction and limited client-directed transfers (e.g., internal journals). Updated the list of qualified custodians to include Matrix Trust Company.

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## Item 4 Advisory Business

### Description of Advisory Firm

Leverage Financial Advisory, LLC (“Leverage Financial Advisory”) was formed as a limited liability company in the Commonwealth of Massachusetts on October 27, 2018. The principal owner of the firm is Brian Bond. LFA is registered as an investment advisor with the Commonwealth of Massachusetts securities regulators. The firm provides investment supervisory and management services, financial planning, general investment consulting, and educational seminars and workshops.

As used in this Disclosure Brochure, the words “LFA,” “advisor,” “firm,” “we,” “our,” and “us” refer to Leverage Financial Advisory and the words “you,” “your,” and “client” refer to you as either a client or prospective client of our firm.

### Description of Advisory Services Offered

Leverage Financial Advisory provides personalized financial planning and investment management services to individuals, married couples, and business entities, with a particular focus on hospitality industry professionals and small business owners. Advice is provided through consultation with the client and may include assessing existing financial assets, net worth, cash flow, and liabilities, budgeting, determination of financial goals and objectives, investment management, education planning, insurance reviews, retirement planning, tax planning, estate planning, and working in collaboration with a client’s other professional advisors such as CPAs and attorneys.

Leverage Financial Advisory acts in a fiduciary capacity. As a fiduciary, we are bound ethically to act in our client’s best interests. Any conflicts of interest will be disclosed to the client in the unlikely event they should occur. We do not receive any commissions for any advice or recommendations we provide.

LFA takes the time to get to know each client to provide a high level of personalized service. We monitor the changing needs of each client and aim to proactively address all relevant financial and investment matters. Advisory services are provided under the terms and conditions of a written advisory agreement executed by Leverage Financial Advisory and the client.

### Investment Management Services

LFA offers ongoing investment supervisory and management services based on the individual goals, objectives, time horizons, and risk tolerance of each client. LFA evaluates the current investments of each client and then constructs a customized investment plan and recommended portfolio. We typically request discretionary authority to select securities and execute transactions without obtaining specific client permission before each trade.

### Investment Philosophy and Portfolio Construction

LFA employs a multi-layered investment methodology designed to balance long-term market participation with risk mitigation. Our portfolios generally consist of a combination of exchange-traded funds (ETFs), individual stocks, and mutual funds. Our construction framework is defined by five components:

#### Primary Investment Models

**1. Strategic Equity “Core & Explore”:** Our equity construction follows a tiered methodology designed to capture broad market returns while seeking outperformance through factor and sector rotation.

- **The Core:** We utilize US large-cap index funds (such as the S&P 500) as a primary portfolio anchor. Within this core, we employ Relative Strength (RS) analysis to dynamically tilt the allocation toward specific factors—such as Growth or Value—that exhibit prevailing market leadership.
- **The Explore:** This component focuses on asset classes typically underrepresented in broad US large-cap indices. This includes, but is not limited to, specific S&P 500 sectors and industry groups, US small- and mid-cap indices, developed international markets, emerging markets, and commodity-related investments. We utilize momentum and relative strength indicators to weight these opportunities based on price leadership. If our analysis indicates that US large-cap securities are exhibiting relative strength, we may concentrate the “Explore” allocation within US large-cap segments. We prioritize market leadership over broad diversification to mitigate potential performance drag during periods of high market concentration, which may result in a higher correlation to US large-cap indices and a temporary reduction in broad asset class diversification.

**2. Tactical Allocation (Fixed Income Overlay):** This layer acts as a "circuit breaker" for the defensive portion of your portfolio (e.g., the 40% bond allocation in a 60/40 model). Its goal is to protect capital during extended market declines. We implement this in two ways:

- **Taxable Accounts:** We may incorporate specialized, actively managed ETFs (such as ADPV) that employ proprietary algorithms to shift between stocks and defensive cash equivalents. This allows a portion of your fixed-income allocation to seek higher returns during stable markets while prioritizing tax efficiency and downside protection.
- **Retirement Accounts:** In accounts not subject to capital gains taxes, we may manage this allocation ourselves. We will actively shift between equity exposure and defensive positions (like cash or Treasuries) based on our internal analysis of market trends.

**3. Fixed Income Allocation:** We primarily utilize low-cost index bond ETFs and mutual funds for the defensive portion of client portfolios. We employ relative strength analysis to weight between short-term and long-term durations based on the prevailing interest rate environment. In some taxable accounts, our objective is to maximize after-tax returns by reducing taxable interest distributions. To achieve this, the Firm may substitute traditional bonds with municipal bond funds or complex ETFs (e.g., BOXX) that utilize derivative-based strategies to seek Treasury-like yields with more favorable tax treatment.

#### **Standard Model Target Ranges**

To provide flexibility for tactical adjustments and tax management, we utilize the following target equity ranges for our primary investment models:

- **Aggressive:** 80% – 100% Equity / 0% – 20% Tactical or Fixed Income
- **Growth:** 60% – 80% Equity / 20% – 40% Tactical or Fixed Income
- **Moderate:** 50% – 70% Equity / 30% – 50% Tactical or Fixed Income
- **Conservative:** 30% – 50% Equity / 50% – 70% Tactical or Fixed Income

#### **Specialized Allocation Strategies**

**4. TGRS Portfolio (Trend, Growth, and Relative Strength):** This is a concentrated, all-equity strategy designed for clients seeking capital appreciation. To select securities for this portfolio, we seek to identify companies in established uptrends (Trend), exhibiting high revenue and earnings growth (Growth), and demonstrating price leadership compared to the S&P 500 index (Relative Strength). Due to its concentrated nature and focus on momentum, this portfolio typically experiences higher turnover, volatility, and larger fluctuations in value than our "Core & Explore" models. It is primarily intended for clients with a high risk tolerance; however, we may also provide a limited, small-percentage allocation (e.g., 1% to 5%) for more conservative or moderate investors seeking satellite exposure to this strategy.

**5. Digital Asset Portfolio:** We offer exposure to the cryptocurrency market through cryptocurrency ETFs and public equities involved in the digital asset industry. This strategy is primarily intended for clients with a high risk tolerance; however, we may also provide a limited, small-percentage allocation (e.g., 1% to 5%) for more conservative or moderate investors seeking a satellite exposure to this emerging asset class. Regardless of the allocation size, this portion of the portfolio is subject to the unique volatility, regulatory, and liquidity risks inherent to the cryptocurrency market.

#### **Tax-Aware Management and "Buy-and-Hold" Positions**

For taxable accounts, LFA may designate specific stocks, ETFs, or mutual funds as "Buy-and-Hold" positions. This approach is used when a security has significant unrealized long-term capital gains. In such cases, the Advisor may determine that the tax liability incurred by selling a position to follow a tactical signal or factor rotation would outweigh the potential benefit of the trade. Consequently, taxable accounts may hold positions longer than our quantitative models suggest and may diverge from standard model weightings to prioritize tax efficiency.

## Personal Financial Planning

Leverage Financial Advisory offers its clients a broad range of financial planning services on a one-time or ongoing basis. In general, financial planning will address any or all of the following areas of interest. The client and advisor will work together to select the specific areas to cover. These areas may include, but are not limited to, the following services:

- **Personal Budgeting:** LFA believes that the foundation of any financial plan begins with a clear understanding of the client's everyday spending. To gain this understanding we will together review the client's current income and monthly expenses, establish a budget and spending plan to track against, and provide recommendations and advice on prioritizing how the client's savings should be invested, or how their expenses should be reduced.
- **Emergency Savings:** Establishing an emergency fund with at least six months of take-home pay is one of the most important steps of our financial planning process. Having an emergency fund provides our clients with a sense of security, confidence, and a safety net to fall back on during challenging times. We help each client set up and determine the amount needed in their emergency fund, how and when to fund it, and recommend investing it in low-risk assets that will earn them high interest yet still be readily available if needed.
- **Goal Planning:** We will help clients identify specific financial goals and develop defined plans to attain them. Goals could include but are not limited to, saving for a down payment on a home, paying off student loans, graduate school tuition, buying a new car, funding a child's education, or saving for an upcoming wedding or vacation. We will identify what each client wishes to accomplish, create a savings and investment plan to fund each goal, and then track their progress and adjust accordingly if anything may change the timing, need, or desire to achieve each goal.
- **Debt / Loan Management:** Together we will review each client's outstanding loans, including but not limited to, credit cards, student loans, home mortgages, auto loans, and personal loans, and then create a prioritized debt management plan best suited for their needs. We will provide advice on which loans to pay off first and explore the option of refinancing existing debt based on factors such as your credit score, interest rates, maturity dates, and any income tax ramifications. LFA believes that debt with favorable low interest rates can be a strategic tool and leveraged to enhance a client's overall financial position. LFA may recommend mortgage/loan brokers at the client's request.
- **Investment Planning:** This involves a review of a client's current portfolio(s), developing an asset allocation strategy that aligns with their financial goals, time horizon, and risk tolerance, providing information and strategies about investing in stocks, bonds, and mutual funds, reviewing employee retirement plans and stock options, as well as assisting in establishing an 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:** Leverage Financial Advisory's retirement planning services typically include projections of the likelihood that a client will have enough money to comfortably retire at a desired age. For situations where projections show less than optimal results, we may recommend adjusting certain variables (i.e., working longer, saving more, spending less, taking more risks with investments) that may help improve possible outcomes. If the client is near retirement or already retired, advice may be given on the calculation of RMDs and appropriate investment and distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during their retirement years. We recommend that clients consult with a qualified retirement planning specialist before initiating any retirement planning strategies.
- **Employee Benefits Optimization:** We will provide a review and analysis as to whether each client, as an employee of their organization, is taking maximum advantage of the employee benefits offered to them, such as a 401(k) match or Roth 401(k) offering. If the 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. Please note that if you engage LFA to provide any services for your business, these services will be provided under the terms and conditions of a separate advisory agreement.
- **Insurance Planning:** This involves a review of existing policies to ensure proper coverage for life, health, disability, liability, home, and automobile, as well as a recommendation for any potential savings opportunities. We recommend that all clients consult with a licensed insurance professional before initiating any insurance policy changes. LFA may recommend insurance agents and/or brokers at the client's request.

- **Education Planning:** Includes projecting the amount of funding that will be needed to fund a child's college education, or a client's own graduate, law, or medical school education. Once the funding amount and year the funding will be needed are determined, we will provide recommended tax-advantaged strategies, an automated savings plan, account setup, and investment management. We always recommend that clients also consult with a qualified college funding specialist before initiating any college savings strategies.
- **Credit Score Improvement:** LFA believes that active credit card and credit score management is an integral part of each client's financial health yet is something that is often overlooked. To help mitigate any risk to our client's financial life outside of their investment portfolio, LFA will review each client's current credit (FICO) score and determine if there are any strategies that we can recommend to increase their score. Improving a client's credit score can have a significant impact on building their long-term wealth as it allows them to obtain lower interest rates on auto, home, student, and credit card loans. LFA seeks to achieve a credit (FICO) score of 740 or above for its clients. While LFA seeks to help clients improve their credit standing, we cannot guarantee specific FICO score outcomes as they are dependent on various third-party factors and client actions.
- **Credit Card Management:** Credit cards tend to have a bad reputation; however, we believe that credit cards can be powerful wealth-building tools if used wisely. Paying credit card bills in full and on time can help improve our clients' credit scores as well as make them eligible for 1 – 3% in cash back rewards every month. Clients with high credit scores may also be eligible for 0% interest credit cards for up to 21 months in some cases. We will review each client's current credit cards and spending habits and recommend strategies that can be used to leverage their current credit card utilization.
- **Tax Planning:** As part of our financial planning services, we may provide general guidance on strategies intended to minimize current and future income taxes. This guidance may include considerations such as account selection (e.g., taxable, tax-deferred, or tax-exempt accounts), the relative tax efficiency of different investment types, or the timing of contributions and withdrawals. Our guidance is provided solely in the context of financial planning and investment management. We do not prepare tax returns or provide individualized tax advice, and clients should rely on their qualified tax professional(s) for personalized tax recommendations. Because federal, state, and local tax laws and rates are subject to change, clients should be aware that future changes may impact the effectiveness of any tax planning strategies.

We recommend that clients consult with a qualified tax professional before implementing any tax-related strategies. With the client's consent, we may also participate in meetings or calls with their tax professional(s) to help ensure coordination between financial, legal, tax, and investment strategies.

- **Estate Planning:** Our estate planning services are limited to assisting clients with general information and coordination as it relates to their estate plan. This may include reviewing account titling, designated beneficiaries, wills, powers of attorney, health care proxies, guardianship directives, trusts, and potential estate tax considerations. We do not draft estate planning documents or provide legal advice. Our role is limited to providing general guidance and coordinating with a client's legal and tax advisors.

We recommend that clients consult with a qualified attorney when initiating, updating, or completing estate planning activities. With the client's consent, we may participate in meetings or calls with their attorney(ies) and/or third-party document preparation service(s) to help ensure coordination between financial, legal, tax, and investment strategies.

### **General Disclosure Regarding Outside Professionals**

When appropriate, we may provide contact information for accountants (CPAs), enrolled agents (EAs), estate planning attorneys, real estate attorneys, family law attorneys, insurance agents, insurance brokers, mortgage brokers, real estate agents, or third-party document preparation services. The firm's owner personally uses some of these providers and receives professional discounts on services. As disclosed in Item 14, LFA does not receive referral fees, commissions, or any other cash compensation for these recommendations. However, the receipt of professional discounts may create a potential conflict of interest, as we could have an incentive to recommend these providers over others who do not provide such discounts. Clients are under no obligation to use any professional(s) and/or services we recommend, and comparable options may be available elsewhere at a lower cost. Clients should independently evaluate and select the professional(s) and/or services they believe will best serve their needs. We strive to act in each client's best interest when making such recommendations. See Item 14 for additional disclosures regarding potential economic benefits we may receive from certain professionals and service providers.

## **Retirement Plan Consulting**

Leverage Financial Advisory ("LFA") offers retirement plan consulting services to employer plan sponsors on an ongoing basis. Generally, such consulting services consist of assisting plan sponsors in establishing, monitoring, and reviewing their company's participant-directed retirement plan, such as a 401(k). As the needs of the plan sponsor dictate, areas of advising could include but are not limited to, coordination with plan providers, plan provider cost comparisons, platform comparisons, investment options, plan structure, and participant education.

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

## **Fiduciary Status and Service Levels**

LFA offers both non-discretionary consulting services as an ERISA 3(21) fiduciary and discretionary investment management as an ERISA 3(38) investment manager. In either capacity, LFA acknowledges its fiduciary standard within the meaning of the Employee Retirement Income Security Act of 1974 ("ERISA"). LFA will not provide plan participants with individualized investment advice unless they engage LFA under a separate stand-alone agreement.

## **Retirement Account Rollovers**

When we provide investment advice to you regarding your retirement assets, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable. To receive compensation in connection with certain retirement transactions, we rely on the U.S. Department of Labor's Prohibited Transaction Exemption 2020-02 ("PTE 2020-02").

The way we make money creates some conflicts with your interests, so PTE 2020-02 requires us to:

- Meet a professional standard of care when making investment recommendations (give prudent advice);
- Never put our financial interests ahead of yours when making recommendations (give loyal advice);
- Avoid misleading statements about conflicts of interest, fees, and investments;
- Follow policies and procedures designed to ensure that we give advice that is in your best interest;
- Charge no more than is reasonable for our services; and
- Provide you with basic information about conflicts of interest.

Because we receive compensation for managing assets, a conflict of interest exists if we recommend that you transfer assets to an account under our management. Compensation must be judged in the context of the services provided; therefore, higher compensation may be reasonable for more comprehensive and detailed services. Clients generally have several rollover options, including:

- Leaving assets in their current employer's plan (if permitted);
- Rolling them into a new employer's plan (if available);
- Taking a cash distribution (taxes and penalties may apply);
- Rolling assets into a self-managed IRA; or
- Rolling them into an IRA managed by Leverage Financial Advisory.

We seek to mitigate the rollover conflict by offering clients the ability to have their qualified retirement accounts professionally managed by us without rolling them over. To do this, we use a platform called Pontera, which is a Held Away Asset Management system. When we manage assets through Pontera, clients are charged the same advisory fee whether assets remain in their qualified plan or are rolled into an IRA managed by LFA. However, Pontera charges LFA a 0.25% platform fee for managing held-away accounts, which is not incurred if assets are rolled into an IRA at one of our custodians. As a result, a structural difference in costs exists between managing a held-away account versus a traditional IRA, as LFA incurs a platform service fee for held-away accounts that does not apply to IRAs. LFA addresses this conflict by providing a neutral analysis of the pros and cons of a rollover to ensure the recommendation is in the client's best interest. While this represents a conflict of interest, we disclose it so that clients can make fully informed decisions. You are under no obligation to roll over your assets; you should make the decision that best meets your personal needs and goals.

## **Hotel and Small Business Consulting**

We are available to assist hotels and small businesses in a variety of ways including business strategy, financial modeling, budgeting, forecasting, cash-flow management, accounting, practice management, general financial advice, and debt management, as well as assisting clients with matters involving their financial institution(s), attorney(s) and/or accounting firm(s).

## **Newsletters**

Newsletters are provided to clients and prospective clients free of charge.

## **Educational Workshops**

Leverage Financial Advisory is sometimes asked to provide speakers for financial educational speaking engagements. Fees for such engagements are negotiated on a case-by-case basis.

## **Advisor Agreements**

Investment supervisory and management services are provided under the terms of a written advisor agreement executed by Leverage Financial Advisory and the client. Implementation of the recommendations made by Leverage Financial Advisory is at the discretion of the client.

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

Leverage Financial Advisory will tailor its advisory services to its client's individual needs and objectives. Clients utilizing our Investment Management service may impose, in writing, reasonable restrictions on investing in certain securities, types of securities, or industry sectors. We offer general investment advice to clients utilizing our Retirement Plan Consulting, Hotel and Small Business Consulting, and Educational Workshop services.

## **Wrap Fee Programs**

A wrap fee program is an investment program where the investor pays one stated fee that includes management fees, transaction costs, fund expenses, and other administrative fees. Leverage Financial Advisory does not participate in any wrap fee programs.

## **Assets Under Management and Advisement**

As of December 31, 2025, Leverage Financial Advisory managed:

Discretionary Assets: \$17,297,366

Non-Discretionary Assets: \$0.00

Assets Under Advisement (Consulting): \$2,232,385\*

Note: We report our Regulatory Assets Under Management in Item 5 of Part 1A. Assets for which we provide non-discretionary consulting and rebalancing assistance are categorized as Assets Under Advisement. For certain accounts where year-end statements were unavailable due to technical connection issues, we have utilized the most recent available valuations from within the preceding 90 days.

## **Item 5 Fees and Compensation**

### **Leverage Financial Advisory offers the following plans for *ongoing* client services:**

Investment Management services may include Financial Planning services but are not required to be utilized by the client(s) to receive Investment Management services.

Standard advisory fees range between 0.50% and 1.00% of AUM; however, clients enrolled in our subscription model may pay a higher effective rate as described below.

For high-net-worth individuals and families, fees are tiered and reduced at the following asset levels.

<b>Assets Under Management</b>	<b>Advisory Fees</b>
Less than \$1 Million	1.00%
Between \$1 Million and \$2 Million	0.75%
Greater Than \$2 Million	0.50%

### **Comprehensive Planning Subscription Fee**

For clients with less than \$240,000 in managed assets who engage the Firm for ongoing comprehensive financial planning, we offer a fixed Subscription Fee based on the household composition:

- **Individual Households:** \$1,200 per year (\$300 per quarter)
- **Joint/Multi-Member Households:** \$2,400 per year (\$600 per quarter)

These fees are billed quarterly in arrears. While these are our standard rates, all fees are negotiable based on the complexity of the client's financial situation.

### **Transition to Asset-Based Fees**

Once a client's managed assets reach a level where our standard 1.00% annual AUM fee meets or exceeds their Subscription Fee (e.g., \$120,000 for individuals or \$240,000 for joint accounts), the client will transition to the asset-based fee schedule. At this stage, comprehensive planning services are included within the 1.00% AUM fee.

**The effective annual percentage rate for clients enrolled in the subscription fee model may be higher than the standard 1.00% fee schedule, depending on the total assets under management.**

### **Legacy Fee Arrangements**

The Firm has transitioned to this household-based Subscription Fee model for all new comprehensive planning engagements. Please note that certain legacy clients remain under prior fee schedules (including different minimum annual fees) which are no longer offered to new clients. These legacy arrangements are honored under their original contract terms.

Advisory fees are calculated as an annual percentage of assets under management, pro-rated for partial periods, and are billed quarterly in arrears. Fees are typically deducted from client accounts in January, April, July, and October. In the event that a fee cannot be processed during the standard billing month due to technical or administrative delays, the firm will collect the outstanding balance in the following month(s). Fees are withdrawn directly from the client's accounts with the client's written authorization or may be invoiced and billed directly to the client every quarter. Fees are negotiable depending on individual client circumstances. Certain legacy clients may have fee arrangements that differ from our current standard fee schedule due to previous agreements, and we may offer discounted advisory fees to family members, employees, and close associates. These fee arrangements may differ from our standard fee schedule.

Advisory fees are pro-rated only for the initial billing period of a new client agreement. Thereafter, any additional assets deposited into existing accounts, new accounts opened under an existing relationship, or assets rolled over mid-quarter (including assets previously managed through Pontera that are rolled into an LFA-managed IRA) are treated as deposits. These assets will be billed based on the market value as of the last business day of the quarter, rather than being pro-rated for the number of days managed during that quarter.

Leverage Financial Advisory uses the value of the account(s) as of the last business day of the calendar quarter for purposes of determining the market value of the assets upon which the advisory fee is based, which will be specified in the client agreement.

For Held Away Accounts managed through Pontera, LFA uses the value of the account(s) as of the last day of each quarter to determine the market value of the assets upon which the advisory fee is based. In the event a data connection or 'link' for a held-away account is interrupted or 'breaks' before the end of a quarter, the account will still be included as part of the client's managed assets and billed based on the last available valuation provided by the platform. LFA continues to provide management and oversight of these assets regardless of temporary technical connectivity issues. LFA is responsible for the platform provider fees associated with this service; these fees are not passed through to the client.

All assets held in Client account(s) will be subject to this fee, including assets, such as cash, that are temporarily awaiting investment.

Clients will receive an invoice or statement from Leverage Financial Advisory and/or the qualified custodian(s) each time a fee is directly deducted from their account. Fees may also be paid either by check, ACH transfer, or through a secure third-party electronic payment processor.

Either party may terminate the Investment Management and Financial Planning Agreement with 30 days written notice (including email) to the other party. Upon termination, any earned but unpaid fees will be pro-rated based on the number of days services were provided and billed to the client. If Investment Management services are terminated during a quarter, fees due are pro-rated based on the period we managed the assets before termination. The date of termination will be used to calculate the final fee payment. Upon termination, we will have no obligation to recommend or take any action with regard to the securities, cash, or other investments in your account(s).

**Retirement Plan Consulting**

Retirement Plan Consulting fees are based on a percentage of plan assets or an agreed-upon flat fee, as well as a one-time Initial Plan Setup and Administration fee. The total estimated fees, as well as the ultimate fees charged, are based on the scope and complexity of our engagement with the client. Fees based on a percentage of plan assets will not exceed 1.00%. Initial Plan Setup and Administration fees typically range from \$2,500 to \$5,000. The fee-paying arrangements will be determined on a case-by-case basis and will be detailed in the signed consulting agreement. LFA's fees are in addition to any fees assessed by any mutual funds or ETFs in which plan assets are invested, any fees charged by a third-party investment manager, and any fees charged by the third-party administrator, record keeper, and/or custodian where the plan is held. LFA does not receive any portion of the fees charged by TPMs; our compensation is limited to the advisory fees paid by the Plan or Plan Sponsor as outlined in the signed consulting agreement.

Either party may terminate the Retirement Plan Consulting Agreement with 30 days' written notice (including email) to the other party. For the Initial Plan Setup and Administration fee, which is collected in advance, any unearned portion of this fee will be refunded to the client based on the percentage of work completed at the time of termination. For ongoing consulting services billed in arrears, any earned but unpaid fees will be pro-rated based on the number of days services were provided prior to the termination date. Upon termination, we will have no obligation to recommend or take any action with regard to your plan.

**Leverage Financial Advisory offers the following options for *one-time* client services:**

**Hourly Engagements**

Hourly engagements are for services that are limited in scope, such as assisting someone with their 401(k) allocation. Our hourly rate is \$300 per hour, billed in 15-minute increments, and a partial increment (e.g., ten minutes) will be treated as a whole increment. There is no deposit requirement; the total fee will be due upon delivery of the limited-scope plan or advice and the engagement ends after delivery.

Hourly Services	Advisory Fees
Hourly Rate	\$300
Billing Increments	\$75 Per 15 Minutes

All *one-time* limited engagement fees may be paid either by check, ACH transfer, or through a secure third-party payment electronic payment processor.

Either party may terminate the One-Time Limited Engagement Agreement upon 5-day's written notice to the other party. Upon termination of any engagement, the fee will be pro-rated based on the work completed, and any unearned fee that has been collected in advance will be refunded to the client. All limited engagements will be completed within 120 days from the date the agreement is signed.

### **Fee Discretion**

At our discretion, Leverage Financial Advisory may agree to 'household' specific client accounts for purposes of fee calculation depending on the client relationship and overall services provided. The exact services and fees will be agreed upon and disclosed before services are provided. Fees and how they are charged are negotiable. At our discretion, we can charge a lesser investment advisory fee, charge a flat fee, or waive a fee entirely based upon specific facts and circumstances, including but not limited to the client's financial situation and circumstances, the amount of assets under management and anticipated to be under management, account householding arrangements, the complexity of the services provided, grandfathered fee schedules, employees and family members, and negotiations with client, etc. In some cases where the advisory relationship changes and the scope of services rendered materially narrows or expands, fees may be adjusted as mutually agreed to and as evidenced by a signed supplemental agreement.

### **Additional Client Fees Charged**

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses that are incurred by the client. Clients may incur certain charges imposed by custodians, custodial fees, 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 exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges and fees (including brokerage commissions charged by the custodian, if any) are in addition to our fees. Leverage Financial Advisory does not receive any portion of these brokerage commissions, fees, or expenses.

At no time will Leverage Financial Advisory accept or maintain custody of a client's funds or securities except for authorized fee deductions. The Client is responsible for all custodial, securities, and brokerage execution fees charged by the custodian and executing broker-dealer, as outlined above. Leverage Financial Advisory's fees are separate and distinct from the custodian and execution fees. See Item 12 Brokerage Practices, for further information regarding brokerage and transaction costs.

### **External Compensation for the Sale of Securities to Clients**

LFA is a Fee-Only advisory firm. Neither LFA nor any supervised person accepts compensation for the sale of securities or other investment products, including asset-based sales charges (12b-1 fees) or service fees from the sale of mutual funds, insurance products, or any other investment vehicle. LFA does not maintain any active solicitation or referral agreements and is compensated exclusively by fees paid directly by its clients. Any legacy solicitor arrangements have been terminated as of January 2025.

## **Item 6 Performance-Based Fees and Side-by-Side Management**

Leverage Financial Advisory does not charge performance-based fees and therefore does not engage in side-by-side management.

## **Item 7 Types of Clients and Minimum Account Size**

Leverage Financial Advisory generally provides Advisory Services to Individuals, High-Net Worth Individuals, Trusts, and Pension and Profit-Sharing Plans. There are no account minimums for any of Leverage Financial Advisory's services.

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

### **Methods of Analysis**

Leverage Financial Advisory employs what we believe to be an appropriate blend of the following methods of analysis when providing investment advice:

**Technical Analysis:** A method of evaluating securities by analyzing statistical trends and patterns in price and volume data. It relies on charts and mathematical indicators to forecast future price movements, assuming that past market behavior can predict future trends. Technical analysts believe that market psychology and supply/demand dynamics are reflected in price charts, enabling them to identify support and resistance levels, trends, and potential reversal points.

**Fundamental Analysis:** Involves analyzing individual companies and evaluating measurable factors such as revenue growth rates and earnings growth rates.

**Industry Research:** Additionally, in performing our analysis, we may use commercially available information services and financial publications, rating services, market data analytics, research materials provided by various broker-dealers, and other research and tools developed by third-party providers.

## Investment Strategies

Generally, our investment advice and management is based on a low-cost diversified strategy involving a mid-to-long-term, disciplined approach that manages risk through appropriate asset allocations and tactical portfolio management. We recognize that each client's needs and goals are different; subsequently, portfolio strategies and underlying investment assets may vary. The following are common strategies utilized within our client's portfolios:

**Strategic Asset Allocation:** A long-term investment strategy that involves establishing and maintaining a predetermined mix of asset classes (such as stocks, bonds, commodities, and cash equivalents) in a portfolio based on an investor's financial goals, risk tolerance, and time horizon. It typically involves setting target allocations for each asset class and periodically rebalancing the portfolio to maintain these targets. The goal of strategic asset allocation is to create a diversified portfolio that balances risk and return potential, aiming to achieve the investor's objectives over the long term while minimizing unnecessary trading or market timing decisions.

**Tactical Asset Allocation:** An investment strategy where portfolio weights are adjusted based on short to medium-term market forecasts. Unlike strategic asset allocation, which maintains a fixed allocation over time, tactical allocation involves actively shifting investments to take advantage of perceived opportunities or to mitigate risks. To do so, a temporary shift from the strategic asset allocation target is adjusted. When conditions warrant, the portfolio will return to its target allocation. This approach aims to capitalize on market trends and reduce portfolio volatility. Tactical asset allocation requires ongoing monitoring and analysis of market conditions to make timely adjustments to the portfolio's asset mix.

**Index Investing:** Involves buying a portfolio of securities that mirrors a particular market index, such as the S&P 500. This passive investment strategy aims to match the performance of the index rather than beat it, typically through low-cost index funds or exchange-traded funds (ETFs). By tracking an index, an investment portfolio is typically well diversified and has low turnover (minimal trading/transaction costs), low management fees, and is relatively tax efficient (due to low turnover).

**Core + Explore:** This strategy blends passive (index investing) with active investing, where passive investments make up the majority "core" of a portfolio, and actively managed investments are added as smaller "explore" positions. For example, the core of a portfolio may be built around low-cost diversified index funds or ETFs, and the satellite holdings may include active investments such as individual stocks or sector-specific ETFs that are believed capable of adding value.

**Momentum Investing:** An investment strategy that involves buying assets that have shown strong recent performance and selling or avoiding those that have performed poorly. It relies on the belief that assets that have performed well in the past will continue to do so in the near future, while those that have performed poorly will continue to underperform. This approach ignores traditional valuation metrics and instead focuses solely on the trend of price movements.

**Trend Following:** An investment strategy that seeks to capitalize on the persistence of price movements in financial markets. It involves identifying and following prevailing trends, either upward (bullish) or downward (bearish), and investing accordingly. Trend followers typically use technical analysis tools to identify and confirm trends, entering long positions in assets that are rising and avoiding or entering short positions in assets that are falling. This approach assumes that trends will persist over time and aims to capture profits by riding the momentum of these trends while implementing risk management techniques to limit losses during trend reversals.

**Relative Strength:** An investing strategy that involves selecting assets based on their recent performance compared to other assets in the same market or sector. It identifies assets that have outperformed their peers over a specified period and assumes they will continue to outperform. This strategy focuses on the momentum of price movements rather than absolute performance. By comparing the strength of one asset to others in its category, relative strength investing aims to capitalize on trends and rotations within the market by investing in assets showing the strongest relative performance.

**Reversion-To-The-Mean:** An investing strategy based on the belief that asset prices fluctuate around their long-term average or "mean." When prices deviate significantly from this mean, the strategy assumes they will eventually revert back to it. Investors using this approach buy assets that have underperformed relative to their historical average, expecting them to rise, and sell assets that have outperformed, anticipating a decline. Reversion to the mean investing relies on the assumption that extreme deviations from the average are temporary and that prices will eventually return to more typical levels.

**Short-term Trading:** Consists of securities purchased with the expectation that the value of those securities will grow, and be sold, within a relatively short period, generally less than one year, to take advantage of the securities' short-term price fluctuations.

**Long-Term Trading:** Consists of securities purchased with the expectation that the value of those securities will grow over a relatively long period, generally greater than one year.

**Cash Management in Accounts:** We use cash as a strategic asset in tactically managing equity portfolios. As market uncertainty increases, we may raise cash levels in the accounts. A 50-80% cash level is an extreme position, signifying that we are significantly cautious about current market forecasts. We are unlikely to raise cash levels beyond 80%, even in our most cautious market view. Most cash positions will generally range from fully invested (0% cash) to 25% cash, however in most cases, at least a partial cash balance will be maintained so that our firm may debit advisory fees for our ongoing account management services, as applicable.

## **Risk of Loss**

Our judgment about the attractiveness and potential appreciation of a particular asset class or individual security may be incorrect, and there is no guarantee that the securities we select will perform as anticipated. The value of an individual security can be more volatile than the market as a whole, or the anticipated appreciation may fail to produce the intended results. Our estimate of a security's potential appreciation may be wrong or, even if our estimate is correct, may take longer than expected before the value is realized. As a result, there is a risk of loss of the assets we manage that is out of our control. We seek to reduce your risk through diversification. Although we will do our best to manage your assets, we cannot guarantee any level of performance or that you will not experience a loss in your assets.

Investing in securities involves the risk of loss that clients should be prepared to bear. While the stock market may increase and the account(s) could enjoy a gain, it is also possible that the stock market may decrease, and the account(s) could suffer a loss. It is important that clients understand the risks associated with investing in the stock market. Many of these risks apply equally to index funds, ETFs, mutual funds, stocks, bonds, REITs, commodities, and any other types of investments or securities. Material risks associated with our methods of analysis, investment strategies, and types of securities we typically use are listed below:

## **Methods of Analysis Risks**

**Technical Analysis:** The risks of technical analysis include reliance on past price data, susceptibility to false signals, and the subjective interpretation of patterns. Market conditions may change unexpectedly, rendering technical signals ineffective.

**Fundamental Analysis:** The risks of fundamental analysis include incomplete or inaccurate information, unexpected market reactions, and the inability to accurately predict future events or changes in market sentiment. Economic, political, or industry shifts can also undermine the validity of fundamental assessments.

**Industry Research:** Our methods rely on the assumption that the companies whose securities we purchase and sell, the rating agencies that review these securities, and other publicly available sources of information that we use for our research, analysis, and guidance, are providing accurate and unbiased data. While we are alert to indications that data may be incorrect, there is always a risk that our analysis may be compromised by inaccurate or misleading information.

## **Investment Strategies Risks**

**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 company's operations or its financial condition.

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

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

**Tactical Management Risk:** The risk of tactical asset allocation lies in incorrect timing or execution of market adjustments. Making frequent changes to asset allocations based on short-term forecasts can result in potential missed opportunities if market predictions are inaccurate. Additionally, rapid adjustments may lead to higher portfolio turnover and tax implications.

**Momentum Risk:** The primary risk of momentum investing is the potential for rapid and significant reversals in asset prices, leading to losses. Momentum strategies rely on the continuation of trends, but markets can change direction suddenly, causing previously high-performing assets to decline sharply. Additionally, crowded trades and overvaluation may increase the risk of sharp corrections.

*The TGRS Portfolio specifically utilizes these momentum and trend-following techniques in a concentrated manner, which significantly amplifies the risks of rapid price reversals and higher transaction costs compared to our diversified models.*

**Relative Strength Risk:** Because relative strength is a reactive strategy, there is a risk that the portfolio may rotate into a factor or sector just as its period of outperformance ends (the 'Performance Chase' risk).

**Concentration Risk:** Certain investment strategies focus on overweighting a portfolio to a particular asset class, industry, sector, or type 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.

**Style Drift Risk:** The Advisor may intentionally deviate from broad asset class diversification to concentrate holdings in segments exhibiting market leadership. During these periods, the portfolio may become highly correlated with a single market cap or sector, increasing the impact of a decline in that specific area.

**Tax Efficiency vs. Investment Strategy Risk:** In taxable accounts, the Firm's effort to prioritize tax efficiency may result in holding a security that our quantitative models suggest selling. This 'Tax-Aware' approach could lead to lower pre-tax returns or higher volatility if a 'Buy-and-Hold' position declines significantly in value.

**Whipsaw Risk:** Occurs when markets recover quickly while the strategy remains invested in defensive assets such as cash or certain bond funds, thereby not participating in the market's recovery. Our investment strategies take positions in cash or similar lower-volatility securities like ultra-short-term bond funds in an effort to minimize market losses and volatility. This can result in instances where the market recovers while the strategy remains invested in cash or bond positions.

**Sector Risk:** Some ETFs and mutual funds limit their exposure to a specific sector. Daily fluctuations in specific market sectors are often more extreme than fluctuations in the overall market.

**Digital Asset Risk:** While LFA uses ETFs and public equities, these assets are subject to extreme volatility, potential for total loss, regulatory uncertainty, and lack of traditional valuation metrics.

**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 that could increase taxes. These factors may negatively affect the account's performance.

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

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

**Political Risk:** The risk of financial and market loss due to political decisions or disruptions in a particular country or region. May also be known as geopolitical risk.

**Legal or Legislative Risk:** Legislative changes and/or court rulings may impact the value of investments, tax implications of certain strategies, and industry-specific future earnings (for example: the manufacturing industry having new environmental regulations that increase costs).

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

## **Risks of Specific Securities Most Commonly Used**

**Exchange Traded Funds (ETFs):** An ETF is an investment fund traded on stock exchanges, similar to a stock. Investing in ETFs carries the risk of capital loss. Areas of concern include the lack of transparency in portfolios, increasing complexity, high management fees, and the possibility of inadequate regulatory compliance. ETF prices may vary significantly from their underlying Net Asset Value due to market conditions, and certain exchange-traded funds may not track underlying benchmarks as advertised.

ETFs are also subject to the following risks: (1) an ETF's shares may trade at a market price that is above or below their net asset value; (2) the ETF may employ an investment strategy that utilizes high leverage ratios; or (3) trading of an ETF's shares may be halted or de-listed from an exchange if the listing exchange's officials deem such action appropriate. The advisor has no control over the risks taken by the underlying funds in which clients invest.

**Discount/Premium to NAV:** Generally, ETF shares trade at or near their most recent net asset value (NAV). The NAV represents the value of each share's portion of the fund's underlying assets and cash at the end of the trading day. The NAV is generally calculated at least once daily for indexed-based ETFs and potentially more frequently for actively managed ETFs. However, certain inefficiencies in the markets may cause the shares to trade at a premium or discount to the NAV.

**Index Tracking Error:** This is the extent to which any ETF deviates from the index that it is set up to mimic. Managing this is a key job for the manager of the fund, and how they have performed is something for the client to look at by comparing the fund's record with the selected index in the fund documents or on the manager's website. Some asset classes, such as emerging markets, are likely to demonstrate more tracking errors than others.

**Liquidity/Shutdown:** There is no guarantee that an active secondary market for an ETF will develop or continue to exist. Therefore, if a liquid secondary market ceases to exist for shares of a particular ETF, a shareholder may have no way to sell those shares. If an ETF becomes very unpopular and has minimal demand, the fund can be shut down and liquidated. When the fund is liquidated shareholders are paid in cash and transaction costs and capital gains/losses can be incurred. **Authorized Participants (APs):** One of the major parties at the center of the creation and redemption process for ETFs. They provide a large portion of liquidity in the ETF market by obtaining the underlying assets required to create a fund. Traditionally, APs are large banks such as JP Morgan Chase, Bank of America, Goldman Sachs, and Morgan Stanley, among others. If there is a credit or liquidity crisis, ETFs bear the risk of failure due to the potential non-participation of their APs.

When a client invests in ETFs, the client indirectly pays its proportionate share of any fees and expenses of those funds (management fees, administrative costs, etc.). Therefore, in some funds, clients may incur high expenses. 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).

**Bond ETFs:** Bond ETFs carry several risks, including interest rate risk, credit risk, and liquidity risk. Interest rate risk arises from fluctuations in interest rates, impacting the bond prices inversely. Credit risk involves the possibility of bond issuers defaulting on payments. Liquidity risk refers to difficulties in buying or selling bonds at desired prices due to insufficient market activity. Additionally, bond ETFs may be subject to tracking error risk, where the ETF's performance deviates from its underlying index.

**Complex and Alternative Strategy ETFs (Bond Substitutes):** The Firm may utilize certain specialized, actively managed ETFs that employ sophisticated financial engineering or proprietary mathematical models to seek returns similar to traditional fixed-income instruments or to manage market volatility. These strategies, which include but are not limited to funds such as the Alpha Architect 1-3 Month Box ETF (BOXX) and the Adaptiv Select ETF (ADPV), are often used as substitutes for or complements to traditional bond allocations. However, they carry unique risks:

- **Derivative-Based Cash Strategy Risk:** Some funds seek to replicate the yield of U.S. Treasury Bills by utilizing "box spreads" or other options-based strategies. Unlike a traditional bond or money market fund, these strategies do not hold underlying debt obligations and are not backed by the U.S. Government. They are subject to Counterparty Risk (the potential failure of a clearinghouse or broker to fulfill obligations), Execution Risk (costs of rolling options), and Tax Risk (the risk that the IRS may recharacterize capital gains as ordinary income).
- **Tactical Risk-Mitigation & Model Risk:** The Firm may use ETFs that employ proprietary algorithms to tactically shift between equity exposure and cash equivalents based on market volatility or momentum indicators. These funds are subject to Model Risk, where the underlying algorithm may fail to accurately predict market turns, potentially leading to Whipsaw Risk (exiting the market during a brief dip and missing a recovery) or failing to protect capital during a rapid downturn.
- **Active Management and Complexity Risk:** These ETFs are generally more complex than traditional index-based funds. Their performance is driven by options pricing, mathematical models, and frequent trading rather than interest payments from a borrower. They may have higher internal expenses and higher portfolio turnover, which can impact net returns and tax efficiency.
- **Availability of Alternatives:** The Firm may select other similar complex ETFs that utilize derivatives, swaps, or quantitative models to achieve fixed-income-like profiles. These instruments may behave differently than the broad bond market during periods of extreme credit or liquidity stress.

**Commodity ETFs:** A commodity ETF is an exchange-traded fund (ETF) invested in physical commodities, such as agricultural goods, natural resources, and precious metals. A commodity ETF is usually focused on either a single commodity held in physical storage or investments in commodities futures contracts. Other commodity ETFs track the performance of a broad commodity index which includes many individual commodities representing a combination of physical storage and derivatives positions.

Commodity ETFs, while offering diversification and accessibility to commodity markets, pose risks. These include volatility due to commodity price fluctuations, tracking error between ETF performance and underlying commodity prices, and the risk of contango or backwardation in futures markets affecting returns. Additionally, commodity ETFs may face regulatory changes, liquidity issues, and geopolitical factors impacting commodity markets. Some commodity ETFs, such as those that hold precious metals directly, have higher capital gains tax rates because tax rules treat these ETFs as collectibles.

**Leveraged or Inverse ETFs:** Leveraged ETFs seek to deliver multiples of the performance of the index or benchmark they track. Inverse ETFs (also called "short" funds) seek to deliver the opposite of the performance of the index or benchmark they track. Both leveraged and inverse ETFs pursue a range of investment strategies including investments in high-risk financial instruments like swaps, futures contracts, and other derivative contracts/arrangements. Most leveraged and inverse ETFs "reset" daily, meaning that they are designed to achieve their stated objectives on a daily basis. Their performance over longer periods of time can differ significantly from the performance (or inverse of the performance) of the underlying index or benchmark during the same time. Such

price volatility is amplified in volatile markets. Additionally, in most cases, leveraged or inverse ETFs are less tax-efficient because daily resets can cause the ETF to realize significant short-term capital gains that are not offset by a loss.

**Cryptocurrency ETFs:** Cryptocurrency ETFs introduce various risks for investors. Market volatility is a significant concern due to the unpredictable nature of cryptocurrencies, which can lead to rapid price swings and potential losses. Regulatory uncertainty is another risk, as government interventions or changes in cryptocurrency regulations can impact ETF performance and legality. Moreover, the decentralized nature of cryptocurrencies exposes ETFs to cybersecurity threats such as hacking and theft, jeopardizing investors' assets.

Additionally, cryptocurrencies lack intrinsic value, making their prices highly speculative and vulnerable to manipulation. This speculative nature increases the risk of significant losses for ETF investors, especially during periods of extreme market volatility. Furthermore, the complexity of the cryptocurrency market, including issues like liquidity constraints and operational risks, can amplify risks associated with ETF investments.

Investors must carefully consider these risks before investing in cryptocurrency ETFs and ensure they have a thorough understanding of the market dynamics, regulatory environment, and cybersecurity measures in place. Diversification and risk management strategies are crucial to mitigate the inherent risks associated with cryptocurrency ETFs and protect investors' capital.

An investment in Cryptocurrency ETFs is suitable only for clients wishing to have an allocation to an investment with a speculative objective who can bear the economic risk of the investment, who have no need for liquidity, who understand the risks, and who are willing to accept those risks of loss of their entire investment in exchange for potential returns. The value of Cryptocurrency ETFs can change constantly and dramatically. If the value goes down, there's no guarantee that it will rise again. Investors should be prepared for volatile market swings. As a result, there is a significant risk of loss of your entire principal investment. Interests should not be purchased by any person who cannot afford the loss of their entire investment.

**Mutual Funds:** Investing in mutual funds carries the risk of capital loss. All mutual funds have costs that lower investment returns. The funds can be comprised of bonds "fixed income" (lower risk), stocks "equity" (higher risk), or a combination of both. Mutual funds are typically diversified portfolios but can be negatively impacted by industry and/or market downturns, among other things. When a client invests in mutual funds, the client indirectly pays its proportionate share of any fees and expenses of those funds (management fees, sales commissions, etc.). Therefore, in some funds, clients may incur high expenses. 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).

**Stocks (Equities):** An investment that generally refers to buying shares of common stocks in return for receiving a future payment of dividends and/or capital gains if the value of the stock increases. The value of equity securities may fluctuate dramatically in response to specific situations for each company, industry, and/or the general economic environment; and in the event of an issuer's bankruptcy or restructuring, a stock could lose all of its value.

**Real Estate Investment Trusts (REITs):** Risks involved in REIT investing may include a lack of a public market in certain issues, limited liquidity and transferability, fluctuations involving the value of the assets within the REIT, a reliance on the investment manager to select and manage assets, changes in interest rates, laws, operating expenses, and insurance costs, tenant rent delinquencies and/or turnover, and the impact of current market conditions.

**Non-U.S. Investments:** International and emerging market investments present certain additional risks such as currency fluctuation, political and economic change/uncertainty, social unrest, changes in government regulations, differences in accounting, and a lesser degree of accurate public information available.

**American Depositary Receipts (ADRs):** Negotiable certificates issued by a U.S. depository bank representing a specified number of shares—usually one share—of a foreign company's stock. The ADR trades on U.S. stock markets as any domestic shares would. ADRs offer U.S. investors a way to purchase stock in overseas companies that would not otherwise be available. Investing in an ADR may incur additional fees that are not charged for domestic stocks. The depository bank that holds the underlying stock may charge a fee, known as a custody fee, to cover the cost of creating and issuing an ADR. Holders of ADRs realize any dividends and capital gains in U.S. dollars. However, dividend payments are net of currency conversion expenses and foreign taxes. The main

problems associated with ADRs are that they may involve double taxation—locally and abroad—and how few companies are listed. Unlike domestic companies, there are a limited number of foreign entities whose ADRs are listed for the public to trade. Some ADRs may not comply with SEC regulations. These are called unsponsored ADRs, which have no direct involvement by the company. Although investors can avoid any direct risks that come with currency exchange, they may incur currency conversion fees when investing in ADRs. These fees are established to directly link the foreign security and the one traded on the domestic market.

**Bonds (Fixed Income):** Investments that generally pay a return on a fixed schedule, though the amount of the payments can vary. This type of investment can include corporate and government debt securities, money market funds, commercial paper, leveraged loans, high yield, and investment grade debt and structured products, such as mortgage and other asset-backed securities, although individual bonds may be the best-known type of fixed income security. In general, the fixed-income market is volatile, and fixed-income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities). Fixed-income securities also carry inflation risk, liquidity risk, call risk, and credit and default risks for both issuers and counterparties. The risk of default on treasury inflation-protected/inflation-linked bonds is dependent upon the U.S. Treasury defaulting (extremely unlikely); however, they carry a potential risk of losing share price value.

**Municipal Bonds:** Debt obligations generally issued to obtain funds for various public purposes, including the construction of schools, roads and public facilities. Municipal bonds pay a lower rate of return than most other types of bonds. However, because of a municipal bond's tax-exempt status, investors should compare their 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 fixed income/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.

**Money Market Funds:** The primary risk associated with money market funds is the potential for a decrease in the value of the fund's assets, known as net asset value (NAV) per share, which can occur due to changes in interest rates, the credit quality of the underlying securities, or liquidity constraints. While money market funds are considered relatively safe investments compared to stocks or bonds, they are not entirely risk-free. In rare cases, a money market fund's NAV may fall below \$1 per share, a situation known as "breaking the buck," which can result in losses for investors.

Money market funds are not FDIC-insured. Unlike bank deposits, which are backed by the Federal Deposit Insurance Corporation (FDIC) up to certain limits, money market funds are investment products that invest in short-term, low-risk securities such as Treasury bills and commercial paper. While money market funds strive to maintain a stable net asset value (NAV) of \$1 per share, they are not guaranteed by the government, and there is a possibility that the value of the fund may fluctuate. Investors in money market funds are subject to the risk of loss of principal.

**Bank Obligations:** Include bonds and certificates of deposits (CDs) that 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.

**Options and other Derivatives:** Includes puts, calls, and warrants that carry many unique risks, including time-sensitivity, and can result in the complete loss of principle. Their value is based on the performance of an underlying asset, such as stocks, commodities, or currencies. The risk can come from various factors, including market fluctuations, changes in interest rates, or unexpected events.

## Item 9 Disciplinary Information

Neither Leverage Financial Advisory nor its management person has had any legal or disciplinary events, currently or in the past.

## Item 10 Other Financial Industry Activities and Affiliations

### Broker-Dealer or Representative Registration

Leverage Financial Advisory is not a broker-dealer nor is its management person a registered representative of a broker-dealer.

### **Futures or Commodity Registration**

Leverage Financial Advisory does not have an application pending as a futures commission merchant, commodity pool operator, or a commodity trading advisor, or as an associated person of the foregoing entities.

### **Material Relationships Maintained by this Advisory Business and Conflicts of Interest**

Leverage Financial Advisory does not currently have any relationships or arrangements that are material to its advisory business or clients with either a broker-dealer, municipal securities dealer, 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 advisor 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 or sponsor of syndicator of limited partnerships. While LFA maintains informal professional relationships and receives professional discounts from certain outside professionals as disclosed in Item 4, these do not constitute material affiliations or shared ownership.

### **Educational Content and Conflicts of Interest**

Leverage Financial Advisory produces educational content, including videos, articles, and interviews on investing, personal finance, and market analysis. This content may reference or display charts of specific stocks, ETFs, or other securities to illustrate historical trends, technical analysis, fundamental analysis, or other investment concepts. The examples or charts provided are for illustrative purposes only and should not be considered investment recommendations.

The information provided is for educational purposes only and does not constitute personalized investment advice, an offer to buy or sell securities, or a recommendation regarding any particular investment. Past performance of any security or strategy discussed is not indicative of future results.

Our firm's owners, advisors, and/or clients may hold positions in some of the securities discussed, which could create a potential conflict of interest. Participation in or viewing of this educational content does not establish an advisory relationship with Leverage Financial Advisory. Clients and prospective clients should seek individualized advice through a formal advisory agreement before making any investment decisions.

Leverage Financial Advisory acts as a fiduciary in all advisory relationships, meaning it is obligated to act in the best interests of its clients.

### **Recommendation or Selection of Other Investment Advisers and Conflicts of Interest**

Leverage Financial Advisory does not recommend or select other investment advisers.

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

### **Code of Ethics Description**

Leverage Financial Advisory is registering as a state registered investment advisor with the Commonwealth of Massachusetts securities regulators. The firm has adopted a Code of Ethics that sets forth the basic policies of ethical conduct for all managers, officers, and employees of the firm. In addition, the Code of Ethics governs personal trading by each employee of the firm deemed to be an access person and is intended to ensure that securities transactions effected by access persons of the firm are conducted in a manner that avoids any conflict of interest between such persons and clients of the firm or its affiliates. The firm collects and maintains records of securities holdings and securities transactions affected by access persons. These records are reviewed to identify and resolve conflicts of interest. A copy of LFA's Code of Ethics is available upon request.

### **Firm Recommendations and Conflicts of Interest**

Our firm recognizes that the personal investment transactions of our representatives demand the application of a Code of Ethics with high standards and requires that all such transactions be carried out in a way that does not endanger the interest of any client. At the same time, our firm also believes that if investment goals are similar for clients and our representatives, it is logical, and even desirable, that there may be common ownership of some of the same securities.

### **Investment Recommendations Involving a Material Financial Interest**

Leverage Financial Advisory and its related persons do not recommend, buy, or sell for client accounts, securities in which our firm or a related person has a material financial interest without prior disclosure to the client.

### **Personally Investing in the Same Securities Recommended to Clients**

Leverage Financial Advisory and its related persons may invest in the same securities that are also recommended to clients. This may provide an opportunity for related persons of LFA to buy or sell securities before or after recommending the same securities to clients, resulting in the related persons profiting off the recommendations they provide. To minimize this potential conflict of interest, our related persons will place client interests ahead of their own interests and adhere to our firm's Code of Ethics. LFA will always document any transactions that could be construed as conflicts of interest and will never engage in trading that operates to the disadvantage of clients when similar securities are being bought or sold.

### **Trading Securities at or About the Same Time as Clients' Securities**

Leverage Financial Advisory and its related persons may buy or sell securities for themselves at or about the same time they buy or sell the same securities for client accounts. This may provide an opportunity for related persons to profit from the trades they execute for clients. To minimize this potential conflict of interest, our related persons will place client interests ahead of their own interests and adhere to our firm's Code of Ethics. Additionally, securities typically recommended by LFA are widely held and publicly traded. Should a conflict occur because of materiality (i.e., a thinly traded stock), disclosure will be made to the client(s) at the time of trading. Incidental trading not deemed to be a conflict (i.e., a purchase or sale that is minimal in relation to the total outstanding value, and as such would have a negligible effect on the market price), would not be disclosed at the time of trading. LFA will always document any transactions that could be construed as conflicts of interest and will never engage in trading that operates to the disadvantage of clients when similar securities are being bought or sold.

## **Item 12 Brokerage Practices**

### **Factors Used to Select Broker-Dealers for Client Transactions**

If requested by the client, Leverage Financial Advisory may recommend custodians and/or broker-dealers based on factors including financial strength, integrity, stability, cybersecurity, execution quality, custodial services, cost, overall service quality, and industry reputation. LFA also considers commission pricing, speed and quality of trade execution, client management tools, and ease of access for both the advisor and client.

LFA generally recommends Interactive Brokers LLC ("IBKR") and Altruist Financial LLC ("Altruist") as custodians for client accounts. For employer-sponsored retirement plans, LFA utilizes Matrix Trust Company ("Matrix") as the qualified custodian.

IBKR and Altruist offer commission-free trading for U.S.-listed stocks and ETFs. They use a practice called payment for order flow (PFOF), which means they may receive small compensation for routing trades. LFA does not receive any portion of this. While PFOF can occasionally affect execution prices, LFA believes that the overall cost savings and platform functionality of IBKR Lite (IBKR's commission-free option) and Altruist are in the best interests of clients and consistent with our fiduciary duty.

### **Research and Other Soft Dollar Benefits**

Leverage Financial Advisory does not receive research, products, or services other than trade execution from broker-dealers or third parties as a result of client securities transactions. Custodians may provide access to technology, compliance dashboards, billing and fee deduction services, account reporting tools, and trading platforms. These benefits are available to all advisers using the custodians and are not contingent on the volume of client transactions.

### **Brokerage for Client Referrals**

Leverage Financial Advisory does not receive client referrals from any broker-dealer or third party as a result of the firm selecting or recommending that broker-dealer to clients.

### **Directed Brokerage**

Leverage Financial Advisory does not require that a client direct it to execute transactions through a specified broker-dealer.

**If the firm permits a client to direct brokerage, describe your practice**

Leverage Financial Advisory will allow clients to direct brokerage at the advisor's sole discretion. Clients need to be aware that if they direct LFA to a particular broker-dealer for execution, the advisor may not be able to achieve the most favorable execution of client transactions. Directing brokerage may cost clients more money than if LFA were to execute transactions at the broker-dealer it recommends and/or has an established relationship.

**Aggregating Securities Transactions for Client Accounts**

If Leverage Financial Advisory buys or sells the same securities on behalf of more than one client, then it may (but would be under no obligation to) aggregate or bunch such securities in a single transaction for multiple clients in order to seek more favorable prices, lower brokerage commissions, or more efficient execution (this practice is commonly referred to as "block trading"). In such cases, LFA would place an aggregate order with the broker on behalf of all such clients in order to ensure fairness for all clients; provided, however, that trades would be reviewed periodically to ensure that accounts are not systematically disadvantaged by this practice. LFA would determine the appropriate number of shares and select the appropriate brokers consistent with its duty to seek best execution, except for those accounts with specific brokerage direction (if any).

**Trade Errors**

On occasion, an error may be made by LFA or the custodian in a client's account. For example, a security may be erroneously purchased for a client account instead of sold. In these situations, we generally seek to correct the error by placing the client account in a similar position as it would have been had there been no error, at no cost to the client. Depending on the circumstances, corrective steps may be taken, including but not limited to, canceling the trade, adjusting an allocation, and/or crediting the customer's account or quarterly advisory fees. In the event the trading error results in a profit, the profit is retained by the client.

**Third-Party Lending Services**

Interactive Brokers LLC ("IBKR"), one of our recommended custodians, offers margin lending and securities lending programs such as the Stock Yield Enhancement Program. These programs allow clients to borrow against, or lend out, securities in their accounts. Clients may earn interest by lending securities, but securities loaned out may not be protected by SIPC, and margin borrowing carries a risk of significant losses since the custodian may liquidate collateral without notice.

LFA does not act as a lender or agent of any lender. We receive no compensation from client use of margin. However, our advisory fee applies to all account assets, including any cash or interest received from securities lending.

Participation in these programs is strictly optional and subject to IBKR's eligibility requirements. Clients should carefully review IBKR's terms and disclosures before enrolling, as these programs involve substantial risks.

**Item 13 Review of Accounts****Account Reviews**

All Ongoing Investment Advisory and Financial Planning client accounts are monitored on an ongoing basis. Client accounts are reviewed by Leverage Financial Advisory's Principal, Brian Bond. The nature of these reviews is to determine if the clients' accounts are still in line with their stated goals and objectives. We generally do not deliver written reports in conjunction with our account reviews.

We review accounts for our Retirement Plan Consulting clients on at least an annual basis. The nature of these reviews is to determine if the clients' accounts are still in line with their stated goals, objectives, and investment policies, if applicable. We generally do not deliver written reports in conjunction with our account reviews.

One-time written Financial Plans and/or Hourly Engagements, once prepared and delivered to the client, are not reviewed again unless the client requests the financial plan to be updated.

Additional reviews may be triggered by material market, economic, or political events, or by changes in clients' financial situations (such as a job promotion, marriage, child being born, physical move, or inheritance). Clients are encouraged to notify Leverage Financial Advisory if changes occur that might materially affect their financial plans.

### **Account Statements & Reports**

Clients are provided with transaction confirmation notices and regular summary account statements at least quarterly, directly from the financial institutions/custodians where their assets are held. From time to time or as otherwise requested, clients may also receive written or electronic reports from LFA, which contain certain account and/or market-related information. Clients should compare the account statements they receive from their financial institutions/custodians with any documents or reports they receive from LFA and inform LFA of any discrepancies.

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

### **Economic Benefits Provided to the Advisory Firm From External Sources and Conflicts of Interest**

Leverage Financial Advisory (LFA) does not receive any cash economic benefit, directly or indirectly, from any third party for providing investment advice or other advisory services to its clients. As disclosed below, LFA may receive certain non-cash professional discounts. Aside from these incidental benefits, LFA is a Fee-Only fiduciary and is compensated solely by the fees paid directly by its clients.

### **Advisory Firm Payments for Client Referrals**

Leverage Financial Advisory does not currently have any agreements in place where it pays a fee to any third party for client referrals, nor does it receive any compensation for referring clients to other professionals or investment advisers.

### **Economic Benefits and Conflicts Related to Recommended Professionals**

LFA may recommend the services of various outside professionals or third-party service providers when deemed appropriate for a client's financial plan. These professionals and services may include, but are not limited to:

- **Tax Professionals:** Accountants (CPAs) and Enrolled Agents (EAs).
- **Legal Professionals:** Estate planning attorneys, real estate attorneys, and family law attorneys.
- **Financial & Real Estate Services:** Insurance agents, insurance brokers, mortgage brokers, and real estate agents.
- **Technology & Document Services:** Third-party estate planning document preparation software and services.

LFA does not receive referral fees, "kickbacks," commissions, or any form of cash compensation from these professionals or service providers. LFA is a Fee-Only firm, and its sole source of compensation is the advisory fees paid directly by its clients.

LFA and its supervised persons may receive incidental non-cash economic benefits from these providers, such as professional discounts on personal or business services (e.g., discounted tax preparation or software licensing). While these discounts are not contingent upon the referral of clients and LFA has no formal reciprocal referral agreements in place, the receipt of a professional discount creates a potential conflict of interest. It may provide an incentive for LFA to recommend one provider over others.

### **LFA mitigates this conflict by:**

- Acting as a fiduciary and making recommendations based solely on the client's best interest and the provider's qualifications.
- Conducting due diligence to ensure the third-party services (such as estate planning software) meet the firm's standards for client use.
- Disclosing this potential conflict to clients herein.
- Reminding clients they are under no obligation to use any professional or software recommended by LFA and are encouraged to independently evaluate any service provider.

## **Economic Benefits and Conflicts Related to Held-Away Retirement Accounts**

LFA uses the Pontera platform to manage certain employer-sponsored and qualified retirement accounts ("held-away accounts"). LFA pays Pontera a 0.25% platform fee for this service.

Because this fee is paid by LFA, a conflict of interest exists if a client chooses to roll assets from a held-away account into an IRA managed by LFA, as LFA would no longer incur the platform fee. LFA addresses this conflict by providing a neutral analysis of the pros and cons of a rollover versus staying in the employer plan. LFA acts as a fiduciary in these recommendations, and the client is under no obligation to move their assets.

## **Item 15 Custody**

Under state regulations, Leverage Financial Advisory ("LFA") is deemed to have custody of client assets solely because clients authorize LFA to instruct their qualified custodian to deduct advisory fees directly from their accounts. LFA does not take physical custody of client funds or securities.

Outside of fee deduction, LFA's authority is limited to facilitating client-directed transfers. This includes inbound ACATS, outbound ACH disbursements to the client's pre-authorized bank account, and internal "journal" transfers between different accounts held by the same client at the same custodian. These transfers are permitted only between accounts held in the client's name; LFA does not have the authority to move funds to third parties or deposit funds from external sources.

### **Qualified Custodian Protections**

To protect client assets and comply with regulatory safeguards, LFA adheres to the following practices:

- **Qualified Custodian:** All client assets are maintained with a "qualified custodian"—primarily Interactive Brokers LLC, Altruist Financial LLC, or Matrix Trust Company—in accounts registered in the client's name or in the name of the retirement plan for which the client is a participant.
- **Written Authorization:** Clients provide prior written authorization in their advisory and/or custodian agreement permitting the direct deduction of fees.
- **Fee Calculation and Notification:**
  - **Custodian-Calculated Fees:** For certain accounts, LFA utilizes custodians that calculate the advisory fee based on the firm's fee schedule and provide a concurrent notice or invoice to the client.
  - **Firm-Calculated Fees (AUM):** For all other accounts where LFA calculates the fee, the firm provides the client with a concurrent invoice at the same time it instructs the custodian to deduct the fee. This invoice is delivered via the firm's secure client vault, and clients receive an automated email notification when a new invoice is available for review. The invoice displays the fee amount, the account value used for the calculation, and the specific formula used.
  - **Fixed and Subscription Fees:** For clients paying a fixed or minimum fee, LFA utilizes a third-party electronic billing service. This service automatically generates and delivers an invoice to the client concurrently with the processing of the fee payment. This ensures the client receives a clear record of the charge for every billing cycle.
- **Statement Review:** The qualified custodian sends account statements directly to the client at least quarterly. Clients are strongly urged to carefully compare the invoices received from LFA with the official statements provided by the qualified custodian. Any discrepancies should be reported to the firm immediately.

## Item 16 Investment Discretion

Leverage Financial Advisory provides discretionary and non-discretionary investment advisory services to clients. The Investment Advisory Contract established with each client sets forth the discretionary authority for trading. Where investment discretion has been granted, LFA generally manages the client's account(s) and makes investment decisions without consultation with the client as to when the securities are to be bought or sold for the account, the total amount of the securities to be bought or sold, what securities to buy or sell, or the price per share. In some instances, LFA's discretionary authority in making these determinations may be limited by conditions imposed by a client, in writing (in written investment guidelines or objectives, or written client instructions otherwise provided to LFA). In instances where Leverage Financial Advisory does not have discretionary authority over the selection and amount of securities to be bought or sold in the client account(s), the advisor will obtain the prior consent and approval from the client for each transaction effected in the client account. The client is not required to follow any recommendations made by LFA.

For Retirement Plan Consulting clients, Leverage Financial Advisory may provide investment advisory services on a non-discretionary basis. Before providing its advisory services to a qualified retirement plan, LFA must be appointed as either a 3(21) Investment Advisor or 3(38) Investment Manager by the plan sponsor acting as the named co-fiduciary of a qualified retirement plan and enter into an investment management agreement or other agreement which sets forth the scope of LFA's services. LFA may also assist plan sponsors in a non-discretionary capacity in selecting, recommending, and communicating with a third-party Investment Manager for their plan. In choosing a menu of investments for each plan client, LFA is deemed to be a "discretionary investment manager" for purposes of ERISA and has the discretion to add or delete funds within each plan's investment "menu." However, LFA does not manage any accounts with discretion, nor does it provide any individualized investment advice to plan participants unless they engage LFA under a separate stand-alone agreement. Within each plan, the accounts are managed and controlled by each plan participant who can choose their own investments from the investment menu.

## Item 17 Voting Client Securities

Leverage Financial Advisory will not ask for, nor accept voting authority for client securities. Clients will receive proxies directly from the issuer of the security or the custodian. Clients should direct all proxy questions to the issuer of the security.

## Item 18 Financial Information

### Balance Sheet

Leverage Financial Advisory does not require or solicit prepayment of more than \$500 in fees per client, six months or more in advance, therefore a balance sheet is not included with this brochure.

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

In instances where Leverage Financial Advisory has discretionary authority over client accounts, the advisor is not aware of any financial condition that will likely impair its ability to meet contractual commitments to clients. If LFA does become aware of any such financial condition, this brochure will be updated, and clients will be notified.

### Bankruptcy Petitions During the Past Ten Years

Not applicable to Leverage Financial Advisory.

## Item 19 Requirements for State-Registered Advisers

### Principal Executive Officers and Management Persons

Brian Bond

Born 1985

## **Educational Background**

Boston University, BS Hospitality Administration, *Cum Laude*, 2007

Boston University, Master of Business Administration, Concentration in Finance, *High Honors*, 2016

Boston University, Certificate in Financial Planning, 2020

## **Business Experience**

Pyramid Hotel Group, Financial Analyst, 2007 - 2008

Pyramid Hotel Group, Assistant Controller, Sheraton Hotel, 2008 - 2009

Premak, Inc., The Beacon Inn, General Manager, 5/2009 - 11/2009

Hotel Commonwealth, Assistant Controller, 2009 - 2012

Sage Hospitality, Director of Finance, Hotel Commonwealth, 2012 – 3/2021

Boston University, Adjunct Professor, Finance & Accounting, 2018 - 2022

Leverage Financial Advisory, Principal – Personal Financial Planner & Investment Advisor, 2018 – Present

## **Professional Designations, Licensing & Exams**

### **CERTIFIED FINANCIAL PLANNER® professional**

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 the other certification marks (the “CFP Board Certification Marks”) that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://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. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **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 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*.

### **Chartered Market Technician® (CMT)**

The Chartered Market Technician® (CMT) credential is awarded to those who demonstrate mastery of a core body of knowledge of investment risk in portfolio management. The Chartered Market Technician® (CMT) designation marks the highest education within the discipline and is the preeminent designation for practitioners of technical analysis worldwide.

To earn the CMT designation, candidates must pass three levels of examinations covering a broad range of technical analysis topics, including charting, quantitative methods, behavioral finance, risk management, and portfolio management.

Candidates must also have at least three years of relevant professional experience and agree to adhere to the CMT Association’s Code of Ethics. CMT charterholders are required to remain in good standing with the Association.

### **Series 65 License**

Brian Bond holds the Series 65 license (Uniform Investment Adviser Law Examination), which qualifies him to act as an investment adviser representative. This license, administered by FINRA, is required for individuals who provide investment advice for compensation.

### **Other Business Activities**

Mr. Bond owns and manages a residential real estate rental property. He spends approximately two to ten hours per month on this activity. Mr. Bond is on the Board of Trustees at this rental property for the Lowell House Condominium Trust, 301-303 Lowell Street, Somerville, Massachusetts 02145. The Board of Trustees is a non-compensated voluntary role that involves one meeting per month for approximately two hours.

### **Performance Based Fee Description**

Not applicable to Leverage Financial Advisory.

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

Management of Leverage Financial Advisory has not been found liable in any arbitration, civil or disciplinary actions or administrative proceedings.

### **Material Relationships Maintained by this Advisory Business or Management Persons with Issuers of Securities**

There are no material relationships maintained by Leverage Financial Advisory or its management person with any issuers of securities other than as described in this Brochure.

Massachusetts’s law (950 CMR 12-205(9)(C) 13 MGL 110A) prohibits Leverage Financial Advisory from disclosing the nonpublic personal information about clients to other third parties unless Leverage Financial Advisory has prior written consent. If clients decide at some point to either terminate Leverage Financial Advisory’s services or become an inactive customer, Leverage Financial Advisory will continue to adhere to this privacy policy.

**\*\*\* NOTICE TO MASSACHUSETTS CLIENTS \*\*\***

A disciplinary history of the Registrant or its representatives, if any, can be obtained by calling the Massachusetts Securities Division at (617) 727-3548.

## Privacy Policy



**EFFECTIVE: MARCH 28, 2026**

### **OUR COMMITMENT TO YOU**

Leverage Financial Advisory ("LFA") is committed to safeguarding the use of your personal information that we have as your Investment Advisor. LFA (referred to as "we", "our" and "us" throughout this notice) protects the security and confidentiality of the personal information we have and make efforts to ensure that such information is used for proper business purposes in connection with the management or servicing of your account. Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything we can to maintain that trust.

We do not sell your non-public personal information to anyone. Nor does LFA provide such information to others except for discrete and proper business purposes in connection with the servicing and management of your account as discussed below.

Details of our approach to privacy and how your personal non-public information is collected and used is set forth in this privacy policy.

### **THE INFORMATION WE COLLECT ABOUT YOU**

You typically provide personal information when you complete the paperwork required to become our client. This information includes the following:

Driver's License Number	Date of Birth
Social Security or Taxpayer Identification Number	Assets and Liabilities
Name, Address and Phone Number(s)	Income and Expenses
E-mail Address(es)	Investment Activity and Goals
Account Information (including other institutions)	Investment Experience and Risk Assessment

In addition, we collect non-public information about you from the following sources:

Information we receive on Brokerage Agreements, Managed Account Agreements and other Subscription and Account Opening Documents.

Information we receive while establishing a customer relationship including, but not limited to, applications, forms, and investment questionnaires.

Information about your transactions with us or others.

## **INFORMATION ABOUT YOU THAT LEVERAGE FINANCIAL ADVISORY SHARES**

Leverage Financial Advisory works to provide products and services that benefit our customers. Some of these services require access to your personal information such as bank accounts, brokerage accounts, your date of birth, etc. We do not disclose the identity, affairs, or investments of any client to any third party unless required by law to do so, or unless consented to by the client in writing. Upon receiving written consent by the client through our "Opt-In Provision" within our client contracts, we share non-public personal information with non-affiliated third parties (such as brokers and custodians) as necessary for us to provide agreed services and products to you consistent with applicable law.

We also disclose non-public personal information to other financial institutions with whom we have joint business arrangements with for proper business purposes in connection with the management or servicing of your account. In addition, your non-public personal information will also be disclosed to you, persons we believe to be your authorized agent or representative, regulators in order to satisfy Leverage Financial Advisory's regulatory obligations and is otherwise required or permitted by law. Lastly, we will disclose your non-public personal information to companies we hire to help administrate our business. Companies we hire to provide services of this kind are not allowed to use your personal information for their own purposes and are contractually obligated to maintain strict confidentiality. We limit their use of your personal information to the performance of the specific services we have requested.

We do not sell your non-public personal information to anyone.

## **INFORMATION ABOUT FORMER CLIENTS**

Leverage Financial Advisory does not disclose, and does not intend to disclose, non-public personal information to non-affiliated third parties with respect to persons who are no longer our clients.

## **CONFIDENTIALITY AND SECURITY**

Our employees are advised about the firm's need to respect the confidentiality of our customers' non-public personal information. Additionally, we maintain physical, procedural, and electronic safeguards in an effort to protect the information from access by unauthorized parties.

## **WE'LL KEEP YOU INFORMED**

We will send you notice of our privacy policy annually for as long as you maintain an ongoing relationship with us. Periodically we may revise our privacy policy and will provide you with a revised policy if the changes materially alter the previous privacy policy. We will not, however, revise our privacy policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing. You can obtain a copy of our current privacy policy by contacting us at (617) 356-1852.



Brian Bond, Principal  
Personal CRD #7046853

Leverage Financial Advisory, LLC  
10 Middlesex Avenue, Unit 1  
Wilmington, MA 01887

Tel: (617) 356-1852

info@leverageadvisory.com  
[www.leverageadvisory.com](http://www.leverageadvisory.com)

**Item 1 Form ADV Part 2B - Brochure Supplement**

Firm CRD #299507

March 28, 2026

This brochure supplement provides information about Brian Bond that supplements the Leverage Financial Advisory brochure. You should have received a copy of that brochure. Please contact Brian Bond if you did not receive Leverage Financial Advisory's brochure or if you have any questions about the contents of this supplement.

Additional information about Brian Bond, CRD #7046853 is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 Educational Background and Business Experience

Brian Bond

Born 1985

### Educational Background

Boston University, BS Hospitality Administration, *Cum Laude*, 2007

Boston University, Master of Business Administration, Concentration in Finance, *High Honors*, 2016

Boston University, Certificate in Financial Planning, 2020

### Business Experience

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Candidates must also have at least three years of relevant professional experience and agree to adhere to the CMT Association’s Code of Ethics. CMT charterholders are required to remain in good standing with the Association.

### **Series 65 License**

Brian Bond holds the Series 65 license (Uniform Investment Adviser Law Examination), which qualifies him to act as an investment adviser representative. This license, administered by FINRA, is required for individuals who provide investment advice for compensation.

## **Item 3 Disciplinary Information**

There are no legal or disciplinary events or proceedings to report concerning Mr. Bond.

### **Description of a professional attainment, designation, or license being revoked or suspended.**

Not applicable to Mr. Bond.

## **Item 4 Other Business Activities**

Mr. Bond owns and manages a residential real estate rental property. He spends approximately two to ten hours per month on this activity. Mr. Bond is on the Board of Trustees at this rental property for the Lowell House Condominium Trust, 301-303 Lowell Street, Somerville, Massachusetts 02145. The Board of Trustees is a non-compensated voluntary role that involves one meeting per month for approximately two hours.

## **Item 5 Additional Compensation**

Mr. Bond does not receive compensation or other economic benefits from anyone for providing advisory services other than what has been described in the Leverage Financial Advisory Brochure.

## **Item 6 Supervision**

Brian Bond is the Principal and Chief Compliance Officer of Leverage Financial Advisory. He will adhere to Leverage Financial Advisory's compliance program and Code of Ethics on an ongoing basis. He is the only individual that provides investment advice to clients. Brian Bond's contact information is on the cover page of this disclosure document.

## **Item 7 Requirements for State-Registered Advisers**

Mr. Bond has not been involved in an award or found liable in an arbitration claim, civil, or self-regulatory organization event or administrative proceeding, or been the subject of a bankruptcy petition.

**Table of Fees for Services**

Carefully read Item 4 and Item 5 of Form ADV Part 2A (“Brochure”), as these sections of the Brochure contain important details about Leverage Financial Advisory, LLC advisory services and fees. Fees may be negotiable. The fees below will only apply to you when you request the services listed.

Fees Charged by Investment Advisor	Fee Amount	Frequency Fee is Charged	Services
Assets Under Management Fee	0.50% - 1.00% Legacy Minimums: (\$600 - \$1,008)*	Quarterly in Arrears	Portfolio management for individuals and/or small businesses; Financial planning services; Pension consulting services
Hourly Fee	\$300	½ Upfront, Balance at Completion	Portfolio management for individuals and/or small businesses; Financial planning services; Pension consulting services; and Educational seminars/workshops
Subscription Fee	\$1,200 – Individual \$2,400 - Joint	Quarterly in Arrears	Portfolio management for individual; Financial planning services
Fixed Fee	\$2,500 - \$5,000 Negotiated	Upfront	Financial planning services; Pension consulting services; and Educational seminars/workshops
Commission to the Advisor	\$0	n/a	n/a
Performance-based Fee	\$0	n/a	n/a
Other – Assets Under Consultation	0.50% - 1.00%	Monthly / Quarterly in Arrears	Portfolio management for individuals and/or small businesses; Pension consulting services
Fees Charged by Third Parties	Fee Amount	Frequency Fee is Charged	Services
Third Party Money Manager	\$0	n/a	n/a
Robo-Advisor Fee	\$0	n/a	n/a

**Talk with your Advisor about fees and costs applicable to you**

**Additional fees and costs to discuss with your Advisor**

Additional Fees/Costs	Yes/No	Paid To
Platform Fee	No (Paid by LFA)	Pontera
Brokerage Fees	Yes	Interactive Brokers LLC, Altruist Financial LLC, and Matrix Trust Company
Commissions	Yes	Interactive Brokers LLC, Altruist Financial LLC, and Matrix Trust Company
Custodian Fees	Yes	Interactive Brokers LLC, Altruist Financial LLC, and Matrix Trust Company
Mark-Ups	Yes	Interactive Brokers LLC and Altruist Financial LLC
Mutual Fund/ETF Fees and Expenses	Yes	Each exchange-traded fund (ETF) and mutual fund manager has their own underlying investment fees and expenses typically referred to as the “expense ratio”. More information regarding such fees is available in each security prospectus.

Effective March 28, 2026

\*Includes legacy arrangements no longer offered to new clients. See Item 5 of Form ADV Part 2A for details.