



A Registered Investment Advisor

**Emerick Financial Planning, LLC
1580 McLaughlin Run Road
Suite 210
Pittsburgh, PA 15241**

**Tel: (412) 419-1905
www.emerickfinancial.com**

**Form ADV Part 2A
Firm Brochure
March 26, 2026**

This brochure provides information about the qualifications and business practices of Emerick Financial Planning, LLC. Please contact Carl Emerick at (412) 419-1905 if you have any questions about the content of this brochure.

The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC) or any state securities administrator. Additional information about Emerick Financial Planning, LLC is available on the SEC's website at www.adviserinfo.sec.gov. Click on the "Investment Adviser Search" link and then search for "Investment Adviser Firm" using the firm's IARD ("CRD") number, which is 281576.

While the firm and its associates may be registered and/or licensed within a particular jurisdiction, that registration and/or licensing in itself does not imply an endorsement by any regulatory authority, nor does it imply a certain level of skill or training on the part of the firm or its associated personnel.

Item 2 – Material Changes

The firm has updated its Form ADV Part 2 brochure from the previous version dated March 26, 2025, however there have been no changes considered to be material.

The firm may at any time update this document and either send a copy of its updated brochure or provide a summary of material changes to its brochure and an offer to send an electronic or hard copy form of the updated brochure. Clients are also able to download this brochure from the SEC's website at www.adviserinfo.sec.gov or may contact our firm at (412) 419-1905 to request a copy at any time.

As with all firm documents, clients and prospective clients are encouraged to review this brochure in its entirety and are encouraged to ask questions at any time prior to or throughout the engagement.

Item 3 – Table of Contents

Item 1 - Cover Page 1

Item 2 - Material Changes 2

Item 3 - Table of Contents..... 3

Item 4 - Advisory Business 4

Item 5 - Fees and Compensation 8

Item 6 - Performance-Based Fees and Side-By-Side Management..... 10

Item 7 - Types of Clients..... 10

Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss 10

Item 9 - Disciplinary Information 12

Item 10 - Other Financial Industry Activities and Affiliations..... 12

Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading..... 13

Item 12 - Brokerage Practices 16

Item 13 - Review of Accounts..... 16

Item 14 - Client Referrals and Other Compensation 17

Item 15 - Custody 17

Item 16 - Investment Discretion..... 18

Item 17 - Voting Client Securities..... 18

Item 18 - Financial Information..... 18

Item 19 - Requirements for State-Registered Advisers..... 19

Form ADV Part 2B - Brochure Supplement [Principal Executive]..... 22

Important Information

Throughout this document Emerick Financial Planning, LLC may also be referred to as “the firm,” “firm,” “our,” “we” or “us.” The client or prospective client may be also referred to as “you,” “your,” etc., and refers to a client engagement involving of a single *person* as well as two or more *persons*. In addition, the term “advisor” and “adviser” are used interchangeably where accuracy in identification is necessary (i.e., internet address, etc.).

Our firm maintains a business continuity and succession plan that is integrated within the organization to ensure it appropriately responds to events that pose a significant disruption to its operations. A statement concerning the current plan is available under separate cover.

Item 4 - Advisory Business

Description of the Firm

Emerick Financial Planning, LLC is a Pennsylvania domiciled limited liability company formed in September of 2015; initially created for general business purposes (e.g., operating expenses, etc.). In addition to our registration with the Commonwealth of Pennsylvania as an investment advisor in January of 2016, Emerick Financial Planning, LLC and associates of the firm may register, become licensed or meet certain exemptions to registration and/or licensing within other jurisdictions where investment advisory business may be conducted. Our firm is not a subsidiary of, nor does it control another reportable financial industry entity.

Carl R. Emerick, CFP®, CPA is the firm's President and Chief Compliance Officer (supervisor). He is the firm's majority shareholder and Managing Member.¹ Further information about Mr. Emerick's background may be found in the accompanying supplement that is included with this brochure.

The Fiduciary Standard

Emerick Financial Planning, LLC holds itself to a fiduciary standard, which means the firm will act in good faith and perform in a manner believed to be in the best interest of its clients. As investment advisers we are legally required to put you, the client, first. This sets us apart from investment brokers, who are held to a lower "suitability" standard and are not legally required to place clients' interests ahead of their own, or to disclose their conflicts of interest involving their clients' transactions.

Description of Services Offered

Emerick Financial Planning, LLC provides financial planning services that focus on areas such as cash flow and budgeting, funding a college education, retirement planning, and risk management, estate or tax planning, investment advice, among others. We are also available to provide educational workshops on an announced basis.

During or prior to your first meeting with an associate you will be provided with our Form ADV Part 2 firm brochure that includes a statement involving our privacy policy (found in Item 11), in addition to a brochure supplement about the associate who will be assisting you. Our firm will also ensure that any material conflicts of interest have been disclosed to you that could be reasonably expected to impair the rendering of unbiased and objective advice.

Should you wish to engage Emerick Financial Planning, LLC for our services, you must first execute a written engagement agreement with our firm. Thereafter discussion and analysis will be conducted to determine your financial needs, goals, holdings, etc. Depending on the scope of the engagement, you may be asked to provide copies of relevant financial documents, such as:

- Wills, codicils and trusts
- Insurance policies
- Mortgage information
- Tax returns
- Student loans
- Divorce decree or separation agreement

¹ Please refer to the end of this brochure for further information about associated personnel professional designations.

- Current financial specifics including W-2s or 1099s
- Information on current retirement plans and benefits provided by your employer
- Statements reflecting current investments in retirement and non-retirement accounts
- Employment or other business agreements you may have in place
- Completed risk profile questionnaires or other forms provided by our firm

It is important that you provide us with an adequate level of information and supporting documentation throughout the term of the engagement, including but not limited to: source of funds, income levels, and an account holder or their legal agent's authority to act on behalf of the account, among other information that may be necessary. This helps us determine the appropriateness of our planning strategies and/or investment recommendations. The information and/or financial statements you provide needs to be accurate. Our firm may, but we are not obligated to, verify the information you have provided, which will then be used in the advisory process. It is also essential to keep us informed of significant issues that may call for an update to your plan. Events such as changes in employment or marital status, an unplanned windfall, etc., can have an impact on your circumstances and needs. We need to be aware of such events, so that we may make adjustments as necessary in order to keep you on track toward your goals.

The incorporation of most or all of the following planning components allows for not only a thorough analysis but also a refined focus of your goals and objectives. Your plan may be as broad-based or narrowly focused as you desire. Note that when our planning focuses only on certain areas of your interest or need, your overall situation or needs may not be fully addressed due to limitations you may have established. We will present you with a summary of our recommendations, guide you in the implementation of some or all of them per your decisions, as well as encourage ongoing reviews thereafter. You retain full discretion over all implementation decisions and are free to accept or reject any recommendation we make.

Cash Flow Analysis and Debt Management

A review of your income and expenses may be conducted to determine your current surplus or deficit. Based upon the results, we might recommend prioritizing how any surplus should be used, or how to reduce expenses if they exceed your income. In addition, advice on the prioritization of which debts to repay may be provided, based upon such factors as the debt's interest rate and any income tax ramifications. Recommendations may also be made regarding the appropriate level of cash reserves for emergencies and other financial goals. These recommendations are based upon a review of cash accounts (such as money market funds) for such reserves and may include strategies to save desired reserve amounts.

Insurance Review

A risk management review includes an analysis of your exposure to major risks that could have a significant adverse impact on your financial picture, such as premature death, disability, property and casualty losses, or the need for long-term care planning. Advice may be provided on ways to minimize such risks and about weighing the costs of purchasing insurance versus the benefits of doing so and, likewise, the potential cost of not purchasing insurance ("self-insuring").

Employee Benefits

A review is conducted, and analysis is made as to whether you, as an employee, are taking maximum advantage of your employee benefits. We will also offer guidance on your employer-sponsored retirement plan and/or stock options, along with other benefits that may be available to you.

Personal Retirement Planning

Retirement planning strategies typically include projections of your likelihood of achieving your financial goals, with financial independence usually the primary objective. For situations where projections show less than the desired results, a recommendation may include showing you the impact on those projections by making changes in certain variables (i.e., working longer, saving more, spending less, taking more risk with investments). If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years.

College Funding

Advice involving college funding may include projecting the amount that will be needed to achieve post-secondary education funding goals, along with savings strategies and the “pros-and-cons” of various college savings vehicles that are available. We are also available to review your financial picture as it relates to eligibility for financial aid or the best way to contribute to family members, such as grandchildren, if appropriate.

Tax Strategies

Advice may include ways to minimize current and future income taxes as a part of your overall financial planning picture. For example, recommendations may be offered as to which type of account(s) or specific investments should be owned based in part on their “tax efficiency,” with consideration that there is always a possibility of future changes to federal, state or local tax laws and rates that may impact your situation. Upon your request, we will assist you in preparing tax forms or data collection for your accountant’s review.

Estate Planning

Our review typically includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts and other related documents. We may assess ways to minimize or avoid future estate taxes by utilizing appropriate estate planning strategies such as the use of applicable trusts and charitable gifting. We recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. From time to time, we will participate in meetings or phone calls between you and your attorney with your prior approval.

Investment Consultation

Investment consultation services often involve providing information on the types of investment vehicles available, employee retirement plans and/or stock options, investment analysis and strategies, asset selection and portfolio design, as well as assistance if your investment account is maintained at your broker/dealer or custodian. The strategies and types of investments that may be recommended are further discussed in Item 8 of this brochure.

Broad-Based v. Modular Financial Planning

A broad-based plan is an endeavor that requires detail. Certain variables can affect the development of the plan, such as the quality of your own records, complexity and number of current investments, diversity of insurance products and employee benefits you currently hold, size of the potential estate, and special needs of the client or their dependents, among others.

At your request we may concentrate on reviewing only a specific area (modular or component planning), such as investment allocation at your employer’s retirement plan, funding an education, an estate planning issue, or simply evaluating the sufficiency of your current retirement plan. Note that when these services focus only on

certain areas that of your interest or need, your overall situation or needs may not be fully addressed due to limitations you may have established.

Whether we have created a broad-based or modular plan, we will generally present you with a written summary of our recommendations, guide you in the implementation of some or all of them per your decision, as well as offer you periodic reviews thereafter. Some hourly planning engagements may be of such a general and limited nature that the recommendations will be verbal, and no written summary will be provided unless requested by the client. In all instances involving our financial planning engagements, our clients retain full discretion over all implementation decisions and are free to accept or reject any recommendation that we make.

Educational Workshops

We may offer complimentary educational workshops and seminar sessions on a scheduled basis for those desiring general advice on personal finance and investing. Topics may include issues related to general financial planning, educational funding, retirement strategies, implications involving changes in marital status, and various other current economic or investment topics. Our workshops are educational in nature and do not involve the sale of insurance or investment products. Information presented will not be based on any one person's need, nor do we provide individualized investment advice to attendees during our general sessions.

Wrap Fee Program

Our firm does not sponsor or serve as a portfolio manager in an investment program involving wrapped (bundled) fees.

Client Assets Under Management

Due to the nature of our advisory services, we do not have reportable client assets under management.²

General Information

Our firm will use its best judgment and good faith in accordance with its fiduciary duty in rendering its services. We cannot warrant or guarantee the achievement of a particular goal or level of account performance, or that a client account will be profitable over time. Past performance is not necessarily indicative of future results.

Except as may otherwise be provided by law, our firm will not be liable to the client, heirs, or assignees for any loss an account may suffer by reason of an investment decision made or other action taken or omitted in good faith by our firm with that degree of care, skill, prudence and diligence under the circumstances that a prudent person acting in a fiduciary capacity would use; any loss arising from our adherence to your direction or that of your legal agent; any act or failure to act by a service provider maintaining an account. Federal and state securities laws impose liabilities under certain circumstances on persons who act in good faith and, therefore, nothing contained in this document or our client engagement agreement shall constitute a waiver of any rights that a client may have under federal and state securities laws.

² The term "assets under management" as defined by the SEC's *General Instructions for Part 2 of Form ADV*.

Item 5 - Fees and Compensation

Forms of payment are based on the types of services being provided, term of service, etc., and will be stated in your engagement agreement with our firm. Payment is made via check, draft, or through qualified, unaffiliated third-party processors requiring your authorization. We do not accept cash, money orders or similar forms of payment for engagements.

Method of Compensation and Fee Schedule

We provide financial planning services in various ways: financial assessment sessions, project-based, or hourly planning engagements. We will provide you with a cost estimate (based on an hourly rate) or fixed fee quote prior to your entering into an agreement with our firm.

Initial Financial Assessment

A limited-scope session focusing on gathering financial information, identifying and quantifying financial goals, and determining areas that require further analysis and research. As part of this session, some basic recommendations may be made which do not require in-depth analysis or research, and a summary report will be provided to the client. Sessions typically involve 60 to 120 minutes of meeting time (may be shorter or longer) and are charged a fee based on an hourly rate of between \$120 and \$360 for time spent in the session, billed in 15 minute increments. The fee is payable at the conclusion of the meeting.

Project-Based Financial Planning Engagements

A project-based engagement may be either a broad-based financial plan or a plan consisting of one or more planning modules. A broad-based financial plan is offered for clients who need help with a range of financial planning areas. Our modular financial planning services are designed for those who prefer a shorter term engagement or are in need of a limited number of planning services, such as assistance with the allocation of their employer-sponsored retirement plan or establishing a child's college fund. We are compensated for project-based plans on a fixed fee basis ranging from \$500 to \$10,000 per plan. The fee will be determined by the complexity of the engagement, the time involved developing the plan, number of accounts involved, etc. \$500 or one-half the quoted fee, whichever is less, will be due upon execution of the engagement agreement, and the remaining portion upon plan delivery.

Hourly Planning Engagement

An hourly planning engagement is generally limited in scope and is billed via an hourly fee. Our rate is between \$120 per hour and \$360 per hour, billed in 15-minute increments, and a partial increment (e.g., seven minutes) will be treated as a whole increment. Services which may be billed include meetings, phone calls, emails and other written communication, preparation of analysis and recommendations, and administrative tasks related to the client's engagement. For engagements that are limited in nature (estimated to be 4 hours or less) there is typically not a requirement for a deposit to initiate the engagement; the total fee will generally be due upon delivery of the plan/advice. For hourly engagements estimated at more than 4 hours of billable time, \$500 or one-half the estimated fee, whichever is less, may be due upon execution of the engagement agreement, with the remaining portion upon delivery of the plan or set of recommendations. If the engagement extends beyond two calendar months, the client may be billed on a monthly basis for services performed each month. Hourly engagements will not extend beyond a 12-month period. Hourly services will not be continued in successive years unless the engagement is amended.

Educational Workshops

Workshops are complimentary; no fee is assessed to attendees or event sponsors.

Discounting Fees

Our published fees are not negotiable but may be discounted by our firm. For example, we may provide a discount to our associates and their immediate family members, former clients, financial hardship situations, etc. We strive to offer fees that are reasonable in light of the experience of the firm and its associates as well as the range of services to be rendered to our clients.

Additional Client Fees

We may assess our hourly fee and reasonable travel expenses when we are asked to meet the client at a location other than our office. Any transactional or service fees (sometimes termed *brokerage fees*), individual retirement account fees, qualified retirement plan fees, account termination fees, or wire transfer fees will be borne by the account holder. Financial planning fees paid by our clients to our firm for our services are separate from any of these fees or other similar charges, as well as those for mutual funds, exchange-traded funds (ETFs), exchange-traded notes (ETNs), or other investments of this type.

Per annum interest at the current maximum statutory rate may be assessed on fee balances due more than 30 days. We may refer past due accounts to collections or legal counsel for processing. We reserve the right to suspend some or all services once an account is deemed past due.

Additional information about our fees in relationship to our brokerage and operational practices are referenced in Items 12 and 14 of this document.

External Compensation for the Sale of Securities to Clients

We do not charge or receive a commission or mark-up on a securities transaction, nor do we receive “trailer” or SEC Rule 12b-1 fees from an investment company that we may recommend to you. Fees charged by issuers are detailed in prospectuses or product descriptions and you are encouraged to read these documents before investing. Each client retains the option to purchase recommended or similar investments through their own service provider.

Termination of Services

Unless requested by the client, the engagement is deemed to be terminated upon delivery of the agreed-upon services. Either party may terminate the agreement at any time prior to then, typically in writing. If you verbally notify our firm of the termination and, if in two business days following this notification you have not sent in your notice in writing, we will make a written notice of the termination in our records and send you our own termination notice as a substitute. Our firm will not be responsible for future advice or planning services upon receipt of a termination notice or termination due to the completion of the engagement.

If a client did not receive our Form ADV Part 2 firm brochure at least 48 hours prior to entering into the firm’s agreement, then that client will have the right to terminate the engagement without fee or penalty within five business days after entering into the agreement. If the client terminates an hourly or project-based planning service after this five-day period, the client will be assessed fees at our current hourly rate for any time incurred in the preparation of the analysis or plan.

If you were required to provide an initial deposit of \$500 or more for a financial planning engagement, you provided all requisite information, and your plan has not been delivered to you within six months’ time from the date of the engagement, you may be entitled to a refund.

Our firm will return any prepaid, unearned fees within 30 days of the firm's receipt of termination notice. Earned fees in excess of any prepaid deposit will be billed at the time of a termination and will be due upon receipt of our invoice. Our return of payment to a client for our planning engagements will be completed via check from our firm's US-based financial institution. The return of prepaid fees will never involve a personal check, cash or money order from an associate of our firm.

Item 6 - Performance-Based Fees and Side-By-Side Management

Our firm's advisory fees will not be based on a share of capital gains or capital appreciation (growth) of any portion of managed funds, also known as performance-based fees. Our fees will also not be based on side-by-side management, which refers to a firm simultaneously managing accounts that do pay performance-based fees (such as a hedge fund) and those that do not.

Item 7 - Types of Clients

We provide our advisory services to individuals and high net worth individuals of all investment experience, as well as small businesses. We do not require minimum income, asset levels or other similar preconditions for our planning services. We reserve the right to waive or reduce certain fees based on unique individual circumstances, special arrangements or pre-existing relationships, and we may decline services to a prospective client for any nondiscriminatory reason.

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

Methods of Analysis and Investment Strategies

When we are engaged to provide investment advice, we will work with you to determine:

- current financial situation,
- current and long-term needs,
- investment goals and objectives,
- level of investment knowledge, and
- comfort with the various risks.

We employ fundamental analysis; evaluating economic factors including interest rates, the current state of the economy, or the future growth of an industry sector. Our research is drawn from sources that include financial periodicals, reports from economists and other industry professionals, corporate rating services, in addition to regulatory filings, such as annual reports, prospectuses, etc.

Typically, we provide investment allocation recommendations based on Modern Portfolio Theory utilizing investments such as mutual funds and ETFs. Modern Portfolio Theory states that by employing securities whose price movements have historically low correlations, it is possible to create an efficient portfolio that can offer the highest expected return for a given level of risk, or one with the lowest level of risk for a given expected return. The practice of Modern Portfolio Theory does not employ market timing or stock selection methods of investing but rather a long term, buy-and-hold strategy with periodic rebalancing of the account to maintain desired risk levels.

Risk of Loss

Our firm believes its strategies and investment recommendations are designed to produce the appropriate potential return for the given level of risk; however, there is no guarantee that an investment objective or

planning goal will be achieved. Investing in securities involves risk of loss that clients should be prepared to bear. We have offered examples of such risk in the following paragraphs, and we believe it is important that our clients review and consider each of them prior to investing.

Company Risk

When investing in securities, such as stocks, there is always a certain level of company or industry-specific risk that is inherent in each company or issuer. There is the risk that the company will perform poorly or have its value reduced based on factors specific to the company or its industry. This is also referred to as *unsystematic risk* and can be reduced or mitigated through diversification.

ETF and Mutual Fund Risks

The risk of owning ETFs and mutual funds reflect their underlying securities (e.g., stocks, bonds, etc.). These forms of securities typically carry additional expenses based on their share of operating expenses and certain brokerage fees, which may result in the potential duplication of certain fees. We do not recommend leveraged or inverse ETFs due to their inherent heightened risk.

Failure to Implement

Each client is free to accept or reject any or all of the recommendations made by our firm. While no advisory firm can guarantee future performance, no plan can succeed if it is not implemented. Clients who choose not to take the steps recommended in their financial plan may face an increased risk that their stated goals and objectives will not be achieved.

Financial Risk

Excessive borrowing to finance a business operation increases profitability risk because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Fundamental Analysis

The challenge involving fundamental analysis is that information obtained may be incorrect; the analysis may not provide an accurate estimate of earnings, which may be the basis for a security's value.

Index Investing

Certain ETFs and indexed funds have the potential to be affected by "active risk" or "tracking error risk;" a deviation from a stated index (e.g., S&P 500).

Inflation Risk

When any type of inflation is present, a dollar today will not buy as much as a dollar next year because purchasing power is eroding at the rate of inflation.

Market Risk

When the stock market as a whole or an industry as a whole falls, it can cause the prices of individual stocks to fall indiscriminately. This is also called *systemic* or *systematic* risk.

Passive Investing

A portfolio that employs a passive, efficient markets approach has the potential risk at times to generate lower-than-expected returns for the broader allocation than might be the case for a more narrowly focused asset class, and the return on each type of asset may be a deviation from the average return for the asset class.

Political Risk

The risk of financial or market loss because of political decisions or disruptions in a particular country or region may also be known as "geopolitical risk."

QDI Ratios

While many ETFs and index mutual funds are known for their potential tax-efficiency and higher "qualified dividend income" (QDI) percentages, there are asset classes within these investment vehicles or holding periods within that may not benefit. Shorter holding periods, as well as commodities and currencies (that may be part of an ETF or mutual fund portfolio), may be considered "non-qualified" under certain tax code provisions.

Research Data

When research and analyses are based on commercially available software, rating services, general market and financial information, or due diligence reviews, a firm is relying on the accuracy and validity of the information or capabilities provided by selected vendors, rating services, market data, and the issuers themselves. While our firm makes every effort to determine the accuracy of the information received, we cannot predict the outcome of events or actions taken or not taken, or the validity of all information researched or provided which may or may not affect the advice on or investment management of an account.

Item 9 - Disciplinary Information

Neither the firm nor its management has been involved in a material criminal or civil action in a domestic, foreign or military jurisdiction, an administrative enforcement action, or self-regulatory organization proceeding that would reflect poorly upon our offering advisory business or its integrity.

Item 10 - Other Financial Industry Activities and Affiliations

Firm policies require associated persons to conduct business activities in a manner that avoids conflicts of interest between the firm and its clients, or that may be contrary to law. Our firm will provide disclosure to each client prior to and throughout the term of an engagement regarding any conflicts of interest involving its business relationships that might reasonably compromise its impartiality or independence.

Our advisory firm is not registered, nor does it have an application pending to register as a Financial Industry Regulatory Authority (FINRA) or National Futures Association (NFA) member firm, nor are we required to be registered with such entities. Neither our firm nor its management is or has a material relationship with any of the following:

- accounting firm
- another investment advisor, including financial planning firms, municipal advisors or third-party investment advisors
- bank, credit union or thrift institution, or their separately identifiable departments or divisions
- insurance company or insurance agency
- lawyer or law firm
- pension consultant

- real estate broker or dealer
- sponsor or syndicator of limited partnerships
- trust company
- issuer of a security, to include 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)

While Mr. Emerick is Certified Public Accountant (CPA), he is not associated with an accounting firm; he does not provide accounting or tax preparation services, nor does he serve in a role that would be defined as having physical custody of an account (see Item 15).

Upon your request, you may be provided a referral to various other professionals, such as an attorney. While these referrals are based on the best information made available, the firm does not guarantee the quality or adequacy of the work provided by these referred professionals. There is not an agreement with these entities nor are referral fees received from these professionals for such informal referrals. Any fees charged by these other entities for their services are completely separate from our advisory fee.

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

Our firm holds itself to a *fiduciary standard*, which means the firm and its associates will act in the utmost good faith, performing in a manner believed to be in the best interests of its clients. Our firm believes that business methodologies, ethics rules, and adopted policies are designed to eliminate or at least minimize material conflicts of interest and to appropriately manage any material conflicts of interest that may remain. You should be aware that no set of rules can anticipate or relieve all material conflicts of interest. We will disclose to our clients any material conflict of interest relating to the firm, its representatives, or any of its employees which could reasonably be expected to impair the rendering of unbiased and objective advice.

Code of Ethics Description

We have adopted a Code of Ethics that establishes policies for ethical conduct for our personnel. Our firm accepts the obligation not only to comply with all applicable laws and regulations but also to act in an ethical and professionally responsible manner in all professional services and activities. Our firm policies include prohibitions against insider trading, the circulation of industry rumors, and certain political contributions, among others. We periodically review and amend our Code of Ethics to ensure that it remains current, and we require firm personnel to annually attest to their understanding of and adherence to the firm’s Code of Ethics. A copy of the firm’s Code of Ethics is made available to any client or prospective client upon request.

Firm associates that are CERTIFIED FINANCIAL PLANNER™ Practitioners also adhere to the Certified Financial Planner Board of Standards, Inc.’s Code of Ethics & Professional Responsibility which you may find at www.cfp.net. These principles include:

Principle 1 – Integrity

An advisor will provide professional services with integrity. Integrity demands honesty and candor which must not be subordinated to personal gain and advantage. Advisors are placed by clients in positions of trust by clients, and the ultimate source of that trust is the advisor’s personal integrity. Allowance can be made for innocent error and legitimate differences of opinion, but integrity cannot co-exist with deceit or subordination of one’s principles.

Principle 2 – Objectivity

An advisor will provide professional services objectively. Objectivity requires intellectual honesty and impartiality. Regardless of the particular service rendered or the capacity in which an advisor functions, an advisor should protect the integrity of their work, maintain objectivity and avoid subordination of their judgment.

Principle 3 – Competence

Advisors will maintain the necessary knowledge and skill to provide professional services competently. Competence means attaining and maintaining an adequate level of knowledge and skill, and applies that knowledge effectively in providing services to clients. Competence also includes the wisdom to recognize the limitations of that knowledge and when consultation with other professionals is appropriate or referral to other professionals necessary. Advisors make a continuing commitment to learning and professional improvement.

Principle 4 – Fairness

Advisors will be fair and reasonable in all professional relationships. Fairness requires impartiality, intellectual honesty and disclosure of material conflict(s) of interest. It involves a subordination of one's own feelings, prejudices and desires so as to achieve a proper balance of conflicting interests. Fairness is treating others in the same fashion that you would want to be treated and is an essential trait of any professional.

Principle 5 – Confidentiality

Advisors will protect the confidentiality of all client information. Confidentiality means ensuring that information is accessible only to those authorized to have access. A relationship of trust and confidence with the client can only be built upon the understanding that the client's information will remain confidential.

Principle 6 – Professionalism

Advisors will act in a manner that demonstrates exemplary professional conduct. Professionalism requires behaving with dignity and courtesy to all who use their services, fellow professionals, and those in related professions. Advisors cooperate with fellow advisors to enhance and maintain the profession's public image and improve the quality of services.

Principle 7 – Diligence

Advisors will provide professional services diligently. Diligence is the provision of services in a reasonably prompt and thorough manner, including the proper planning for, and supervision of, the rendering of professional services.

Statement involving our Privacy Policy

We respect the privacy of all clients and prospective clients (collectively termed "customers" per federal guidelines), both past and present. It is recognized that you have entrusted our firm with non-public personal information and it is important that both access persons and customers are aware of firm policy concerning what may be done with that information.

The firm collects personal information about customers from the following sources:

- Information customers provide to complete their financial plan or investment recommendation;
- Information customers provide in engagement agreements and other documents completed in connection with the opening and maintenance of an account;

- Information customers provide verbally; and
- Information received from service providers, such as custodians, about customers' transactions.

The firm does not disclose non-public personal information about our customers to anyone, except in the following circumstances:

- When required to provide services our customers have requested;
- When our customers have specifically authorized us to do so;
- When required during the course of a firm assessment (i.e., independent audit); or
- When permitted or required by law (i.e., periodic regulatory examination).

Within the firm, access to customer information is restricted to personnel that need to know that information. All access persons and service providers understand that everything handled in firm offices is confidential and they are instructed not to discuss customer information with someone else that may request information about an account unless they are specifically authorized in writing by the customer to do so. This includes providing information about a spouse's IRA or adult children about parents' accounts.

To ensure security and confidentiality, the firm maintains physical, electronic, and procedural safeguards to protect the privacy of customer information.

Our firm will provide its customers with its privacy policy on an annual basis per federal law and at any time, in advance, if firm privacy policies are expected to change.

Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest

Neither the firm nor an associate is authorized to recommend to a client, or effect a transaction for a client, involving any security in which the firm or a "related person" (e.g., associate, an immediate family member, etc.) has a material financial interest, such as in the capacity as a board member, underwriter or advisor to an issuer of securities, etc.

An associate is prohibited from borrowing from or lending to a client unless the client is an approved financial institution.

Our firm remains focused on ensuring that its offerings are based upon the needs of its clients, not resultant fees received for such services. We want to note that you are under no obligation to act on a recommendation from our firm and, if you elect to do so, you are under no obligation to complete the recommendation through our firm or a service provider whom we may recommend.

Firm/Personnel Purchases of Same Securities Recommended to Clients and Conflicts of Interest

We do not trade for our own account (e.g., proprietary trading). The firm's related persons may buy or sell securities that are the same as, similar to, or different from, those recommended to clients for their accounts, and this poses a conflict of interest. We mitigate this conflict by ensuring that we have policies and procedures in place to ensure that the firm or a related person will not receive preferential treatment over a client.

In an effort to reduce or eliminate certain conflicts of interest involving personal trading (i.e., trading ahead of client recommendations, etc.), firm policy may require that we periodically restrict or prohibit related parties' transactions. Any exceptions must be approved in writing by our Chief Compliance Officer, and personal trading accounts are reviewed on a quarterly or more frequent basis.

Item 12 - Brokerage Practices

Factors Used to Select Broker/Dealers for Client Transactions

Emerick Financial Planning, LLC will not take physical or constructive custody of assets. Our firm is not a custodian, and there is not an affiliate of our advisory firm that is a custodian. If you ask us to provide a recommendation of a service provider/custodian to maintain your assets, we will do so based on your needs, overall cost, and ease of use.

Our advisory firm prohibits non-cash compensation and will not “pay up” to receive additional services from a service provider. All compensation paid to the firm is paid directly by our clients as noted in Item 5.

Best Execution

In light of the nature of our firm’s advisory services, it is believed “best execution” review obligations with regard to client transactions are not required under current industry guidelines.

Directed Brokerage

Our firm does not require or engage in directed brokerage involving client accounts. Clients are free to use any particular service provider to execute their transactions and they are responsible for negotiating any terms or arrangements for their account. Our firm will not be obligated to conduct due diligence of the client’s selected service provider, seek better execution services or prices from any provider, or aggregate client transactions for trade execution. Since your transactions are completed at a service provider of your choice, you may potentially pay more for your transaction or experience wider price spreads.

Aggregating Securities Transactions

Our firm is not engaged for ongoing portfolio management nor do we serve an account on a discretionary basis. We are therefore unable to aggregate (“batch”) trades on behalf of client accounts. Since transactions may be completed independently at a service provider of your choice, you may potentially pay more for your transaction or experience wider price spreads than those accounts where trades have been aggregated.

Item 13 - Review of Accounts

Schedule for Periodic Review

Periodic plan reviews are encouraged, and we recommend they occur on at least an annual basis. Scheduled reviews will be conducted by Mr. Emerick. A copy of revised plans will be provided upon request. You will not be contacted to schedule periodic reviews, but you may request to schedule a review based on your desired frequency.

Reviews on Non-Periodic Basis

You should contact our firm for additional reviews when you anticipate or have experienced changes in your financial situation (i.e., changes in employment, an inheritance, the birth of a new child, etc.), or if you believe any material economic, legal, or political events may warrant a review of your financial plan and investment recommendations. Non-periodic reviews are conducted by Mr. Emerick. A copy of the revised plan or investment asset allocation will be provided to the client upon request.

Content of Client Provided Reports and Frequency

You will receive account statements sent directly from mutual fund companies, transfer agents, custodians or brokerage companies where your investments are held. We urge you to carefully review these account statements for accuracy and clarity, and to ask questions when something is not clear.

Our firm may provide portfolio “snapshots” to our clients, but we do not provide investment performance reports. Clients are urged to carefully review and compare account statements that they have received directly from their custodian of record with any performance report they may receive from any other party.

Item 14 - Client Referrals and Other Compensation

We do not engage in solicitation activities involving unregistered persons. If we receive or offer an introduction to a client, we do not pay or earn a referral fee, nor are there established *quid pro quo* arrangements. Each client retains the option to accept or deny such referral or subsequent services.

An associate of the firm may hold individual membership or serve on boards or committees of professional industry associations. Generally, participation in any of these entities requires the payment of membership fees, as well as adherence to ethical guidelines, and the attainment of experiential and educational requirements. A benefit these entities may provide to the investing public is the availability of online search tools that allow interested parties (prospective clients) to search for individual members within a selected state or region. These passive websites may provide means for interested persons to contact an association member via electronic mail, telephone number, or other contact information, in order to interview the participating member. The public may also choose to telephone association staff to inquire about an individual within their area, and would receive the same or similar information. A portion of the membership fee may be used so that their name will be listed on some or all of these entities’ websites (or other listings). Prospective clients locating our advisory firm or an associate via these methods are not actively solicited by the noted associations. Clients who find our firm in this way do not pay more for their services than clients referred in any other fashion. The firm does not pay these entities for prospective client referrals, nor is there a fee-sharing arrangement reflective of a solicitor engagement.

Item 15 – Custody

Your assets will be maintained by an unaffiliated, qualified custodian, such as a bank, broker/dealer, mutual fund company or transfer agent. Your assets are not held by our firm or any associate or our firm. In keeping with this policy involving our client funds or securities, Emerick Financial Planning, LLC:

- Restricts the firm or an associate from serving as trustee or having general power of attorney over a client account;
- Prohibits any associate from having authority to directly withdraw securities or cash assets from a client account;
- Does not accept or forward client securities (i.e., stock certificates) erroneously delivered to our firm;
- Will not collect advance fees of \$1,200 or more for services that are to be performed six months or more into the future;³ and
- Will not authorize an associate to have knowledge of a client’s account access information (i.e., online 401(k), brokerage or bank accounts) if such access would allow physical control over account assets.

³ Our firm will adhere to statute in which the client resides with respect to advance payment of advisory fees. The Commonwealth of Pennsylvania has established a threshold of \$1,200 while other jurisdictions rely on a \$500 threshold for advisory services that are to be rendered six months or more in advance.

Your account custodian will provide you with your investment account transaction confirmations and account statements, which will include all debits and credits for that period. Statements are provided on at least a quarterly basis, and confirmations are provided as transactions occur within your account. Our advisory firm will not create an account statement for a client nor serve as the sole recipient of a client account statement. Clients are urged to carefully review and compare their account statements that they have received directly from their custodian of record with any performance report they may receive from any source.

Item 16 - Investment Discretion

Emerick Financial Planning, LLC does not serve client accounts on a discretionary basis. If you ask an associate of our firm to assist you in any trade execution (including account rebalancing) with your held-away assets at your custodian through an investment consultation component of our financial planning service, it will only be accomplished on a nondiscretionary basis (e.g., with your prior approval). To grant such authorization, you will be required to execute your custodian of record's limited power of attorney form or clause that is part of your account opening documents.

Item 17 - Voting Client Securities

You may periodically receive proxies or other similar solicitations sent directly from your selected custodian or transfer agent. Should we receive a duplicate copy, note that we do not forward these or any correspondence relating to the voting of your securities, class action litigation, or other corporate actions.

Our firm does not vote proxies on your behalf. We will not offer guidance involving any claim or potential claim in any bankruptcy proceeding, class action securities litigation or other litigation or proceeding relating to securities held at any time in a client account, including, without limitation, to file proofs of claim or other documents related to such proceeding, or to investigate, initiate, supervise or monitor class action or other litigation involving client assets. We will answer limited questions with respect to what a proxy voting request or other corporate matter may be and how to reach the issuer or their legal representative.

You will maintain exclusive responsibility for directing the manner in which proxies solicited by issuers of securities that are beneficially owned by you shall be voted, as well as making all other elections relative to mergers, acquisitions, tender offers or other legal matters or events pertaining to your holdings. You should consider contacting the issuer or your legal counsel involving specific questions you may have with respect to a particular proxy solicitation or corporate action.

Item 18 - Financial Information

Our firm will not take physical or constructive custody of any client's assets.

Engagements with our firm do not require that we collect fees of \$1,200 or more for our services that we have agreed to perform six months or more into the future.³

Neither our firm nor its management serve as general partner for a partnership or trustee for a trust in which the firm's advisory clients are either partners of the partnership or beneficiaries of the trust.

The firm and its management do not have a financial condition likely to impair its ability to meet commitments to clients, nor has the firm and its management been the subject of a bankruptcy petition.

Due to the nature of our firm's advisory services and operational practices, an audited balance sheet is not required nor included in this brochure.

Item 19 - Requirements for State-Registered Advisers

For further information involving firm principal executive and management personnel, their business activities as well as material conflicts of interest, please refer to areas previously disclosed in Items 6 and 9 through 11, as well as the accompanying Form ADV Part 2B brochure supplement that immediately follows this page (e.g., formal education information and avoidance of performance-based fee compensation). Per Item 10 of this brochure, neither the firm nor a member of its management has a material relationship with the issuer of a security.



A Registered Investment Advisor

Emerick Financial Planning, LLC
1580 McLaughlin Run Road
Suite 210
Pittsburgh, PA 15241

Tel: (412) 419-1905
www.emerickfinancial.com

Carl R. Emerick, CFP[®], CPA
President/Chief Compliance Officer
Investment Advisor Representative
Managing Member

Form ADV Part 2B
Brochure Supplement
March 26, 2026

This brochure provides information about Carl R. Emerick that supplements the Emerick Financial Planning, LLC Form ADV Part 2A firm brochure. You should have received a copy of that brochure. Please contact Mr. Emerick at (412) 419-1905 if you did not receive the full brochure or if you have any questions about the contents of this

supplement. Additional information about Carl R. Emerick is available on the Securities and Exchange Commission's (SEC) website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Regulatory guidance requires the firm to disclose relevant post-secondary education and professional training for each principal executive and associate of the firm, as well as their business experience for at least the most recent five years.

Principal Executive Officers and Management Persons

President/Chief Compliance Officer/Investment Advisor Representative/Managing Member

Carl Richard Emerick

Year of Birth: 1964 / CRD Number: 3089528

Educational Background and Business Experience

Educational Background

Bachelor of Science in Accounting, Geneva College; Beaver Falls, PA

Master of Science in Financial Planning, College for Financial Planning®; Centennial, CO

CERTIFIED FINANCIAL PLANNER™ Professional, CFP®/Certified Financial Planner Board of Standards, Inc. ¹

Certified Public Accountant (CPA)²/Pennsylvania State Board of Public Accountancy

Business Experience

Emerick Financial Planning, LLC (09/2015-Present)

Pittsburgh, PA

President/Managing Member (09/2015-Present)

Chief Compliance Officer/Investment Advisor Representative (01/2016-Present)

Unemployed/Relocation (07/2015-09/2015)

Pittsburgh, PA

Sentinel Wealth Management, Inc. (10/2002-06/2015)

Reston, VA

Director of Financial Planning/Principal/Senior Financial Advisor/Investment Advisor Representative

Ronald Blue & Co., Inc. (06/1998-09/2002)

Reston, VA

Financial Planner/Investment Advisor Representative

Union Labor Life Insurance Co. (11/1986-05/1998)

Washington, DC

Accountant

Item 3 – Disciplinary Information

Registered investment advisors are required to disclose certain material facts about its associated personnel regarding any legal or disciplinary events, including criminal or civil action in a domestic, foreign or military court, or any proceeding before a state, federal or foreign regulatory agency, self-regulatory organization, or

suspension or sanction by a professional association for violation of its conduct rules, that would be material to your evaluation of each officer or a supervised person providing investment advice. Mr. Emerick has not been the subject of any such event.

Item 4 – Other Business Activities

Investment advisor representatives are required to disclose outside business activities that account for a significant portion of their time or income, or that may present a conflict of interest with their advisory activities.

Mr. Emerick and our advisory firm do not have a material relationship with the issuer of a security. He is not registered, nor has an application pending to register, as a registered representative of a broker/dealer or associated person of a futures commission merchant, commodity pool operator, or commodity trading advisor. He does not receive commissions, bonuses or other compensation based on the sale of securities, including that as a registered representative of a broker/dealer or the distribution or service (“trail”) fees from the sale of mutual funds.

Item 5 – Additional Compensation

Neither our advisory firm nor Mr. Emerick is compensated for advisory services involving performance-based fees. In addition, firm policy does not allow associated persons to accept or receive additional economic benefit, such as sales awards or other prizes, for providing advisory services to firm clients.

Item 6 – Supervision

Mr. Emerick serves as the firm’s Chief Compliance Officer. Because supervising one’s self poses a conflict of interest, the firm has adopted policies and procedures to mitigate this conflict, and may use the services of unaffiliated professionals to ensure the firm’s oversight obligations are met. Questions relative to the firm, its services or this Form ADV Part 2B may be made to the attention of Mr. Emerick at (412) 419-1905.

Additional information about the firm, other advisory firms, or an associated investment advisor representative is available on the Internet at www.adviserinfo.sec.gov. A search of this site for firms may be accomplished by firm name or a unique firm identifier, known as an IARD or CRD number. The IARD number for Emerick Financial Planning, LLC is 281576. The business and disciplinary history, if any, of an investment advisory firm and its representatives may also be obtained by calling the Pennsylvania Department of Banking and Securities at (717) 783-4211.

Item 7 - Requirements for State-Registered Advisers

There have been neither awards nor sanctions or other matter where Mr. Emerick or Emerick Financial Planning, LLC has been found liable in an arbitration, self-regulatory or administrative proceeding. Neither Mr. Emerick nor our advisory firm has been the subject of a bankruptcy petition.

Information about Professional Designations and Education

¹The **CERTIFIED FINANCIAL PLANNER™, CFP®** and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

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

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

² **Certified Public Accountant (CPAs)** are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The majority of state boards of accountancy have adopted the AICPA’s *Code of Professional Conduct* within their state accountancy laws or have created their own.