

Firm Brochure

(Part 2A of Form ADV)

For

Family Tree Financial Services, LLC

Cover Page

Family Tree Financial Services, LLC

1936 Rosebery Drive

Columbus, OH 43220

(614) 623-9021

This Brochure provides information about the qualifications and business practices of Family Tree Financial Services, LLC. If you have any questions about the contents of this Brochure, please contact us at (614) 623-9021, or by email at bill.familytreefinancial@gmail.com. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC), the Ohio Division of Securities or by any state securities authority.

Additional information about Family Tree Financial Services, LLC is available on the SEC's website at www.adviserinfo.sec.gov. You may search this site by a unique identifying number, known as a CRD number. The CRD number for Family Tree Financial Services, LLC is 308214.

Registration with the SEC, the Ohio Division of Securities or other state securities authorities as a registered investment adviser does not imply a certain level of skill or training.

This is the Firm's updated Brochure.

Summary of Material Changes

Annual Update

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

Material Changes since the Last Update

This is Family Tree Financial Services, LLC's first Brochure.

Full Brochure Available

Whenever a client would like to receive a complete copy of our Brochure, please contact us by telephone at (614) 623-9021 or by email at bill.familytreefinancial@gmail.com.

Table of Contents

Summary of Material Changes	i
Annual Update	i
Material Changes since the Last Update	i
Full Brochure Available	i
Advisory Business	1
Firm Description	1
Principal Owners	2
Amount of Assets Under Advisement	2
Non-Participation in Wrap Fee Programs	2
Types of Advisory Services	2
Types of Agreements	3
Financial Planning Agreement	3
Investment Management Service Agreement	4
Tax Preparation Services	4
Asset Management	4
Termination of Agreement	4-5
Fees and Compensation	6
Description	6
Fee Billing	6
Other Fees	6
Expense Ratios	7
Past Due Accounts and Termination of Agreement	7
Performance-Based Fees	8
Sharing of Capital Gains	8
Types of Clients	8
Description	8
Account Minimums	8
Methods of Analysis, Investment Strategies and Risk of Loss	9
Overview	9
Financial Planning Strategies	9-10

Risk of Loss.....	10-11
Disciplinary Information.....	12
Legal and Disciplinary	12
Other Financial Industry Activities and Affiliations	13
Financial Industry Activities	13
Affiliations	13
Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	14
Code of Ethics	14
Participation or Interest in Client Transactions	14
Personal Trading	14
Brokerage Practices	15
Selecting Brokerage Firms	15
Best Execution	15
Soft Dollars.....	15
Order Aggregation.....	15
Review of Accounts.....	16
Periodic Reviews.....	16
Review Triggers	16
Regular Reports	16
Client Referrals and Other Compensation.....	17
Incoming Referrals	17
Referrals Out.....	17
Other Compensation	17
Custody	18
General Policy	18
Performance Reports	18
Investment Discretion	19
Discretionary Authority for Trading.....	19
Limited Power of Attorney	19
Voting Client Securities.....	20
Proxy Votes	20

Financial Information	21
Financial Condition	21
Requirements for State Registered Advisors.....	21
Principal Executive	21
Business Continuity Plan.....	22
General.....	22
Disasters	22
Alternate Offices	22
Loss of Key Personnel	22
Information Security Program	23
Information Security	23
Privacy Notice	23-24
Brochure Supplement (Part 2B of Form ADV).....	25
Effective Date of Supplement.....	25
Educational Background and Business Experience	26
Disciplinary Action	26
Other Business Activities	26
Other Compensation	26
Supervision.....	27
William R Snyder Jr, Registered Investment Advisor	27

Advisory Business

Firm Description

Family Tree Financial Services, LLC was founded in 2020.

Family Tree Financial Services, LLC provides personalized confidential financial planning to individuals, trusts, estates and charitable organizations. Advice is provided through consultation with the client and may include but is not limited to: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, education funding, retirement planning, and estate planning.

Family Tree Financial Services, LLC does not provide tax preparation services. The Firm will refer clients to a reputable tax preparer at the client's request.

Family Tree Financial Services, LLC is a fee-only financial planning firm. The firm does not sell annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. The firm is not affiliated with entities that sell financial products or securities. No commissions in any form are accepted. No finder's fees (also called solicitors fees) are accepted.

Investment advice is provided with the client making the final decision on investment selections. Family Tree Financial Services, LLC does not act as a custodian of client assets. The client always maintains asset control.

Family Tree Financial Services, LLC does not place trades for clients.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

The initial meeting, which may be by telephone, is free of charge and is considered an exploratory interview to determine the extent to which financial planning may be beneficial to the client.

Principal Owners

William R. Snyder Jr. is the sole owner of Family Tree Financial Services, LLC.

Amount of Assets Under Advisement

As of December 31, 2020, Family Tree Financial Services, LLC provided non- discretionary advice on approximately \$0 in assets for approximately 0 (zero) clients.

Non-Participation in Wrap Fee Programs

Family Tree Financial Services, LLC, as a matter of policy and practice, does not sponsor any wrap fee program. A wrap fee program is defined as any advisory program under which a specified fee or fees not based directly upon transactions in a client's account is charged for investment advisory services (which may include portfolio management or advice concerning the selection of other investment advisers) and the execution of client transactions.

Types of Advisory Services

In general, advisory services are tailored to meet the needs of individual clients. Each investment portfolio is individually designed. The goals and objectives for each client are documented in each client file. Investment policy statements are created that reflect the stated goals and objectives.

Clients may impose restrictions on investing in certain securities or types of securities. This most often occurs when clients request certain social investing needs be addressed, such as the use of mutual funds which avoid investments in certain companies. Other restrictions may be imposed by clients with respect to the (average or longest) maturity or credit quality of fixed income investments.

Agreements may not be assigned without client consent.

Types of Agreements

The following agreements define typical client relationships.

Financial Planning Agreement

A financial plan is designed to help the client with aspects of financial planning without ongoing investment management after the financial plan is completed.

The financial plan may include, but is not limited to: a net worth statement; a cash flow statement; a review of investment accounts, including reviewing asset allocation and providing asset rebalancing recommendations; strategic tax planning; a review of retirement accounts and plans including recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning and recommendations. The client may elect to exclude any of the above parts of the plan or request specific areas only to be addressed. The Client and Family Tree Financial Services, LLC will execute a Financial Planning Agreement at the beginning of the engagement outlining the scope of the work.

Detailed investment advice and specific recommendations are provided as part of a financial plan. Implementation of the recommendations is at the discretion of the Client.

The fee for a financial plan is determined by the time necessary to complete the work as outlined. The fee is \$100.00 (one-hundred-dollars) per hour, rounded to the nearest quarter hour. This hourly rate is not negotiable.

Since financial planning is a discovery process, situations occur wherein the Client is unaware of certain financial exposures or predicaments. In the event the client's situation is substantially different than disclosed at the initial meeting, a revised fee will be determined by mutual agreement. The client must approve the change of scope in advance of the additional work being performed when additional hours are necessary.

Investment Management Service Agreement

Family Tree Financial Services, LLC does not provide investment management services.

Tax Preparation Services

Tax preparation services are not offered. Family Tree Financial Services, LLC, upon request, will refer the client to a reputable tax preparer. Fees for tax preparation services will be agreed to by the tax preparer and the client and are separate from the fees charged by Family Tree Financial Services, LLC.

Financial Plan Investment Recommendations

Recommendations are primarily geared to no-load or low-load mutual funds and exchange-traded funds, usually through discount brokers or fund companies. Fund companies charge each fund shareholder an investment management fee that is disclosed in the fund prospectus. Broker-dealers may charge a transaction fee for the purchase of some funds.

Recommendations for individual stocks and bonds will be provided if instructed by the client based on Client Investment Policy Statement (and associated risk tolerance). The Client retains discretion on whether to purchase or sell securities. The Client's broker-dealer firm may charge a fee for stock and bond trades.

Other investments may also include corporate debt securities, certificates of deposit, municipal securities, investment company securities (variable life insurance, variable annuities, and mutual funds shares), U.S. government securities, options contracts, and futures contracts.

Termination of Agreement

A Client may terminate any of the Financial Planning Agreement at any time by notifying Family Tree Financial Services, LLC in writing. While it is generally the policy of Family Tree Financial Services, LLC to not ask for any advance payment, should the client have made an advance payment, Family Tree Financial Services, LLC will refund any unearned portion of the advance payment.

Family Tree Financial Services, LLC may terminate any Financial Planning Agreement at any time by notifying the client in writing. While it is generally the policy of Family Tree Financial Services, LLC to not ask for any advance payment, should the client have made an advance payment, Family Tree Financial Services, LLC will refund any unearned portion of the advance payment.

Fees and Compensation

Description

Family Tree Financial Services, LLC bases its fees on hourly charges.

Financial Plans are priced at an hourly charge of \$100.

The hourly rate is not negotiable.

Fee Billing

The final fee shall be directly dependent upon the facts and circumstances of the client's financial situation and the complexity of the financial plan or service requested. An estimate of total cost will be determined at the start of the advisory relationship. If the client chooses to proceed, 50% of the estimated fee is due upon signing of the Financial Planning Agreement and 50% upon completion. Fees are never deducted directly from Client Accounts. The Firm does not have custody of Client assets or discretion over Clients' Accounts.

Other Fees

The payment that a client makes to Family Tree Financial Services, LLC in conjunction with the Financial Plan is the sole source of the firm's compensation. However, a client may incur other costs in pursuing their goals, which may include but are not limited to:

- Custodians may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security.
- The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.
- Mutual fund companies may charge contingent deferred sales charges on the sale of mutual funds a client may have acquired before working with Family Tree Financial Services, LLC.
- Custodians and other financial institutions may charge custodial fees and other charges and,
- Other professionals may charge for services they render.

Expense Ratios

Mutual funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.50% for their services. These fees are in addition to the fees paid by the client to Family Tree Financial Services, LLC. Family Tree Financial Services, LLC does not receive any portion of those fees.

Performance figures quoted by mutual fund companies in various publications are after their fees have been deducted.

Past Due Accounts and Termination of Agreement

Family Tree Financial Services, LLC reserves the right to stop work on any account that is more than 30 days overdue. In addition, Family Tree Financial Services, LLC reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in Family Tree Financial Services, LLC judgment, to providing proper financial advice. Any unused portion of fees collected in advance will be refunded within 30 days.

Performance-Based Fees and Side by Side Management

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities. The Firm only charges hourly fees for its services.

Family Tree Financial Services, LLC does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

Types of Clients

Description

Family Tree Financial Services, LLC generally provides personalized confidential financial planning and investment management to individuals, trusts, estates and charitable organizations.

Client relationships vary in scope and length of service.

Account Minimums

Family Tree Financial Services, LLC does not require a minimum account size.

Methods of Analysis, Investment Strategies and Risk of Loss

Overview

Family Tree Financial Services, LLC's financial planning strategy is to build core holdings of no-load mutual funds to match the objectives in the Client's investment policy statement. Mr. William R. Snyder Jr. is responsible for establishing the firm's financial planning philosophy and strategies.

The main sources of information for financial planning include but are not limited to financial newspapers and magazines, research materials prepared by others, corporate rating services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Other sources of information that Family Tree Financial Services, LLC may use include Morningstar mutual fund information, Charles Schwab & Company's research information, Fidelity's research information, and other internet-based services.

The financial planning strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. Each client executes an Investment Policy Statement that documents their objectives and their desired financial planning strategy. This Statement serves as a guideline for future decision-making as well as a benchmark for evaluation.

Financial Planning Strategies

The primary financial planning strategy used on client accounts is strategic asset allocation among a wide range of different investments. Asset classes used include:

- Mutual funds seeking to replicate the performance of different benchmarks (Large Cap, Mid Cap, Small Cap, Bond, Emerging Market, etc.)
- Investment grade bonds of various maturities
- Corporate bonds carrying less than an investment grade, or high-yield bonds

- Real estate investment trusts or REIT's
- Money market accounts
- U.S. stocks of all sizes

A given client Investment Policy Statement will use some, or all, of these asset classes to craft a strategic asset mix designed to meet the goals of the client while also matching their risk tolerance. There can be no guarantee that these goals may be achieved.

Once a portfolio is established, it should be monitored at least annually to rebalance assets to predetermined levels (as a percentage of the portfolio) as outlined in the Investment Policy Statement. Family Tree Financial Services, LLC believes that such regular examination and rebalancing maintains the portfolio and its associated risk and return potential. It also forces the client to sell assets that have done exceptionally well and to purchase assets that have lagged in terms of relative performance.

The regular review also focuses upon the performance of the funds and/or securities. Performance is compared to appropriate benchmarks and changes implemented where a given investment has significant underperformance for an extended period of time, where the investment has changed management personnel, undergone a significant change in strategy or been convicted of violation of securities laws or regulations.

Risk of Loss

All investments in a financial plan have certain risks that are borne by the investor. Our financial planning approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

Interest-rate Risk: Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.

Market Risk: The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors

independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.

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.

Currency Risk: Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.

Reinvestment Risk: This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.

Business Risk: These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.

Liquidity Risk: Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.

Financial Risk: Excessive borrowing to finance a business' operation increases the risk of profitability, 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.

Disciplinary Information

Legal and Disciplinary

The firm and its sole employee, William R. Snyder Jr., have not been involved in legal or disciplinary events related to past or present investment clients.

Other Financial Industry Activities and Affiliations

Financial Industry Activities

Family Tree Financial Services, LLC is solely registered as a Registered Investment Advisor through the State of Ohio.

Family Tree Financial Services, LLC does not provide tax preparation services to financial planning clients, other individuals or businesses.

Affiliations

Family Tree Financial Services, LLC has no outside business arrangements.

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

Code of Ethics

Family Tree Financial Services, LLC and William R. Snyder Jr., are committed to following a Code of Ethics that is available for review by clients at any time. Clients are also notified of the availability of the Code of Ethics with a paragraph on each invoice. Prospective clients will receive a copy of the Code of Ethics at the beginning of the engagement.

Participation or Interest in Client Transactions

Family Tree Financial Services, LLC, and William R. Snyder Jr. may buy or sell securities that are also held by clients. William R. Snyder Jr. may not trade his own securities ahead of client trades. William R. Snyder Jr. may not sell his own securities to clients, nor may William R. Snyder Jr. purchase securities from clients. William R. Snyder Jr. complies with the provisions of the Family Tree Financial Services, LLC Compliance Manual.

Personal Trading

The Chief Compliance Officer of Family Tree Financial Services, LLC is William R. Snyder, Jr. He reviews all trades each quarter and maintains records of his own trades that may, from time to time, be reviewed by outside regulators.

The personal trading reviews are to ensure that clients of the firm receive preferential treatment. Since all trades are of such small size, the trades do not affect the securities markets.

Brokerage Practices

Recommending Broker-Dealers

Family Tree Financial Services, LLC does not recommend specific broker-dealers for Client transactions.

Soft Dollars

Family Tree Financial Services, LLC receives no soft dollar benefits from any outside vendor. Family Tree Financial Services, LLC pays all vendors directly for services rendered.

Brokerage for Client Referrals

The Firm does not receive Client referrals from any Broker-Dealer or other 3rd party due to the potential conflict of interest.

Directed Brokerage

The Firm does not recommend, request or require that a client direct the Firm to execute transactions through a specified broker-dealer. The Firm's policy is to provide financial planning advice to the Client. The Client has discretion, whether or not, to execute securities transactions recommended in the financial plan through the Client's chosen broker-dealer.

Best Execution

The firm cannot guarantee the most favorable execution of client transactions at the client specified broker-dealer which may result in a less favorable price to Clients.

Order Aggregation

The firm does not aggregate trades, where multiple Clients purchase or sell the same security in the same transaction, which may result in higher commissions and cost clients more money.

Review of Accounts

Periodic Reviews

William R. Snyder Jr. will keep records of each Client's financial plan, however, because of the firm's fee only structure and that the firm does not have discretion or custody, the firm's review can only be a review of performance of recommended securities. This can only be compared to the most recent Client investor profile. The firm values the Client relationship and will make every effort to meet at least annually with the Client to update the Client investor profile and review and adjust the client financial plan as necessary.

Review Triggers

Other conditions that may trigger a review include but are not limited to changes in the tax laws, new investment information and changes in a Client's own situation.

Regular Reports

Clients that maintain a relationship with the firm will be provided period reports on their recommended plan. This report includes tables showing:

- a) Portfolio value and composition by asset class and security or mutual fund
- b) Rates of return for the portfolio and asset class for the quarter, year to date and since inception of the relationship with Family Tree Financial Services, LLC
- c) Inflows and outflows from the portfolio
- d) Other information as needed for that client's evaluation of investment performance.

Account reviews shall examine if changes need to be made in investments due to market performance. The reviews also consider changes, in light of the investment objectives of the client or, in client life circumstances.

Client Referrals and Other Compensation

Incoming Referrals

Family Tree Financial Services, LLC does receive referrals from time to time. The referrals come from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals.

Referrals Out

Family Tree Financial Services, LLC does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

Other Compensation

Family Tree Financial Services, LLC has no source of compensation other than fees paid by clients.

Custody

General Policy

It is our policy to not accept custody of a client's investments. In other words, we are not granted access to our client's accounts in ways which would enable us to withdraw or transfer or otherwise move funds or cash from any client account to our accounts or the account of any third party. This is for the safety of our clients' assets.

Family Tree Financial Services, LLC does not deduct any fees from a client's account. All fees due Family Tree Financial Services, LLC are invoiced to the client and paid by the client.

All our clients receive account statements directly from client's qualified custodians, such as a bank or broker-dealer that maintains those assets. The Client should carefully review Client account statements and compare them to the reports the firm makes available to the client. We urge all our clients to compare statements in order to ensure that all account transactions remain proper, and to contact us with any questions.

Performance Reports

Clients are urged to compare the account statements received directly from their custodians. Family Tree Financial Services, LLC will indicate the values of the securities recommended upon providing a financial plan to the Client. The Client can choose to implement the firm's recommendations in whole or in part. The firm will provide a performance report to the client based on the Client provided statements. The report will show the performance from the date of the firm's recommendation and the performance from the date of the Client's execution of the recommendation.

Investment Discretion

Discretionary Authority for Trading

As a matter of policy, Family Tree Financial Services, LLC does not have discretionary authority to manage securities accounts on behalf of clients. Family Tree Financial Services, LLC provides the Client with the recommendations developed in preparing a financial plan at which point the Client can choose to implement the plan at the Client's discretion.

The client approves the custodian to be used. Family Tree Financial Services, LLC does not receive any portion of the transaction fees or commissions paid by the client to the custodian on any trades.

Limited Power of Attorney

Family Tree Financial Services, LLC does not have limited power of attorney for any Client or any Client account.

Clients may choose to execute trades on their own after consultation and advice from Family Tree Financial Services, LLC.

Voting Client Securities

Proxy Votes

Without exception, Family Tree Financial Services, LLC does not vote proxies on behalf of clients. If any proxy materials are received on behalf of a client account they are sent directly to the client or a designated representative of the client, who is responsible for voting the proxy. Family Tree Financial Services, LLC personnel may answer client questions regarding proxy-voting matters in order to assist the client in determining how to vote the proxy. However, the final decision of how to vote the proxy rests with the client.

Financial Information

Financial Condition

Family Tree Financial Services, LLC does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because Family Tree Financial Services, LLC does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$500 per client, six months or more in advance.

Requirements for State Registered Investment Advisors

Principal Executive

William R. Snyder Jr. is the President and sole employee of Family Tree Financial Services.

William R. Snyder Jr. graduated with a Bachelor of Science in Accounting from The Ohio State University, Columbus, Ohio in 1995. He served as Treasurer of Alpha Kappa Psi Business Fraternity from 1994-1995. He served as Pickerington North High School Swim Relay Club Treasurer from 2016-2018.

William R. Snyder Jr. has been an accountant and business planner for American Electric Power, Columbus, Ohio for over twenty years. He continues to work 40 hours a week in this role while fulfilling Clients' needs via phone and appointments during the week from 5-9pm and by appointment on weekends.

Business Continuity Plan

General

Family Tree Financial Services, LLC has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

While the Plan attempts to cover many different possibilities where our services would be disrupted, it is impossible to plan, in advance, for every contingency.

Clients should know that they always have access to their own funds and may withdraw them without Family Tree Financial Services, LLC participating in that action. Clients should understand how to contact all custodians who hold their accounts and know how to issue instructions to those institutions.

Disasters

The Business Continuity Plan covers natural disasters such as snowstorms, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, telephone line outage, Internet outage, and aircraft accident. Electronic files are backed up daily and archived offsite.

Alternate Offices

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

Loss of Key Personnel

Family Tree Financial Services, LLC has made arrangements with another financial advisory firm to support Family Tree Financial Services, LLC in the event of William R. Snyder Jr's serious illness or disability.

Information Security Program

Information Security

Family Tree Financial Services, LLC maintains an information security program to reduce the risk that clients' personal and confidential information may be breached. The program is reviewed annually and includes, but is not limited to, issues of physical security of the office and electronic safekeeping of information.

Privacy Notice

Family Tree Financial Services, LLC is committed to safeguarding the confidential information of its clients. We hold all personal information provided to the firm by our clients in the strictest confidence. These records include all personal information that we collect from the client in connection with any of the services provided by Family Tree Financial Services, LLC.

Family Tree Financial Services, LLC has never disclosed information about or from our clients to nonaffiliated third parties, except as permitted or required by law and does not anticipate doing so in the future.

If we were to change this policy, we would be required to notify clients in advance and our clients would have certain rights to block disclosures. Our policy with respect to personal information about our clients is listed below.

- We do not disclose a client's personal information to anyone without that client's permission, except as permitted or required by law.
- The categories of nonpublic information that we collect from a client depend upon the scope and purpose of the engagement.
- With a client's permission, we may disclose limited information to individuals and firms named by the client and/or with whom the client has established a relationship.

- We maintain a secure office and computer environment and procedures to ensure that client information is not placed at unreasonable risk.
- We require strict confidentiality in our agreements with unaffiliated third parties that require access to client personal information. Federal and state authorities and regulatory authorities may review our records and client's personal records as permitted by law.
- We do not provide client's personal information to mailing list vendors or solicitors.
- Personally identifiable information about our clients will be maintained for the period of time that records are required to be maintained by federal and state laws.
- Should a client become inactive client or should our relationship end, we will continue to protect the confidentiality and security of said client's personal information in accordance with this privacy policy.

Brochure Supplement (Part 2B of Form ADV)

Effective Date of Supplement

The effective date for this Supplement is February 16, 2021

William R. Snyder, Jr.

President

Family Tree Financial Services, LLC

1936 Rosebery Drive

Columbus, OH 43220

Phone: (614) 623-9021

This brochure supplement provides information about William R. Snyder Jr. that supplements the Family Tree Financial Services, LLC Firm Brochure. You should have received a copy of that Firm Brochure. Please contact Family Tree Financial Services, LLC if you did not receive the Family Tree Financial Services, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about William R. Snyder Jr. is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

William R. Snyder graduated with a Bachelor of Science in Accounting from The Ohio State University, Columbus, Ohio in 1995. He served as Treasurer of Alpha Kappa Psi Business Fraternity from 1994-1995. He served as Pickerington North High School Swim Relay Club Treasurer from 2016-2018.

Mr. Snyder has been President and sole owner of Family Tree Financial Services, LLC since May 1, 2020. He has been an accountant and business planner for American Electric Power, Columbus, Ohio for over twenty years. He is a veteran of the United States Navy where he served on the U.S.S. Iowa as a Disbursing Clerk 3rd Class, earning the Surface Warfare Specialist designation.

Mr. Snyder Jr. was born December 9, 1966.

Disciplinary Information

William R. Snyder Jr. possesses no disciplinary history required to be disclosed by the Securities and Exchange Commission or the Division of Securities.

Other Business Activities

William R. Snyder Jr. has been an accountant and business planner for American Electric Power, Columbus, Ohio for over twenty years. He continues to work 40 hours a week in this role while fulfilling Clients' needs via phone and appointments during the week from 5-9pm and by appointment on weekends.

Additional Compensation

William R. Snyder Jr. receives a salary from American Electric Power for his continued role with the company. The firm does not have performance-based fees.

Supervision

As President and sole owner of Family Tree Financial Services, LLC, William R. Snyder Jr. is not supervised by another individual. Advice provided to Clients will be tailored to the investment policy statement and the securities recommendations will be thoroughly vetted and reviewed annually to conform with the Clients' risk tolerance and goals.

Requirements for State-Registered Advisors

William R. Snyder Jr. has not been the subject of any arbitration claims, by a self-regulatory organization, administrative proceeding or a bankruptcy petition.