



Item 1: Cover Page

Firm Brochure

(Part 2A of Form ADV)

March 25, 2024

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This Brochure provides information about the qualifications and business practices of Beyond Balanced Financial Planning, LLC, "BBFP". If you have any questions about the contents of this Brochure, please contact us at (432) 219-8050. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Beyond Balanced Financial Planning, LLC is registered as an Investment Adviser with the State of Texas. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about BBFP is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the firm's identification number 290690.

Item 2: Material Changes

The last annual update of this brochure was filed on March 31, 2023. The following changes have been made to this version of the Disclosure Brochure:

- Items 4, 10, 12, and 14: Added Altruist as custodian in addition to Charles Schwab.
- Item 5: Ongoing financial planning fee schedule and hourly rate schedule have been adjusted.

Future Changes

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations and routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of BBFP.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov> by searching for our firm name or by our CRD number 290690.

You may also request a copy of this Disclosure Brochure at any time, by contacting us at (432) 219-8050.

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Item 4: Advisory Business

Description of Advisory Firm

Beyond Balanced Financial Planning, LLC (“BBFP”) is registered as an Investment Adviser with the State of Texas. Crystal Rau is the principal owner of BBFP. As of December 31, 2023, BBFP manages \$10,020,306 in discretionary Assets Under Management and \$53,535 in non-discretionary Assets Under Management.

Types of Advisory Services

Investment Management Services

We are in the business of managing individually tailored investment portfolios. Our firm provides continuous advice to a client regarding the investment of client funds based on the individual needs of the client. Through personal discussions in which goals and objectives based on a client’s circumstances are established, we develop a client’s personal investment policy or an investment plan with an asset allocation target and create and manage a portfolio based on that policy and allocation target. During our data-gathering process, we determine the client’s individual objectives, time horizons, risk tolerance, and liquidity needs. We may also review and discuss a client’s prior investment history, as well as family composition and background. We may also utilize the services of unaffiliated third-party managers through Charles Schwab’s Model Marketplace and/or third-party managers through Altruist’s Marketplace. Details of this service, along with associated conflicts of interests, are more fully described in Item 10 below. The selection and use of these unaffiliated third-party managers is delivered on a discretionary basis.

Account supervision is guided by the stated objectives of the client (e.g., maximum capital appreciation, growth, income, or growth and income), as well as tax considerations. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors. Fees pertaining to this service are outlined in Item 5 of this brochure.

Comprehensive Financial Planning

We provide financial planning services on topics such as retirement planning, risk management, college savings, cash flow, debt management, work benefits, and estate and incapacity planning.

Financial planning is a comprehensive evaluation of a client’s current and future financial state by using currently known variables to predict future cash flows, asset values and withdrawal plans. The key defining aspect of financial planning is that through the financial planning process, all questions, information, and analysis will be considered as they affect and are affected by the entire financial and life situation of the client. Clients purchasing this service will receive a written or an electronic report, providing the client with a detailed financial plan designed to achieve his or her stated financial goals and objectives.

In general, the financial plan will address any, or all, of the following areas of concern. The client and advisor will work together to select the specific areas to cover. These areas may include, but are not limited to, the following:

- **Financial Goals:** We will help clients identify financial goals and develop a plan to reach them. We will identify what you plan to accomplish, what resources you will need to make it happen, how much time you will need to reach the goal, and how much you should budget for your goal.
- **Retirement Planning:** Our retirement planning services typically include projections of your likelihood of achieving your financial goals, typically focusing on financial independence as the primary objective. For situations where projections show less than the desired results, we may make recommendations, including those that may impact the original projections by adjusting certain variables (e.g., working longer, saving more, spending less, taking more risk with investments). If 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.
- **Business Planning:** We provide consulting services for clients who currently operate their own business, are considering starting a business, or are planning for an exit from their current business. Under this type of engagement, we work with you to assess your current situation, identify your objectives, and develop a plan aimed at achieving your goals.
- **Cash Flow and Debt Management:** We will conduct a review of your income and expenses to determine your current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.
- **Investment Analysis:** This may involve developing an asset allocation strategy to meet clients' financial goals and risk tolerance, providing information on investment vehicles and strategies, reviewing employee stock options, as well as assisting you in establishing your own investment account at a selected broker/dealer or custodian. The strategies and types of investments we may recommend are further discussed in Item 8 of this brochure.
- **College Savings:** Includes projecting the amount that will be needed to achieve college or other post-secondary education funding goals, along with advice on ways for you to save the desired amount. Recommendations as to savings strategies are included, and, if needed, we will review your financial picture as it relates to eligibility for financial aid or the best way to contribute to grandchildren (if appropriate).

- **Employee Benefits Optimization:** We will provide review and analysis as to whether you, as an employee, are taking the maximum advantage possible of your employee benefits. If you are a business owner, we will consider and/or recommend the various benefit programs that can be structured to meet both business and personal retirement goals.
- **Estate Planning:** This usually includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts, and other related documents. Our advice also typically includes ways for you to minimize or avoid future estate taxes by implementing appropriate estate planning strategies such as the use of applicable trusts. We always recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys who specialize in estate planning when you wish to hire an attorney for such purposes. From time-to-time, we will participate in meetings or phone calls between you and your attorney with your approval or request.
- **Equity Compensation Analysis:** We help clients analyze and plan for equity compensation including incentive stock options, nonqualified stock options, restricted stock, and employee stock purchase plans. We provide analysis around the best time to exercise options and how to handle cash flows regarding the purchase of options and tax estimations.
- **Insurance:** Review of existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home, and automobile.
- **Risk Management:** 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”).
- **Tax Planning Strategies:** Advice may include ways to minimize current and future income taxes as a part of your overall financial planning picture. For example, we may make recommendations on which type of account(s) or specific investments should be owned based in part on their “tax efficiency,” with consideration that there is always a possibility of future changes to federal, state or local tax laws and rates that may impact your situation. We recommend that you consult with a qualified tax professional before initiating any tax planning strategy, and we may provide you with contact information for accountants or attorneys who specialize in this area if you wish to hire someone for such purposes. We will participate in meetings or phone calls between you and your tax professional with your approval.

Financial Planning Portal and Account Aggregation Continued Access

BBFP offers online access to a Client Portal through Right Capital for account aggregation, vault (to store electronic documents), budgeting software, support in automating expenses, a spending vs values analysis, and organizational process & calendar module.

Clients wishing to utilize this service may receive support from BBFP to assist with troubleshooting account aggregation and to provide general explanations regarding how to use and navigate the platform. These explanations may include explanations of financial concepts or definitions of words referenced in the client portal, such as but not limited to “net worth” or “balance sheet”. Financial planning will not be provided as part of this service. This service is available for a monthly fee.

Retirement Plan Consulting

BBFP offers pension consulting services to employee benefit plans and their fiduciaries based upon the needs of the plan and the services requested by the plan sponsor or named fiduciary. In general, these services may include an existing plan review and analysis, plan-level advice regarding fund selection and investment options, education services to plan participants, investment performance monitoring, and/or ongoing consulting. The ultimate decision to act on behalf of the plan shall remain with the plan sponsor or other named fiduciary. We may also assist with participant enrollment meetings and provide investment-related educational seminars to plan participants on such topics as:

- Diversification
- Asset allocation
- Risk tolerance
- Time horizon

The educational seminars may include other investment-related topics specific to the plan documents. Additional types of pension consulting services may also be provided to plans on an individually negotiated basis such as asset allocation services. The advice and/or recommendations rendered by our firm will be based on information received from clients, which may include client’s investment objectives, projected retirement age, account balance, and risk tolerance, among others. Given the information received from clients we will recommend a model portfolio. The model portfolio consists of a combination of investments available to, and appropriate for clients in achieving your investment goals and objectives. All services, whether discussed above or customized for the plan based upon requirements from the plan fiduciaries (which may include additional plan-level or participant-level services) shall be detailed in a written agreement and be consistent with the parameters set forth in the plan.

Educational Seminars and Speaking Engagements

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

Client Tailored Services and Client Imposed Restrictions

We offer the same suite of services to all our clients; however, specific client financial plans and their implementation are dependent upon the client Investment Policy Statement which outlines each client’s current situation (income, tax levels, and risk tolerance levels) and is used to construct a client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

Wrap Fee Programs

We do not participate in wrap fee programs.

Item 5: Fees and Compensation

Please note, unless a client has received the firm’s disclosure brochure at least 48 hours prior to signing the investment advisory contract, the investment advisory contract may be terminated by the client within five (5) business days of signing the contract without incurring any advisory fees. How we are paid depends on the type of advisory service we are performing. Please review the fee and compensation information below.

Investment Management Services

Our standard advisory fee for investment services only is based on the market value of the assets under management and is calculated as follows:

Account Value	Annual Advisory Fee
\$0 - \$250,000	1.25%
\$250,001 - \$500,000	1.00%
\$500,001 - \$1,000,000	0.85%
\$1,000,001 - \$2,000,000	0.75%
\$2,000,001 – \$5,000,000	0.65%
\$5,000,001 - \$10,000,000	0.55%
\$10,000,001 and above	0.45%

The advisory fee is a blended fee and is calculated by assessing the percentage rates using the predefined levels of assets as shown in the above chart, resulting in a fee based on the account value as of the last day of the previous quarter determined by days in the quarter. For example, annual fees based on an account valued at \$3,000,000 would be 0.80% and is calculated as: $(\$250,000 \times 1.25\%) + (\$250,000 \times 1.00\%) + (\$500,000 \times 0.85\%) + (\$1,000,000 \times 0.75\%) + (\$1,000,000 \times 0.65\%) = \$23,875$ or \$5,968.75 on a quarterly basis. No increase in the annual fee shall be effective without agreement from the client by signing a new agreement or amendment to their current advisory agreement. The annual fees are negotiable and are pro-rated and paid in arrears on a quarterly basis. Legacy clients and family & friends of BBFP may pay lower fees.

Advisory fees are directly debited from client accounts, or the client may choose to pay by check. Accounts initiated or terminated during a calendar quarter will be charged a prorated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 30 calendar days in advance. Since fees are paid in arrears, no rebate will be needed upon termination of the account.

Financial Planning Stand-Alone Services or Combined with Investment Management

1. Financial Planning without Investment Management.

The standard fee for these services ranges from \$3,500 to \$7,500 depending on complexity and is paid either monthly or quarterly in arrears on an ongoing basis. This fee is negotiable, and legacy clients and family & friends of BBFP associates may pay lower fees.

2. Financial Planning with Investment Management.

The standard fee for financial planning services ranges from \$3,500 to \$7,500 depending on complexity and includes up to \$250,000 in investment management services. Any assets over \$250,000 will be charged advisory fees based on the investment management services fee table displayed above, paid quarterly in arrears on a pro-rated basis.

Pricing reflects our comprehensive approach to financial planning and the evaluation and analysis of a client's entire financial picture. Instead of requiring a minimum investment balance, we calculate the cost of our services as a comprehensive approach based off one's AUM and the complexity of their financial planning.

Our financial planning fee is calculated before any work begins and is locked in for the first two years. After the first two years, the fee will be revisited to adjust for any changes. Work will commence immediately, and the fee will be paid either monthly or quarterly for work performed on an ongoing basis. Therefore, the fee will not be paid more than 6 months in advance. The fee may be negotiable in certain cases. Fees for this service may be paid by electronic funds transfer, credit/debit, check, or directly debited from their investment accounts on a quarterly basis. This service may be terminated with 30 days' notice. Upon termination of service, any earned fees will be due that exceed the amount paid at the rate of \$200 per hour. Any unearned fee will be refunded to the client.

Project-Based Financial Planning Fee

Financial Planning will generally be offered on a fixed fee basis. In special circumstances, it may be offered on an hourly basis at a rate of \$200 per hour, depending on the nature of the specified services. Fixed fees will be determined on a case-by-case basis with the fee based on the complexity of the situation and the needs of the

client. The fixed fee will be agreed upon before the start of any work. The fixed fee can range between \$600.00 and \$7,500.00. The fee is negotiable. Half of the fee is due at the beginning of the engagement and the remainder is due halfway through completion of work, however, BBFP will not bill an amount above \$500.00 more than 6 months in advance. Fees for this service may be paid by electronic funds transfer or check. In the event of early termination any prepaid but unearned fees will be refunded to the Client and any completed deliverables of the project will be provided to the Client.

Retirement Plan Consulting

Small Business Retirement Plans - BBFP's role will be one of investment advisor (3(21) participant-level services) for the account, in meeting with and advising participants with investment selection and ongoing education. This includes 401(k) plans, profit sharing plans, defined benefit, and cash balance plans.

Cost: One-time setup fee (if plan value is <\$2,000,000) + ongoing participant-level advisory and education fee of plan assets. This is a tiered fee billed in arrears.

Total Investment Portfolio Value	One-Time Set Up Fee	Investment Management Fee
\$0 - \$2,000,000	\$1,500	0.50%
\$2,000,001 - \$5,000,000	waived	0.40%
\$5,000,001 - \$10,000,000	waived	0.30%
\$10,000,001 and above	waived	0.20%

Fees are paid monthly or quarterly, in arrears, based on the ending balance of the account in that quarter or month (depending on the recordkeeper).

The annual fees are negotiable and are pro-rated and paid in arrears on a quarterly or monthly basis. The advisory fee is a tiered fee and is calculated by assessing the percentage rates using the predefined levels of assets as shown in the above chart, resulting in a fee based on the account value as of the last day of the previous quarter based on number of days in the quarter. For example, a 401(k) Plan account valued at \$3,000,000 would pay a tiered annual fee of 0.40% paid monthly or quarterly based on the number of days in each quarter. If quarterly, the fee is determined by the following calculation: $\$3,000,000 \times (0.40\% \times (90/365)) = \$3,000$. No increase in the annual fee shall be effective without agreement from the client by signing a new agreement or amendment to their current advisory agreement.

Advisory fees are directly debited from the retirement plan or the client may choose to pay by check. Accounts initiated or terminated during a calendar quarter will be charged a prorated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 30 calendar days in advance. Since fees are paid in arrears, no rebate will be needed upon termination of the account. Either party to the pension consulting agreement may terminate the agreement upon 30-days' written notice to the other party. The pension consulting fees will be prorated for the quarter in which the termination notice is given, and final fees will be charged upon distribution or transfer.

BBFP may recommend a retirement plan service provider, but retirement plan clients may use whichever service provider they choose.

Educational Seminars/Speaking Engagements

Seminars and keynote presentations are offered to organizations and the public on a variety of financial topics. Fees for seminars and speaking engagements range from \$0 to \$10,000.00 per engagement or \$0 to \$200.00 per participant. Depending on sponsor, date, location, and program requested, travel expenses may also be included. Half of the fees are due prior to the engagement or speech, and the other half is to be paid the day of, no later than the conclusion of the seminar. In certain cases, 100% of the fee will be due no later than 14 business days after the event. The fee range is based on the content, amount of research conducted, the number of hours of preparation needed, and the number of attendees. The content is based on topics that are currently relevant in the financial planning environment.

In the event of inclement weather or flight cancellation, the Speaker shall make all reasonable attempts to make alternative travel arrangements to arrive in time for the presentation. If travel proves impossible, or the event is otherwise canceled, the Speaker's fee is waived, but the Client will still be responsible for reimbursement of any non-refundable travel expenses already incurred.

In the event the Client decides to cancel or change the date of the event for any reason besides weather or similar unforeseen causes, the Client will still be responsible for reimbursement of any non-refundable travel expenses already incurred and will provide payment for 50% of the Speaker's fee if the cancellation occurs within 90 days of the event. If the Client decides to cancel more than 90 days in advance, 0% of the Speaker's fee is due. In the event the Speaker must cancel due to health or similar unforeseen circumstances, the Speaker will make all attempts to find a reasonable alternative engagement date and will absorb any incremental additional costs for obtaining alternative travel arrangements. If an alternative date cannot be obtained, the Client will not be responsible for any travel costs already incurred by the Speaker or any portion of the Speaker's fee.

Educational Seminars and Speaking Engagements may be provided pro-bono at BBFP's discretion.

Continued Access to Financial Planning Tools

When a financial planning engagement has ended, sometimes client request continued access to the financial planning tools and organization system available within our financial planning software. Our procedure is to offer access for 60-days after the engagement has ended before shutting off the client's access to the software for clients who have engaged in our Project-Based Financial Planning. We also provide the option for continued access for a \$10 monthly fee or \$100 if paid annually. This is helpful if the client wants to re-engage with financial planning in the future. In exchange for continued access, we offer \$100 off their financial planning fee if they choose to do another one-time project or financial plan.

Other Types of Fees and Expenses

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and

electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that we consider in selecting or recommending broker-dealers for client's transactions and determining the reasonableness of their compensation (e.g., commissions).

We do not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.

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

We do not offer performance-based fees.

Item 7: Types of Clients

We provide financial planning and portfolio management services to individuals, high net-worth individuals, and businesses.

We do not have a minimum account size requirement.

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

When clients have us complete an Investment Analysis (described in Item 4 of this brochure) as part of their financial plan or as part of the investment management services, our primary method of investment analysis includes the use of Modern Portfolio Theory, and Fundamental Analysis.

Modern Portfolio Theory

Our primary methods of investment analysis include Modern Portfolio Theory (MPT). The underlying principles of MPT are:

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

Fundamental Analysis

Fundamental analysis involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience, and expertise of the company's management, and the outlook for the company's industry. The resulting data is used to measure the true value of the company's stock compared to the current market value. The risk of fundamental analysis is that information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.

Passive Investment Management

We primarily practice passive investment management. Passive investing involves building portfolios that are composed of various distinct asset classes. The asset classes are weighted in a manner to achieve a desired relationship between correlation, risk, and return. Funds that passively capture the returns of the desired asset classes are placed in the portfolio. The funds that are used to build passive portfolios are typically index mutual funds or exchange traded funds. Passive investment management is characterized by low portfolio expenses (i.e. the funds inside the portfolio have low internal costs), minimal trading costs (due to infrequent trading activity), and relative tax efficiency (because the funds inside the portfolio are tax efficient and turnover inside the portfolio is minimal).

In contrast, active management involves a single manager or managers who employ some method, strategy, or technique to construct a portfolio that is intended to generate returns that are greater than the broader market or a designated benchmark. Academic research indicates most active managers underperform the market.

Material Risks Involved

All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear. Many of these risks apply equally to stocks, bonds, commodities and any other investment or security. Material risks associated with our investment strategies are listed below.

Market Risk: Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.

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

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

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

Legal or Legislative Risk: Legislative changes or Court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.

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

Risks Associated with Securities

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

Common stocks may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or

restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

Corporate Bonds are debt securities to borrow money. Generally, issuers pay investors periodic interest and repay the amount borrowed either periodically during the life of the security and/or at maturity. Alternatively, investors can purchase other debt securities, such as zero-coupon bonds, which do not pay current interest, but rather are priced at a discount from their face values and their values accrete over time to face value at maturity. The market prices of debt securities fluctuate depending on such factors as interest rates, credit quality, and maturity. In general, market prices of debt securities decline when interest rates rise and increase when interest rates fall. The longer the time to a bond's maturity, the greater its interest rate risk.

Municipal Bonds are debt obligations generally issued to obtain funds for various public purposes, including the construction of public facilities. Municipal bonds pay a lower rate of return than most other types of bonds. However, because of a municipal bonds tax-favored status, investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor's tax bracket. Investing in municipal bonds carries the same general risks as investing in bonds in general. Those risks include interest rate risk, reinvestment risk, inflation risk, market risk, call or redemption risk, credit risk, and liquidity and valuation risk.

Exchange Traded Funds prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected.

Investment Companies Risk. When a client invests in open end mutual funds or ETFs, the client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the client will incur higher expenses, many of which may be duplicative. In addition, the client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives). ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value; (ii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are delisted from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. The Adviser has no control over the risks taken by the underlying funds in which clients invest.

Item 9: Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of BBFP or the integrity of our management. We have no information applicable to this Item.

Item 10: Other Financial Industry Activities and Affiliations

No BBFP employee is registered, or has an application pending to register, as a broker-dealer or a registered representative of a broker-dealer. No BBFP employee is registered, or has an application pending to register, as a futures commission merchant, commodity pool operator or a commodity trading advisor.

BBFP does not have any related parties. As a result, we do not have a relationship with any related parties.

BBFP only receives compensation directly from clients. We do not receive compensation from any outside source. We do not have any conflicts of interest with any outside party.

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

As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in the best interests of each client. Our clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all our dealings. The firm also adheres to the Code of Ethics and Professional Responsibility adopted by the CFP® Board of Standards Inc. and accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.

Code of Ethics Description

This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory clients. A summary of the Code of Ethics' Principles is outlined below.

- Integrity - Associated persons shall offer and provide professional services with integrity.
- Objectivity - Associated persons shall be objective in providing professional services to clients.
- Competence - Associated persons shall provide services to clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- Fairness - Associated persons shall perform professional services in a manner that is fair and reasonable to clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.

- Confidentiality - Associated persons shall not disclose confidential client information without the specific consent of the client unless in response to proper legal process, or as required by law.
- Professionalism - Associated persons' conduct in all matters shall reflect credit of the profession.
- Diligence - Associated persons shall act diligently in providing professional services.

We periodically review and amend our Code of Ethics to ensure that it remains current, and we require all firm access persons to attest to their understanding of and adherence to the Code of Ethics at least annually. Our firm will provide a copy of its Code of Ethics to any client or prospective client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest

Neither our firm, its associates or any related person is authorized to recommend to a client, or effect a transaction for a client, involving any security in which our firm or a related person has a material financial interest, such as in the capacity as an underwriter, adviser to the issuer, etc.

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

Our firm and its "related persons" may buy or sell securities similar to, or different from, those we recommend to clients for their accounts. In an effort to reduce or eliminate certain conflicts of interest involving the firm or personal trading, our policy may require that we restrict or prohibit associates' transactions in specific reportable securities transactions. Any exceptions or trading pre-clearance must be approved by the firm principal in advance of the transaction in an account, and we maintain the required personal securities transaction records per regulation.

Trading Securities At/Around the Same Time as Client's Securities

From time to time, our firm or its "related persons" may buy or sell securities for themselves at or around the same time as clients. We will not trade non-mutual fund securities 5 days prior to the same security for clients.

Item 12: Brokerage Practices

Factors Used to Select Custodians and/or Broker-Dealers

Beyond Balanced Financial Planning, LLC does not have any affiliation with Broker-Dealers. Specific custodian recommendations are made to clients based on their need for such services. We recommend custodians based on the reputation and services provided by the firm.

1. Research and Other Soft-Dollar Benefits

We do not currently receive any research or soft-dollar benefits.

2. Brokerage for Client Referrals

We receive no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

3. Clients Directing Which Broker/Dealer/Custodian to Use

We do recommend a specific custodian for clients to use, however, clients may custody their assets at a custodian of their choice. Clients may also direct us to use a specific broker-dealer to execute transactions. By allowing clients to choose a specific custodian, we may be unable to achieve the most favorable execution of client transactions, and this may cost clients' money over using a lower-cost custodian.

The Custodians We Use: Charles Schwab & Altruist

BBFP participates in Charles Schwab's Institutional customer program and may recommend Charles Schwab to clients for custody and brokerage services. Charles Schwab Institutional is a division of Charles Schwab Inc., member FINRA/SIPC ("Charles Schwab"), an unaffiliated SEC-registered broker-dealer and FINRA member. There is no direct link between BBFP's participation in the program and the investment advice it gives to its clients, although BBFP receives economic benefits through its participation in the program that are typically not available to Charles Schwab & Altruist Financial retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving BBFP participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to client accounts); the ability to have advisory fees deducted directly from client accounts; access to an electronic communications network for client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to BBFP by third party vendors. Charles Schwab may also have paid for business consulting and professional services received by BBFP's related persons. Some of the products and services made available by Charles Schwab through the program may benefit BBFP but may not benefit its client accounts. These products or services may assist BBFP in managing and administering client accounts, including accounts not maintained at Charles Schwab. Other services made available by Charles Schwab are intended to help BBFP manage and further develop its business enterprise. The benefits received by BBFP or its personnel through participation in the program do not depend on the amount of brokerage transactions directed to Charles Schwab. As part of its fiduciary duties to clients, BBFP endeavors always to put the interests of its clients first.

For the benefit of no commissions or transaction fees, fully digital account opening, a large variety of security options and complete integration with software tools, BBFP recommends Altruist Financial LLC, an unaffiliated SEC-registered broker-dealer and FINRA/SIPC member, as the introducing broker to Apex Clearing Corporation, an unaffiliated SEC-registered broker-dealer and FINRA/SIPC member, as the clients' custodian. BBFP does not receive any research or other soft-dollar benefit by nature from its relationship with Altruist Financial LLC, nor does BBFP receive any referrals in exchange for using Altruist Financial LLC as a broker-dealer. Clients should be aware, however, that the receipt of economic benefits by BBFP or its related persons in and of itself creates a potential conflict of interest and may indirectly influence BBFP's choice of Charles Schwab and/or Altruist for custody and brokerage services.

Aggregating (Block) Trading for Multiple Client Accounts

Investment advisers may elect to purchase or sell the same securities for several clients at approximately the same

time when they believe such action may prove advantageous to clients. This process is referred to as aggregating orders, batch trading or block trading. We do not engage in block trading. It should be noted that implementing trades on a block or aggregate basis may be less expensive for client accounts; however, our trading policy is to implement all client orders on an individual basis. Therefore, we do not.

Recommendations or Selections of Other Investment Advisers

As briefly described in Item 4, we may engage third-party investment managers as part of the investment management process. We seek to only engage managers who are available through Charles Schwab's Model Marketplace) and/or Altruist's Marketplace. These programs expand the types of investments independent registered investment advisors, like BBFP, can offer to clients and provide more flexibility in how portfolios are managed. Through this program, the use of third-party managers may provide access to investment platforms not otherwise available to other investment Advisors (such as those requiring high investment minimums or institutional investment programs). The third-party investment managers may also offer specialized investment services or expertise in certain facets of investing.

We and any selected third-party investment manager will work in tandem to manage the investments within the client's account(s). The programs incorporate the services of an overlay portfolio manager which facilitates the trading of various independent third-party investment managers in clients' Charles Schwab accounts and/or Altruist accounts by receiving trading signals from the managers and then processing, coordinating and implementing the trades into the accounts. We will provide the client with information about the money manager, including the services they provide and the fees they charge. You may approve or disapprove the use of the independent money manager for your account. Any money manager selected to manage an account for you will have discretion to determine the securities to buy and sell for the account, subject to any reasonable restrictions imposed by you. You will be provided with the money manager's ADV Disclosure Brochure, which you should carefully review for important details about the manager and their fees and services. Fees associated with third party managers will vary and will be fully disclosed to you before any manager is retained on your behalf. Fees will be described in detail in your investment advisory agreement and in the manager's ADV Disclosure Brochure.

If we recommend the use of an independent 3rd party money manager, BBFP will: Assist in the identification and ongoing review of your investment objectives; Recommend and assist in the selection of appropriate money managers; Recommend specific investment strategies offered by the money managers; Assist in the review of performance and progress toward your investment objectives; Recommend any appropriate changes to your investment strategy; Recommend the hiring and firing of money managers as needed

We will perform analysis and due diligence on any third-party investment manager we may engage and will update its due diligence information no less than annually. We do not receive any additional compensation for the selection of third-party investment manager. We will continue to provide our own management services to investments allocated to one or more third-party investment managers and will continue to act as the client's primary investment advisor. Additionally, we will monitor the investment management services and performance of the selected third-party investment manager. In most cases, we and the selected third-party investment manager will manage only a portion of the client's overall investment portfolio. In each case, we will consider the client's stated financial situation, expressed needs and objectives before utilizing the services of one or more unaffiliated independent investment management programs depending upon the client's unique situation. We

will utilize third-party investment managers based upon areas of expertise, experience, philosophies, and other factors that formulate a suitable match, based upon what we know about the client and our market outlook. The services of third-party investment managers are separate and distinct from the services provided by BBFP. The selected third-party investment manager is responsible for providing the agreed upon financial and/or investment services, suitability and due diligence, portfolio reporting (if applicable), prompt correction of any trade errors and best execution within their respective programs and pursuant to their written agreement with clients.

Trade Errors

Discretionary Investment Management Accounts: BBFP is responsible for “trade errors” for trades that BBFP places in client accounts. However, if in the rare case the Client places the trade, the Client is responsible and assumes responsibility for placing the trades in their account. The Client is, therefore, responsible for any trading errors directly resulting from the Client’s failure to follow the Adviser’s proposed investment advice and trades in the proposed securities and/or investment vehicles. (i.e. Stocks, Bonds, Mutual Funds, ETFs, etc.). If the Client places the trades, they are fully responsible for placing the trades in the proper account, as well as being responsible for any errors that may occur during the process. If a trade error occurs when a client enters a trade in a discretionary investment management account, it is the client’s responsibility.

Trading errors can and do happen. If a trading error has occurred and was found to be the fault of BBFP, it is BBFP’s policy to restore a client’s account to the position it should have been in had the trade error had not occurred. Depending on the circumstances, corrective actions may include canceling/busting said trade, adjusting the client account to reflect the appropriate asset allocation and/or the reimbursing of any fees to the client account.

Item 13: Review of Accounts

Crystal Rau, Owner and CCO of BBFP, will work with clients to obtain current information regarding their assets and investment holdings and will review this information as part of our financial planning services. BBFP does not provide specific reports to clients, other than financial plans. Client accounts with the Investment Management Service will be reviewed regularly on a quarterly basis by Crystal Rau, Owner and CCO. The account is reviewed with regard to the client’s investment policies and risk tolerance levels. Events that may trigger a special review would be unusual performance, addition, or deletions of client-imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per client’s needs. Clients will receive trade confirmations from the broker(s) for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest.

BBFP will not provide written reports to Investment Management clients.

Item 14: Client Referrals and Other Compensation

We do not receive any economic benefit, directly or indirectly, from any third party for advice rendered to our clients. Nor do we, directly or indirectly, compensate any person who is not advisory personnel for client referrals. From time to time, we may refer clients to other professionals for services, such as tax planning or legal services. These referrals are not compensated and are made merely to assist the client in finding a provider that aligns with their objectives.

We receive a non-economic benefit from Charles Schwab and Altruist LLC in the form of the support products and services it makes available to us and other independent investment advisors whose clients maintain their accounts at Charles Schwab and Altruist LLC. These products and services, how they benefit us, and the related conflicts of interest are described above (see Item 12—Brokerage Practices). The availability to us of Charles Schwab and Altruist LLC's products and services are not based on us giving particular investment advice, such as buying securities for our clients.

Item 15: Custody

BBFP does not accept custody of client funds except in the instance of withdrawing client fees. For client accounts in which BBFP directly debits their advisory fee:

- i. BBFP will send a copy of its invoice to the custodian while it sends the client a copy.
- ii. The custodian will send at least quarterly statements to the client showing all disbursements for the account, including the amount of the advisory fee.
- iii. The client will provide written authorization to BBFP, permitting them to be paid directly for their accounts held by the custodian.

Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains the client's investment assets. We urge you to carefully review such statements and ensure they are accurate.

Item 16: Investment Discretion

For those client accounts where we provide investment management services, we maintain discretion over client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold. Investment discretion is explained to clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the client will execute a Limited Power of Attorney, which will grant our firm discretion over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the client. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors.

Item 17: Voting Client Securities

We do not vote Client proxies. Therefore, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. The Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets. If the client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

You will receive proxy materials directly from the account custodian.

Item 18: Financial Information

Registered Investment Advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients, and we have not been the subject of a bankruptcy proceeding.

We do not have custody of client funds or securities or require or solicit prepayment of more than \$500 in fees per client six months in advance.

Item 19: Requirements for State-Registered Advisers

Crystal Rau

Born: 1983

Educational Background

- 2012 - MBA / Finance, University of Texas at El Paso
- 2006 - BBA / Business Administration, Texas A&M University - Corpus Christi

Business Experience

- 09/2017 - Present, Beyond Balanced Financial Planning, LLC, Managing Member and CCO
- 01/2024 – Present, Hasta La Vista Bubbles, LLC, independent self-serve car washes owner/operator
- 03/2023 – Present, LendEDU Publishing, Expert Reviewer
- 03/2022 - Present, Blend Financial, Inc. dba Origin Financial or Blend Financial, Inc dba Origin Insurance Services (“Origin Financial”) (CRD# 305353), Contract Financial Planner
- 08/2020 - Present, STA Benefits Inc., Retirement Plan Consultant
- 07/2016 - 12/2017, Kevin Foreman - Raymond James FS Branch, Paraplanner
- 06/2014 - 05/2016, Syntal Capital Partners LLC, Client Relationship Manager
- 01/2013 - 06/2014, Armstrong Backus & Co, Tax Associate
- 04/2010 - 01/2013, Lauterbach Financial Advisors, Client Service Associate
- 01/2007 - 03/2010, USAA Financial Planning Services, Financial Advisor

Professional Designations, Licensing & Exams

CFP (Certified Financial Planner)®: The 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 71,000 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 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.

Other Business Activities

Crystal Rau currently serves as Retirement Plan Consultant on an independent contractor basis for STA benefits. This activity accounts for roughly 24 hours per month during trading hours.

Ms. Rau also contracts with Blend Financial (DBA Origin Financial) as a Financial Planner. This activity accounts for approximately 11 hours per month during trading hours.

Ms. Rau also serves on the Board of Directors of The Field’s Edge, a non-profit in Midland Texas, on the Finance committee and as Treasurer. She spends approximately 1 hour per month on this activity.

Ms. Rau also owns several car washes and spends about 1 hour per month on bookkeeping matters for this activity.

Performance Based Fees

BBFP is not compensated by performance-based fees.

Material Disciplinary Disclosures

No management person at Beyond Balanced Financial Planning, LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Material Relationships That Management Persons Have with Issuers of Securities

Beyond Balanced Financial Planning, LLC, nor Crystal Rau, have any relationship or arrangement with issuers of securities.

Additional Compensation

Crystal Rau does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through BBFP.

Supervision

Crystal Rau, as Managing Member and Chief Compliance Officer of BBFP, is responsible for supervision. She may be contacted at the phone number on this brochure supplement.

Requirements for State Registered Advisers

Crystal Rau has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.