Item 1 - Cover Page

Genesis Wealth Planning, LLC

Registered Investment Advisor

Genesis Wealth Planning, LLC
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Bonita Springs, FL 34135

(239) 201-2640
www.genwp.com

Form ADV Part 2
Firm Brochure
November 17, 2026

This brochure provides information about the qualifications and business practices of Genesis Wealth Planning, LLC. If there are any questions about the contents of this brochure, please contact Mr. Paul Hancock, CFP®, Chief Compliance Officer, at (239) 201-2640.[1]

The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC) or any state securities administrator. Additional information about Genesis Wealth Planning, LLC is available on the SEC's website at www.adviserinfo.sec.gov. Click on the "Investment Adviser Search" link and then search for "Investment Adviser Firm" using the firm's IARD number, which is 170039.

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

[1] Please refer to the end of this brochure for an explanation of professional designation prerequisites and their ongoing continuing education requirements.

Item 2 - Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure. Each year, we will ensure that you receive a summary of any material changes to this and subsequent brochures by April 30th. We will further provide you with our most recent brochure at any time at your request, without charge. You may request a brochure by contacting us at (239) 201-2640.

Material Changes since the Last Update

Genesis Wealth Planning, LLC was established as a new Registered Investment Advisor in 2013 and is under Florida rules and regulations, as well as the rules of other states where the firm is registered.
The following material change(s) have been made since the last filing on June 24, 2026:

- None.

The firm may at any time update this document and either send a copy of its updated brochure or provide a summary of material changes to its brochure and an offer to send an electronic or hard copy form of the updated brochure. Clients are also able to download this brochure from the SEC's Website: www.adviserinfo.sec.gov, or may contact our firm at (239) 201-2640 to request a copy at any time.

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Important Information

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

Item 4 - Advisory Business

Description of the Firm

Genesis Wealth Planning, LLC is a Florida-domiciled limited liability company formed in 2013. Our firm is not a subsidiary of, nor does it control, another reportable financial industry entity. The firm's Managing Member and Chief Compliance Officer is Paul A. Hancock, CFP®, and he retains all limited liability company shares. Mr. Hancock's spouse does own a 1% share of the firm. Additional information about Mr. Hancock's background may be found in the accompanying brochure supplement.[2]

Description of Advisory Services Offered

Genesis Wealth Planning, LLC, provides a broad range of advisory solutions. For those interested in areas such as cash flow and budgeting, education funding, retirement or business planning, risk management, estate or tax planning, the firm offers its *financial planning services*. For clients in need of ongoing, continuous supervision of their portfolios, the firm's *investment supervisory services* may be recommended. Clients have the flexibility to work with us on an ongoing basis or on a one-time, as-needed basis. It should be noted that we believe our best work is done for clients who engage us for both financial planning and investment supervisory services as a comprehensive, integrated package. However, we also offer financial planning and investment supervisory services on a "stand-alone" basis.

During or prior to the first meeting, each prospective client will be provided with a current Form ADV Part 2 firm brochure that includes a statement involving the firm's privacy policy (see Item 11). In addition, our firm will ensure that any material conflicts of interest have been disclosed that could reasonably be expected to impair the rendering of unbiased and objective advice.

Should a prospective client wish to engage our firm for its advisory services, they must first complete a written client services agreement; thereafter, discussion and analysis will be conducted to determine financial need, goals, holdings, etc. Depending on the scope of the engagement, a client may be asked to provide current copies of the following documents early in the process:

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

It is important that the information and/or financial statements provided to our firm are accurate. Genesis Wealth Planning, LLC may, but is not obligated to, verify information given to us by a client, which will then be used in the advisory process.

[2] To avoid repetitive information where practical, specific principal executive information that may normally be found within Item 19 of Form ADV Part 2A is cross-referenced in the earlier sections of this brochure as well as the accompanying supplement.

Financial Planning Services

Our financial planning services may be as broad-based or narrowly focused as the client desires. Incorporating most or all of the listed components allows not only a thorough analysis but also a refined focus on a client plan so that the firm can assist them in reaching their goals and objectives.

Cash Flow Analysis and Debt Management

A review of client income and expenses will be conducted to determine current surplus or deficits, along with advice on prioritizing how a surplus might be used or how to reduce expenses if they exceed income. Advice may also be provided on which debts to pay off first based on factors such as prevailing interest rates and any tax ramifications. Recommendations may be made with respect to appropriate cash reserves for emergencies and other financial goals, as well as a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.

Risk Management

A review may include analyses of various exposures to major risks that could have a significant adverse impact on the client's financial picture, such as premature death, disability, property and casualty losses, or the need for long-term care planning. Advice may also be provided on ways to minimize such risks as well as weighing the costs of purchasing certain types of insurance versus the benefits of doing so and, likewise, the potential cost and/or risks of "self-insuring."

Employee Benefits

A review and analysis are made to determine whether the client, as an employee, is taking maximum advantage of their employee benefits. Advice is also provided on employer-sponsored retirement plans or stock options, among other benefits that may be available.

Retirement Planning

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

Education Planning

College funding advice may include projecting the amount that will be needed to achieve post-secondary education funding goals, along with savings strategies and the "pros and cons" of various college savings vehicles that are available.

Tax Planning Strategies

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

We may suggest that a client consult with a qualified tax professional before initiating any tax planning strategy, and we may provide them with contact information for accountants or attorneys who specialize in this area if the client wishes to hire someone for such purposes. We will participate in meetings or conference calls between the client and their tax professional with the client's prior approval.

Estate Planning

A general review and advice may involve an analysis of exposures to estate taxes or a current estate plan; determining whether the client has a will, powers of attorney, trusts and other related documents. Advice may include ways to minimize or avoid future estate taxes by implementing appropriate estate planning strategies such as the use of applicable trusts.

We may recommend that our client consult with qualified legal counsel when they initiate, update or complete estate planning activities. We may provide our client with contact information for attorneys who specialize in estate planning when they wish to hire someone for such purposes. From time-to-time, we will participate in meetings or telephone calls between our client and their attorney with prior approval.

Investment Consultation

The investment consultation component involves providing basic information on the types of investment vehicles available, reviewing employee retirement plans and/or stock options that may be available to the client, overview of general investment strategies, and basic asset allocation.

Business Consultation

Genesis Wealth Planning, LLC is available to assist small businesses in a variety of ways, to include risk management, general financial advice, as well as various benefit programs that can be structured to meet both business and personal retirement goals of business owners or their key personnel.

Investment Supervisory Services

Clients that prefer their portfolio receive continuous professional supervision should consider Genesis Wealth Planning, LLC's *investment supervisory services* where we will implement the investment strategies that have been recommended to them and maintain a watchful eye on the portfolio held at our custodian of record. Our firm's investment strategy and typical selection of investment vehicles are described in further detail in Item 8.

Where appropriate, an investment policy statement (IPS) or similar document will be developed reflecting the client's investment objectives, time horizon, tolerance for risk, as well as any reasonable portfolio constraints. The IPS will be designed to be specific enough to provide future guidance while allowing flexibility to work with changing market conditions. Since the IPS to a large extent will be a product of information and data the client has provided our firm, each client will be responsible for reviewing and providing final approval of the document/plan.

Our firm's investment supervisory services are generally provided on a *discretionary basis* (defined in Item 16), and the engagement may include**:**

- Determination of risk tolerance
- Investment strategy
- Investment policy statement development
- Asset allocation

- Asset selection
- Regular monitoring
- Periodic rebalancing

Client-Tailored Services and Client-Imposed Restrictions

While we typically recommend a broad-based plan that involves a certain level of detail, the client may request that we concentrate on reviewing only a specific area (modular planning), such as educational funding or evaluating the sufficiency of a retirement plan. Note that when such services focus only on certain areas of the client's interest, their overall situation or needs may not be fully addressed due to established limitations.

Whether a broad-based or modular plan has been created, each client will receive a summary of our recommendations, guidance on implementing some or all of them, and a reminder that we provide periodic reviews thereafter to keep them on track. In all instances involving our financial planning services, the client retains full discretion over implementation decisions and is free to accept or reject any recommendation we have made to them.

As stated in the IPS or similar guiding document, we will account for any reasonable restrictions a client may require for the management of their investment account(s). For example, a client may prefer to avoid certain types of holdings within their portfolio (e.g., no "sin stocks" or international stocks). It remains each client's responsibility to promptly notify our firm if there is any change in their own financial situation and/or investment objective for the purpose of reviewing, evaluating, or revising previous account restrictions or investment recommendations.

Wrap Fee Programs

Our firm does not sponsor or serve as a portfolio manager in any investment program involving wrapped fees.

Client Assets Under Management

As of December 31, 2025, we managed $10,250,400 of client assets on a discretionary basis.

General Information

Genesis Wealth Planning, LLC does not offer legal or accounting services. With the client's consent, coordination may be made with other professional advisors, such as their accountant or an attorney, to assist with the coordination and implementation of accepted planning strategies. Clients should be aware that these other providers will charge separately for their services, and their fees will be in addition to those payable to our advisory firm.

Our firm will use its best judgment and good faith effort in rendering its advisory services. However, we cannot warrant or guarantee any particular level of account performance, that an account will be profitable over time, or that some or all of planning goals will be successfully met. Past performance is not necessarily indicative of future results.

Except as may otherwise be provided by law, we will not be liable to the client, heirs, or assignees for any loss an account may suffer by reason of an investment decision made or other action taken or omitted in good faith by our firm with that degree of care, skill, prudence and diligence under the circumstances that a prudent person acting in a fiduciary capacity would use; any loss arising from adherence to direction of the

client or their attorney-in-fact may provide; any act or failure to act by a service provider maintaining an investment account. Federal and state securities laws impose liabilities under certain circumstances on persons who act in good faith and, therefore, nothing contained in this document or the firm's client agreement shall constitute a waiver of any rights that a client may have under federal and state securities laws.

Item 5 - Fees and Compensation

Method of Compensation and Fee Schedule

Investment Supervisory Fees

Clients who have engaged our firm for investment supervisory services are assessed an annualized asset-based fee and that calculation is based on the reporting period ending value (e.g., last business day of the previous month). These fees will be quarterly, in advance, not to exceed an annualized fee of 1.00%.

For the benefit of discounting a client's asset-based fee, accounts may be aggregated for the same individual or two or more accounts within the same family, or accounts where a family member has power of attorney over another family member's or incompetent person's account. Should investment objectives be substantially different for any two or more household accounts, and requiring different investment approaches or operational requirements, the firm reserves the right to apply the fee schedule separately to each account.

Financial Planning Fees

Fixed Fees (Project-Based Services)

We are available to provide a project-based financial planning engagement on a fixed fee basis that ranges from $50 to $10,000. The fee will take into consideration factors such as the complexity of your financial profile and/or requirements, the time involved developing your plan, whether we are assisting you in its execution, assets that comprise your overall portfolio, as well as the number of individual accounts comprising your portfolio, and where those accounts are maintained.

Hourly Fees

A financial planning client may choose to engage us for limited (modular) planning services that we accomplish on an hourly basis and our rate is $200 per hour. We bill in 10-minute increments and a partial increment (e.g., six minutes) will be treated as a whole increment. Prior to entering into an agreement with our firm you will receive an estimate of the overall cost based on your requirements and the time involved.

Fixed Fees (Retainer Services)

Financial planning is offered through our retainer services engagement. We will assist you over the course of the year, creating your foundation and working with you to ensure various steps or action items of your plan are accomplished. This form of advisory service is paid through a fixed-fee (retainer) rate that is $300 to $3,000 per quarter ($1,200 to $12,000 per year), and paid in advance on a quarterly schedule. We require a minimum $600 set-up fee. The fee takes into consideration factors such as the complexity of your financial profile and requirements, the time involved developing your plan and assisting you in its execution. The agreed upon services will be rendered throughout the period; retainer fees are not to be extended or carried over into a subsequent period.

Asset-Based Fees

Financial Planning/Investment Supervisory Package Fees

Packages combining our financial planning and investment supervisory services are offered through a retainer services engagement. We will assist you over the course of the year, creating your foundation and working with you to ensure various steps or action items of your plan are accomplished. This form of advisory service is paid through a fixed-fee (retainer) rate that is $300 to $3,000 per quarter ($1,200 to $12,000 per year), and paid in advance on a quarterly schedule. We will either invoice you directly for continuing services or payment of fees will be deducted by the qualified, independent custodian holding your funds and securities.

If the client maintains an account at our firm's custodian of record, and following the client's written authorization and receipt of our notice (invoice), the client may choose to have fees for the above-noted services withdrawn from their account maintained at the custodian. There is no setup fee required. The fee takes into consideration factors such as the amount of assets managed, the complexity of your financial profile and requirements, the time involved developing your plan and assisting you in its execution. The agreed upon services will be rendered throughout the period; retainer fees are not to be extended or carried over into a subsequent period.

Negotiable Fees

The services to be provided and their specific fees will be detailed in the client's engagement agreement. Published fees may be discounted at the discretion of our firm's Chief Compliance Officer but they are not negotiable.

Client Payment of Fees

Genesis Wealth Planning, LLC does not accept cash, money orders or similar forms of payment for any of its investment advisory engagements. In addition, our firm reserves the right to suspend its advisory services once an account is deemed past due.

Asset-Based Fees

Financial Planning/Investment Supervisory Package Engagements

Retainer fees are due at the beginning of each quarter. Fees may be paid by check or teller's draft from US-based financial institutions, as well as through automated payment processing through a qualified, unaffiliated third-party processor. If the client maintains an account at our firm's custodian of record, and following the client's written authorization and receipt of our notice (invoice), the client may choose to have fees for the above-noted services withdrawn from their account maintained at the custodian.

Investment Supervisory Services Fees

Annualized asset-based fees will be billed quarterly, in advance, and fee payments will generally be withdrawn within the first 10 days of each period. The client's first billing cycle will begin once the agreement is executed with our firm and assets have settled into the client account held by the custodian of record. Fees for partial quarters will be prorated based on the remaining days in the reporting period in which Genesis Wealth Planning, LLC services the account. We may waive some or all of your investment supervisory fees if you also engage us for financial planning services on a quarterly retainer basis.

Accounts will be assessed in accordance with the values disclosed on the statement the client will receive from the custodian of record for the purpose of verifying the computation of the advisory fee. In the rare absence of a reportable market value, our firm may seek a third-party opinion from a recognized industry source (e.g., public accounting firm), and the client may choose to separately seek such an opinion at their own expense as to the valuation of "hard-to-price" securities if necessary.

Genesis Wealth Planning, LLC will concurrently send the client and the custodian of record a written notice each period that describes the fees to be deducted from the account. The notice will include the total fee assessed, covered time period, calculation formula utilized, and reference to the assets under management in which the fee had been based. All fees deducted will be clearly noted on account statements that the client will receive from the custodian of record on a quarterly or more frequent basis. Please note that the client shares in the responsibility to verify the accuracy of fee calculations; the custodian may not necessarily verify billing accuracy for the client.

By signing our firm's engagement agreement, as well as the selected custodian account opening documents, the client will be authorizing the withdrawal of both advisory and transactional fees (see following section) from their account. The withdrawal of these fees will be accomplished by the selected custodian, not by Genesis Wealth Planning, LLC, and the custodian will remit our advisory fees directly to our firm.

Financial Planning Engagements

Hourly and project-based financial planning clients are invoiced and fees are due at the end of the engagement, which is upon delivery of your plan or advice. Engagements lasting more than three months will be billed quarterly, in arrears. We may require an advance deposit that is described in further detail in a later section. Retainer fees are due at the beginning of each quarter. We may waive some or all of your financial planning fees if you also engage us for investment supervisory services and such fees are estimated to be more than $1,200 over the next 12 months.

Fees may be paid by check or teller's draft from US-based financial institutions, as well as through automated payment processing through a qualified, unaffiliated third-party processor. If the client

maintains an account at our firm's custodian of record, and following the client's written authorization and receipt of our notice (invoice), the client may choose to have fees for the above-noted services withdrawn from their account maintained at the custodian.

Additional Client Fees

Any transactional or service fees (sometimes termed *brokerage fees*) assessed by a selected service provider (such as the custodian of record), individual retirement account fees, qualified retirement plan or account termination fees will be borne by the account holder, and are per those provided in current (separate) fee schedules of any selected service provider. We will ensure our clients receive an initial copy of our firm's preferred custodian of record's fee schedule at the beginning of the engagement, and those clients will be notified of any future changes to these fees by the custodian of record and/or third party administrator for tax-qualified plans.

Fees that a client may pay to our advisory firm for its services are separate from any transactional charges that may be assessed, as well as those for mutual funds, exchange-traded funds (ETFs), exchange-traded notes (ETNs), or other similar investments.

Additional information about our firm's fees in relationship to its business practices is noted in Items 12 and 14 of this document.

Charged Prepayment of Client Fees

Advance Payment for Certain Services

Advance payment is required for all our engagements. A deposit of $500 or one-half the estimated fee (whichever is lower) will be due upon signing our engagement agreement for the financial planning component; retainer fees are due quarterly in advance, as is our quarterly asset-based fee for investment supervisory services engagements.

Termination of Services

Either party may terminate the agreement at any time, which will typically be in writing. If a client verbally notifies our firm of the termination and, if in two business days following this notification our firm has not been sent the client's written notice, our firm will make a written notice of the termination in its records and will send the client its own termination notice as a substitute.

Genesis Wealth Planning, LLC will not be responsible for investment allocation, advice or transactional services (except for limited closing transactions) upon receipt of a termination notice. It will also be necessary that we inform the custodian of record that the relationship between the firm and the client has been terminated.

If the client did not receive our Form ADV Part 2 firm brochure at least 48 hours prior to entering into the firm's agreement, then the client will have the right to terminate the engagement without penalty within five business days after entering into the agreement. Should a client terminate a financial planning engagement after this time period, the client may be assessed fees at the firm's current hourly rate for any time incurred in the preparation of the client's analysis or plan. When a retainer or investment supervisory services engagement client terminates their agreement after the five-day period, the client will be assessed fees on a per-day prorated basis for services incurred from either (*i*) as a new client, the date of the engagement to the date of the firm's receipt of the written notice of termination, or (*ii*) all other accounts, the last billing period to the date of the firm's physical or constructive receipt of written termination notice.

The firm will return any prepaid, unearned fees within 30 days of the firm's receipt of termination notice. Return of payment for fixed fees will only be completed via check from our firm's US-based financial institution; no credits or "transaction reversals" will be issued. We will only coordinate remuneration of prepaid asset-based fees to an investment account via our selected custodian.

External Compensation for the Sale of Securities to Clients

Our firm does not charge or receive a commission or mark-up on securities transactions, nor will the firm or an associate be paid a commission on the purchase of a securities holding that is recommended to a client.

The firm does not receive "trailer" or SEC Rule 12b-1 fees from an investment company that may be recommended to a client. Fees charged by such issuers are detailed in prospectuses or product descriptions and interested investors are always encouraged to read these documents before investing. Our firm and its associates receive none of these described or similar fees or charges.

Our clients will always have the option to purchase recommended or similar investments through their own selected service provider.

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

The fees assessed by Genesis Wealth Planning, LLC will not be based on a share of capital gains or capital appreciation (growth) of any portion of managed funds, also known as performance-based fees. We believe such compensation creates an incentive for a firm to recommend an investment that may carry a higher degree of risk to a client; therefore, performance-based fee structures will not be used because of the conflict of interest this type of fee structure poses.

Advisory fees from our firm will not be based on side-by-side management, which refers to simultaneously managing accounts that do pay performance-based fees (such as a hedge fund) and those that do not. This type of arrangement, and the conflict of interest it may pose, does not conform to our firm's practices.

Item 7 - Types of Clients

Genesis Wealth Planning, LLC provides its advisory services to individuals and high net worth individuals. Our ability to provide our services depends on access to important information about our clients. Accordingly, it is necessary that clients provide us with an adequate level of information and supporting documentation throughout the term of the engagement including, but not limited to: source of funds, income levels, and an accountholder or their legal agent's authority to act on behalf of the account, among other information. This helps us determine the appropriateness of our planning and/or investment strategies for our clients and their portfolios.

It is also important that our clients keep us informed of significant changes that may call for an update to their investment plans. Events such as changes in employment or marital status, unplanned windfall, etc., can have an impact on a client's circumstances and needs. We need to be aware of such events so that we may make adjustments as necessary in order to keep our clients on track toward their goals.

We require a minimum account balance of $250,000 to open an account. Solely at our discretion, the minimum account figure may be waived. Our firm also reserves the right to waive or reduce certain fees based on unique individual circumstances, special arrangements or pre-existing relationships. We may also decline our services to a prospective client for any non-discriminatory reason.

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

Methods of Analysis and Investment Strategies

Method of Analysis

Genesis Wealth Planning, LLC employs what we believe to be an appropriate blend of fundamental, charting, technical, and cyclical analyses. For example, fundamental analysis may involve evaluating economic factors including interest rates, the current state of the economy, or the future growth of an industry sector.

Technical and cyclical analysis may involve studying the historical patterns and trends of securities, markets, or economies as a whole in an effort to determine potential future behaviors, the estimation of price movement, and an evaluation of a transaction before entry into the market in terms of risk and profit potential. The resulting data may then be applied to graphing charts, which is then used to assist in the prediction of future price movements based on price patterns and trends.

Our research is drawn from sources that include financial periodicals, inspections of corporate activities, reports from economists and other industry professionals; industry research services, annual reports, company press releases, prospectuses and regulatory filings.

Investment Strategy

Our primary investment strategy involves identifying a strategic asset allocation for each client utilizing an equity core and satellite strategy. This methodology combines actively managed funds with index funds in a single portfolio. We believe that a portfolio can only be built after fully understanding the investment objectives of the client. These include a client's time horizon, risk tolerance, income needs, liquidity position, investment experience and behavioral tendencies.

Once we understand a client's investment objective we work with each client to set a strategic asset allocation using passively-managed index and ETFs as the core investments, and then selectively add actively managed funds as appropriate, in order to add positive alpha to the baseline portfolio.

While we generally feel that markets are efficient, we recognize there are distortions in pricing during certain market environments. After the strategic asset allocation is set, our active asset allocation process emphasizes shifting away from our strategic allocations only when we identify compelling tactical allocation opportunities. Portfolios are diversified among asset class, type, size and are global in nature.

Investment Vehicles Generally Recommended

We will strive to create portfolios that contain investment vehicles that are diversified, tax-efficient, and low-cost investments whenever practical. Although it is common to find a broad range of index mutual funds or ETFs within a portfolio, certain accounts may necessitate holding actively-managed mutual funds and individual equity (stock) positions. In addition, an account may also contain fixed income holdings, such as bonds, certificates of deposit (CDs) and money markets[3] to create as broad a diversification as necessary to meet demands of the portfolio or to effectively employ pre-existing holdings within your account.

[3] Genesis Wealth Planning, LLC may recommend but does not distribute certificates of deposits, money market accounts or similar savings vehicles for client accounts. The firm is not a financial institution, is not a member of the Federal Deposit Insurance Corporation (FDIC) or National Credit Union Association (NCUA), nor is required to be an FDIC or NCUA member. You may learn more about the FDIC or NCUA and how they serve financial institution depositors/members by going to their website at www.fdic.gov or www.ncua.gov. Securities recommended through our advisory firm are not FDIC or NCUA/NCUSIF-insured.

Investment Strategy and Method of Analysis Material Risks

Our firm believes its portfolio strategies and investment recommendations are designed to produce the appropriate potential return for the given level of risk; however, there is no guarantee that an investment objective or planning goal will be achieved. As an investor, each client must be able to bear the risk of loss that is associated with their account, which may include the loss of some or their entire principal. The following paragraphs offer examples of such risk.

Charting and Technical Analysis

The risk of investing based on technical analyses and their supporting charts is that they may not consistently predict a future price movement; the current price of a security may reflect all known information. Further, a particular change in the market price of a security may follow a random pattern and may not be as predictable as desired.

Company Risk

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

Core + Satellite Strategy

Strategies involving Core + Satellite investing has the potential to be affected by "active risk" (or "tracking error risk"), which might be defined as a deviation from a stated benchmark. Since the core portfolio attempts to closely replicate a stated benchmark, the source of the tracking error or deviation may come from a satellite portfolio or position, or from a "sample" or "optimized" index fund or ETF that may not as closely align the stated benchmark. In these instances, a portfolio manager may choose to reduce the weighting of a satellite holding, utilize very active satellites, or use a "replicate index" position as part of its core holdings to minimize the effects of the tracking error in relation to the overall portfolio.

Cyclical Analysis

An economic cycle may not be as predictable as preferred; many fluctuations may occur between long term expansions and contractions. The length of an economic cycle may be difficult to predict with accuracy and therefore the risk of cyclical analyses is the difficulty in predicting economic trends. Consequently, the changing value of securities is affected.

Financial Risk

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

Fundamental Analysis

The challenge involving fundamental analyses is that information obtained may be incorrect; the analysis may not provide an accurate estimate of earnings, which may be the basis for a security's value. If a security's price adjusts rapidly to new information, a fundamental analysis may result in unfavorable performance.

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.

Management Risk

An investment with a firm varies with the success and failure of its investment strategies, research, analysis and determination of its portfolio. If an investment strategy were not to produce expected returns, the value of the investment would decrease.

Market Risk

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

Research Data

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

Socially Conscious Investing

If a client requires their portfolio be invested according to socially conscious principles, it is important to note that returns on investments of this type may be limited and because of this limitation an investor may not be able to be as well diversified among various asset classes. The number of publicly traded companies that meet socially conscious investment parameters may also limited and, due to this limitation, there is a probability of similarity or overlap of holdings, especially among socially conscious mutual funds or ETFs. Therefore, there could be a more pronounced positive or negative impact on a socially conscious portfolio, which could be more volatile than a fully diversified portfolio.

Digital Assets

Digital Assets are loosely regulated and there is no central marketplace for currency exchange. Supply is determined by a computer code, not by a central bank, and prices can be extremely volatile. The trading prices of many digital assets have experienced extreme volatility in recent periods and may continue to do so. Many factors may affect the price of Digital Assets such as supply and demand, investors' expectations with respect to the rate of inflation, interest rates, currency exchange rates or future regulatory measures (if any) that restrict the trading of Digital Assets or the use of Digital Assets as a form of payment. There is no assurance that Digital Assets will maintain their long-term value in terms of purchasing power in the future, or that acceptance of Digital Asset payments by mainstream retail merchants and commercial businesses will grow. Digital Assets are created, issued, transmitted, and stored according to protocols run by computers in the Digital Asset network. Digital asset networks are developed by a diverse set of contributors and the perception that certain high-profile contributors will no longer contribute to the network poses risks. Digital assets were introduced in the 2010s, and the medium-to-long-term value is subject to several factors relating the value of the blockchain and associated technologies. It may be illegal, now or in the future, to own, hold, sell, or use Digital Assets in one or more countries, including the United States.

Although currently Digital Assets are not regulated or are lightly regulated in most countries, including the United States, one or more countries may take regulatory actions in the future that severely restricts the right to acquire, own, hold, sell, or use Digital Assets or to exchange Digital Assets for fiat currency. Digital Assets represent a speculative investment and involve a high degree of risk. As relatively new products and technologies, Digital Assets have not been widely adopted as a means of payment for goods and services by major retail and commercial outlets. Conversely, a significant portion of the demand for Digital Assets is generated by speculators and investors seeking to profit from the short or long-term holding of Digital Assets. The relative lack of acceptance of Digital Assets in the retail and commercial marketplace limits the ability of end-users to pay for goods and services with Digital Assets. A lack of expansion by Digital Assets into retail and commercial markets, or a contraction of such use, may result in increased volatility. Digital assets may have concentrated ownership and large sales or distributions by holders of such Digital Assets could have an adverse effect on the market.

Security-Specific Material Risks

ETF and Mutual Fund Risk

The risk of owning ETF and mutual funds reflect the risks of their underlying securities. Also, ETFs and mutual funds may carry additional expenses based on their share of operating expenses and certain brokerage fees which may result in the potential duplication of certain fees.

Fixed Income Risks

Various forms of fixed income instruments, such as bonds, money market funds, bond funds, and certificates of deposit, may be affected by various forms of risk, including:

Credit Risk

The potential risk that an issuer would be unable to pay scheduled interest or repay principal at maturity, sometimes referred to as "default risk." Credit risk may also occur when an issuer's ability to make payments of principal and interest when due is interrupted. This may result in a negative impact on all forms of debt instruments, as well as funds or ETF/ETN share values that hold these issues. Bondholders are creditors of an issuer and typically have priority to assets before equity holders (i.e., stockholders) when receiving a payout from liquidation or restructuring. When defaults occur due to bankruptcy, the type of bond held will determine seniority of payment.

Duration Risk

Duration is a measure of a bond's volatility, expressed in years to be repaid by its internal cash flow (interest payments). Bonds with longer durations carry more risk and have higher price volatility than bonds with shorter durations.

Interest Rate Risk

The risk that the value of the fixed income holding will decrease because of an increase in interest rates is referred to as *interest rate risk*.

Liquidity Risk

Liquidity risk is the inability to readily buy or sell an investment for a price close to the true underlying value of the asset due to a lack of buyers or sellers. While certain types of fixed income are generally liquid (i.e., bonds), there are risks which may occur such as when an issue trading in any given period does not readily

support buys and sells at an efficient price. Conversely, when trading volume is high, there is also a risk of not being able to purchase a particular issue at the desired price.

Reinvestment Risk

With declining interest rates, investors may have to reinvest interest income or principal at a lower rate.

Index Investing

Investment vehicles such as ETFs/ETNs and indexed funds have the potential to be affected by "tracking error risk" (see earlier paragraph under *Core + Satellite Strategy*).

QDI Ratios

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

Item 9 - Disciplinary Information

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

Item 10 - Other Financial Industry Activities and Affiliations

Internal policies require associated persons to conduct business activities in a manner that avoids or mitigates certain types of conflicts of interest between the firm and its clients, or that may be contrary to law. Genesis Wealth Planning, LLC will provide disclosure to each client prior to and throughout the term of an engagement regarding any conflicts of interest which might reasonably compromise its impartiality or independence.

Neither the firm, management, nor its associates are registered or have an application pending to register as a Financial Industry Regulatory Authority (FINRA) or National Futures Association (NFA) member firm or an associated person of the foregoing entities, nor are we required to be. In addition, neither our firm nor its management is or has a material relationship with any of the following types of entities:

- municipal securities dealer, or government securities dealer or broker
- financial institution, such as a bank, credit union or thrift
- another registered investment advisor
- lawyer or law firm
- real estate broker or dealer
- pension consultant
- sponsor or syndicator of limited partnerships
- issuer of a marketable security

- investment company or other pooled investment vehicle (including a mutual fund, closed-end investment company, unit investment trust, private investment company or "hedge fund," and offshore fund)

Mr. Hancock has a material business relationship due to his role as a licensed insurance agent and a majority owner of an insurance agency. No referral fee exists should clients have an engagement with each entity. Further information with regard to these other activities may be found in the accompanying brochure supplement. Whether he is serving a client in one or more capacities, he will disclose in advance how he is being compensated and if there is a conflict of interest involving any service he may provide. At no time will there be "tying" between business practices and/or services; a condition where a client or prospective client would be required to accept one product or service which is conditional upon the selection of a second distinctive tied product or service.

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

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

Genesis Wealth Planning, LLC believes that business methodologies, ethics rules, and adopted policies are appropriate to eliminate or at least minimize potential material conflicts of interest and to appropriately manage any material conflicts of interest that may remain. It is important to note that no set of rules can anticipate or alleviate all potential material conflicts of interest. Our firm will disclose any material conflict of interest relating to the firm or its representatives which could reasonably be expected to impair the rendering of unbiased and objective advice (such as roles described in Item 10 or an accompanying brochure supplement).

Code of Ethics Description

The firm has adopted a Code of Ethics that establishes policies for ethical conduct for all its personnel, and accepts the obligation not only to comply with all applicable laws and regulations but also to act in an ethical and professionally responsible manner in all professional services and activities. Firm policies include prohibitions against insider trading, circulation of industry rumors, and certain political contributions, among others. Our firm periodically reviews and amends its Code of Ethics to ensure they remain current, and requires all personnel to annually attest to their understanding of and adherence to the Code of Ethics. A copy of the firm's Code of Ethics is made available to any client or prospective client upon request.

Associates of the firm who are CERTIFIED FINANCIAL PLANNER™ Practitioners, such as Mr. Hancock, also adhere to the Certified Financial Planner Board of Standards, Inc.'s Code of Ethics whose principles state:

Principle 1 – Integrity

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

Principle 2 – Objectivity

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

Principle 3 – Competence

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

Principle 4 – Fairness

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

Principle 5 – Confidentiality

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

Principle 6 – Professionalism

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

Principle 7 – Diligence

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

<u>Statement Involving the Firm's Privacy Policy</u>

Genesis Wealth Planning, LLC respects the privacy of all clients and prospective clients (collectively termed "customers" per federal regulation), both past and present. It is recognized that customers have entrusted our firm with nonpublic personal information and it is important that both access persons and customers are aware of firm policy concerning what may be done with that information.

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

- Information clients provide to complete their financial plan or investment recommendation
- Information clients provide in engagement agreements, account applications, and other documents completed in connection with the opening and maintenance of their accounts
- Information customers provide verbally
- Information received from service providers, such as custodians, about client transactions

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

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

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

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

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

Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest

No associate of the firm is authorized to recommend to a client, or effect a transaction for a client, involving any security in which the firm or a "related person" (e.g., associate, an immediate family member, etc.) has a material financial interest, such as in the capacity as an underwriter or advisor to an issuer of securities, etc.

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

The firm is able to provide a broad range of advisory services to its clients. As described in Item 10, an associate may also serve as an insurance agent to certain clients. The potential for a conflict of interest may exist within these various client relationships and we hereby note that interested clients are under no obligation to act on a recommendation from an associate and, if they elect to do so, they are under no obligation to complete all of them through our firm or a service provider whom we may recommend. In addition, whether an associate is serving a client in one or more capacities, they will disclose in advance how they are being compensated and if there is a conflict of interest involving any service being provided.

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

Genesis Wealth Planning, LLC does not trade for its own account (e.g., proprietary account trading). The firm's related persons may buy or sell securities that are the same as, similar to, or different from, those recommended to clients for their accounts. A recommendation made to one client may be different in nature or in timing from a recommendation made to a different client; clients often have different

objectives and risk tolerances. At no time will the firm or a related person receive preferential treatment over a client. In an effort to reduce or eliminate certain conflicts of interest involving personal trading (i.e., trading ahead of a client's order, etc.), firm policy requires the restriction or prohibition of related parties' transactions in specific securities.

Any exceptions or trading pre-clearance must be approved by the firm in advance of the transaction in a related person's account, and the firm maintains required personal securities transaction records per regulation.

Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest

See responses in the section *Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest*.

Item 12 - Brokerage Practices

Factors Used to Select Broker/Dealers for Client Transactions

Genesis Wealth Planning, LLC does not maintain physical custody of client assets (see Item 15). Client accounts and their holdings must be maintained by an independent, qualified custodian (generally a broker/dealer, bank or trust company) that is frequently reviewed for its capabilities to serve in that capacity by their respective industry regulatory authority.

Our firm is not a custodian nor is there an affiliate that is a custodian. However, due to the fact that our firm is able to request the withdrawal of our advisory fees from a client account, we are deemed in many jurisdictions to have "constructive custody." Please note that no advisory fees will be withdrawn from a client investment account for the benefit of our firm without the client's prior written approval, and fee withdrawals will follow our written notice to the client, and the withdrawal of such fees will be completed by a qualified intermediary (e.g., the custodian of record).

When we are engaged to provide investment consultation services, our firm may recommend the service provider with whom client assets are presently maintained. Should the client prefer a new service provider, a recommendation made by our firm would be based on client need, overall cost, and ease of use.

The firm requests its investment supervisory services clients use the institutional services division of Charles Schwab & Co., Inc. Member FINRA/SIPC/NFA.[4] Our firm is independently owned and operated; it is not legally affiliated with Charles Schwab & Co., Inc. ("Schwab"). While we recommend that you use Schwab as your custodian of record, you will decide whether to do so and will open your account with them by entering into an account agreement directly with them. We do not technically open the account for you, although we will assist you in doing so. If you do not wish to place your assets with Schwab as the custodian of record, we would be unable to manage your account under our investment supervisory services engagement and an alternative engagement, such as our financial planning service, may be necessary.

Schwab offers independent investment advisors various services which include custody of client assets, trade execution, clearance and settlement, etc. Our firm may receive certain benefits from Schwab through participation in its independent advisor support program, however, there is no direct link between our

[4] Genesis Wealth Planning, LLC is not, nor required to be, a Securities Investor Protection Corporation (SIPC) member. You may learn more about SIPC and how it serves member firms and the investing public by going to their website at http://www.sipc.org.

firm's participation in their program and the investment advice we may provide to our clients. Please refer to Item 14 for further details.

Our firm periodically conducts an assessment of any recommended service provider (Schwab) which generally involves a review of the range and quality of services, reasonableness of fees, among other items, and in comparison to industry peers.

Best Execution

"Best execution" means the most favorable terms for a transaction based on all relevant factors, including those listed in the paragraph titled *Factors Used to Select Broker-Dealers for Client Transactions* and within Item 14. We recognize our obligation in seeking best execution for our clients; however, it is our belief that the determinative factor is not always the lowest possible cost but whether the selected custodian's transactions represent the best "qualitative execution" while taking into consideration the full range of services provided. Therefore, our firm will seek services involving competitive rates, but it may not necessarily correlate into the lowest possible rate for each transaction. We have determined having client investment supervisory services accounts' trades executed through Schwab is consistent with our firm's to seek best execution of client trades. A review is regularly conducted with regard to recommending a custodian to our clients in light of our duty to seek best execution.

Directed Brokerage

Our advisory firm does not engage in or allow for directed brokerage involving its accounts. As a result, a client may pay higher commissions or other transaction costs, experience greater spreads, or receive less favorable net prices, involving their account transactions than would otherwise be the case.

Aggregating Securities Transactions

Trade aggregation involves the purchase or sale of the same security for several clients/accounts at approximately the same time. This may also be termed "blocked, "bunched" or "batched" orders. Aggregated orders are typically effected in an attempt to obtain better execution, negotiate favorable transaction rates, or to allocate equitably among multiple client accounts should there be differences in prices, brokerage commissions or other transactional costs that might otherwise be unobtainable through separately placed orders. Our firm does not engage in trade aggregation, therefore clients may potentially be assessed higher costs or less favorable prices than those where aggregation has occurred. We will inform clients in advance should our trading practices change at any point in the future.

Trade Errors

The firm corrects trade errors through an account maintained by its custodian of record, and the firm may be responsible for trading error losses that may occur within a client account. Should there be a gain following the correction of a trading error, the firm will credit the client's account.

Item 13 - Review of Accounts

Schedule for Periodic Review of Client Accounts and Advisory Persons Involved

Financial Planning Services

Periodic reviews are encouraged for financial planning services clients, and we recommend that this occurs at least on an annual basis whenever practical. Reviews will be conducted by the assigned investment advisor representative and normally involves an analysis and possible revision of previous financial and/or

asset allocation plans. A copy of revised plans or asset allocation reports will be provided to upon client request.

Investment Supervisory Services

Investment supervisory services accounts are reviewed on a frequent basis by firm supervisory personnel, such as Mr. Hancock, and it is recommend that individual client reviews occur on at least an annual basis. A copy of a revised IPS or asset allocation reports will be provided upon client request.

Review of Client Accounts on Non-Periodic Basis

Financial Planning Services

Clients should contact our firm for additional reviews when they anticipate or have experienced unforeseen changes in their financial situation (i.e., changes in employment or marital status, an inheritance, etc.). Non-periodic reviews are conducted by the assigned investment advisor representative, and a copy of revised plans or asset allocation reports will be provided upon client request.

Investment Supervisory Services

Additional account reviews by supervisory personnel and the assigned investment advisor representative may be triggered by news or research related to a specific holding, a change in our view of the investment merits of a holding, or news related to the macroeconomic climate affecting a sector or holding within that sector. Accounts may be reviewed for an additional holding or when an increase in a current position is under consideration. Account cash levels above or below what has been deemed appropriate for the investment environment, given the client's stated tolerance for risk and investment objectives, may also trigger a review.

Content of Client Provided Reports and Frequency

Whether a client has opened and maintained an investment account on their own or with our firm's assistance, the client will receive account statements and trade confirmations sent directly from mutual fund companies, transfer agents, custodians or brokerage companies where their investments are held. Clients should carefully review these statements for accuracy and clarity, and to ask questions when something is not clear.

We provide performance summary reports for investment supervisory services accounts upon client request. All firm performance reports will be in prepared in accordance with appropriate jurisdictional guidance. Clients are urged to carefully review and compare account statements that they have received directly from their custodian of record with any performance report received from our advisory firm.

Item 14 - Client Referrals and Other Compensation

Economic Benefit from External Sources and Potential Conflicts of Interest

As disclosed in Item 12, we may receive economic benefit from Schwab in the form of various products and services they make available to the firm and other independent investment advisors that typically may not be made available to a "retail investor." As previously stated, there is no direct link between our firm's participation in their program and the investment advice we may provide to our clients.
These benefits may include the following products and services (provided either without cost or at a discount):

- receipt of duplicate client statements and confirmations

- research related products and tools
- access to trading desks serving our clients
- access to block trading services
- the ability to have advisory fees deducted directly from a client's accounts (per written agreement)
- resource information related to capital markets and various investments
- access to an electronic communications networks for client order entry and account information
- access to mutual funds with no transaction fees and/or select investment managers
- discounts on marketing, research, technology, and practice management products or services provided to our firm by third-party providers

Some of the noted products and services made available by Schwab may benefit our advisory firm but may not directly benefit a client account, and certain research and other previously referenced services may qualify as "brokerage or research services" under Section 28(e) of the Securities Exchange Act of 1934. The availability of these services from Schwab benefits our firm because it does not have to produce or purchase them as long as firm clients maintain assets in accounts at Schwab. Therefore, there is an appearance of a conflict of interest since our firm may have an incentive to select or recommend Schwab as its custodian based on our firm's interest in receiving these benefits rather than your interest in receiving favorable trade execution.

As a fiduciary, Genesis Wealth Planning, LLC endeavors at all times to put the interests of its clients first. It is important to mention that the benefit received by our firm through participation in the custodian's independent advisor program does not depend on the amount of brokerage transactions directed to Schwab, and the selection of Schwab as custodian of record is in the best interests of our clients since the selection is primarily supported by the scope, quality, and cost of services provided as a whole -- not just those services that benefit only our advisory firm.

Advisory Firm Payments for Client Referrals

Genesis Wealth Planning, LLC does not engage in solicitation activities as defined by statute.

An associate of the firm may hold individual membership or serve on boards or committees of professional industry associations. Generally, participation in any of these entities require membership fees to be paid, adherence to ethical guidelines, as well as in meeting experiential and educational requirements. A benefit these entities may provide to the investing public is the availability of online search tools that allow interested parties (prospective clients) to search for individual participants within a selected state or region.

These passive websites may provide means for interested persons to contact a participant via electronic mail, telephone number, or other contact information, in order to interview the participating member. The public may also choose to telephone association staff to inquire about an individual within their area, and would receive the same or similar information. A portion of these participant's membership fees may be used so that their name will be listed in some or all of these entities' websites (or other listings). Prospective clients locating our advisory firm or an associate via these methods are not actively marketed by the noted associations. Clients who find our firm in this way do not pay more for their services than clients referred in any other fashion. The firm does not pay these entities for prospective client referrals, nor is there a fee-sharing arrangement reflective of a solicitor engagement.

Item 15 - Custody

Client assets will be maintained by an unaffiliated, qualified custodian, such as a bank, broker/dealer (e.g., Schwab), mutual fund companies or transfer agent. Client assets are not physically maintained by our advisory firm nor any associate of our firm. In keeping with this policy involving client funds or securities, Genesis Wealth Planning, LLC:

- Restricts the firm or an associate from serving as trustee or having general power of attorney over a client account;
- Prohibits an associate from having authority to directly withdraw securities or cash assets from a client account. Advisory fees will only be withdrawn from a client investment account through the engagement of a qualified custodian maintaining client account assets, via prior written client approval, and following the delivery of the firm's written notice (termed "constructive custody");
- Does not accept or forward client securities (i.e., stock certificates) erroneously delivered to the firm;
- Will not collect advance fees of $500 or more for services that are to be performed six months or more into the future;
- Will not authorize an associate to have knowledge of a client's account access information (i.e., online 401(k), brokerage or bank accounts) when such access might result in physical control over client assets.

Clients will be provided with transaction confirmations and summary account statements sent directly to them from their custodian of record. Typically statements are provided on at least a quarterly basis or more frequent basis. Genesis Wealth Planning, LLC will not create an account statement for a client nor serve as the sole recipient of client account statements. Clients are urged to carefully review and compare their account statements that they have received directly from their custodian of record with any performance report they may receive from our firm.

Item 16 - Investment Discretion

The firm typically provides its investment supervisory services on a *discretionary basis* (authority). Similar to a limited power of attorney, discretionary authority allows our firm to implement previously determined investment strategies and subsequent trading decisions, such as the purchase or sale of a security, without requiring the client's prior authorization for each transaction in order to meet stated investment objective(s). This authority will be granted by the client through the execution of our firm's client engagement agreement, as well as the custodian of record's limited power of attorney form or clause that may be part of their account opening document. The custodian of record will specifically limit our firm's authority within the client account to the placement of trade orders and the request for the deduction of our advisory fee.

A client may request that we serve an account on a *non-discretionary basis*, requiring the client's continual prior approval involving the investment and reinvestment of account assets, portfolio rebalancing, or for our firm to give instructions to the custodian maintaining an account (i.e., wire instructions, etc.). It must be noted that in light of the requirement for client pre-approval, the client must make themselves available at all times and keep our firm updated on current contact information so that instructions can be efficiently effected on their behalf. Clients will be also required to execute our firm's client services agreement that describes our limited account authority, as well as the custodian of record's account opening document that includes a limited power of attorney form or clause.

Item 17 - Voting Client Securities

Clients may periodically receive proxies or other similar solicitations sent directly from their custodian of record or transfer agent. Should our firm receive a duplicate copy, we do not forward these or any correspondence relating to the voting of client securities, class action litigation, or other corporate actions.

Our firm does not vote proxies on behalf of our clients nor do we offer specific guidance on how to vote proxies. In addition, we will not offer guidance involving any claim or potential claim in any bankruptcy proceeding, class action securities litigation or other litigation or proceeding relating to securities held at any time in a client account, including, without limitation, to file proofs of claim or other documents related to such proceeding, or to investigate, initiate, supervise or monitor class action or other litigation involving client assets. However, we will answer limited questions with respect to what a proxy voting request or other corporate matter may be and how to reach the issuer or their legal representative.

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

Item 18 - Financial Information

Genesis Wealth Planning, LLC will not take physical custody of client assets. Fee withdrawals must be done through a qualified intermediary (e.g., account custodian of record), per the client's prior written agreement, and following the client's receipt of our firm's written notice (termed "constructive custody").

Engagements with our firm do not require that we collect fees of $500 or more for our advisory services that we have agreed to perform six months or more into the future.

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

Neither the firm nor its management has a financial condition likely to impair the ability to meet commitments to our clients; nor has the firm or its management been the subject of a bankruptcy petition at any time.

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

Item 19 - Requirements for State-Registered Advisers

For further information involving firm principal executive and management personnel, please refer to areas previously disclosed in Items 6 and 9 through 11, as well as the accompanying Form ADV Part 2B brochure supplement that immediately follows this page.

Business Continuity Plan

Genesis Wealth Planning, LLC maintains a business continuity and contingency succession plan that is designed to ensure it appropriately responds to events that pose a significant disruption to its operations. A statement concerning the current plan is available under separate cover.

Form ADV Part 2B – Brochure Supplement

Paul Alan Hancock, CFP®
Managing Member/Chief Compliance Officer

This brochure provides information about Paul A. Hancock, which supplements the Genesis Wealth Planning, LLC firm brochure that is referenced in the preceding pages. If there are any questions about the contents of this supplement, please contact Mr. Hancock by telephone at (239) 201-2640. Additional information about Paul A. Hancock and Genesis Wealth Planning, LLC is available on the SEC's website at www.adviserinfo.sec.gov.

Item 1 – Cover Page (Contact Information)

Genesis Wealth Planning, LLC
9001 Highland Woods Blvd/Suite 4
Bonita Springs, FL 34135

(239) 201-2640
www.genwp.com

Item 2 - Educational Background and Business Experience

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

Principal Executive Officers and Management Persons

Managing Member/Chief Compliance Officer/Investment Advisor Representative

Paul Alan Hancock

Year of Birth: 1981

CRD Number: 4820249

Educational Background and Business Experience

Educational Background

CERTIFIED FINANCIAL PLANNER™ Practitioner,[1] Certified Financial Planner Board of Standards, Inc.
Bachelors of Science in Business Administration - Finance, Colorado State University; Fort Collins, CO
General Securities Representative Examination[2]/FINRA Series 7 (Inactive)
Investment Adviser State Law Examination[2]/NASAA Series 65
Uniform Combined State Law Examination[2]/NASAA Series 66
Resident General Lines[2] (Property, Casualty, Surety, Marine, Health and Miscellaneous Lines) - Florida Department of Financial Services
Life Insurance Agent License[2] - Florida Department of Financial Services

Business Experience

Genesis Wealth Planning, LLC (2013-Present)
Bonita Springs, FL
Managing Member/Majority Unitholder (2013-Present)
Chief Compliance Officer/Investment Advisor Representative (2014-Present)

Super Insurance of South West Florida, LLC (2013-Present)
Bonita Springs, FL
Insurance Agent/Majority Unitholder

Sound Money Capital, LLC (2025-Present)
Bonita Springs, FL
Managing Member/Majority Unitholder

Robert W. Baird & Co., Inc. (2008-2013)
Cedar Rapids, IA
Registered Representative/Investment Advisor Representative

Hancock Financial, LLC (2006-2008)
North Liberty, IA
Managing Member/Chief Compliance Officer/Majority Unitholder/Investment Advisor Representative

US Bank (2005-2006)
Iowa City, IA
Credit Analyst

Steele Capital Management, Inc. (2004-2005)
Dubuque, IA
Investment Advisor Representative

Item 3 - Disciplinary Information

Registered investment advisors are required to disclose certain material facts regarding any criminal, civil, legal or industry/professional association disciplinary event that would be material to the evaluation of each officer or a supervised person providing investment advice. No reportable information is applicable to this section for Mr. Hancock or our advisory firm.

Item 4 - Other Business Activities

Mr. Hancock is an insurance agent associated with Super Insurance of South West Florida, LLC (Bonita Springs, FL) and a majority owner of the agency. Certain clients may maintain relationships with both our investment advisory firm and the noted insurance agency. No referral fee arrangement exists should clients have a dual business relationship involving the services offered by each entity. His insurance activities may involve up to 75% of his time during traditional business hours each month. Therefore, Mr. Hancock may perform in a role as investment advisor representative or insurance agent, and he will disclose in advance of the engagement the capacity in which he is serving a client as well as the potential or actual conflict of interest the role or service to be provided may incur.

Clients are hereby informed that the potential for the receipt of compensation of both services creates an incentive to recommend products or services that are based on the compensation received rather than on the client's interests or needs. Notwithstanding this issue, Mr. Hancock and Genesis Wealth Planning, LLC take their fiduciary responsibilities seriously and only intend to offer recommendations believed appropriate for the client.

Mr. Hancock is the sole owner and majority unitholder of Sound Money Capital, LLC (Bonita Springs, FL), a company he created in 2025. This company derives revenue from publishing books and newsletters. The

newsletter, written solely by Mr. Hancock, focuses on topics such as capital markets, economy, money, and credit. Certain clients may maintain relationships with both our investment advisory firm and services rendered from Sound Money Capital, LLC. No referral fee arrangement exists should clients have a dual business relationship involving the services offered by each entity. This activity is complementary to his work with clients at Genesis Wealth Planning, LLC. Activities may involve up to 5% of his time during traditional business hours each month. Therefore, Mr. Hancock may perform in roles as investment advisor representative, insurance agent, or activities related to writing research and he will disclose in advance of the engagement the capacity in which he is serving a client as well as the potential or actual conflict of interest the role or service to be provided may incur.

Mr. Hancock is not registered, nor has an application pending to register, as a registered representative of a broker/dealer or associated person of a futures commission merchant, commodity pool operator, or commodity trading advisor. Therefore, he does not receive commissions, bonuses or other compensation based on the sale of securities, including that as a registered representative of a broker/dealer or the distribution or service ("trail") fees from the sale of mutual funds.

Neither Mr. Hancock nor Genesis Wealth Planning, LLC has a material relationship with the issuer of a security.

Item 5 - Additional Compensation

Neither Mr. Hancock nor Genesis Wealth Planning, LLC is compensated for advisory services involving performance-based fees, and firm policy does not allow associated persons to accept or receive additional economic benefit, such as sales awards or other prizes, for providing advisory services to firm clients.

Item 6 - Supervision

It is recognized that Mr. Hancock serves in multiple capacities within Genesis Wealth Planning, LLC, and not having all organizational duties segregated may potentially create a conflict of interest. Firm policies and procedures have been designed to ensure appropriate recordkeeping and supervision, and all associates are required to adhere to our firm's Code of Ethics and procedural guidelines. Mr. Hancock, as Chief Compliance Officer, will monitor firm activities and the advice provided by performing the following ongoing reviews:

- Account opening documentation when the relationship is established
- Daily review of account transactions
- Annual assessment of the client's financial situation, objectives, and investment needs
- A review of client correspondence on an as-needed basis
- Periodic firm review

Questions relative to the firm, its services or this Form ADV Part 2B may be made to the attention of Mr. Hancock at (239) 201-2640. Additional information about the firm, other advisory firms, or an associated investment advisor representative is available on the Internet at www.adviserinfo.sec.gov. A search of this site for firms may be accomplished by firm name or a unique firm identifier, known as an IARD number. The IARD number for Genesis Wealth Planning is 170039.

The business and disciplinary history of an investment advisory firm and its representatives may also be obtained by calling the Florida Division of Securities at (800) 848-3792.

Item 7 - Requirements for State-Registered Advisers

There have been neither awards nor sanctions or other matters where Mr. Hancock or Genesis Wealth Planning, LLC has been found liable in a self-regulatory or administrative proceeding. Neither Mr. Hancock nor Genesis Wealth Planning, LLC has been the subject of a bankruptcy petition.

[1]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.

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

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

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

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

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

[2] **FINRA, NASAA and state insurance examinations** are "criterion based;" candidates who pass the exam are considered to have met the minimum competency level. The completion of a securities or insurance industry examination does not constitute or imply a person is "approved" or "endorsed" by a securities regulatory organization or state securities or insurance commissioners.