



OnPlane Financial Advisors LLC
19707 Selby Avenue
Poolesville, MD 20837
703.856.7979
www.onplanefinancial.com

Form ADV Part 2A - Firm Brochure

April 26, 2024

This brochure provides information about the qualifications and business practices of OnPlane Financial Advisors LLC. Please contact Darren Straniero, Principal at (703.856.7979) or darren@onplanefinancial.com, if you have any questions about the contents of this brochure. 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.

Additional information about OnPlane Financial Advisors LLC is available on the Internet at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for OnPlane Financial Advisors LLC is 300073.

Item 2 – Material Changes

The last annual update of this Brochure was filed on February 2, 2023. Since then, the following changes have been made:

- Principal place of business has been updated
- Item 4: Added wealth.com (aka Wealth) as a digital estate planning platform
- Items 12 and 14: Removed TD Ameritrade as Custodian pursuant to merger with Charles Schwab & Co., Inc
- Items 12: Added Schwab Advisor Services™ as custodian

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. Either 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 OnPlane Financial Advisors.

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone (703.856.7979) or by email (darren@onplanefinancial.com).

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Item 4 – Advisory Business

OnPlane Financial Advisors LLC was formed in 2018 in Darnestown, MD. The principal owner is Darren Straniero. We have no public or privately owned affiliated companies. OnPlane Financial Advisors LLC provides portfolio management and financial planning services, including investment advice to individuals and families. Portfolio management services include developing an investment policy statement, building portfolio recommendations and implementing these recommendations at a third-party custodian (see Custody on page 8). Portfolio management services also include the ongoing monitoring of the investment portfolio, including quarterly performance reporting, asset allocation analysis, rebalancing and tax-loss harvesting recommendations. Investment recommendations are primarily limited to open-end mutual funds and exchange-traded funds, but we also serve to help clients with existing positions in individual stocks. We do not advise our clients to invest in individual stocks and bonds.

All client portfolios are customized and built for each individual relationship, although many clients will hold similar securities and allocations. The portfolio construction process begins with a discussion of the client's goals and risk tolerance to determine a suitable long term investment portfolio. Since our portfolios are invested in Mutual Funds and/or Exchange-Traded Funds (ETF), clients may not impose restrictions on investing in certain securities or types of securities. We do not participate in wrap fee programs and investment management fees are not linked to a client's portfolio value.

Financial planning services include retirement income planning, education funding planning, stock compensation planning, insurance needs analysis, multi-generational financial planning and philanthropic planning.

Estate planning is offered via wealth.com. Wealth.com allows OPFA families to create estate planning documents to align with your objectives. Once introduced to Wealth, OPFA families enter the wealth platform and are guided through the document creation process by Wealth - not by the Advisor. Though we can refer OPFA families to the platform, I am not involved with the drafting of legal documents and do not have the ability to make selections on your behalf. As your advisor/planner, I can receive "read-only" visibility of the account to help ensure the completion and to continue to monitor for optimization opportunities. OPFA purchases access to the Wealth platform as an annual license. OPFA can invite or refer an unlimited number of families to the platform for estate planning.

OnPlane Financial Advisors LLC hereby acknowledges that it is a "fiduciary" when the firm's services are subject to the provisions of ERISA of 1974, as amended. OPFA LLC manages \$22,426,059 on a discretionary basis and \$0 on a non-discretionary basis as of December 31, 2023.

Item 5 – Fees and Compensation

OnPlane Financial Advisors is compensated only by the monthly or quarterly fee or fixed financial planning fees paid by its clients. OnPlane Financial Advisors LLC and its agents are not affiliated with a broker/dealer or insurance broker, and as such do not carry licenses necessary to receive securities or insurance commissions. Please refer to section 12) Brokerage Practices for more information.

Currently this fee ranges from \$2500 - \$10,000 annually per client or \$625 - \$2500 per quarter, not to exceed 2% of client assets under management. Fees may be higher based on the complexity of a client's financial situation as well as the amount of work required to help that client. Advisory fees are paid quarterly in advance, and should a client terminate the relationship with OnPlane Financial Advisors, the unearned portion of the fee will be refunded. The refunded portion will be prorated on a daily basis. This is based on the actual number of days services were retained in that quarter prior to termination of the relationship. Clients terminating their contract

with OnPlane Financial Advisors within the first five days are entitled to a full refund. Clients may elect to pay this fee directly or have the quarterly charge deducted from investment accounts. Please refer to section 15) Custody for information regarding fees deducted from investment accounts.

Our fees are not tied to the value of the client's investment portfolio. We feel strongly this structure is the most equitable to investors and helps to reduce the conflicts of the asset-gathering model. OnPlane Financial Advisor's fee is negotiable under certain circumstances.

Clients may incur fees from the custodian selected to provide services related to record keeping, tax reporting, and statement production. These fees may include IRA and retirement account annual fees, nominal trade ticket charges or banking fees. No portion of these fees is retained by or remitted to OnPlane Financial Advisors LLC.

Clients may terminate this agreement within 5 calendar days of signing and receive a full refund of any unearned fees paid. Clients otherwise terminating this agreement outside of the 5 day window will receive a pro-rated refund of unearned fees. The refunded portion will be prorated on a daily basis. This is based on the actual number of days services were retained in that quarter prior to termination of the relationship. The refund will be issued via check made payable to the client, from the account of OnPlane Financial Advisors LLC.

Item 6 – Performance-based fees

As OnPlane Financial Advisors is committed to a passive investment philosophy, we do not charge performance-based fees.

Item 7 – Types of Clients

Our firm works primarily with individuals and families but also serves retirement plans, foundations, endowments and other non-profit organizations. Other than paying the OPFA LLC fixed fee, we do not have requirements for opening or maintaining an account with our firm.

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

Research proves that passive investing works for all investors, regardless of size or scope. As countless studies have proven, active management as a whole underperforms the market portfolio. Attempting to pick investments or investment managers which will outperform the market is more an act of luck than skill. To protect our clients from the needless costs of active management and the inevitable underperformance that results, clients are advised to invest in passive strategies, also known as index funds. The primary vehicles recommended to OnPlane Financial Advisors' clients are mutual funds, which includes exchange-traded mutual funds.

As with any stock-based investment, mutual funds and exchange-traded funds (ETF), including passively managed mutual funds & ETFs, carry the risk of loss that clients should be prepared to bear. While we can reduce company-specific risk through diversification, eliminate manager-risk with passive portfolios and reduce overall portfolio volatility with a broad mix of stocks, bonds and other assets, we cannot eliminate the risk of fluctuation that comes with investing in stocks and bonds. It is always possible in any given week, month or year that an investor's portfolio value could be less than the previous period. The Efficient Market Hypothesis dictates that it is this market risk that offers investors potential long-term rewards, so we aim to reduce other previously mentioned risks wherever possible.

Item 9 – Disciplinary Information

Neither Darren Straniero nor any employees of OnPlane Financial Advisors have ever been convicted of, pled guilty or no contest to any felony or misdemeanor in a criminal or civil action in any foreign or domestic court. Neither Darren Straniero nor any employees of OnPlane Financial Advisors have ever been part of a proceeding before the SEC or any other industry regulatory agency. Neither Darren Straniero nor any employees of OnPlane Financial Advisors have ever been part of a self-regulatory organization's proceedings.

Item 10 – Other Financial Industry Activities and Affiliations

Neither Darren Straniero nor any employees of OnPlane Financial Advisors LLC are registered, or applying to register as a broker-dealer or a registered representative of a broker-dealer, nor a futures commissions merchant, commodity pool operator, commodity trading advisor.

Neither Darren Straniero nor any employee of OnPlane Financial Advisors LLC has a relationship with a broker dealer, municipal securities dealer, government securities dealer or broker, investment company, outside investment adviser, banking or thrift institution, accounting firm, law firm, insurance agency, pension consultant, real estate broker, sponsor or syndicator of limited partnerships.

OnPlane Financial Advisors LLC receives no compensation from outside investment advisers, and receives no compensation other than the fees paid by the firm's clients.

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

As a Registered Investment Adviser, OnPlane Financial Advisors LLC has a fiduciary duty to its clients. In the simplest of terms this means that our first obligation is to put the client's needs above all other interests or conflicts. OnPlane Financial Advisors LLC takes our fiduciary duty very seriously and has built our business model around our obligation to minimize conflicts of interest with our clients and to truly make recommendations that are in their best interests.

OnPlane Financial Advisors' owner and employees will adhere to all federal and state securities laws and regulations. All OnPlane Financial Advisors related persons will be held to the highest standard of conduct, and shall not withhold pertinent information from clients regarding securities recommendations, act to deceive or defraud any client or outside party, or otherwise partake in any activity with the intent to deceive or defraud any regulatory body, government office or client. A copy of our firm's Code of Ethics is available to prospective and current clients upon request.

OnPlane Financial Advisors' owner and employees may buy or sell securities for themselves which are also recommended to clients. These transactions are limited to mutual funds and exchange traded funds and in some instances the transaction may occur at the same time as client transactions. This represents a conflict of interest. In an effort to avoid conflicts of interest, OnPlane Financial Advisors monitors and supervises the personal securities transactions of all employees and its owner. In addition, OnPlane Financial Advisors does not recommend to clients, or does not buy or sell for client accounts, securities in which its owner or employees has a material financial interest.

Monitoring is conducted by Darren Straniero, President and Chief Compliance Officer of OnPlane Financial Advisors LLC. OnPlane Financial Advisors retains records of all securities transactions conducted by employees and owners. For compliance purposes with regulations, all employees and the owner are considered "access persons" whose transactions will be monitored.

As a matter of principle, OnPlane Financial Advisors' owner and employees are to withhold public comment regarding advice on individual securities, as to avoid conflicts of interest when these comments may enrich the OnPlane Financial Advisors associated person.

Item 12 – Brokerage Practices

In general, price (cost of commissions) and trade execution are the primary drivers of a decision to recommend broker-dealers for client transactions. We do not have any affiliation with any custodian we recommend. Specific custodian recommendations are made to the Client based on their need for such services. We recommend custodians based on the reputation and services provided by the firm.

We currently do not receive soft dollar benefits.

OnPlane Financial Advisors LLC does not receive client referrals from any broker-dealers.

Directed Brokerage: While OnPlane Financial Advisors LLC would permit clients to request directed brokerage, the majority of our clients are individuals who generally have transactions executed at Charles Schwab & Co, Inc. OnPlane Financial Advisors LLC does not encourage directed brokerage, which is more common for mutual fund or pension fund managers regularly trading equities. By permitting clients to direct brokerage, we may be unable to achieve the most favorable executions of client transactions. Further, directing brokerage may cost our clients more money as we may not be able to aggregate trade orders in an effort to reduce transaction costs.

The Custodians and Brokers We Use:

Advisor participates in the Schwab Advisor Services™ platform which serves independent investment advisory firms like us. Schwab Advisor Services™ platform is a division of Charles Schwab & Co., Inc., a registered broker-dealer, member FINRA and SIPC ("Schwab"). Schwab is an independent [and unaffiliated] SEC-registered broker-dealer. Schwab offers services to independent investment Advisors which include custody of securities, trade execution, clearance, and settlement of transactions. Advisor receives some benefits from Schwab through its participation in the program.

To help produce better outcomes, Advisor also uses investment advisory services through the custodial platform offered by Altruist Financial LLC ("Altruist"), an unaffiliated SEC- registered broker dealer and FINRA/SIPC member. Custody, clearing and execution services are provided by Altruist Financial LLC as a self-clearing broker-dealer. OPFA LLC's clients establish brokerage accounts through Altruist. Advisor maintains an institutional relationship with Altruist whereby Altruist provides certain benefits to OPFA LLC, including a fully digital account opening process, a variety of available investments, and integration with software tools that can benefit OPFA LLC and its clients. OPFA LLC is not affiliated with Altruist. Altruist does not supervise OPFA LLC, its agents, activities, or its regulatory compliance.

Advisor participates in the Schwab Advisor Services™ platform and Advisor may recommend Schwab and/or Altruist to Clients for custody and brokerage services. There is no direct link between Advisor's participation in the program and the investment advice it gives to its Clients, although Advisor receives economic benefits through its participation in the program that are typically not available to Schwab 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 Advisor 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 Advisor by third party vendors. Schwab may also have paid for business consulting and professional services received by Advisor's related persons. Some of the products and services made available by Schwab through the program may benefit Advisor but may not benefit its Client accounts. These products or services may assist Advisor in managing and administering Client accounts, including accounts not maintained at Schwab. Other services made available by Schwab are intended to help Advisor manage and further develop its business enterprise. The benefits received by Advisor or its personnel through participation in the program do not depend on the amount of brokerage transactions directed to Schwab. As part of its fiduciary duties to clients, Advisor endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by Advisor or its related persons in and of itself creates a potential conflict of interest and may indirectly influence the Advisor's choice of Schwab for custody and brokerage services.

Trade Aggregation: Generally, we combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as "block trading"). We will then distribute a portion of the shares to participating accounts in a fair and equitable manner. The distribution of the shares purchased is typically proportionate to the size of the account, but it is not based on account performance or the amount or structure of management fees. Subject to our discretion, regarding particular circumstances and market conditions, when we combine orders, each participating account pays an average price per share for all transactions and pays a proportionate share of all transaction costs. Situations may arise when an allocation based on client size may not be practical or may not allow us to address particular client investment objectives. When these situations arise, the account bears the full cost of transactions. Accounts owned by our firm or persons associated with our firm may participate in block trading with your accounts; however, they will not be given preferential treatment.

Item 13 – Review of Accounts

Darren Straniero, President of OnPlane Financial Advisors LLC, reviews each client's portfolio no less frequently than annually. Clients will also receive quarterly statements from their custodian (i.e. Schwab/Altruist) detailing the client's account, including assets held, asset value, and calculation of fees. This written report will come from the custodian. OPFA does not provide account statements to clients in addition to those provided by the custodian. Accounts are also reviewed during an annual portfolio review meeting with the firm's clients. Reviews may be conducted more frequently at the client's request. Accounts may be reviewed based on the client's personal circumstances, including but not limited to health, employment and family status, time horizon, and/or large deposits or withdrawals in the client's account.

Item 14 – Client Referrals and Other Compensation

No one outside of OnPlane Financial Advisors LLC owner and employees provides investment advice to OnPlane Financial Advisors LLC clients (exclusive of outside relationships our clients may choose to have). OnPlane Financial Advisors LLC does not compensate outside parties for client referrals. This includes existing clients or other outside professionals (such as CPAs, attorneys, etc.). OnPlane Financial Advisors LLC does not share revenue or pay "finders fees" for client referrals.

Item 15 – Custody

OnPlane Financial Advisors does not accept custody of client funds except in the instance of withdrawing client fees. For client accounts in which OnPlane Financial Advisors directly debits their advisory fee, OnPlane Financial Advisors will send a copy of its invoice to the custodian at the same time that it sends the client a copy. The custodian will send at least quarterly statements to the client showing all disbursements for the account, including the amount of the advisory fee. The client will provide written authorization to OnPlane Financial Advisors, 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 compare such official custodial records to the account statements or reports that we may provide to you. Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16 – Investment Discretion

As outlined in our Asset Management Agreement, OnPlane Financial Advisors LLC accepts discretionary authority over clients' investment portfolio under our management, including the type of security and number of shares. However, we prefer to discuss all transactions with clients before any trades are placed in client accounts. Having discretion over mutual fund and ETF trades allows us to be more flexible for those clients who prefer not to discuss each trade with us. In addition, we do not offer limited discretionary authority.

Item 17 – Voting Client Securities

OnPlane Financial Advisors LLC does not proxy vote for our clients' investment positions. Clients will receive proxy solicitations directly from the custodian. We are happy to discuss these solicitations with our clients via phone, email or in-person consultation. Further, we will have no power, authority, responsibility, or obligation to take any action with regard to 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.

Item 18 – Financial Information

OnPlane Financial Advisors LLC does not collect asset management fees for a period of greater than one quarter. OnPlane Financial Advisors LLC has no outstanding liabilities or financial impairments that would inhibit our ability to provide promised services to clients. 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. No owner or employee of OnPlane Financial Advisors LLC has ever filed for bankruptcy.

Item 19 – Requirements for State-Registered Advisers

Darren Straniero

Born: 1976

Educational Background

- 1998 – Journalism, Olivet College

Business Experience Need at least 5 years

- 12/2018 – Present, OnPlane Financial Advisors LLC, Principal and CCO
- 05/2008 – 12/2018, Park Avenue Securities, Financial Advisor
- 05/2008 – 12/2018, Guardian Life Insurance Co. of America, Registered Representative

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 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.

Other Business Activities

Darren Straniero is not involved with outside business activities.

Performance-Based Fees

OnPlane Financial Advisors is not compensated by performance-based fees.

Material Disciplinary Disclosures

No management person at OnPlane Financial Advisors 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

OnPlane Financial Advisors LLC, nor Darren Straniero, have any relationship or arrangement with issuers of securities, in addition to what is described in Item 10.

Additional Compensation

Darren Straniero does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through OnPlane Financial Advisors.

Supervision

Darren Straniero, as Principal and Chief Compliance Officer of OnPlane Financial Advisors, is responsible for supervision. At this time, Darren Straniero is the only employee of the firm and maintains a written compliance manual outlining supervisory procedures. This compliance manual is reviewed no less than annually. In the event additional employees are added to the firm, they will attest to having received the compliance manual and participate in annual ongoing compliance training. Darren Straniero may be contacted at the phone number on this brochure supplement.

Requirements for State Registered Advisers

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



OnPlane Financial Advisors LLC
19707 Selby Avenue
Poolesville, MD 20837
703. 856.7979

April 12, 2024

Form ADV Part 2B – Brochure Supplement

For

Darren Straniero [Individual CRD# 5613327]

Principal, and Chief Compliance Officer

This brochure supplement provides information about Darren Straniero that supplements the OnPlane Financial Advisors LLC (“OnPlane Financial Advisors”) brochure. A copy of that brochure precedes this supplement. Please contact Darren Straniero if the OnPlane Financial Advisors brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Darren Straniero is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the identification number 5613327.

Item 2 – Educational Background and Business Experience

Darren Straniero

Born: 1976

Educational Background

- 1998 – Journalism, Olivet College

Business Experience Need at least 5 years

- 12/2018 – Present, OnPlane Financial Advisors LLC, Principal and CCO
- 05/2008 – 12/2018, Park Avenue Securities, Financial Advisor
- 05/2008 – 12/2018, Guardian Life Insurance Co. of America, Registered Representative

Professional Designations, Licensing & Exams

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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 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.

Item 3 – Disciplinary Information

No management person at OnPlane Financial Advisors 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.

Item 4 – Other Business Activities

Darren Straniero is not involved with outside business activities.

Item 5 – Additional Compensation

Darren Straniero does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through OnPlane Financial Advisors.

Item 6 – Supervision

Darren Straniero, as Principal and Chief Compliance Officer of OnPlane Financial Advisors, is responsible for supervision. At this time, Darren Straniero is the only employee of the firm and maintains a written compliance manual outlining supervisory procedures. This compliance manual is reviewed no less than annually. In the event additional employees are added to the firm, they will attest to having received the compliance manual and participate in annual ongoing compliance training. Darren Straniero may be contacted at the phone number on this brochure supplement.

Item 7 – Requirements for State Registered Advisers

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