Tek-Wise Financial Planners LLC
Firm Brochure - Form ADV Part 2A

This brochure provides information about the qualifications and business practices of Tek-Wise Financial Planners LLC. If you have any questions about the contents of this brochure, please contact us at (720) 965-3950 or by email at: Evan@Tekwisefinancial.com. 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 Tek-Wise Financial Planners LLC is also available on the SEC's website at www.adviserinfo.sec.gov. Tek-Wise Financial Planners LLC's CRD number is: 325783.

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Registration as an investment adviser does not imply a certain level of skill or training.

Version Date: 10/05/2023

Item 2: Material Changes

Tek-Wise Financial Planners LLC has the following material changes to report. Material changes relate to Tek-Wise Financial Planners LLC's policies, practices or conflicts of interests.

- Tek-Wise Financial Planners LLC has updated their Assets Under Management. (Item 4)
- Tek-Wise Financial Planners LLC has updates their Financial Planning fee. (Item 4)
- Tek-Wise Financial Planners LLC has added Pontera for participant account management of held away assets. (Item 4)
- Tek-Wise Financial Planners LLC has removed Recommendation to Other Advisers and First Ascent Asset Management, LLC as a third-party adviser. (Items 4, 5, 8, and 10)

Item 3: Table of Contents

Item 4: Advisory Business

Tek-Wise Financial Planners LLC (hereinafter "TKFP") is a Limited Liability Company organized in the State of Colorado. The firm became registered as an investment adviser in May 2023. The principal owner is Leslie Evan Anthony Frazier, Managing Member and Chief Compliance Officer.

Portfolio Management Services

TKFP offers ongoing portfolio management services based on the individual goals, objectives, time horizon, and risk tolerance of each client. TKFP creates an Investment Policy Statement for each client, which outlines the client's current situation (income, tax levels, and risk tolerance levels). Portfolio management services include, but are not limited to, the following:

- Determine investment strategy
- Asset allocation
- Assessment of risk tolerance
- Personal investment policy
- Asset selection
- Regular portfolio monitoring

TKFP evaluates the current investments of each client with respect to their risk tolerance levels and time horizon. TKFP will require discretionary authority from clients in order to select securities and execute transactions without permission from the client prior to each transaction. Risk tolerance levels are documented in the Investment Policy Statement, which is given to each client.

TKFP seeks to provide that investment decisions are made in accordance with the fiduciary duties owed to its accounts and without consideration of TKFP's economic, investment or other financial interests. To meet its fiduciary obligations, TKFP attempts to avoid, among other things, investment or trading practices that systematically advantage or disadvantage certain client portfolios, and accordingly, TKFP's policy is to seek fair and equitable allocation of investment opportunities/transactions among its clients to avoid favoring one client over another over time. It is TKFP's policy to allocate investment opportunities and transactions it identifies as being appropriate and prudent among its clients on a fair and equitable basis over time.

Financial Planning

Financial plans and financial planning may include, but are not limited to: investment planning; life insurance; tax concerns; retirement planning; college planning; and debt/credit planning.

Participant Account Management (Discretionary)

TKFP uses a third-party platform to facilitate management of held away assets such as defined contribution plan participant accounts, with discretion. The platform allows us to avoid being considered to have custody of client funds since we do not have direct access to client log-in credentials to affect trades. We are not affiliated with the platform in any way and receive no compensation from them for using their platform. A link will be provided to the client allowing them to connect an account(s) to the platform. Once client account(s) is connected to the platform, TKFP will review the current account allocations. When deemed necessary, TKFP will rebalance the account considering client investment goals and risk tolerance, and any change in allocations will consider current economic and market trends. The goal is to improve account performance over time, minimize loss during difficult markets, and manage internal fees that harm account performance. Client account(s) will be reviewed at least quarterly and allocation changes will be made as deemed necessary.

Services Limited to Specific Types of Investments

TKFP generally limits its investment advice to mutual funds, fixed income securities, real estate funds (including exchange traded REITs), equities, ETFs (including ETFs in the gold and precious metal sectors), and treasury inflation protected/inflation linked bonds. TKFP may use other securities as well to help diversify a portfolio when applicable.

Written Acknowledgement of Fiduciary Status

When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours. Under this special rule's provisions, we must:

- Meet a professional standard of care when making investment recommendations (give prudent advice);
- Never put our financial interests ahead of yours when making recommendations (give loyal advice);
- Avoid misleading statements about conflicts of interest, fees, and investments;
- Follow policies and procedures designed to ensure that we give advice that is in your best interest;
- Charge no more than is reasonable for our services; and
- Give you basic information about conflicts of interest and how we mitigate them.

TKFP offers the same suite of services to all of its clients. However, specific client investment strategies and their implementation are dependent upon the client Investment Policy Statement which outlines each client's current situation (income, tax levels, and risk tolerance levels). Clients may impose restrictions in investing in certain securities or types of securities in accordance with their values or beliefs, which restrictions will be documented in the Investment Policy Statement. However, if the restrictions prevent TKFP from properly servicing the client account, or if the restrictions would require TKFP to deviate from its standard suite of services, TKFP reserves the right to end the relationship.

TKFP has the following assets under management:

Discretionary Amounts:	Non-discretionary Amounts:	Date Calculated:
$736,000	$0	September 2023

Item 5: Fees and Compensation

Portfolio Management Fees

Total Assets Under Management	Annual Fees
$25,000 - $999,999	1.00%
$1,000,000 - $3,000,000	0.85%
$3,000,001 - AND UP	0.75%

The advisory fee is calculated using the value of the assets in the Account on the last business day of the prior billing period. The fee is a single rate which means that a single rate is charged based on the highest assets under management.

Asset-based portfolio management fees are withdrawn directly from the client's accounts with client's written authorization on a quarterly basis. Fees are paid in advance. Please see Item 15 for additional information regarding direct fee deduction.

For all asset-based fees paid in advance, the fee refunded will be equal to the balance of the fees collected in advance minus the daily rate* times the number of days elapsed in the billing period up to and including the day of termination. (*The daily rate is calculated by dividing the annual asset-based fee rate by 365.)

These fees are generally negotiable, and the final fee schedule will be memorialized in the client’s advisory agreement. Clients may terminate the agreement without penalty for a full refund of TKFP's fees within five business days of signing the Investment Advisory Contract. Thereafter, clients may terminate the Investment Advisory Contract immediately upon written notice.

Financial Planning Fees

Fixed Fees

The negotiated fixed rate for creating client financial plans is $2,400 per year or clients may choose to pay $200 per month. This fee will be waived for portfolio management clients who hold at least $500,000 in assets under management across household accounts. Financial planning fees are paid via wire. Fixed financial planning fees are paid 100% in advance, but never more than six months in advance.

Clients may terminate the agreement without penalty, for full refund of TKFP's fees, within five business days of signing the Financial Planning Agreement. Thereafter, clients may terminate the Financial Planning Agreement generally upon written notice. Fixed fees that are collected in advance will be refunded based on the prorated amount of work completed at the point of termination.

Educational Seminars/Workshops

TKFP provides periodic educational seminars and workshops to clients, prospective clients, and the general public. Educational seminars and workshops are offered free of charge.

Payment of Other Fees and Expenses

Clients are responsible for the payment of all third party fees (i.e. custodian fees, brokerage fees, internal mutual fund fees for investment management which are disclosed in each fund's prospectus, transaction fees, etc.). Those fees are separate and distinct from the fees and expenses charged by TKFP. Please see Item 12 of this brochure regarding custodian.

Neither TKFP nor its supervised persons accept any compensation for the sale of investment products, including asset-based sales charges or service fees from the sale of mutual funds.

Leslie Evan Anthony Frazier in his outside business activities (see Item 10 below) is licensed to accept compensation for the sale of insurance products to TKFP clients. This presents a conflict of interest and gives the supervised person an incentive to recommend products based on the compensation received rather than on the client's needs. When recommending the sale of insurance products for which the supervised persons receive compensation, TKFP will document the conflict of interest in the client file and inform the client of the conflict of interest. Clients always have the right to decide whether to purchase TKFP-recommended insurance products and, if purchasing, have the right to purchase those products through other agents that are not affiliated with TKFP.

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

TKFP does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client and therefore does not engage in side-by-side management.

Item 7: Types of Clients

TKFP generally provides advisory services to the following types of clients:

- ❖ Individuals
- ❖ High-Net-Worth Individuals

There is an account minimum of $25,000, which may be waived by TKFP in its discretion. Household accounts will be combined to receive a lower fee unless otherwise directed by the client.

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

Methods of Analysis

TKFP's methods of analysis include Fundamental analysis and Modern portfolio theory.

Fundamental analysis involves the analysis of financial statements, the general financial health of companies, and/or the analysis of management or competitive advantages.

Modern portfolio theory is a theory of investment that attempts to maximize portfolio expected return for a given amount of portfolio risk, or equivalently minimize risk for a given level of expected return, each by carefully choosing the proportions of various asset.

Investment Strategies

TKFP aims to capture market returns. We do not believe that you can time the market successfully over the long term.

Risk cannot be removed but it can be managed through reasonable care.

Embrace long-term investment strategies and strategically rebalance your portfolio to match your goals.

Invest in a wide range of securities to minimize the risk associated with individual companies. This includes looking internationally, understanding that we live in a global marketplace.

Include high-quality, intermediate term bonds in your investment portfolio to generate income and mitigate volatile market fluctuations.

Combine different asset classes that exhibit distinct risk characteristics (e.g., commodities) and tend to respond differently to market conditions.

Asset class investing aims to maintain consistent risk exposure to specific market segments, adjusting in real time as companies within those segments change.

Asset class investing focuses on factors of return when constructing funds, such as company size (small cap vs. large companies), relative price (value vs. growth companies), and profitability (high vs. low profitability companies).

TKFP collaborates with our clients to determine their desired exposure to these return dimensions, taking into account that higher expected long-term returns come with increased potential risk exposure.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

Material Risks Involved- Methods of Analysis

Fundamental analysis concentrates on factors that determine a company's value and expected future earnings. This strategy would normally encourage equity purchases in stocks that are undervalued or priced below their perceived value. The risk assumed is that the market will fail to reach expectations of perceived value.

Modern portfolio theory assumes that investors are risk averse, meaning that given two portfolios that offer the same expected return, investors will prefer the less risky one. Thus, an investor will take on increased risk only if compensated by higher expected returns. Conversely, an investor who wants higher expected returns must accept more risk. The exact trade-off will be the same for all investors, but different investors will evaluate the trade-off differently based on individual risk aversion characteristics. The implication is that a rational investor will not invest in a portfolio if a second portfolio exists with a more favorable risk-expected return profile – i.e., if for that level of risk an alternative portfolio exists which has better expected returns.

Material Risks Involved- Investment Strategies

TKFP's use of margin transactions and options trading generally holds greater risk, and clients should be aware that there is a material risk of loss using any of those strategies.

Long term trading is designed to capture market rates of both return and risk. Due to its nature, the long-term investment strategy can expose clients to various types of risk that will typically surface at various intervals during the time the client owns the investments. These risks include but are not limited to inflation (purchasing power) risk, interest rate risk, economic risk, market risk, and political/regulatory risk. **Inflation Risk**, also known as **Purchasing Power Risk**, arises from the decline in value of securities cash flow due to inflation, which is measured in terms of purchasing power. Inflation Protection Bonds such as TIPS are the only protection offered against this risk. Floaters, the resetting of the interest rates, can help reduce inflation risk. All other bonds have fixed interest rates for the life of the bond, which exposes the investor to this risk.

Margin transactions use leverage that is borrowed from a brokerage firm as collateral. When losses occur, the value of the margin account may fall below the brokerage firm's threshold thereby triggering a margin call. This may force the account holder to either allocate more funds to the account or sell assets on a shorter time frame than desired. Margin is not an inherent part of the firm's portfolio strategies. Should the securities pledged to brokers to secure the client's margin accounts decline in value, the client could be subject to a "margin call", pursuant to which the client must either deposit additional funds or securities with the broker or suffer mandatory liquidation of the pledged securities to compensate for the decline in value.

Options transactions involve a contract to purchase a security at a given price, not necessarily at market value, depending on the market. This strategy includes the risk that an option may expire out of the money resulting in minimal or no value, as well as the possibility of leveraged loss of trading capital due to the leveraged nature of stock options.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

Risks of Specific Securities Utilized

TKFP's use of margin transactions and options trading generally holds greater risk of capital loss. Clients should be aware that there is a material risk of loss using any investment strategy. The investment types listed below (leaving aside Treasury Inflation Protected/Inflation Linked Bonds) are not guaranteed or insured by the FDIC or any other government agency.

Mutual Funds: Investing in mutual funds carries the risk of capital loss and thus you may lose money investing in mutual funds. All mutual funds have costs that lower investment returns. The funds can be of bond "fixed income" nature (lower risk) or stock "equity" nature.

Equity investment generally refers to buying shares of stocks in return for receiving a future payment of dividends and/or capital gains if the value of the stock increases. The value of equity securities may fluctuate in response to specific situations for each company, industry conditions and the general economic environments.

Fixed income investments generally pay a return on a fixed schedule, though the amount of the interest payments can vary. This type of investment can include corporate and government debt securities, leveraged loans, high yield, and investment grade debt, although individual bonds may be the best known type of fixed income security. In general, the fixed income market is volatile and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk, liquidity risk, call risk, and credit and default risks for both issuers and counterparties. The risk of default on treasury inflation protected/inflation linked bonds is dependent upon the U.S. Treasury defaulting (extremely unlikely); however, they carry a potential risk of losing share price value, albeit rather minimal.

Exchange Traded Funds (ETFs): An ETF is an investment fund traded on stock exchanges, similar to stocks. Investing in ETFs carries the risk of capital loss (sometimes up to a 100% loss in the case of a stock holding bankruptcy). Areas of concern include the lack of transparency in products and increasing complexity, conflicts of interest and the possibility of inadequate regulatory compliance. Risks in investing in ETFs include trading risks, liquidity and shutdown risks, risks associated with a change in authorized participants and non-participation of authorized participants, risks that trading price differs from indicative net asset value (iNAV), or price fluctuation and disassociation from the index being tracked. With regard to trading risks, regular trading adds cost to your portfolio thus counteracting the low fees that one of the typical benefits of ETFs. Additionally, regular trading to beneficially "time the market" is difficult to achieve. Even paid fund managers struggle to do this every year, with the majority failing to beat the relevant indexes. With regard to liquidity and shutdown risks, not all ETFs have the same level of liquidity. Since ETFs are at least as liquid as their underlying assets, trading conditions are more accurately reflected in implied liquidity rather than the average daily volume of the ETF itself. Implied liquidity is a measure of what can potentially be traded in ETFs based on its underlying assets. ETFs are subject to market volatility and the risks of their underlying securities, which may include the risks associated with investing in smaller companies, foreign securities, commodities, and fixed income investments (as applicable). Foreign securities in particular are subject to interest rate, currency exchange rate, economic, and political risks, all of which are magnified in emerging markets. ETFs that target a small universe of securities, such as a specific region or market sector, are generally subject to greater market volatility, as well as to the specific risks associated with that sector, region, or other focus. ETFs that use derivatives, leverage, or complex investment strategies are subject to additional risks. Precious Metal ETFs (e.g., Gold, Silver, or Palladium Bullion backed "electronic shares" not physical metal) specifically may be negatively impacted by several unique factors, among them (1) large sales by the official sector which own a significant portion of aggregate world holdings in gold and other precious metals, (2) a significant increase in hedging activities by producers of gold or other precious metals, (3) a significant change in the attitude of speculators and investors. The return of an index ETF is usually different from that of the index it tracks because of fees, expenses, and tracking error. An ETF may trade at a price above (premium) or below (discount) its net asset value (NAV) (or indicative value in the case of exchange-traded notes) and an ETF purchased at a premium may ultimately be sold at a discount. The degree of liquidity can vary significantly from one ETF to another and losses may be magnified if no liquid market exists for the ETF's shares when attempting to sell them. Each ETF has a unique risk profile, detailed in its prospectus, offering circular, or similar material, which should be considered carefully when making investment decisions.

Exchange Traded Real estate funds (including REITs) face several kinds of risk that are inherent in the real estate sector, which historically has experienced significant fluctuations and cycles in performance. Revenues and cash flows may be adversely affected by: changes in local real estate market conditions due to changes in national or local economic conditions or changes in local property market characteristics; competition from other properties offering the same or similar services; changes in interest rates and in the state of the debt and equity credit markets; the ongoing need for capital improvements; changes in real estate tax rates and other operating expenses; adverse changes in governmental rules and fiscal policies; adverse changes in zoning laws; the impact of present or future environmental legislation and compliance with environmental laws.

Options are contracts to purchase a security at a given price, risking that an option may expire out of the money resulting in minimal or no value. An uncovered option is a type of options contract that is not backed by an offsetting position that would help mitigate risk. The risk for a "naked" or uncovered put is not unlimited, whereas the potential loss for an uncovered call option is limitless. Spread option positions entail buying and selling multiple options on the same underlying security, but with different strike prices or expiration dates, which helps limit the risk of other option trading strategies. Option transactions also involve risks including but not limited to economic risk, market risk, sector risk, idiosyncratic risk, political/regulatory risk, inflation (purchasing power) risk and interest rate risk.

Past performance is not indicative of future results. Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

Item 9: Disciplinary Information

There are no criminal, civil, administrative, or self-regulatory organization proceedings to report.

Item 10: Other Financial Industry Activities and Affiliations

Neither TKFP nor its representatives are registered as, or have pending applications to become, a broker/dealer, Futures Commission Merchant, Commodity Pool Operator, or Commodity Trading Advisor or an associated person of the foregoing entities.

Leslie Evan Anthony Frazier is an independent licensed insurance agent with Symmetry Financial Group. This activity creates a conflict of interest since there is an incentive to recommend insurance products based on commissions or other benefits received from the insurance company, rather than on the client's needs. Leslie Evan Anthony Frazier will make recommendations only made when they are in the client's best interest. TKFP addresses this conflict of interest by requiring its supervised persons to act in the best interest of the client at all times, including when acting as an insurance agent. TKFP periodically reviews recommendations by its supervised persons to assess whether they are based on an objective evaluation of each client's risk profile and investment objectives rather than on the receipt of any commissions or other benefits. TKFP will disclose in advance how it or its supervised persons are compensated and will disclose conflicts of interest involving any advice or service provided. 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 conditioned upon the selection of a second, distinctive tied product or service). No client is ever under any obligation to purchase any insurance product. Clients have the right to utilize or decline to utilize the services of any representative of TKFP in their outside capacity and have the right to purchase services or products recommended by TKFP through another provider.

Leslie Evan Anthony Frazier owns three real estate companies that hold rental properties. Approximately one hour a week is spent on this activity.

Leslie Evan Anthony Frazier works as an Operator at Denver Transit Operators.

TKFP does not utilize nor select third party investment advisers.

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

TKFP has a written Code of Ethics that covers the following areas:

- Prohibited Purchases and Sales
- Compliance Procedures
- Insider Trading
- Personal Securities Transactions
- Exempted Transactions
- Prohibited Activities
- Conflicts of Interest
- Gifts and Entertainment
- Confidentiality
- Service on a Board of Directors
- Compliance with Laws and Regulations
- Procedures and Reporting
- Certification of Compliance
- Reporting Violations
- Compliance Officer Duties
- Training and Education
- Recordkeeping
- Annual Review
- Sanctions

TKFP will mitigate conflicts of interest by (i) disclosing to the client any conflict of interest and (ii) always acting in the best interest of the client consistent with its fiduciary duty. ALL PROSPECTIVE AND CURRENT CLIENTS HAVE A RIGHT TO SEE THIS CODE OF ETHICS. FOR A COPY OF THE CODE OF ETHICS, PLEASE ASK US AT ANY TIME.

TKFP does not recommend that clients buy or sell any security in which a related person to TKFP or TKFP has a material financial interest.

From time to time, representatives of TKFP may buy or sell securities for themselves at or around the same time they recommend those securities to clients. This may provide an opportunity for representatives of TKFP to buy or sell the same securities before or after recommending the same securities to clients resulting in representatives profiting off the recommendations they provide to clients. Such transactions create a conflict of interest. TKFP will always document any transactions that could be construed as conflicts of interest and will never engage in trading that operates to the client's disadvantage when similar securities are being bought or sold.

Item 12: Brokerage Practices

Custodians will be required based on TKFP's duty to seek "best execution," which is the obligation to seek execution of securities transactions for a client on the most favorable terms for the client under the circumstances. Clients will not necessarily pay the lowest commission or commission equivalent, and TKFP may also consider the market expertise and research access provided by the broker-dealer/custodian, including but not limited to access to written research, oral communication with analysts, admittance to research conferences and other resources provided by the brokers that may aid in TKFP's research efforts.

TKFP will require clients to use Schwab Institutional, a division of Charles Schwab & Co., Inc.

While TKFP has no formal soft dollars program in which soft dollars are used to pay for third party services, TKFP may receive research, products, or other services from custodians in connection with client securities transactions ("soft dollar benefits"). TKFP may enter into soft-dollar arrangements consistent with (and not outside of) the safe harbor contained in Section 28(e) of the Securities Exchange Act of 1934, as amended. There can be no assurance that any particular client will benefit from soft dollar research, whether or not the client's transactions paid for it, and TKFP does not seek to allocate benefits to client accounts proportionate to any soft dollar credits generated by the accounts. TKFP benefits by not having to produce or pay for the research, products or services, and TKFP will have an incentive to recommend a custodian based on receiving research or services. This constitutes a conflict of interest; however, this conflict is mitigated because soft dollar benefits can help TKFP in its portfolio management and TKFP will always act in the best interest of its clients, including in connection with selecting custodians. Clients should be aware that TKFP's acceptance of soft dollar benefits may result in higher commissions charged to the client.

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

TKFP does not trade away from Schwab and TKFP does not permit the client to direct TKFP to do so.

If TKFP buys or sells the same securities on behalf of more than one client, it might, but would be under no obligation to, aggregate or bunch, to the extent permitted by applicable law and regulations, the securities to be purchased or sold for multiple clients in order to seek more favorable prices, lower brokerage commissions or more efficient execution. In such case, TKFP would place an aggregate order with the broker on behalf of all such clients in order to ensure fairness for all clients; provided, however, that trades would be reviewed periodically to ensure that accounts are not systematically disadvantaged by this policy. TKFP would determine the appropriate number of shares to place with brokers and will select the appropriate brokers consistent with TKFP's duty to seek best execution.

Item 13: Review of Accounts

All client accounts for TKFP's advisory services provided on an ongoing basis are reviewed at least Quarterly by Leslie Evan Anthony Frazier, Managing Member and Chief Compliance Officer, with regard to clients' respective investment policies and risk tolerance levels. All accounts are reviewed with client at least annually. All accounts at TKFP are assigned to this reviewer.

Reviews may be triggered by material market, economic or political events, or by changes in client's financial situations (such as retirement, termination of employment, physical move, or inheritance).

Each client of TKFP's advisory services provided on an ongoing basis will receive a quarterly statement detailing the client's account, including assets held, asset value, and the amount of fees, which will come from the custodian.

All financial planning accounts are reviewed upon financial plan creation and plan delivery by Leslie Evan Anthony Frazier, Managing Member and Chief Compliance Officer. Each financial planning client will receive a one-time written financial plan upon completion concerning their financial situation. After the presentation of the plan, there are no further reports. With respect to financial plans, TKFP's services will generally conclude upon delivery of the financial plan. Clients may request additional plans or reports for a fee under a separate financial planning engagement.

Item 14: Client Referrals and Other Compensation

With respect to Schwab, TKFP receives access to Schwab's institutional trading and custody services, which are typically not available to Schwab retail investors. These services generally are available to independent investment advisers on an unsolicited basis, at no charge to them so long as a total of at least $10 million of the adviser's clients' assets are maintained in accounts at Schwab Advisor Services. Schwab's services include brokerage services that are related to the execution of securities transactions, custody, research, including that in the form of advice, analyses and reports, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment. For TKFP client accounts maintained in its custody, Schwab generally does not charge separately for custody services but is compensated by account holders through commissions or other transaction-related or asset-based fees for securities trades that are executed through Schwab or that settle into Schwab accounts.

Schwab also makes available to TKFP other products and services that benefit TKFP but may not benefit its clients' accounts. These benefits may include national, regional or TKFP specific educational events organized and/or sponsored by Schwab Advisor Services. Other potential benefits may include occasional business entertainment of personnel of TKFP by Schwab Advisor Services personnel, including meals, invitations to sporting events, including golf tournaments, and other forms of entertainment, some of which may accompany educational opportunities. Other of these products and services assist TKFP in managing and administering clients' accounts. These include software and other technology (and related technological training) that provide access to client account data (such as trade confirmations and account statements), facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts, if applicable), provide research, pricing information and other market data, facilitate payment of TKFP's fees from its clients' accounts (if applicable), and assist with back-office training and support functions, recordkeeping and client reporting. Many of these services generally may be used to service all or some substantial number of TKFP's accounts. Schwab Advisor Services also makes available to TKFP other services intended to help TKFP manage and further develop its business enterprise. These services may include professional compliance, legal and business consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance, employee benefits providers, human capital consultants, insurance and marketing. In addition, Schwab may make available, arrange and/or pay vendors for these types of services rendered to TKFP by independent third parties. Schwab Advisor Services may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to TKFP. TKFP is independently owned and operated and not affiliated with Schwab.

Other than soft dollar benefits as described above and in Item 12 above, TKFP does not receive any economic benefit, directly or indirectly from any third party for advice rendered to TKFP clients.

TKFP does not directly or indirectly compensate any person who is not advisory personnel for client referrals.

Item 15: Custody

TKFP does not have physical custody of client funds or securities. However, when advisory fees are deducted directly from client accounts at client's custodian, TKFP will be deemed to have limited custody of a client's assets. For fees deducted directly from client accounts, in states that require it, TKFP will:

(A) Possess written authorization from the client to deduct advisory fees from an account held by a qualified custodian.

(B) Utilize a custodian that sends at least quarterly statements reflecting all additions and deductions, including the amount of advisory fees.

(C) Send the qualified custodian written notice of the amount of the fee to be deducted and send the client a written invoice upon or prior to fee deduction itemizing the fee, including the formula used to calculate the fee, the time period covered by the fee, and the amount of assets under management on which the fee was based.

Clients will receive all account statements from the custodian and billing invoices from TKFP that are required in each jurisdiction, and they should carefully review those statements for accuracy and compare them to the invoices received from TKFP. Client should notify TKFP promptly of any inaccuracies.

Item 16: Investment Discretion

TKFP provides discretionary investment advisory services to clients. The advisory contract established with each client sets forth the discretionary authority for trading. TKFP requires investment discretion and TKFP manages the client's account and makes investment decisions without consultation with the client as to when the securities are to be bought or sold for the account, the total amount of the securities to be bought/sold, what securities to buy or sell, or the price per share.

Item 17: Voting Client Securities (Proxy Voting)

TKFP will not ask for, nor accept voting authority for client securities. Clients will receive proxies directly from the issuer of the security or the custodian. Clients should direct all proxy questions to the issuer of the security or TKFP.

Item 18: Financial Information

TKFP neither requires nor solicits prepayment of more than $500 in fees per client, six months or more in advance, and therefore is not required to include a balance sheet with this brochure.

Neither TKFP nor its management has any financial condition that is likely to reasonably impair TKFP's ability to meet contractual commitments to clients.

TKFP has not been the subject of a bankruptcy petition in the last ten years.

Item 19: Requirements For State Registered Advisers

TKFP currently has one management person: Leslie Evan Anthony Frazier. Education, business background, and other business activities can be found on his Form ADV Part 2B brochure supplement.

Leslie Evan Anthony Frazier does engage in other business activities. Other business can be found in Item 10C above.

TKFP does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

There are no civil, self-regulatory organization, or arbitration proceedings to report under this section.

Neither TKFP, nor its management persons, has any relationship or arrangement with issuers of securities.

This brochure supplement provides information about Leslie Evan Anthony Frazier that supplements the Tek-Wise Financial Planners LLC brochure. You should have received a copy of that brochure. Please contact Leslie Evan Anthony Frazier if you did not receive Tek-Wise Financial Planners LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Leslie Evan Anthony Frazier is also available on the SEC's website at www.adviserinfo.sec.gov.

Tek-Wise Financial Planners LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Leslie Evan Anthony Frazier

Personal CRD Number: 5868758

Investment Adviser Representative

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Castle Rock, CO 80104
(719) 413-5614
Evan@Tekwisefinancial.com

UPDATED: 10/05/2023

Item 2: Educational Background and Business Experience

Name: Leslie Evan Anthony Frazier **Born:** 1986

Educational Background and Professional Designations:

Education:

Bachelor of Arts Philosophy, Benedictine College - 2008

Business Background:

03/2023 - Present	Managing Member and Chief Compliance Officer Tek-Wise Financial Planners LLC
11/2022 - Present	Insurance advisor Symmetry Financial Group
01/2020 - Present	Self Employed Rogenell Realty LLC
06/2021 - Present	Owner Renaissance Realty of Kansas LLC
07/2021 - Present	Owner Renaissance Realty LLC
11/2022 - 02/2023	Stocker Safeway
04/2017 - 10/2022	Financial Advisor Personal Capital
07/2012 - 03/2017	Broker Charles Schwab

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Leslie Evan Anthony Frazier is a licensed insurance agent. This activity creates a conflict of interest since there is an incentive to recommend insurance products based on commissions or other benefits received from the insurance company, rather than on the client's needs. Leslie Evan Anthony Frazier will make recommendations only made when they are in the client's best interest. Tek-Wise Financial Planners LLC addresses this conflict of interest by requiring its supervised persons to act in the best interest of the client at all times, including when acting as an insurance agent. Tek-Wise Financial Planners LLC periodically reviews recommendations by its supervised persons to assess whether they are based on an objective evaluation of each client's risk profile and investment objectives rather than on the receipt of any commissions or other benefits. Tek-Wise Financial Planners LLC will disclose in advance how it or its supervised persons are compensated and will disclose conflicts of interest involving any advice or service provided. 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 conditioned upon the selection of a second, distinctive tied product or service). No client is ever under any obligation to purchase any insurance product. Clients have the right to utilize or decline to utilize the services of any representative of Tek-Wise Financial Planners LLC in their outside capacity and have the right to purchase services or products recommended by Tek-Wise Financial Planners LLC through another provider.

Leslie Evan Anthony Frazier owns three real estate companies that hold rental properties. Approximately one hour a week is spent on this activity.

Leslie Evan Anthony Frazier works as an Operator at Denver Transit Operators.

Item 5: Additional Compensation

Leslie Evan Anthony Frazier does not receive any economic benefit from any person, company, or organization, other than Tek-Wise Financial Planners LLC in exchange for providing clients advisory services through Tek-Wise Financial Planners LLC except as described in Item 4.

Item 6: Supervision

As the Chief Compliance Officer of Tek-Wise Financial Planners LLC, Leslie Evan Anthony Frazier supervises all activities of the firm. Leslie Evan Anthony Frazier's contact information is on the cover page of this disclosure document. Leslie Evan Anthony Frazier adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.

Item 7: Requirements For State Registered Advisers

This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

Leslie Evan Anthony Frazier has no civil, administrative, or self-regulatory organization proceedings or arbitrations to report. Leslie Evan Anthony Frazier has NOT been the subject of a bankruptcy.