

The Art And Science Of Successful Planning

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FORM ADV PART 2A BROCHURE

This brochure provides information about the qualifications and business practices of The Art And Science Of Successful Planning, "ASofSP". If you have any questions about the contents of this brochure, contact us at (239) 489-0084 or tylergharrelson@asofsp.com. If 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 The Art And Science Of Successful Planning is available on the SEC's website at www.adviserinfo.sec.gov. CRD number 114523

ASofSP is a registered investment adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.

Item 2 Summary of Material Changes

Form ADV Part 2 requires registered investment advisers to amend their brochure when information becomes materially inaccurate. If there are any material changes to an adviser's disclosure brochure, the adviser is required to notify you and provide you with a description of the material changes.

The last annual update of this brochure was filed on February 11, 2023. The following changes have been made to this version of the Disclosure Brochure:

- Item 12: Brokerage Practices - Adviser updated to disclose Fidelity, as one of its custodians.

Future Changes

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

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov> HYPERLINK "http://www.adviserinfo.sec.gov/" by searching for our firm name or by our CRD number 114523.

You may also request a copy of this Disclosure Brochure at any time, by contacting us at (239) 489-0084

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Item 4 Advisory Business

Description of Firm

ASofSP was established as a Registered Investment Advisory in the state of Florida in 2001 when the sole founder and President, Tyler G. Harrelson, first affiliated with an Independent Broker/Dealer [MSC] Mutual Services Corporation, which has since been acquired by Linsco Private Ledger. ASofSP is a privately-owned corporation run by its sole Investment Adviser Representative Tyler G. Harrelson.

In 2018, ASofSP incorporated the RIA as a separate entity to better distinguish the insurance agency as being separate and independent from the investment advisory company. It's President, Tyler G. Harrelson, who has been securities licensed since 1993, and insurance licensed since 1991 is also a licensed Life and Health Insurance Agency and provides advisory and brokerage services outside the capacity of securities related topics and subject matter through ASofSP.

For each client, ASofSP will produce a written individual Investment Policy Statement (IPS) reflecting an agreed-upon asset allocation. Once the agreement is signed, we start investing on your behalf. We meet with you to provide a forum to discuss life changes that may have an effect on your financial plan, and to determine if any financial changes or adjustments are necessary. We also touch base with you to discuss the impact of current economic conditions on your portfolio. Adjustments may be made quarterly to ensure adherence to your asset allocation.

Our Mission

As your Advisors, we will be singularly focused on one goal. This goal will be to help you work towards your financial lifestyle objectives by ensuring you have the appropriate tools to succeed. We will accomplish this by first identifying the true purpose of your money; and then, structure investment strategies, and risk management techniques that provide that opportunity to achieve that specific purpose. We will employ money management techniques that provide us with the opportunity to strike the delicate balance between investment risk and investment return. Finally, we will be committed to insuring that every strategy is a client-centered strategy and that your interest, as our client, will unconditionally come first.

Our Goal

We provide personalized service, coupled with current financial knowledge to address your individual needs and circumstances. We guide you on a successful path toward meeting your financial goals by utilizing our well documented plans, which are designed to focus on the big picture, not short-term market variations.

Why Clients Choose Us

- Objective Advice
- Investment Diversity
- Transparent Reporting (performance, fees)
- Tax Efficient Portfolio Management
- Multi-disciplined Team

Financial Planning Services

ASofSP only offers financial planning services for a flat fee or hourly rate on a variety of subjects but not limited to the following areas for individuals:

- trusts, and corporations were applicable
- Financial Organization
- Cash Flow Analysis
- Education Funding Analysis
- Insurance Needs and Policy Analysis
- Personalized Tax Planning Analysis
- Investment Analysis
- Financial Independence Analysis
- Estate Planning Coordination and Analysis
- Business and/or Retirement Plan Analysis
- Qualified & Non-Qualified Incentives Analysis
- Public Benefits Consulting (Dept. of Veterans Affairs/Medicaid & Medicare)
- Employee Benefit Analysis
- Employment Service Offerings Analysis (Including P.E.O Brokerage)
- IRC Section 125 Analysis
- Voluntary Benefits Offering Analysis
- Misc. Under Separate Cover

All of the above, but not limited to, services are based on the individual needs of the client. An initial interview and comprehensive data gathering process and questionnaire is undertaken to determine the client's financial situation and objectives, and to give the client the opportunity to impose reasonable restrictions or adherences to the outcome of the topic being advised. Clients have the ability to have strong input as to the possible outcomes in the planning process and can maintain instructions with the IA Rep to impose certain restrictions or to refrain from certain input factors that may create differing outcomes, i.e. hypothetical inflationary coordinates.

Financial Plans are consistent with the individual client's financial and tax status and risk/reward objectives. Planning may be comprehensive or segmented and focus on investments, insurance, taxes, retirement, public benefit assessment, and/or estate plans, etc. ASofSP provides these services in addition to management training for business owners and provides business consultations not involving securities. This is separate from personal [Financial Plan] services. Topics may include budgetary planning, succession planning, and/or business plans.

Educational Seminars and Workshops

On occasion ASofSP holds seminars. These seminars never include securities related subject matters. Presentations are on various topics, including but not limited to; employment issues, business models and structures, compensation strategies, estate planning, buy/sell arrangements, public benefit planning, long-term care planning, Medicare, and retirement and tax planning to name a few. A fee is usually never charged to those in attendance. The seminars are developed and provided as educational orientations for various associations and

employers, and if any fee is charged to attendees then that fee is collected by that organization hosting ASofSP and is separate from the IAR's organization.

Investment Supervisory Services

ASofSP also provides Investment Supervisory Services, defined as giving continuous advice to a client or making investments on behalf of individual needs. Through careful discussion of goals and objectives based on the client's needs, ASofSP develops a financial plan unique to each individual. Once a specialized Investment Policy Statement (IPS) is established, a portfolio is then generated to reflect the mutually agreed upon asset allocation contained in the IPS. Each account managed by ASofSP is on a discretionary and/or non-discretionary basis as outlined in each household's IPS. Account supervision and monitoring is guided by the stated objectives contained in the IPS.

Portfolios managed by ASofSP, via third-party investment advisors discussed below, may consist of one or all of the following: individual equities, bonds, variable annuities, mutual funds, exchange-traded funds, CDs, alternative investments, REITs and separately managed accounts. Variable annuities and mutual funds will be selected on the basis of any or all of the following: the fund's performance history, the industry sector, the track record of the fund manager, investment objectives and the overall management philosophy and fee structure. Portfolio weighting between funds and market sectors will be determined by each client's IPS depending upon the risk tolerance and needs of the client. Clients will have the opportunity to place reasonable investment restrictions at any time based on risk tolerance.

ASofSP is a Registered Investment Advisor which holds us to a Fiduciary Standard of care, meaning we place our clients' interests before our own, in contrast to general brokers' standards of only requiring investments must be "suitable". Through our discovery processes, each client is led on a path toward long-term financial success: The personalized attention each client receives combined with a strong client-advisor relationship is what helps build the foundation to our success. Our goal with each client is to meet their long-term financial objectives through a multi-disciplinary holistic approach. With principles of safety and soundness at the heart of every client relationship, ASofSP is able to continue leading its clients to a path of long term financial success.

Once the financial review is complete and a financial plan agreed upon, we will work diligently to design an individualized asset allocation. Our planning considers all client holdings, even those we may not manage directly. Our transactional flexibility provides product diversity, as well as offering Separate Account Managers (SMAs) that we monitor before approving.

Here's what you can expect from us:

- Financial Planning, for as many specific goals as the client has, i.e. retirement, education, etc.
- Disciplined Portfolio Management
- Multigenerational Wealth Transfers
- Retirement & Estate Planning
- Insurance Reviews
- Asset Protection Planning
- Education Planning
- Asset protection Planning (including VA and Medicaid)

Wrap Fee Programs

We do not participate in any wrap fee program.

Types of Investments

We primarily offer advice on Mutual Funds, and ETFs. Refer to the *Methods of Analysis, Investment Strategies and Risk of Loss* below for additional disclosures on this topic.

Additionally, we may advise you on various types of investments based on your stated goals and objectives. We may also provide advice on any type of investment held in your portfolio at the inception of our advisory relationship.

Assets Under Management

We currently report \$9,148,068 discretionary, and \$0 non-discretionary Assets Under Management. Assets Under Management were calculated as of December 31, 2023.

Item 5 Fees and Compensation

The following fee schedule outlines both methods of compensation and are negotiable based on the particular subject(s) matter being advised upon. IA will council client(s), as to what method to elect, based on the initial data gathering and make a recommendation to the client that is in their individual best circumstances based on all of the information provided to date. IA will make contact with client(s) should an early estimate of time become invalid. IA will make a concerted effort to perform services in a conscientious manner with due regard to client(s) budget.

Hourly Fee

IA Professional	\$150 - \$300 per hour
Case Analyst Staff	\$85 - \$150 per hour

Range is based on complexity of due diligence necessary to perform the consultation, and the comprehensive data gathered in the fact finder interview process and questionnaire.

Fixed Fee (Not to exceed \$15,000) unless previously authorized by Management and Client.

Fixed Fee designs are usually designed for extended timeframe type subjects like management training, business organizational structures, employment related compensation structures, comprehensive multi-generational and closely held family business estate planning, and complex prudent man doctrine as it relates to employer related subjects like employee benefits and labor and wage act regulations.

Negotiated Fee (to include AOR)

Negotiated Fees will include situations when products will be placed in which the IAR will also be acting as a (RR) Registered Representative or Insurance Agent and accepts some form of gratuity (compensation). IAR still holds the conflict of interest in high regard and does not contractually bind client to the purchase of insurances or investments with the RR. IA provides the option upfront and reduces the fees accordingly based on the compensation allotted by the purveyor company.

Payment of Fees:

If Client decides to retain Advisor's services after the initial consultation, Advisor will provide Client with an estimate of applicable fees for developing the Financial Plan. This is only an estimate and is subject to changes as the need for additional services changes. A retainer of fifty percent of the estimated fee will be required after the initial consultation. The balance of all fees will be billed to Client at completion of Client's Financial Plan. Advisor fees are generally due no later than 30 days after Client receives Advisors invoice. Fees are negotiable and may be waived under certain circumstances.

Other Expenses:

The fees shown above include consultation and review, but do not include Advisor's engagement meeting preparation and travel time, or other trusted advisor collaboration time. After Advisor has completed Client's initial plan, any subsequent planning sessions requested by Client will be billed at the Hourly Fee set forth above, which are billed in (15) fifteen-minute increments. Fees also do not include the incidental costs of mailing and additional presentation materials and bindings, nor is the advisor obligated to supply directories, Summary plan descriptions, brochures, or plan specific materials that would normally accompany plan implementation which often come under separate cover from product or service purveyor if applicable.

Asset Management Fees:

ASofSP does not handle direct billing of fees, nor does it directly custody assets, therefore fees are processed under separate cover and are disclosed by the 3rd party.

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

We do not accept performance-based fees or participate in side-by-side management. Performance-based fees are fees that are based on a share of a capital gains or capital appreciation of a client's account.

Item 7 Types of Clients

We offer investment advisory services to individuals (other than high net worth individuals), high net worth individuals, pension and profit sharing plans, retirement plans.

We do not require a minimum dollar amount to open and maintain an advisory account. However, dependent upon the 3rd party organization utilized minimum account sizes could be restrictive for investment advisory related services based upon each fund or TPMM requirements. ASofSP does however reserve the right to not work for certain client(s) after the initial consultation or after further review of the data provided in the fact finder and

questionnaire. If IA decides not to engage client after initial deposit has been provided IA will refund with a written notice a refund of the portion of any fees paid but not yet earned as of the date such notice is provided less any expenses incurred by the Advisor up to and including such date.

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

Our Methods of Analysis and Investment Strategies

We may use one or more of the following methods of analysis or investment strategies when providing investment advice to you:

Financial Organization - Through interviews, review of documents and data collected by the Advisor during in-person meetings with the Client, Advisor will develop the following reports for Client:

- Statement of Goals & Objectives.
- Personal balance sheet.
- Detailed summary of assets and liabilities including ownership designation.
- Discuss options for re-organization (if applicable)
- Review alternative organizational structures
- Flow chart personnel & devise checks and balance for achieving goals

Cash Flow Analysis - Advisor will analyze Client's current income and expenses (including income taxes) and recommend a specific course of action with regard to the appropriate savings necessary to fund Client's various financial objectives.

Education Funding Analysis - Advisor will utilize educational funding computer models in order to determine the amount of savings required to meet Client's goal of funding private school, college and/or graduate school tuition for his or her children and/or grandchildren. For additional cost advisor will recommend third party consulting firm for techniques involved in applying to schools and subsidized educational programs including but not limited to grants, scholarships, and other forms of perpetuity.

Insurance Needs and Policy Analysis - Advisor will evaluate Client's insurance needs, including medical, life, disability, long term care or other types of insurance and will analyze the ability of Client's current insurance coverage to meet Client's goals in this area. With respect to group and individual insurance(s), Advisor will determine the dollar amount and type of insurance policies needed to meet the Client's goals and, if appropriate, coordinate with Client's insurance providers to implement changes in Client's current insurance coverage. If appropriate, Advisor will coordinate Client's insurance policies with Client's estate plan.

Personalized Tax Planning Analysis - Advisor will coordinate with Client's accountant and/or tax advisor regarding the projection of the Client's estimated tax liability, withholdings, estimated quarterly payments, etc. determining were appropriate alternative means of structuring taxes.

Advisor will review coordination of payroll taxes, income taxes, intangible taxes, and projected estate taxes on a macroeconomic basis clients needs based goals and objectives.

Investment Analysis - Advisor will evaluate the Client's investment goals, concerns, risk profile, current investment portfolio and determine the ability of Client's current strategy to meet Client's goals in that area. Advisor will prepare an asset allocation analysis of Client's current investment portfolio and create an Investment Policy Statement, which will incorporate the parameters and constraints that govern the management of the Client's investment portfolio. Advisor will make recommendations and coordinate the implementation of changes made to Client's portfolio needed to meet Client's goals.

Financial Independence Analysis - Advisor will utilize actuarial-based computer models to analyze additional savings and investments by Client necessary to achieve his or her financial independence goals. Advisor also will analyze the sensitivity of Client's goals to various rates of return and, if appropriate, assist with coordination of Client's savings plan, asset allocation and investment strategy recommended by Advisor.

Estate Planning Coordination and Analysis - Advisor will coordinate with Clients estate planning attorney in order to develop and implement a comprehensive estate plan. This plan may involve the implementation of wills, revocable living trusts, irrevocable life insurance trusts, family limited partnerships, durable powers of attorney, health care powers of attorney and other estate planning techniques. This type of planning normally requires significant involvement of Client's attorney and accountant to assure optimal implementation of the plan.

Business and/or Retirement Plan Analysis - For business owners, Advisor will assist in the development and method of funding an employees' retirement plan. Advisor will also assist a business owner in outlining a buy-sell agreement or other business arrangement in order to meet Client's business and personal financial goals upon retirement, which may or may not include the sale or contracting of or for a business continuation plan. This type of planning normally requires significant involvement of Client's attorney and accountant to insure optimal implementation of a business continuation plan.

Qualified & Non-Qualified Incentives Analysis - For owners and executives Advisor will provide unique approaches to recruiting and maintaining employees valuable to your organization. Advisor will evaluate and illustrate the differences between the two types of programs and provide analysis as to the availability based on compliance requirements and plan restrictions as to the most effective means of developing a key employee benefits arrangement. Advisor will outline the nuances of the various types of plans available and give anecdotal evidence as to the preferences based on a detailed survey of the Clients goals and objectives with due regard to the employees needs as well.

Public Benefits Consulting - Determine eligibility for those individuals who can, via advisor's direction, document eligibility for the VA Aid and Attendance benefit, and or various Medicaid entitlement benefit(s). Advisor will develop a comprehensive plan addressing the health, income, and net worth requirements to effectively obtain the VA award to assist with long-term care needs. Advisor will also affectively communicate eligibility requirements for Medicaid planning where applicable and collaboratively work with Elder, and Estate planning attorneys where applicable and council accountants as to the concepts and techniques used by the collaborative to effectively secure public benefits.

Employee Benefit Analysis - Advisor will thoroughly evaluate on current benefit(s) offerings including plan designs, eligibility, participation procedures, claims management including adjudication procedures for all benefits, data and census maintenance, provider availability, and the value proposition being offered by the current agent(s) of record. Advisor will further provide consultative surveys to current vendors for applicable service offerings for business and service model benchmarking. Advisor will also provide commentary regarding staff time and implementation of compliance requirements and or offer (PEO) Professional Employer Organization services under a separate arrangement. For corporate executive clients, Advisor will analyze available savings plans, stock options, restrictive stock agreements, retirement plans and other employee benefits. Advisor will also develop strategies to utilize these programs to the maximum extent possible in achieving Client's financial goals and will coordinate these employee benefits with Client's overall asset allocation and investment strategy.

Employment Service Offerings Analysis - Advisor will review Clients current cost of doing business as it relates to the departmental costs for Human Resources, Payroll Administration, Employee Benefits Administration, and Risk Management. Advisor will then evaluate clients needs based on applicable Federal and State guidelines which services are of most and least importance based organizational structure, employment practices and associated liabilities known and unknown, (SIC) Standard Industry Classification, gross payroll volume, compliance with (ERISA) and other Health care reform laws, (OSHA) Occupational Safety and Health Act, the various (NCCI) National Council on Compensation Insurance classifications, and the promotion of safety Incentive programs as well as many other programs not mentioned above. Advisor will evaluate current procedures and determine if alternative means of providing these same services is achievable through other means more affordably.

IRC Section 125 Analysis - Client will supply Advisor with the necessary census and cost information necessary to provide a detailed itemized roster of savings outlining the benefits and associated liabilities involved in implementing and maintaining a 125 plan.

Voluntary Benefits Offering Analysis - Advisor will provide an outline of the benefits offerings available under current law. Advisor will also make recommendations as to the appropriate types of benefits that should be offered with due regard to the employer's base offerings, coordinate voluntary offerings to avoid premium cost overlapping and benefit integration, review any current offerings, and provide verifiable evidence to the appropriate determination of those offerings. Advisor will then develop a rigid (RFP) Request for Proposal guide lining the product offerings to insure the integrity of the participants. Advisor will then narrow the proposing vendors down into a best practices and carrier viability finalist.

Use of Outside Managers: We may refer Clients to third-party investment advisers ("outside managers"). Our analysis of outside managers involves the examination of the experience, expertise, investment philosophies, and past performance of the outside managers in an attempt to determine if that manager has demonstrated an ability to invest over a period of time and in different economic conditions. We monitor the manager's underlying holdings, strategies, concentrations, and leverage as part of our overall periodic risk assessment. Additionally, as part of our due diligence process, we survey the manager's compliance and business enterprise risks. A risk of investing with an outside manager who has been successful in the past is that he or she may not be able to replicate that success in the future.

In addition, as we do not control the underlying investments in an outside manager's portfolio. There is also a risk that a manager may deviate from the stated investment mandate or strategy of the portfolio, making it a less suitable investment for our Clients. Moreover, as we do not control the manager's daily business and compliance operations, we may be unaware of the lack of internal controls necessary to prevent business, regulatory or reputational deficiencies.

Material Risks Involved

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

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

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

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

Turnover Risk: At times, the strategy may have a portfolio turnover rate that is higher than other strategies. A high portfolio turnover would result in correspondingly greater brokerage commission expenses and may result in the distribution of additional capital gains for tax purposes. These factors may negatively affect the account's performance.

Limited markets: Certain securities may be less liquid (harder to sell or buy) and their prices may at times be more volatile than at other times. Under certain market conditions, we may be unable to sell or liquidate investments at prices we consider reasonable or favorable or find buyers at any price.

Concentration Risk: Certain investment strategies focus on particular asset-classes, industries, sectors or types of investment. From time to time these strategies may be subject to greater risks of adverse developments in such areas of focus than a strategy that is more broadly diversified across a wider variety of investments.

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

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

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

Risks Associated with Securities

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

Commercial Paper is, in most cases, an unsecured promissory note that is issued with a maturity of 270 days or less. Being unsecured the risk to the investor is that the issuer may default.

Common stocks may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

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

Bank Obligations including bonds and certificates of deposit may be vulnerable to setbacks or panics in the banking industry. Banks and other financial institutions are greatly affected by interest rates and may be adversely affected by downturns in the U.S. and foreign economies or changes in banking regulations.

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

Options and other derivatives carry many unique risks, including time-sensitivity, and can result in the complete loss of principal. While covered call writing does provide a partial hedge to the stock against which the call is written, the hedge is limited to the amount of cash flow received when writing the option. When selling covered calls, there is a risk the underlying position may be called away at a price lower than the current market price.

Exchange Traded Funds prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected. ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value; (ii) the ETF may employ an investment strategy that utilizes high leverage ratios; or (iii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large

decreases in stock prices) halts stock trading generally. The Adviser has no control over the risks taken by the underlying funds in which the Clients invest.

Mutual Funds When a Client invests in open-end mutual funds or ETFs, the Client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the Client will incur higher expenses, many of which may be duplicative. In addition, the Client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives).

Item 9 Disciplinary Information

We do not have any required disclosures under this item.

Item 10 Other Financial Industry Activities and Affiliations

No ASofSP employee is registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

No ASofSP employee is registered, or have an application pending to register, as a futures commission merchant, commodity pool operator or a commodity trading advisor.

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

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

ASofSP is also a related company to Tyler G. Harrelson, PA also doing business as ASofSP. That company is independent and does not require clients to also be insurance clients.

Tyler G. Harrelson, also holds a B.S. in the science of Risk Management and Insurance and many clients of the IA electively chose to also engage for insurance products for that reason and also for convenience. Mr. Harrelson offers those fixed insurance products for commission as that is in most instances the only compensation method available. Mr. Harrelson does however provide risk management consulting for a fee, which would be through the other company independent of ASofSP. Those products and services are as follows, but are not limited to the following:

Group and Individual Life Insurance, Group and Individual Disability Insurance, Group and Individual Dental Insurance, Group and Individual Ancillary Supplemental Insurances, (P.E.O.) Professional Employer Organizations, Fixed and Equity-Indexed Annuities, Group and Individual Long-Term Care Insurance, Medicare Part C, Medicare Supplemental, Part D Rx Insurance, and receives normal commissions for said insurance product placement. ASofSP is also a full lines agency offering both personal and commercial lines property and casualty insurances again those products and services are as follows, but are not limited to the following: Home Owners, Auto, boat, personal water craft, general liability, Worker's Compensation, professional liability, commercial auto, commercial dwelling, etc.

If a conflict exists with regard to the Financial Planning Agreement proper disclosure will be provided and the client is under no obligation to purchase products or services offered by ASofSP.

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

Description of Our Code of Ethics

As a company we strive to comply with all applicable laws, rules, and regulations governing our industry. Therefore, our Code of Ethics includes guidelines for professional standards of ethics and conduct, which Tyler G. Harrelson is also personally held accountable to in maintaining his professional designations. Our goal of maximum integrity is to protect our clients interests at all times and to demonstrate our commitment through our fiduciary duties, which are honesty, good faith, and prudent and fair dealing. Any and all persons associated with our company are expected to adhere strictly to firm guidelines, and to report any violations of our Code of Ethics. Additionally, we maintain and enforce written policies and procedures reasonably designed to prevent misuse or dissemination of material, non-public information about our clients, our client's dealings, their personnel, and anything else considered proprietary in nature to that client. Our privacy act notice is available upon request.

Participation or Interest in Client Transactions

Neither our firm nor any persons associated with our firm has any material financial interest in client transactions beyond the provision of investment advisory services as disclosed in this brochure.

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

Our company or an associate of our company may buy or sell the same securities that may be recommended to a client in which an investment may have already existed. A conflict of interest may exist in such a case because the possibility to trade ahead of a client and potentially receive more favorable prices. To eliminate this potential conflict of interest, it is our policy that the client be provided proper disclosure if an investment conflict exists.

Subject to satisfying this policy and applicable laws, officers, directors and employees of ASofSP and its affiliates may trade for their own accounts in securities which are recommended to and/or purchased for ASofSP clients. Both Codes of Ethics are designed to assure that the personal securities transactions, activities and interests of the employees of ASofSP will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts.

Item 12 Brokerage Practices

We recommend the brokerage and custodial services of John Hancock, Envestnet, Nationwide, Pershing, Orion, Charles Schwab, and Fidelity (whether one or more

"Custodian"). Your assets must be maintained in an account at a "qualified custodian," generally a broker-dealer or bank.

We seek to recommend a custodian/broker that will hold your assets and execute transactions on terms that are, overall, the most favorable compared to other available providers and their services. We consider various factors, including:

- Capability to buy and sell securities for your account itself or to facilitate such services.
- The likelihood that your trades will be executed.
- Availability of investment research and tools.
- Overall quality of services.
- Competitiveness of price.
- Reputation, financial strength, and stability.
- Existing relationship with our firm and our other clients.

Research and Other Soft Dollar Benefits

Soft dollars are revenue programs offered by broker-dealers/custodians whereby an advisor enters into an agreement to place security trades with a broker-dealer/custodian in exchange for research and other services. Tyler G. Harrelson, does participate(s) in soft dollar programs sponsored or offered by John Hancock, Envestnet, Nationwide, Pershing, Orion, Charles Schwab, and Fidelity. Please see Item 14 below.

Brokerage for Client Referrals

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

Clients Directing Which Broker/Dealer/Custodian to Use

Due to the benefits received through participation in Envestnet and Orion programs, it is favorable for the client to execute transactions through their IA Portfolio Manager. Participation in these programs affords clients the opportunity to receive benefits which would not otherwise be received if ASofSP did not offer investment advice. Mutual funds which generally require significantly higher minimum initial investments or are generally available only to institutional investors are made available to the client. In addition, clients may pay higher brokerage commissions since orders are not able to be aggregated to reduce transaction costs.

Finally, although benefits received through participation in these programs may depend upon the amount of transactions directed to, or amount of assets custodied by either company, the client still receives advantageous trading execution tools it normally would not have access to if acting independently of ASofSP.

Economic Benefits

As a registered investment adviser, we have access to the institutional platform of your account custodian. As such, we will also have access to research products and services from your account custodian and/or other brokerage firm. These products may include financial publications, information about particular companies and industries, research software, and other products or services that provide lawful and appropriate assistance to our firm in the performance of our investment decision-making responsibilities. Such research products and

services are provided to all investment advisers that utilize the institutional services platforms of these firms, and are not considered to be paid for with soft dollars. However, you should be aware that the commissions charged by a particular broker for a particular transaction or set of transactions may be greater than the amounts another broker who did not provide research services or products might charge.

Block Trades

There may be times ASofSP deems it necessary to enter into “block trades.” When placing orders for multiple clients with many shares per equity, it is in the best interest of the client to sell and/or buy equities in large quantities at a set rate. This promotes stable pricing of assets being traded in large quantities in order to continue providing sound management of all portfolios. Additionally, it speeds up the transaction time, as the IA is not entering trades by individual registration which could be time consuming potentially not exercising a best price dependent upon which client accounts had activity first or last in that trading day. Each client account is still managed separately in order to maintain the overall financial objective of each individual IPS. ASofSP always acts in the best interest of the client; aggregating client orders may pose positive or adverse effects in daily management of client accounts.

Item 13 Review of Accounts

While the underlying securities within ASofSP’s Portfolio Management client accounts are monitored, these accounts will be formally reviewed at least quarterly by Tyler G. Harrelson. More frequent reviews may be triggered by material changes in variables such as the client’s individual circumstances, or the market, political or economic environment. Client portfolios and asset allocations are reviewed by the investment committees at the firms held by, and annually to quarterly depending on the client. Regular reports provided to Clients.

Portfolio Management

In addition to the monthly statements and confirmations of transactions Portfolio Management clients receive from their broker-dealer, ASofSP can provide quarterly reports to clients consisting of internal rates of return (time weighted from inception, year to date, and previous quarter), positions, balances, additions/withdrawals, realized and unrealized gains and losses, cost-basis information, and interest/dividend information, at the clients request.

Money Manager Search and Monitoring

These client accounts will receive reports by private labeled from ASofSP, as contracted for upon inception of the client relationship.

- Consulting Service Consulting clients receive reports as agreed upon at the inception of the advisory relationship depending on the scope of service there may or not be any reporting.

Item 14 Client Referrals and Other Compensation

We do not receive any compensation from any third party in connection with providing investment advice to you nor do we compensate any individual or firm for client referrals.

Refer to the *Brokerage Practices* section above for disclosures on research and other benefits we may receive resulting from our relationship with your account custodian.

Item 15 Custody

ASofSP does not accept custody of Client funds except in the instance of withdrawing Client fees.

For Client accounts in which ASofSP directly debits their advisory fee:

- ASofSP 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 ASofSP, 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 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

ASofSP usually receives discretionary authority from the client at the outset of an advisory relationship to select the identity and amount of securities to be bought or sold. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account. Investment guidelines and restrictions must be provided to ASofSP in writing and are also stated in the clients IPS.

Item 17 Voting Client Securities

We will not vote proxies on behalf of your advisory accounts. At your request, we may offer you advice regarding corporate actions and the exercise of your proxy voting rights. If you own shares of applicable securities, you are responsible for exercising your right to vote as a shareholder.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward any electronic solicitations to vote proxies.

Item 18 Financial Information

Our firm does not have any financial condition or impairment that would prevent us from meeting our contractual commitments to you. We do not take physical custody of client funds or securities, or serve as trustee or signatory for client accounts, and, we do not require the prepayment of more than \$500 in fees six or more months in advance. Therefore, we are not required to include a financial statement with this brochure. We have not filed a bankruptcy petition at any time in the past ten years.

Item 19 Requirements for State-Registered Advisers

A. Educational Background and Business Experience of Principal Officer

Refer to the Part(s) 2B for background information about our principal executive officers, management personnel and those giving advice on behalf of our firm.

B. Other Business Activities of Principal Officer

Our firm is not actively engaged in any business other than giving investment advice that is not already disclosed above.

C. Performance Fee Calculations

Neither our firm, nor any persons associated with our firm are compensated for advisory services with performance-based fees. Refer to the *Performance-Based Fees and Side-By-Side Management* section above for additional information on this topic.

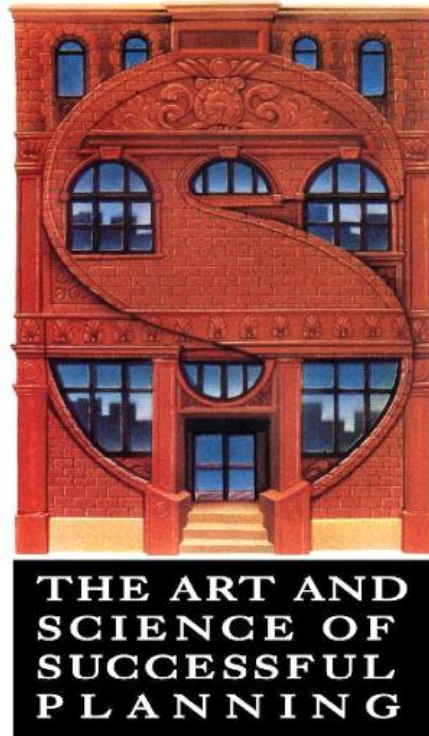
D. Disciplinary Information *There are no legal, civil or disciplinary events to disclose regarding ASofSP or Tyler G. Harrelson, CES, CLTC, CFS.*

Neither our firm, nor any of our management persons have any reportable arbitration claims, civil, self- regulatory organization proceedings, or administrative proceedings.

E. Material Relationships with Issuers of Securities

Neither our firm, nor any of our management persons have a material relationship or arrangement with any issuer of securities.

ADV Part 2B



The Art And Science Of Successful Planning

3949 Evans Ave., Unit 300
Fort Myers, FL 33901

Tyler G. Harrelson, CES, CLTC, CFS

Telephone: (239) 489-0084

February 23, 2024

FORM ADV PART 2B BROCHURE SUPPLEMENT

This brochure supplement provides information about Tyler G. Harrelson, that supplements the The Art And Science Of Successful Planning brochure. You should have received a copy of that brochure. Contact us at (239) 489-0084 or tylergharrelson@asofsp.com. If you did not receive The Art And Science Of Successful Planning's brochure or if you have any questions about the contents of this supplement.

Additional information about Tyler G. Harrelson CRD# 2245212 is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Tyler G. Harrelson

Year of Birth: 1971

Formal Education After High School:

- Institute of Business and Finance, La Holla, CA Credential Earned (CES) Certified Estate and Trust Specialist 2006-2007
- Institute of Business and Finance, La Holla, CA Credential Earned (CFS) Certified Funds Specialist 2006-2007
- Corporation for Long-Term Care, Newton, MA Credential Earned (CLTC) Certified in Long-Term Care 2004
- Florida State University 1991-1993 Degree Earned (B.S.) Bachelor of Science Risk Management and Insurance

Business Background:

- The Art And Science Of Successful Planning, President, 08/2001 - Present

Professional Designations, Licensing & Exams

CES - Certified Estate and Trust Specialist is issued by the Institute of Business and Finance

Candidates must meet the following requirements:

- Complete CES education program
- Bachelor's degree (or higher) from an accredited college or university
- Pass all 3 certification exams
- Complete a written case study
- 2,000 hours or more of full-time personal financial planning experience
- Verification of disciplinary history

CFS - Certified Funds Specialist is issued by the Institute of Business and Finance Candidates must meet the following requirements:

- Complete CFS education program
- Bachelor's degree (or higher) from an accredited college or university
- Pass all 3 certification exams
- Complete a written case study
- 2,000 hours or more of full-time personal financial planning experience
- Verification of disciplinary history

CLTC - Certified in Long-Term Care is issued by The CLTC Board of Standards, Inc.

Candidates must meet the following requirements:

Candidates must meet the following requirements:

- Complete the 7-part multi-disciplinary course
- Pass CLTC certification exam
- A certificate of good standing, or equivalent, from the student's state insurance authority

- An Affidavit, under oath, from the student stating he or she has not had a judgment or fraudulent behavior in their profession entered against him or her in the last 5 years
- Continuing education requirements, including a specific CLTC Ethics Requirement at least every 2 years.

Item 3 Disciplinary Information

Mr. Tyler G. Harrelson, has no required disclosures under this item.

Item 4 Other Business Activities

Tyler G. Harrelson, PA, D/B/A ASofSP is a licensed Life and Health insurance agency brokering fixed non-securities related insurance products through numerous insurance companies, which Tyler G. Harrelson is appointed.

Tyler G. Harrelson, PA D/B/A Art and Science of Successful Planning is also a brokerage and a consultant on both (P.E.O.) Professional Employer Organizations, and employee benefits, and is licensed with numerous PEO's, HMO's/PPO's/EPO's, and insurance companies.

Tyler G. Harrelson, PA D/B/A ASofSP also participates in numerous US service branch local Veteran events, and is a lifetime founding corporate charter member of "Invest In America's Veterans Foundation", which is a 501(3) c organization that I am a volunteering contributor to.

Tyler G. Harrelson, is also actively engaged in various senior oriented associations and has served on numerous Board of Directors over the years. To name a few OCEAN, Inter Agency, NAIPC, and Landmark Professional Condominium Association, Inc.

Ultra Magnus Enterprises, LLC is another entity which Tyler G. Harrelson is affiliated which maintains office space, and restaurant space & equipment for lease.

Item 5 Additional Compensation

Tyler G. Harrelson, does not receive any additional compensation beyond that received as an President and CCO of ASofSP.

Item 6 Supervision

As the President and CCO of ASofSP, Tyler G. Harrelson, supervises the advisory activities of our firm. Tyler G. Harrelson, can be reached at (239) 489-0084.

Item 7 Requirements for State Registered Advisers

Tyler G. Harrelson, does not have any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has not been the subject of a bankruptcy petition.