Item 1 Cover Page

DISCLOSURE BROCHURE

FORM ADV PART 2A

Certified Financial Strategies Corporation

Office Address:
12700 Hillcrest Rd., Suite 210
Dallas, TX 75230
Tel: 972-702-8121

Branch Office Address:
40 Calle Encanto
P.O. Box 343
Tesuque, NM 87574
Tel: 505-988-1665

Email: jason.edgerton@cfscorp.com

Website: www.cfscorp.com

September 15, 2026

This brochure provides information about the qualifications and business practices of Certified Financial Strategies Corporation. Being registered as an investment adviser does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at 972-702-8121. 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 CERTIFIED FINANCIAL STRATEGIES CORPORATION (CRD #114361) IS AVAILABLE ON THE SEC'S WEBSITE AT WWW.ADVISERINFO.SEC.GOV

Item 2: Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

Since the last filing on March 6, 2026, the following material changes have occurred:

- Item 4: Business Continuity and Succession has been amended
- Item 4: Assets under management calculation amended.
- Item 8: Methods of Analysis has been amended
- Item 10: Amended Material Relationships Maintained by this Advisory Business and Conflicts of Interest
- Item 13: Review of accounts section
- Removal of ADV Part 2B Brochure for Roger Asel he is no longer an Investment Advisor Representative of the firm.

Full Brochure Available

This Firm Brochure being delivered is the complete brochure for the Firm.

Item 3: Table of Contents

Form ADV – Part 2A – Firm Brochure

Item 4: Advisory Business

Firm Description

Certified Financial Strategies Corporation ("CFS") was founded in 1990. Jason Edgerton is 51% owner, and Roger Asel is 49%. As of April 29, 2024, Roger S. Asel and Jason A. Edgerton have signed an ownership agreement to name Jason A. Edgerton President/Majority Owner and Roger S. Asel Vice President/Minority Owner. Jason A. Edgerton has been named Chief Compliance Officer.

Types of Advisory Services

ASSET MANAGEMENT

CFS offers discretionary and non-discretionary asset management services to advisory Clients. CFS will offer Clients ongoing asset management services through determining individual investment goals, time horizons, objectives, and risk tolerance. Investment strategies, investment selection, asset allocation, portfolio monitoring and the overall investment program will be based on the above factors.

Discretionary

When the Client provides CFS discretionary authority the Client will sign a limited trading authorization or equivalent. CFS will have the authority to execute transactions in the account without seeking Client approval on each transaction.

Non-Discretionary

When the Client elects to use CFS on a non-discretionary basis, CFS will determine the securities to be bought or sold and the amount of the securities to be bought or sold. However, CFS will obtain prior Client approval on each and every transaction before executing any transaction.

FINANCIAL PLANNING AND CONSULTING

CFS offers the following financial planning and consulting services as outlined below:

Comprehensive Financial Planning

This service includes financial planning, investment implementation, and ongoing asset management and monitoring services. Financial planning may include investment review and recommendations, retirement planning, tax planning, risk management, estate planning, fringe benefits planning, education funding, charitable giving, and other issues specific to each client. A written evaluation of the client's current financial situation and their financial goals is provided to the client. The engagement may also include implementation of recommendations accepted by the client, telephone conference meetings as needed, ongoing financial planning services, follow ups of specific courses of action that need to be taken, and routine portfolio reviews as negotiated with each client. Frequent portfolio reviews may occur but are not necessarily communicated to the client unless immediate changes are necessary and recommended.

Financial Planning Snapshot

This service includes financial planning only. No implementation services or ongoing investment management services are provided. Financial planning may include those items described in Comprehensive Financial Planning above. Recommendations are given in each area specifically requested by the client. Financial Snapshot engagements may be modified to the Comprehensive Financial Planning arrangement and/or Investment Management Services upon request of the client.

Special Projects

Projects may be requested to be undertaken that are not described in other types of agreements including periodic portfolio review, assistance with tax planning, or other services specifically described in an engagement letter.

Financial planning services include a complete evaluation of an investor's current and future financial state and will be provided by using currently known variables to predict future cash flows, asset values and withdrawal plans. CFS will use current net worth, tax liabilities, asset allocation, and future retirement and estate plans in developing financial plans.

If a conflict of interest exists between the interests of CFS and the interests of the Client, the Client is under no obligation to act upon CFS's recommendation. If the Client elects to act on any of the recommendations, the Client is under no obligation to effect the transaction through CFS. Financial plans will be completed and delivered inside of thirty (30) days contingent upon timely delivery of all required documentation.

Business Continuity and Succession

As a small firm, the continuous operation of our advisory services is naturally reliant on the availability of our principals. In the event of a temporary illness, sudden incapacitation, or unexpected absence of our key personnel, the firm has established a business continuity and transition framework designed to protect client interests. This framework includes predetermined instructions for our primary custodian to ensure client accounts remain secure and accessible. For a complete discussion of the broader operational and technology risks associated with unexpected business disruptions, please refer to the disclosures under **Item 8: Operational, Technology, and Cybersecurity Risks**.

Client Tailored Services and Client Imposed Restrictions

The goals and objectives for each Client are documented in our Client files. Investment strategies are created that reflect the stated goals and objectives. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without written Client consent.

Wrap Fee Programs

CFS does not sponsor any wrap fee programs.

Client Assets Under Management

CFS has the following Client assets under management:

Discretionary Amounts:	Non-discretionary Amounts:	Date Calculated:
$114,542,999	$29,843,628	August 25, 2026

Item 5: Fees and Compensation

Method of Compensation and Fee Schedule

ASSET MANAGEMENT

CFS offers direct asset management services to advisory Clients. CFS charges an annual investment advisory fee based on the total assets under management as follows:

Assets Under Management	Annual Fee	Quarterly Fee
Up to $500,000	1.50%	0.375%
$500,001 to $750,000	1.25%	0.3125%
Over $750,000	1.00%	0.25%

This is a flat rate/breakpoint fee schedule, the entire portfolio is charged the same asset management fee.

Fees may be charged at inception on a pro rata basis to reflect the number of days remaining in the calendar quarter and quarterly thereafter as follows:

- 1st Qtr. invoices are mailed around March 15th, and our firm uses the valuation of client accounts as of the close of business on the last day of the preceding calendar quarter (December 31).
- 2nd Qtr. fees are mailed around June 15th, and our firm uses the valuation of client accounts as of the close of business on the last day of the preceding calendar quarter (March 31).
- 3rd Qtr. fees are mailed around September 15th, and our firm uses the valuation of client accounts as of the close of business on the last day of the preceding calendar quarter (June 30).
- 4th Qtr. fees are mailed around December 15th, and our firm uses the valuation of client accounts as of the close of business on the last day of the preceding calendar quarter (September 30).

Accounts are billed in advance using the actual/average method of billing. The formula for calculating fees is as follows:

- Billable Balance = B (account value of last day of prior quarter)
- Annual Rate%/Flat Fee = agreed upon rate or fee for asset management
- Billing Days = number of days in current quarter
- Adjustments = any credits or additional fees if applicable
- Taxes = NM Gross Receipts Tax (NM Clients Only)
- Billable Balance x Annual Rate / 4 = Quarterly Fee
- Quarterly Fee + Adjustments + Other Fees + Taxes = Total Quarterly Fee

Invoices are mailed and clients are given at least 10 days to review them and call with any questions or concerns, and then fees are deducted from client accounts during the last week of each quarter.

The annual fee is negotiable based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with Clients, etc.). Fees are billed quarterly in advance based on the amount of assets managed as of the close of business on the last business day of the previous quarter.

Lower fees for comparable services may be available from other sources. Clients may terminate their account within five (5) business days of signing the Investment Advisory Agreement with no obligation and without penalty. After the initial five (5) business days, the agreement may be terminated by CFS with thirty (30) days written notice to Client and by the Client at any time with written notice to CFS. For accounts opened or closed mid-billing period, fees will be prorated based on the days services are provided during the given period. All unpaid earned fees will be due to CFS. Additionally, all unearned fees will be refunded to the Client. Client shall be given thirty (30) days prior written notice of any increase in fees. Any increase in fees will be acknowledged in writing by both parties before any increase in said fees occurs.

<u>FINANCIAL PLANNING AND CONSULTING</u>

CFS charges either an hourly fee or fixed fee for financial planning depending on the service provided.

HOURLY FEES
Financial Planning Services are offered based on an hourly fee of $250 per hour.

FIXED FEES
Comprehensive Financial Plans are offered based on a flat fee between $2,500-$4,500, based on complexity and unique Client needs.

Fees for financial plans are billed 50% in advance with the balance due upon plan delivery.

Services are completed and delivered inside of thirty (30) days contingent upon timely delivery of all required documentation. Client may cancel within five (5) business days of signing Agreement with no obligation and without penalty. If the Client cancels after five (5) business days, any unearned fees will be refunded to the Client, or any unpaid earned fees will be due to CFS. CFS reserves the right to waive the fee should the Client implement the plan through CFS.

Client Payment of Fees

Fees for asset management services are:

- Deducted from a designated Client account. The Client must consent in advance to direct debiting of their investment account.
- Check – to be remitted by Client to CFS
- Deducted from a non-qualified account managed by CFS

Fees for financial plans will be billed:

- Check – to be remitted by Client to CFS

Additional Client Fees Charged

Custodians may charge transaction fees and other related costs on the purchases or sales of mutual funds, equities, bonds, options and exchange-traded funds. Mutual funds, money market funds and exchange-traded funds also charge internal management fees, which are disclosed in the fund's prospectus. CFS does not receive any compensation from these fees. All of these fees are in addition to the management fee you pay to CFS. For more details on the brokerage practices, see Item 12 of this brochure.

Prepayment of Client Fees

CFS does not require any prepayment of fees of more than $1,200 per Client and six months or more in advance.

Fees for financial plans are billed 50% in advance with the balance due upon plan delivery

Investment management fees are billed quarterly in advance.

If the Client cancels after five (5) business days, any unearned fees will be refunded to the Client, or any unpaid earned fees will be due to CFS.

External Compensation for the Sale of Securities to Clients

CFS does not receive any external compensation for the sale of securities to Clients, nor do any of the investment advisor representatives of CFS.

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

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

CFS does not use a performance-based fee structure because of the conflict of interest. Performance based compensation may create an incentive for CFS to recommend an investment that may carry a higher degree of risk to the Client.

Item 7: Types of Clients

Description

CFS generally provides investment advice to individuals, high net worth individuals, corporations or business entities. Client relationships vary in scope and length of service.

Account Minimums

CFS requires a minimum of $250,000 to open and maintain an account. In certain instances, the minimum account size may be lowered or waived.

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

Methods of Analysis

Security analysis methods may include fundamental analysis and technical analysis. Investing in securities involves risk of loss. Past performance is not a guarantee of future returns.

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.

Technical analysis attempts to predict a future stock price or direction based on market trends. The assumption is that the market follows discernible patterns and if these patterns can be identified then a prediction can be made. The risk is that markets do not always follow patterns and relying solely on this method may not take into account new patterns that emerge over time.

The main sources of information include Morningstar reports, fund prospectuses, S&P reports, Argus reports, Thompson Reuters Stock Reports, financial publications, research materials prepared by others, filings with the Securities and Exchange Commission, annual reports, conference calls and industry conferences.

Investment Strategy

The investment strategy for a specific Client is based upon the objectives stated by the Client during consultations. The Client may change these objectives at any time by providing written notice to CFS. Each Client executes a Client profile form or similar form that documents their objectives and their desired investment strategy.

The primary investment strategy we use for client accounts is a combination of strategic and tactical asset allocation. We construct portfolios using a combination of passive and active strategies, which may include Exchange-Traded Funds (ETFs), Mutual Funds, individual stocks, and fixed income instruments, based on client goals and market conditions. Portfolios are generally diversified to control risk associated with traditional markets. We may also at times recommend unrelated, third-party investment managers who have greater expertise in certain disciplines when appropriate for the client.

The investment strategy for a specific client is based upon the objectives, income needs, and tax situation stated by the client during consultations. The client may change these objectives at any time. The client's goals and objectives are recorded during meetings and via correspondence with the client. Each client's portfolio is constructed solely for that client. We do not use model portfolios, and we do not utilize composites to illustrate results.

Alternative investments may be recommended to accredited clients to obtain income and non-correlation to capital markets.

Security Specific Material Risks

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks and should discuss these risks with CFS:

- *Market Risk*: The prices of securities in which clients invest may decline in response to certain events taking place around the world, including those directly involving the companies whose securities are owned by a fund; conditions affecting the general economy; overall market changes; local, regional or global political, social or economic instability; and currency, interest rate and commodity price fluctuations. Investors should have a long-term perspective and be able to tolerate potentially sharp declines in market value.
- *Interest-rate Risk*: Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- *Inflation Risk*: When any type of inflation is present, a dollar today will buy more than a dollar next year, because purchasing power is eroding at the rate of inflation.
- *Currency Risk*: Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- *Reinvestment Risk*: This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- *Liquidity Risk*: Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- *Management Risk:* The advisor's investment approach may fail to produce the intended results. If the advisor's assumptions regarding the performance of a specific asset class or fund are not realized in the expected time frame, the overall performance of the client's portfolio may suffer.
- *Equity Risk:* Equity securities tend to be more volatile than other investment choices. The value of an individual mutual fund or ETF can be more volatile than the market as a whole. This volatility affects the value of the client's overall portfolio. Small- and mid-cap companies are subject to additional risks. Smaller companies may experience greater volatility, higher failure rates, more limited markets, product lines, financial resources,

and less management experience than larger companies. Smaller companies may also have a lower trading volume, which may disproportionately affect their market price, tending to make them fall more in response to selling pressure than is the case with larger companies.

- *Fixed Income Risk:* The issuer of a fixed income security may not be able to make interest and principal payments when due. Generally, the lower the credit rating of a security, the greater the risk that the issuer will default on its obligation. If a rating agency gives a debt security a lower rating, the value of the debt security will decline because investors will demand a higher rate of return. As nominal interest rates rise, the value of fixed income securities held by a fund is likely to decrease. A nominal interest rate is the sum of a real interest rate and an expected inflation rate.

- *Investment Companies Risk:* When a client invests in open end mutual funds or ETFs, the client indirectly bears their proportionate share of any fees and expenses payable directly by those funds. Therefore, the client will incur higher expenses, which may be duplicative. In addition, the client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives). ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value or (ii) 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. Adviser has no control over the risks taken by the underlying funds in which client invests.

- *Cash and Cash Equivalents Risk:* Cash and cash equivalents consist of investments like money market funds, certificates of deposit (CDs), Treasury bills, and short-term government bonds. They are generally considered low-risk compared to other asset classes. While they offer safety, liquidity, and stability, they come with certain risks, such as inflation, interest rate fluctuations, and opportunity costs.

- *Long-term purchases*: Long-term investments are those vehicles purchased with the intention of being held for more than one year. Typically, the expectation of the investment is to increase in value so that it can eventually be sold for a profit. In addition, there may be an expectation for the investment to provide income. One of the biggest risks associated with long-term investments is volatility, the fluctuations in the financial markets that can cause investments to lose value.

- *Short-term purchases*: Short-term investments are typically held for one year or less. Generally there is not a high expectation for a return or an increase in value. Typically, short-term investments are purchased for the relatively greater degree of principal protection they are designed to provide. Short-term investment vehicles may be subject to purchasing power risk — the risk that your investment's return will not keep up with inflation.

- *Trading risk*: Investing involves risk, including possible loss of principal. There is no assurance that the investment objective of any fund or investment will be achieved.

- *Options Trading*: The risks involved with trading options are that they are very time sensitive investments. An options contract is generally a few months. Clients should be aware that the use of options involves additional risks. The risks of covered call writing include the potential for the market to rise sharply. In such case, the security may be called away and the account will no longer hold the security. When purchasing options there is the risk that the entire premium paid for the option can be lost if the option is not exercised or otherwise sold prior to the option's expiration date. When selling ("writing") options, the risk of loss can be much greater if the options are written uncovered ("naked"). The risk of loss can far exceed the amount of the premium received for an uncovered option and in the case of an uncovered call option the potential loss is unlimited.

- *Alternative Investments Risk:* Alternative investments involve a high degree of risk and can be illiquid due to restrictions on transfer and lack of a secondary trading market. They can be highly leveraged, speculative and volatile, and an investor could lose all or a substantial amount of an investment.

Operational, Technology, and Cybersecurity Risks

Our firm relies heavily on information technology, digital communications, and cloud-based software platforms to conduct daily business operations, manage client portfolios, and maintain regulatory records. We are dependent on secure, third-party service providers and custodians to execute trades, custody client assets, and maintain data integrity.

Like any business entity, our operations are subject to potential disruption from events such as natural disasters, power outages, telecommunications failures, cyberattacks, or unauthorized data breaches. A successful cyber incident or system failure could result in the temporary inability to manage client accounts, execute trades, or access critical client information.

To mitigate these operational risks, the firm maintains a comprehensive Business Continuity Plan (BCP) that includes data redundancy, encrypted off-site cloud backups, and alternative operational protocols. While we take rigorous precautions to secure our infrastructure and test our recovery procedures, clients should be aware that no system can completely eliminate the operational risks or potential trade execution delays associated with a severe, systemic business disruption.

Item 9: Disciplinary Information

Criminal or Civil Actions

CFS and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

CFS and its management have not been involved in administrative enforcement proceedings.

Self- Regulatory Organization Enforcement Proceedings

CFS and its management have not been involved in any self-regulatory organizational enforcement proceedings that are material to a Client's or prospective Client's evaluation of CFS or the integrity of its management.

Item 10: Other Financial Industry Activities and Affiliations

Broker-Dealer or Representative Registration

CFS is not registered as a broker-dealer and no affiliated representatives of CFS are registered representatives of a broker-dealer.

Futures or Commodity Registration

Neither CFS nor its affiliated representatives are registered or have an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

Material Relationships Maintained by this Advisory Business and Conflicts of Interest

Jason Edgerton does not maintain any material relationships or engage in any outside business activities.

Employees of CFS offer tax preparation services as Enrolled Agents.

This practice represent conflicts of interest because it gives an incentive to recommend services based on the fees received. This conflict is mitigated by disclosures, procedures and the firm's fiduciary obligation to place the best interest of the Client first and the Clients are not required to purchase any services. Clients have the option to purchase these services through another tax preparer of their choosing.

Recommendations or Selections of Other Investment Advisors and Conflicts of Interest

CFS does not select or recommend other investment advisors.

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

Code of Ethics Description

The affiliated persons (affiliated persons include employees and/or independent contractors) of CFS have committed to a Code of Ethics ("Code"). The purpose of our Code is to set forth standards of conduct expected of CFS affiliated persons and addresses conflicts that may arise. The Code defines acceptable behavior for affiliated persons of CFS. The Code reflects CFS and its supervised persons' responsibility to act in the best interest of their Client.

One area which the Code addresses is when affiliated persons buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our Clients. We do not allow any affiliated persons to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our Clients.

CFS's policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other affiliated person, officer or director of CFS may recommend any transaction in a security or its derivative to advisory Clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

CFS's Code is based on the guiding principle that the interests of the Client are our top priority. CFS's officers, directors, advisors, and other affiliated persons have a fiduciary duty to our Clients and must diligently perform that duty to maintain the complete trust and confidence of our Clients. When a conflict arises, it is our obligation to put the Client's interests over the interests of either affiliated persons or the company.

The Code applies to "access" persons. "Access" persons are affiliated persons who have access to non-public information regarding any Clients' purchase or sale of securities, or non-public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to Clients, or who have access to such recommendations that are non-public.

CFS will provide a copy of the Code of Ethics to any Client or prospective Client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflict of Interest

CFS and its affiliated persons do not recommend to Clients securities in which we have a material financial interest.

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

CFS and its affiliated persons may buy or sell securities that are also held by Clients. In order to mitigate conflicts of interest such as trading ahead of Client transactions, affiliated persons are required to disclose all reportable securities transactions as well as provide CFS with copies of their brokerage statements.

The Chief Compliance Officer of CFS is Jason Edgerton. He reviews all trades of the affiliated persons each quarter. The personal trading reviews ensure that the personal trading of affiliated persons does not affect the markets and that Clients of the firm receive preferential treatment over associated persons' transactions.

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

CFS does not have a material financial interest in any securities being recommended. However, affiliated persons may buy or sell securities at the same time they buy or sell securities for Clients. In order to mitigate conflicts of interest such as front running, affiliated persons are required to disclose all reportable securities transactions as well as provide CFS with copies of their brokerage statements.

The Chief Compliance Officer of CFS is Jason Edgerton. He reviews all trades of the affiliated persons each quarter. The personal trading reviews ensure that the personal trading of affiliated persons does not affect the markets and that Clients of the firm receive preferential treatment over associated persons' transactions.

Item 12: Brokerage Practices

Factors Used to Select Broker-Dealers for Client Transactions

CFS will require the use of a particular broker-dealer based on their duty to seek best execution for the client, meaning they have an obligation to obtain the most favorable terms for a client under the circumstances. The determination of what may constitute best execution and price in the execution of a securities transaction by a broker involves a number of considerations and is subjective. Factors affecting brokerage selection include the overall direct net economic result to the portfolios, the efficiency with which the transaction is affected, the ability to effect the transaction where a large block is involved, the operational facilities of the broker-dealer, the value of an ongoing relationship with such broker and the financial strength and stability of the broker. CFS will select appropriate brokers based on a number of factors including but not limited to their relatively low transaction fees and reporting ability. CFS relies on its broker to provide its execution services at the best prices available. Lower fees for comparable services may be available from other sources. Clients pay for any and all custodial fees in addition to the advisory fee charged by CFS. CFS does not receive any portion of the trading fees.

CFS will require the use of Charles Schwab.

- *Research and Other Soft Dollar Benefits*

The Securities and Exchange Commission defines soft dollar practices as arrangement under which products or services other than execution services are obtained by CFS from or through a broker-dealer in exchange for directing Client transactions to the broker-dealer. Although CFS has no formal soft dollar arrangements, CFS may receive products, research and/or other services from custodians or broker-dealers connected to client transactions or "soft dollar benefits". As permitted by Section 28(e) of the Securities Exchange Act of 1934, CFS receives economic benefits as a result of commissions generated from securities transactions by the custodian or broker-dealer from the accounts of CFS. CFS cannot ensure that a particular client will benefit from soft dollars or the client's transactions paid for the soft dollar benefits. CFS does not seek to proportionately allocate benefits to client accounts to any soft dollar benefits generated by the accounts.

A conflict of interest exists when CFS receives soft dollars which could result in higher commissions charged to Clients. This conflict is mitigated by the fact that CFS has a fiduciary responsibility to act in the best interest of its clients and the services received are beneficial to all Clients.

- *Brokerage for Client Referrals*
  CFS does not receive client referrals from any custodian or third party in exchange for using that broker-dealer or third party.
- *Directed Brokerage*
  CFS does not allow directed brokerage accounts.

Aggregating Securities Transactions for Client Accounts

CFS manages each account separately, and therefore, does not aggregate purchases and sales and other transactions. If orders are not aggregated, some clients purchasing securities around the same time may receive a less favorable price than other clients, which may cost clients more money.

Item 13: Review of Accounts

Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved

CFS provides ongoing advisory services and continuously monitors client accounts as part of its investment advisory services. In addition, CFS conducts a formal review of client accounts at least annually. Annual account reviews are generally scheduled based on the anniversary date of the client relationship. In certain circumstances, the annual review may instead be scheduled based on the date of the client's most recent annual account review. This scheduling process is intended to provide for a systematic and consistent review of client accounts throughout the year.

Account reviews are conducted by the Chief Compliance Officer, Jason Edgerton. Reviews include, but are not limited to, a review of the client's documented risk tolerance, investment objectives, investment time horizon, and suitability criteria; the client's current asset allocation and target allocations to identify potential rebalancing opportunities; portfolio holdings and investment performance; and potential tax-loss harvesting opportunities, where applicable.

Because client accounts are reviewed at different times throughout the year, the timing of a particular client's review may differ from that of another client's review. In circumstances where securities transactions are recommended or effected in connection with an account review, the timing of the review may result in less favorable pricing.

CFS may review client accounts more frequently than annually when market conditions, changes in a client's financial circumstances, investment objectives, risk tolerance, or other circumstances warrant an additional review. Client requests or other material events affecting a client's account may also result in an additional review outside the normal annual review cycle.

Financial plans generated are updated as requested by the Client and pursuant to a new or amended agreement.

Review of Client Accounts on Non-Periodic Basis

Other conditions that may trigger a review of a Client's account include, but are not limited to, changes in tax laws, changes in a Client's financial circumstances, investment objectives or risk tolerance, Client requests, significant account activity, market or economic conditions, or other changes in a Client's situation that may warrant a review.

Content of Client Provided Reports and Frequency

Clients receive written account statements no less than quarterly for managed accounts. Account statements are issued by CFS's custodian. Client receives confirmations of each transaction in account from custodian and an additional statement during any month in which a transaction occurs. Performance reports will be provided by CFS at least quarterly to Clients with assets under management.

Item 14: Client Referrals and Other Compensation

Economic Benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest

CFS receives additional economic benefits from external sources as described above in Item 12.

Advisory Firm Payments for Client Referrals

CFS does not compensate for Client referrals.

Item 15: Custody

Account Statements

All assets are held at qualified custodians, which means the custodians provide account statements directly to Clients at their address of record at least quarterly. Clients are urged to carefully compare the account statements received directly from their custodians to any documentation or reports prepared by CFS.

CFS is deemed to have limited custody solely because advisory fees are directly deducted from Client's accounts by the custodian on behalf of CFS.

CFS is also deemed to have limited custody due to its Third-Party Standing Letters of Authorization ("SLOA").

CFS and its qualified custodian meet the following seven (7) conditions in order to avoid maintaining full custody and be subject to the surprise exam requirement:

1. The Client provides an instruction to the qualified custodian, in writing, that includes the Client's signature, the third party's name, and either the third party's address or

the third party's account number at a custodian to which the transfer should be directed.

2. The Client authorizes CFS, in writing, either on the qualified custodian's form or separately, to direct transfers to the third party either on a specified schedule or from time to time.
3. The Client's qualified custodian performs appropriate verification of the instruction, such as a signature review or other method to verify the Client's authorization and provides a transfer of funds notice to the Client promptly after each transfer.
4. The Client has the ability to terminate or change the instruction to the Client's qualified custodian.
5. CFS has no authority or ability to designate or change the identity of the third party, the address, or any other information about the third party contained in the Client's instruction.
6. CFS maintains records showing that the third party is not a related party nor located at the same address as CFS.
7. The Client's qualified custodian sends the Client, in writing, an initial notice confirming the instruction and an annual notice reconfirming the instruction.

Item 16: Investment Discretion

Discretionary Authority for Trading

If applicable, Client will authorize CFS discretionary authority, via the advisory agreement, to determine, without obtaining specific Client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. If applicable, Client will authorize CFS discretionary authority to execute selected investment program transactions as stated within the Investment Advisory Agreement. If however, consent for discretion is not given, CFS will obtain prior Client approval before executing each transaction.

CFS allows Client's to place certain restrictions, as outlined in the Client's Investment Policy Statement or similar document. Such restrictions could include only allowing purchases of socially conscious investments. These restrictions must be provided to CFS in writing.

The Client approves the custodian to be used and the commission rates paid to the custodian. CFS does not receive any portion of the transaction fees or commissions paid by the Client to the custodian.

Item 17: Voting Client Securities

Proxy Votes

CFS does not vote proxies on securities. Clients are expected to vote their own proxies. The Client will receive their proxies directly from the custodian of their account or from a transfer agent.

When assistance on voting proxies is requested, CFS will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client. If the Client requires assistance or has questions, they can reach out to the investment advisor representatives of the firm at the contact information on the cover page of this document.

Item 18: Financial Information

Balance Sheet

A balance sheet is not required to be provided to Clients because CFS does not serve as a custodian for Client funds or securities and CFS does not require prepayment of fees of more than $1,200 per Client and six months or more in advance.

Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients

CFS has no condition that is reasonably likely to impair our ability to meet contractual commitments to our clients.

Bankruptcy Petitions during the Past Ten Years

CFS has not had any bankruptcy petitions in the last ten years.

Item 1 Cover Page

SUPERVISED PERSON BROCHURE

FORM ADV PART 2B

Jason A. Edgerton, CFP®

Certified Financial Strategies Corporation

Office Address:
12700 Hillcrest Rd., Suite 210
Dallas, TX 75230
Tel: 972-702-8121

Branch Office Address:
40 Calle Encanto
P.O. Box 343
Tesuque, NM 87574
Tel: 505-988-1665

Email: jason.edgerton@cfscorp.com
Website: www.cfscorp.com

September 15, 2026

This brochure supplement provides information about Jason Edgerton and supplements the Certified Financial Strategies Corporation brochure. You should have received a copy of that brochure. Please contact Jason Edgerton if you did not receive the brochure or if you have any questions about the contents of this supplement.

ADDITIONAL INFORMATION ABOUT JASON A. EDGERTON (CRD #4453650) IS AVAILABLE ON THE SEC'S WEBSITE AT WWW.ADVISERINFO.SEC.GOV.

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Principal Executive Officer – Jason A. Edgerton, CFP®

- Year of birth: 1977

Item 2 - Educational Background and Business Experience

Educational Background:

- Austin College; Bachelor of Arts in Business Administration; 2000
- Southern Methodist University; Certificate Program in Financial Planning; 2016

Professional Certifications

Jason Edgerton has earned certifications and credentials that are required to be explained in further detail.

CERTIFIED FINANCIAL PLANNER™ (CFP®)
I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold CFP® certification. You may find more information about CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct ("Code and Standards")*, which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board's *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

- **Continuing Education** – Complete 30 hours of continuing education hours every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

Business Experience:

- Certified Financial Strategies Corporation.; President/Co-Owner; 04/2024-Present
- Certified Financial Strategies Corporation.; Investment Advisor Representative; 03/2016-Present
- Frost Bank; Commercial Banker; 06/2008-12/2015

Item 3 - Disciplinary Information

A. Mr. Edgerton has never been involved in a criminal or civil action in a domestic, foreign or military court of competent jurisdiction for which he:

1. Was convicted of, or pled guilty or nolo contender ("no contest") to (a) any felony; (b) misdemeanor that involved investments or an investment-related business, fraud, false statement or omissions, wrongful taking of property, bribery, perjury, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
2. Is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;
3. Was found to have been involved in a violation of an investment-related statute or regulation; or
4. Was the subject of any order, judgement or decree permanently or temporarily enjoining, or otherwise limiting, him from engaging in any investment related activity, or from violating any investment-related statute, rule, or order.

B. Mr. Edgerton never had an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which he:

1. Was found to have caused an investment-related business to lose its authorization to do business; or the subject of an order by the agency or authority;
2. Was found to have been involved in a violation of an investment-related statute or regulation or was the subject of an order by the agency or authority

   (a)denying, suspending or revoking the authorization of the supervised person to act in an investment-related business; (b) barring or suspending his association with an investment-related business; (c) otherwise significantly limiting his investment-related activities; or (d) imposing a civil money penalty of more than $2,500 on him.

C. Mr. Edgerton has never been the subject of a self-regulatory organization (SRO) proceeding in which he:

1. Was found to have caused an investment-related business to lose its authorization to do business; or
2. Was found to have been involved in a violation of the SRO's rules and was: (a) barred or suspended from membership or from association with other members, or was expelled from membership; (b) otherwise significantly limited from investment-related activities; or (c) fined more than $2,500.

D. Mr. Edgerton has not been involved in any other hearing or formal adjudication in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct.

Item 4 - Other Business Activities

Mr. Edgerton does not engage in any outside business activities.

Item 5 - Additional Compensation

Mr. Edgerton does not receive any performance-based fees and does not receive any additional compensation for performing advisory services other than what is disclosed in Item 5 of Part 2A.

Item 6 - Supervision

Mr. Edgerton is Chief Compliance Officer of CFS and as such he is solely responsible for all supervision and formulation and monitoring of investment advice offered to Clients. He will adhere to the policies and procedures as described in the firm's Compliance Manual. He can be reached at jason.edgerton@cfscorp.com or 972-702-8121.