Item 1: Cover Page

Rockford Financial Planning LLC

Mailing Address: 1732a Marsh Road, Box 224
Wilmington, Delaware 19810-4606
(302) 438-7600

www.rockfordfinancialplanning.com

Form ADV Part 2A – Firm Brochure

Dated: March 04, 2026

This Brochure provides information about the qualifications and business practices of Rockford Financial Planning LLC ("RFP"). If you have any questions about the contents of this Brochure, please contact us at (302) 438-7600. 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.

Rockford Financial Planning LLC is registered as an Investment Adviser. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about RFP is available on the SEC's website at www.adviserinfo.sec.gov, which can be found using the firm's identification number, 312048.

Item 2: Material Changes

Since our last annual ADV update dated March 06, 2025, we have made the following material changes:

- We are no longer located at 1521 Concord Pike, Suite 100 Wilmington, DE 19803 as of December 02, 2025. Client meetings will be conducted virtually or at another meeting location until our new office has completed renovations, estimated completion date May 2026.
- Please use our new mailing address to send any physical correspondence: 1732a Marsh Road Box 224 Wilmington, DE 19803.
- We have updated our Ongoing Comprehensive Financial Planning fee schedule. Please see Item 5 for more information. This new fee schedule does not affect current clients. Please see your pertinent client agreement or contact us if you have questions regarding your fees.

Item 3: Table of Contents

Item 1: Cover Page	1
Item 2: Material Changes	2
Item 3: Table of Contents	3
Item 4: Advisory Business	4
Item 5: Fees and Compensation	9
Item 6: Performance-Based Fees and Side-By-Side Management	12
Item 7: Types of Clients	13
Item 8: Methods of Analysis, Investment Strategies and Risk of Loss	14
Item 9: Disciplinary Information	16
Item 10: Other Financial Industry Activities and Affiliations	17
Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	18
Item 12: Brokerage Practices	20
Item 13: Review of Accounts	22
Item 14: Client Referrals and Other Compensation	23
Item 15: Custody	24
Item 16: Investment Discretion	25
Item 17: Voting Client Securities	26
Item 18: Financial Information	27
Item 19: Requirements for State-Registered Advisers	28
Form ADV Part 2B – Brochure Supplement	29
Form ADV Part 2B – Brochure Supplement	33

Item 4: Advisory Business

Description of Advisory Firm

Rockford Financial Planning LLC (hereinafter referred to as “RFP”, “Advisor”, or “firm”) became registered as an Investment Adviser with the State of Delaware in 2021. We are a limited liability company founded in November of 2020. Kevin O'Hanlon is the principal owner of RFP.

Types of Advisory Services

Investment Management Services

We are in the business of managing individually tailored investment portfolios. Our firm provides continuous advice to a Client regarding the investment of Client funds based on the individual needs of the Client. Through personal discussions in which goals and objectives based on a Client's particular circumstances are established, we develop a Client's personal investment policy or an investment plan with an asset allocation target and create and manage a portfolio based on that policy and allocation targets. We will also review and discuss a Client’s prior investment history, as well as family composition and background.

Account supervision is guided by the stated objectives of the Client (e.g., maximum capital appreciation, growth, income, or growth, and income), as well as tax considerations. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors.

Financial Planning Services

Financial planning involves an evaluation of a Client's current and future financial state by using currently known variables to predict future cash flows, asset values, and withdrawal plans. The key defining aspect of financial planning is that through the financial planning process, all questions, information, and analysis will be considered as they affect and are affected by the entire financial and life situation of the Client. Clients purchasing this service will receive a written or an electronic report, providing the Client with a detailed financial plan designed to achieve his or her stated financial goals and objectives.

In general, the financial plan will address some or all of the following areas of concern. The Client and RF will work together to select specific areas to cover. These areas may include, but are not limited to, the following:

- **Business Planning:** We provide consulting services for Clients who currently operate their own business, are considering starting a business, or are planning for an exit from their current business. Under this type of engagement, we work with you to assess your current situation, identify your objectives, and develop a plan aimed at achieving your goals.

- **Cash Flow and Debt Management**: We will conduct a review of your income and expenses to determine your current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax

ramifications. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.

- **College Savings**: Includes projecting the amount that will be needed to achieve college or other post-secondary education funding goals, along with advice on ways for you to save the desired amount. Recommendations as to savings strategies are included, and, if needed, we will review your financial picture as it relates to eligibility for financial aid or the best way to contribute to grandchildren (if appropriate).

- **Employee Benefits Optimization**: We will provide review and analysis as to whether you, as an employee, are taking the maximum advantage possible of your employee benefits. If you are a business owner, we will consider and/or recommend the various benefit programs that can be structured to meet both business and personal retirement goals.

- **Estate Planning**: This usually includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts, and other related documents. Our advice also typically includes ways for you to minimize or avoid future estate taxes by implementing appropriate estate planning strategies such as the use of applicable trusts. We always recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys who specialize in estate planning when you wish to hire an attorney for such purposes. From time-to-time, we will participate in meetings or phone calls between you and your attorney with your approval or request.

- **Financial Goals**: We will help Clients identify financial goals and develop a plan to reach them. We will identify what you plan to accomplish, what resources you will need to make it happen, how much time you will need to reach the goal, and how much you should budget for your goal.

- **Insurance**: Review of existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home, and automobile.

- **Investment Analysis**: This may involve developing an asset allocation strategy to meet Clients' financial goals and risk tolerance, providing information on investment vehicles and strategies, reviewing employee stock options, as well as assisting you in establishing your own investment account at a selected broker/dealer or custodian. The strategies and types of investments we may recommend are further discussed in Item 8 of this brochure.

- **Retirement Planning**: Our retirement planning services typically include projections of your likelihood of achieving your financial goals, typically focusing on financial independence as the primary objective. For situations where projections show less than the desired results, we may make recommendations, including those that may impact the original projections by adjusting certain variables (e.g., working longer, saving more, spending less, taking more risk with investments).

  If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years.

- **Risk Management:** A risk management review includes an analysis of your exposure to major risks that could have a significant adverse impact on your financial picture, such as premature death, disability, property and casualty losses, or the need for long-term care planning. Advice may be provided on ways to minimize such risks and about weighing the costs of purchasing insurance versus the benefits of doing so and, likewise, the potential cost of not purchasing insurance ("self-insuring").

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

  We recommend that you consult with a qualified tax professional before initiating any tax planning strategy, and we may provide you with contact information for accountants or attorneys who specialize in this area if you wish to hire someone for such purposes. We will participate in meetings or phone calls between you and your tax professional with your approval.

Financial Planning Services are offered via an Ongoing Comprehensive engagement and/or on a limited scope.

Ongoing Comprehensive Financial Planning. This service involves working one-on-one with a financial planner ("planner") over an extended period of time. By paying a fixed quarterly fee, Clients get to work with a planner who will work with them to develop and implement their financial plan (the "plan"). The planner will monitor the plan, recommend any changes and ensure the plan is up to date. For Clients with less than $100,000 in assets under management with RFP, Investment Management services (as described above) are available without incurring an additional separate fee.

Upon desiring a comprehensive plan, a Client will be taken through establishing their goals and values around money. They will be required to provide information to help complete the following areas of analysis: net worth, cash flow, insurance, employee benefit, retirement planning, insurance, investments, college planning, and estate planning. Once the Client's information is reviewed, their plan will be built and analyzed, and then the findings, analysis and potential changes to their current situation will be reviewed with the Client. Clients subscribing to this service will receive a written report, providing the Client with a detailed financial plan designed to achieve their stated financial goals and objectives. If a follow-up meeting is required, we will meet at the Client's convenience. The plan and the Client's financial situation and goals will be monitored throughout the year and follow-up phone calls and emails will be made to the Client to confirm that any agreed upon action steps have been carried out. On an annual basis, there will be a full review of this plan to ensure its accuracy and ongoing appropriateness.

Hourly Financial Planning. We provide hourly financial planning services on a limited scope one-time engagement. Hourly Financial Planning is available for Clients looking to address specific questions or issues. Limited Scope Financial Planning is available for Clients looking to address specific questions or issues. For Limited Scope Financial Planning, the Client will be ultimately responsible for the implementation of the financial plan.

Retirement Plan Consulting

Our firm provides retirement plan consulting services to employer plan sponsors on an ongoing basis. Generally, such services consist of assisting employer plan sponsors in establishing, monitoring and reviewing their company's participant-directed retirement plan. As the needs of the plan sponsor dictate, areas of advising could include: investment options, plan structure and participant education.

In providing retirement plan consulting services, our firm does not provide any advisory services with respect to the following types of assets: employer securities, real estate (excluding real estate funds and publicly traded REITS), participant loans, non-publicly traded securities or assets, other illiquid investments, or brokerage window programs (collectively, "Excluded Assets").

All retirement plan consulting services shall be in compliance with the applicable state laws regulating retirement consulting services. This applies to client accounts that are retirement or other employee benefit plans ("Plan") governed by the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). If the client accounts are part of a Plan, and our firm accepts appointments to provide services to such accounts, our firm acknowledges its fiduciary standard within the meaning of Section 3(21) as designated by the Retirement Plan Consulting Agreement with respect to the provision of services described therein.

Client Tailored Services and Client Imposed Restrictions

We offer the same suite of services to all of our Clients. However, specific Client financial plans and their implementation are dependent upon the Client Investment Policy Statement which outlines each Client's current situation (income, tax levels, and risk tolerance levels) and is used to construct a Client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

Clients are able to specify, within reason, any limitations they would like to place on discretionary authority as it pertains to individual securities and/or sectors that will be traded in their account. Such requests must be in writing and accepted by RFP.

Wrap Fee Programs

RFP offers its investment management services exclusively as part of a wrap fee program. We do not manage non-wrap accounts. Under a wrap fee, you will pay RFP a single asset-based advisory fee (i.e., a fee based on a percentage of the value of your assets) which covers the combined costs of our investment advice, together with the costs of all brokerage commissions and fees, custodial charges (except those related to custody of alternative investments), spreads, mark-ups and mark-downs, incurred in your account held at the Custodian ("Wrap Fee"). This may create a potential conflict of interest in that we may be incentivized to trade your account less frequently, and/or to invest your account in assets that may be subject to waived or reduced brokerage commissions (if available), resulting in RFP retaining a greater portion of the Wrap Fee paid by the client. In addition, we may require account minimums in order for us to justify our fee. To address the foregoing conflicts, we manage your account in strict accordance with your investment objective and risk tolerance and our ongoing fiduciary duty to you.

Please see our separate wrap fee brochure ("Wrap Brochure") for further details regarding our Wrap Fee program. A copy of our Wrap Brochure will be provided to you at the inception of our relationship. Please call us at the telephone number found on the cover of this firm brochure if you did not receive a copy of our Wrap Brochure.

Assets under Management

As of December 31, 2025, we have $79,693,226 in assets under management with $72,206,415 in discretionary assets and $7,486,811 in non-discretionary assets.

Item 5: Fees and Compensation

Please note, unless a Client has received this brochure at least 48 hours prior to signing an Advisory Contract, the Advisory Contract may be terminated by the Client within five (5) business days of signing the Advisory Contract without penalty.

How we are paid depends on the type of advisory services we perform. Below is a brief description of our fees, however, you should review your executed Advisory Contract for more detailed information regarding the exact fees you will be paying. Please note, lower fees for comparable services may be available from other sources.

Investment Management Services (Wrap Fee Program Fee Schedule)

RFP only manages accounts through our Wrap Fee Program. Please see our separate wrap fee brochure ("Wrap Brochure") for further details regarding our Wrap Fee program. A copy of our Wrap Brochure will be provided to you at the inception of our relationship. Please call us at the telephone number found on the cover of this firm brochure if you did not receive a copy of our Wrap Brochure.

Our standard advisory fee is based on the market value of the assets under management and is calculated as follows:

Account Value	Annual Advisory Fee
Up to $1,000,000	1.10%
$1,000,001 - $2,000,000	0.95%
$2,000,001 - $3,000,000	0.85%
$3,000,001 - $4,000,000	0.75%
$4,000,001 - $5,000,000	0.65%
Above $5,000,000	0.50%

The annual fees are paid quarterly in arrears. Fees are negotiable. The advisory fee is a straight tiered fee and is calculated by assessing the percentage rates using the predefined levels of assets as shown in the above chart and applying the fee to the account value as of the last day of the previous quarter. For example, an account value of $2,000,000 would pay an annual fee of $19,000, based on the annual advisory fee of 0.95%.

Account value is determined by the amount of securities held in the Client's total portfolio. RFP does not charge on cash balances held in the Client's account(s) and does not charge on securities RFP does not manage but hold for the Clients ease of administration. For example, if Client has a legacy individual company stock that Client plans to hold indefinitely and was not recommended to purchase by RFP, RFP will not charge on that asset. The fee schedule includes fees for investment management services as well the costs of all brokerage commissions and fees, custodial charges (except those related to custody of

alternative investments), spreads, mark-ups and mark-downs, incurred in your account held at the Custodian.

Accounts initiated or terminated during a calendar quarter will be charged a prorated fee based on the amount of time remaining in the billing period. No increase in the annual fee schedule shall be effective without agreement from the Client by signing a new agreement or amendment to their current advisory agreement.

Advisory fees are directly debited from Client account(s) held at a qualified custodian or the Client may choose to pay by check. Please see Item 15 of this Brochure for a description on our policy regarding direct fee deduction.

A Client Agreement may be terminated with written notice at least 30 calendar days in advance. Since fees are paid in arrears, no refund will be needed upon termination.

For accounts with assets under management greater than $100,000, RFP provides ongoing financial planning services at no additional cost. For accounts with assets under management less than $100,000, Clients should engage us for Ongoing Financial Planning services which includes investment management services.

Ongoing Comprehensive Financial Planning

Ongoing Comprehensive Financial Planning clients pay an ongoing fixed fee billed on a quarterly basis in arrears. Fixed fees are determined by the following formula: ([1.10% x Annual Income] ÷ 4). The minimum quarterly fee is $187.50, and the maximum quarterly fee is $2,000. Annual Income is determined by the most recent Total Income as outlined in the Client's tax statement.

Every 24 months, RFP will recalculate our fee using the same method for determining the Client's initial fee. The new fee will take effect upon the next billing cycle. RFP reserves the right to amend its fee outside of its 24 month cadence in the event of a significant material change to the Client's annual income (i.e. new employment, inheritance, etc.). In such a circumstance, Clients will be notified and must consent to an off-calendar fee adjustment.

The fee may be negotiable in certain cases at the discretion of RFP. Fees for this service may be paid by electronic funds transfer (EFT) or check. This service may be terminated with 30 days' written notice. Since fees are paid in arrears, no refund will be needed upon termination of the Client Agreement. For Clients with less than $100,000 in assets under management with RFP, Investment Management services (as described in Item 4 of this Brochure) are available without incurring an additional separate fee.

Financial Planning Hourly Fee

We also provide financial planning through an hourly fee structure at $250/hour. The fee may be negotiable in certain cases and is due at the completion of the engagement. In the event of early termination by the Client, any fees for the hours already worked will be due. Fees for this service may be paid by electronic funds transfer (EFT) or check.

Retirement Plan Consulting

Our standard advisory fee is based on the market value of the assets under management and is calculated as follows:

Assets Under Management	Annual Advisory Fee
$0 - $1,000,000	0.75%
$1,000,001 - $3,000,000	0.50%
$3,000,001 - $5,000,000	0.40%
$5,000,001 - $10,000,000	0.30%
$10,000,001 and Above	0.25%

RFP will be compensated for Retirement Plan Consulting services according to the value of plan assets not to exceed 0.75% of the total plan assets. The annual fees are paid quarterly in arrears. The advisory fee is a straight tiered fee and is calculated by assessing the percentage rates using the predefined levels of assets as shown in the above chart and applying the fee to the account value as of the last day of the previous quarter. For example, an account value of $2,000,000 would pay an annual fee of $10,000, based on the annual advisory fee of 0.50%. The tier range and applicable fee percentage will be determined upon the start of the engagement. Due to factors such as market performance, additions, withdrawals, and rollovers, RFP may not adjust its fee until the Plan value is reasonably expected to be within a certain tier range. The Client will not be moved to another tier without the Client's written consent.

Engagements initiated or terminated during a calendar quarter will be charged a prorated fee based on the amount of time remaining in the billing period. This does not include fees to other parties, such as record keepers, custodians, or third-party administrators.

No increase in the annual fee shall be effective without agreement from the Client by signing a new agreement or amendment to their current advisory agreement. Upon Client's written authorization, a third-party such as the Custodian shall directly debit the Plan's account for the above fees upon receipt of an invoice from Advisor. This engagement may be terminated with written notice at least 30 calendar days in advance. Since fees are paid in arrears, no refund will be needed upon termination of the Agreement.

Other Types of Fees and Expenses

Our fees are inclusive of brokerage commissions and transaction fees. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as custodial fees related to deferred sales charges, odd-lot differentials, transfer taxes, wire transfer, and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus.

Item 12 further describes the factors that we consider in selecting or recommending broker-dealers for Client's transactions and determining the reasonableness of their compensation (e.g., commissions).

We do not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.

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

We do not offer performance-based fees and do not engage in side-by-side management.

Item 7: Types of Clients

We provide financial planning and portfolio management services to individuals, high net-worth individuals, and corporations or other businesses.

We do not have a minimum account size requirement.

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

A brief description of our methods of analysis and primary investment strategies are listed below.

Fundamental analysis involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience, and expertise of the company's management, and the outlook for the company's industry. The resulting data is used to measure the true value of the company's stock compared to the current market value. The risk of fundamental analysis is that the information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.

Cyclical analysis is a type of technical analysis that involves evaluating recurring price patterns and trends based upon business cycles. Economic/business cycles may not be predictable and may have many fluctuations between long-term expansions and contractions. The lengths of economic cycles may be difficult to predict with accuracy and therefore the risk of cyclical analysis is the difficulty in predicting economic trends and consequently the changing value of securities that would be affected by these changing trends.

Passive Investment Management

We primarily practice passive investment management. Passive investing involves building portfolios that are composed of various distinct asset classes. The asset classes are weighted in a manner to achieve the desired relationship between correlation, risk, and return. Funds that passively capture the returns of the desired asset classes are placed in the portfolio. The funds that are used to build passive portfolios are typically index mutual funds or exchange-traded funds.

Passive investment management is characterized by low portfolio expenses (i.e. the funds inside the portfolio have low internal costs), minimal trading costs (due to infrequent trading activity), and relative tax efficiency (because the funds inside the portfolio are tax efficient and turnover inside the portfolio is minimal).

In contrast, active management involves a single manager or managers who employ some method, strategy or technique to construct a portfolio that is intended to generate returns that are greater than the broader market or a designated benchmark.

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.

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.

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) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are delisted 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

Criminal or Civil Actions

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

Administrative Enforcement Proceedings

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

Self-Regulatory Organization Enforcement Proceedings

RFP and its management persons have not been involved in any self-regulatory organization (SRO) proceedings.

Item 10: Other Financial Industry Activities and Affiliations

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

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

Neither RFP or its management persons have any relationship or arrangement with any outside financial industry related parties.

Certain representatives of our firm are licensed insurance agents in order to provide advice on certain insurance products. Neither our firm or any of its representatives sell any insurance products, and are not affiliated with any insurance companies or agencies.

Recommendations or Selections of Other Investment Advisers

RFP does not recommend clients to other investment advisers to manage their accounts.

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

As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in the best interests of each Client. Our Clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings. The firm also adheres to the Code of Ethics and Professional Responsibility adopted by the CFP® Board of Standards Inc., and accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.

Code of Ethics Description

This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory Clients. A summary of the Code of Ethics' Principles is outlined below.

- Integrity - Associated persons shall offer and provide professional services with integrity.
- Objectivity - Associated persons shall be objective in providing professional services to Clients.
- Competence - Associated persons shall provide services to Clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- Fairness - Associated persons shall perform professional services in a manner that is fair and reasonable to Clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.
- Confidentiality - Associated persons shall not disclose confidential Client information without the specific consent of the Client unless in response to proper legal process, or as required by law.
- Professionalism - Associated persons' conduct in all matters shall reflect the credit of the profession.
- Diligence - Associated persons shall act diligently in providing professional services.

We periodically review and amend our Code of Ethics to ensure that it remains current, and we require all firm access persons to attest to their understanding of and adherence to the Code of Ethics at least annually. Our firm will provide a copy of its Code of Ethics to any Client or prospective Client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest

Neither our firm, its associates or any related person is authorized to recommend to a Client or effect a transaction for a Client, involving any security in which our firm or a related person has a material financial interest, such as in the capacity as an underwriter, adviser to the issuer, etc.

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

Our firm and its "related persons" may buy or sell securities similar to, or different from, those we recommend to Clients for their accounts. In an effort to reduce or eliminate certain conflicts of interest involving the firm or personal trading, our policy may require that we restrict or prohibit associates' transactions in specific reportable securities transactions. Any exceptions or trading pre-clearance must be approved by the firm principal in advance of the transaction in an account, and we maintain the required personal securities transaction records per regulation.

Trading Securities At/Around the Same Time as Client's Securities

From time to time, our firm or its "related persons" may buy or sell securities for themselves at or around the same time as clients. This may provide an opportunity for representatives of RFP to buy or sell securities before or after recommending securities to clients resulting in representatives profiting off the recommendations they provide to clients. Such transactions may create a conflict of interest; however, RFP will never engage in trading that operates to the client's disadvantage if representatives of RFP buy or sell securities at or around the same time as clients.

Item 12: Brokerage Practices

Factors Used to Select Custodians and/or Broker-Dealers

In recommending broker-dealers, we have an obligation to seek the "best execution" of transactions in Client accounts. The determinative factor in the analysis of best execution is not the lowest possible commission cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of the broker-dealer's services. The factors we consider when evaluating a broker-dealer for best execution include, without limitation, the broker-dealer's:

- Execution capability;
- Commission rate;
- Financial responsibility;
- Responsiveness and customer service;
- Custodian capabilities;
- Research services/ancillary brokerage services provided; and
- Any other factors that we consider relevant.

With this in consideration, our firm recommends Charles Schwab & Co., Inc. ("Schwab"), an independent and unaffiliated SEC registered broker-dealer firm and member of the Financial Industry Regulatory Authority ("FINRA") and the Securities Investor Protection Corporation ("SIPC"). Although clients may request us to use a broker-dealer of their choosing, we generally recommend that clients open brokerage accounts with Schwab. We are not affiliated with Schwab. The Client will ultimately make the final decision of the Custodian to be used to hold the Client's investments by signing the selected broker-dealer's account opening documentation.

Research and Other Soft-Dollar Benefits

We do not have any soft-dollar arrangements with custodians whereby soft-dollar credits, used to purchase products and services, are earned directly in proportion to the amount of commissions paid by a Client. However, as a result of being on their institutional platform, Schwab or any other custodian may provide us with certain services that may benefit us.

Schwab Advisor Services™ is Schwab's business serving independent investment advisory firms like us. They provide our clients and us with access to their institutional brokerage services (trading, custody, reporting and related services), many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those services help us manage or administer our clients' accounts, while others help us manage and grow our business. Schwab's support services are generally available on an unsolicited basis (we don't have to request them) and at no charge to us. Following is a more detailed description of Schwab's support services:

1. SERVICES THAT BENEFIT YOU. Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of client assets. The investment products available through Schwab include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients. Schwab's services described in this paragraph generally benefit you and your account.

2. SERVICES THAT MAY NOT DIRECTLY BENEFIT YOU. Schwab also makes available to us other products and services that benefit us but may not directly benefit you or your account. These products and services assist us in managing and administering our clients' accounts. They include investment research, both Schwab's own and that of third parties. We may use this research to service all or a substantial number of our clients' accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that:
   - provide access to client account data (such as duplicate trade confirmations and account statements)
   - facilitate trade execution and allocate aggregated trade orders for multiple client accounts
   - provide pricing and other market data
   - facilitate payment of our fees from our clients' accounts
   - assist with back-office functions, recordkeeping, and client reporting

3. SERVICES THAT GENERALLY BENEFIT ONLY US. Schwab also offers other services intended to help us manage and further develop our business enterprise. These services include:
   - Educational conferences and events
   - Consulting on technology, compliance, legal, and business needs
   - Publications and conferences on practice management and business succession

We do not require that you maintain your account with Schwab, based on our interest in receiving Schwab's services that benefit our business and Schwab's payment for services for which we would otherwise have to pay rather than based on your interest in receiving the best value in custody services and the most favorable execution of your transactions. This is a potential conflict of interest. We believe, however, that our selection of Schwab as custodian and broker is in the best interests of our clients. Our selection is primarily supported by the scope, quality, and price of Schwab's services (see "Factors Used to Select Custodians and/or Broker-Dealers") and not Schwab's services that benefit only us.

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

We do recommend a specific custodian for Clients to use, however, Clients may custody their assets at a custodian of their choice. Clients may also direct us to use a specific broker-dealer to execute transactions. By allowing Clients to choose a specific custodian, we may be unable to achieve the most favorable execution of Client transactions and this may cost Clients money over using a lower-cost custodian.

Aggregating (Block) Trading for Multiple Client Accounts

Investment advisers may elect to purchase or sell the same securities for several Clients at approximately the same time when they believe such action may prove advantageous to Clients. This process is referred to as aggregating orders, batch trading or block trading. We may aggregate client orders in the event multiple clients have securities in which the same security would be appropriate to buy and sell at the same time. If we decide to aggregate client orders ("block trade"), we will do so in a manner where no client is systematically advantaged or disadvantaged. Notwithstanding the foregoing, the firm mainly manages accounts on a client-by-client basis. Thus the opportunity to block trade may not be highly utilized.

Item 13: Review of Accounts

Kevin O'Hanlon, Owner and CCO of RFP, will work with Clients to obtain current information regarding their assets and investment holdings and will review this information as part of our financial planning services. RFP does not provide specific reports to financial planning Clients, other than financial plans. Investment Management client's accounts will be reviewed regularly on a quarterly basis by Kevin O'Hanlon, Owner and CCO. The account is reviewed with regards to the Client's investment policies and risk tolerance levels.

Events that may trigger a special review would be unusual performance, addition or deletions of Client imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per Client's needs.

Clients will receive trade confirmations from the broker(s) for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest. RFP does not provide account statements to investment management clients in addition to what Clients already receive from their custodian.

Item 14: Client Referrals and Other Compensation

Other than the benefits referred to in Item 12, we do not receive any economic benefit, directly or indirectly, from any third party for advice rendered to our Clients. Nor do we, directly or indirectly, compensate any person who is not advisory personnel for Client referrals.

Item 15: Custody

All accounts are held by an independent Custodian selected by the Client. With the exception of RFP's ability to debit fees, and the ability to disburse or transfer certain funds to third parties pursuant to Standing Letters of Authorization executed by Clients, RFP does not otherwise have custody of the assets in the account.

For Client accounts in which RFP directly debits their advisory fee,

i. The Client will provide written authorization to RFP, permitting them to be paid directly for their accounts held by the custodian;
ii. Each time a fee is directly deducted from a client account, RFP will:
    a. sends the qualified custodian an invoice or statement of the amount of the fee to be deducted from the client's account;
    b. sends the Client an invoice or statement itemizing the fee. Itemization includes the formula used to calculate the fee, the amount of assets under management the fee is based on, and the time period covered by the fee; and
iii. The custodian will send at least quarterly statements to the Client showing all disbursements for the account, including the amount of the advisory fee. We urge you to carefully review such statements and compare such official custodial records to the invoices we provide you.

RFP can establish a standing letter of instructions or other similar asset transfer authorization arrangements ("SLOA") with qualified custodians in order for us to disburse funds to accounts as specifically designated by the Client. With a SLOA a Client can typically authorize first-party and/or third-party transfers. If transfers are third-party, RFP complies with each of the requirements and conditions enumerated below:

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 RFP, 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. RFP 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. RFP maintains records showing that the third party is not a related party of RFP or located at the same address as RFP.
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

For those Client accounts where we provide Investment Management Services, RFP has discretionary authority and limited power of attorney to determine the securities and the amount of securities to be bought or sold for a client's account without having to obtain prior Client approval for each transaction. Investment discretion is explained to Clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the Client will execute a Limited Power of Attorney, which will grant our firm discretion over the account(s). Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the Client. Clients may limit our discretion by requesting certain restrictions on investments. However, approval of such requests are at the firm's sole discretion.

Item 17: Voting Client Securities

We do not vote Client proxies. Therefore, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. The Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets. If the Client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

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 you any electronic solicitation to vote proxies.

Item 18: Financial Information

Registered Investment Advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition.

RFP does not require or solicit prepayment of more than $500 in fees per Client six months in advance. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to Clients, and we have not been the subject of a bankruptcy proceeding.

Item 19: Requirements for State-Registered Advisers

Principal Officers

Kevin O'Hanlon serves as RFP's sole principal. Information about Kevin O'Hanlon's education, business background, and outside business activities can be found on his ADV Part 2B, Brochure Supplement attached to this Brochure.

Outside Business

All outside business information, if applicable, of RFP is disclosed in Item 10 of this Brochure.

Performance-Based Fees

Neither RFP nor Kevin O'Hanlon is compensated by performance-based fees.

Material Disciplinary Disclosures

No management person at RFP has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Material Relationships That Management Persons Have With Issuers of Securities

RFP nor Kevin O'Hanlon have any relationship or arrangement with issuers of securities.

Item 1: Cover Page

Rockford Financial Planning LLC

Mailing Address: 1732a Marsh Road, Box 224
Wilmington, Delaware 19810-4606
(302) 438-7600

www.rockfordfinancialplanning.com

Form ADV Part 2B – Brochure Supplement

Dated: March 04, 2026

For

Kevin O'Hanlon, CFP ®

Owner and Chief Compliance Officer

This brochure supplement provides information about Kevin O'Hanlon that supplements the Rockford Financial Planning LLC ("RFP") brochure. A copy of that brochure precedes this supplement. Please contact Kevin O'Hanlon if the RFP brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Kevin O'Hanlon is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the identification number 4427111.

Item 2: Educational Background and Business Experience

Kevin O'Hanlon

Born: 1976

Educational Background:

2000 – B.S. in Economics, University Of Delaware

Business Experience (past 5 years):

- 03/2021 – Present, Rockford Financial Planning LLC, Owner and CCO
- 06/2001 – 03/2021, Ameriprise Financial Services, Inc., Associate Financial Advisor

Professional Designation(s):

CFP® (Certified Financial Planner): The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with Clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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

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

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

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

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

Item 3: Disciplinary Information

Kevin O'Hanlon has never been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4: Other Business Activities

Kevin O'Hanlon is currently a rental property owner/manager for one property. This activity takes place outside of trading hours. Kevin O'Hanlon is also managing member of Rockford Tax, LLC. Currently, there is no business activity conducted under Rockford Tax, LLC.

Item 5: Additional Compensation

Kevin O'Hanlon does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through RFP.

Item 6: Supervision

Since Kevin O'Hanlon is the sole owner, investment adviser representative, and Chief Compliance Officer of RFP, he is solely responsible for all supervision and formulation and monitoring of investment advice offered to Clients. He is required to adhere to the policies and procedures as described in the firm's Compliance Manual as well as comply with RFP's Code of Ethics. He may be contacted at the phone number on this brochure supplement.

Item 7: Requirements for State Registered Advisers

Kevin O'Hanlon has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

Item 1: Cover page

Rockford Financial Planning LLC

Mailing Address: 1732a Marsh Road, Box 224
Wilmington, Delaware 19810-4606
(302) 438-7600

www.rockfordfinancialplanning.com

Form ADV Part 2B – Brochure Supplement

Dated: March 04, 2026

For

Connor Matheny

Advisor

This brochure supplement provides information about Connor Matheny that supplements the Rockford Financial Planning LLC ("RFP") brochure. A copy of that brochure precedes this supplement. Please contact Kevin O'Hanlon if the RFP brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Connor Matheny is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the identification number 7678044.

Item 2: Educational Background and Business Experience

Conner Matheny

Born: 1999

Educational Background:

2021 – B.A. in Economics, University Of Delaware

Business Experience (past 5 years):

- 04/2023 – Present, Rockford Financial Planning LLC, Advisor
- 06/2021 – 04/2023, Rockford Financial Planning LLC, Paraplanner
- 03/2021 – 06/2021, Rockford Financial Planning LLC, Intern
- 11/2020 – 03/2021, unemployed

Item 3: Disciplinary Information

Connor Matheny has never been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4: Other Business Activities

Connor Matheny does not have any other business activities.

Item 5: Additional Compensation

Connor Matheny does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through RFP.

Item 6: Supervision

Kevin O'Hanlon, CCO is responsible for the supervision of Connor Matheny. Kevin O'Hanlon may be contacted at the phone number on this brochure supplement.

Item 7: Requirements for State Registered Advisers

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