



This brochure supplement provides information about NIKKI GAYE WHEELER that supplements the Intrepid Financial Planning Group, LLC brochure. You should have received a copy of that brochure. Please contact the Intrepid Financial Planning Group, LLC office at (317) 818-1776 if you did not receive Intrepid Financial Planning Group, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about NIKKI GAYE WHEELER is available on the United States Securities and Exchange Commission's website at www.adviserinfo.sec.gov.

INTREPID FINANCIAL PLANNING GROUP, LLC.

2454 E. 116th Street

Carmel, IN 46032

(317) 818-1776

IARD No. 112196

SEC FILE NUMBER: 801-61020

ADV Part 2B – Brochure Supplement For:

NIKKI GAYE WHEELER

1110 S. Heron Court

New Palestine, IN 46163

(317) 861-4120

CRD No. 2818727

March 27, 2020

EDUCATION BACKGROUND & BUSINESS EXPERIENCE

Nikki Gaye Wheeler, born in 1960, attended Indiana University and received her Bachelor of Science degree in Accounting in 1981. Ms. Wheeler is also a licensed Certified Public Accountant.

As a CPA, Ms. Wheeler owns and operates her own accounting firm, Nikki Wheeler CPA, PC. She started the business in 1998 and continues to provide accounting and tax preparation services to her clients.

DISCIPLINARY INFORMATION

There are no legal or disciplinary events to report for Nikki Gaye Wheeler.

OTHER BUSINESS ACTIVITIES

In addition to being a CPA and registered investment advisor representative through Intrepid Financial Planning Group, LLC, Nikki Gaye Wheeler is also a registered representative with Morris Group, Inc. Morris Group, Inc. is a duly licensed broker-dealer and member of FINRA and SIPC. When appropriate, registered representatives of Morris Group, Inc. will offer commission-based mutual funds, variable annuities, unit investment trusts, stocks, and/or bonds to clients. Although the client may choose to implement the recommended securities transaction through any third-party broker-dealer, the registered representatives of Morris Group, Inc. may recommend the use of Morris Group, Inc. provided that the recommendation is consistent with Intrepid Financial Planning Group, LLC's fiduciary obligations to the client.

As a registered representative with Morris Group, Inc., Ms. Wheeler would receive commissions for any securities transactions affected through Morris Group, Inc. These commissions may be higher or lower for the marketplace, and as compared to other broker-dealers are separate and distinct from any investment advisory fees. At no time is the client obligated to purchase such securities or engage in these services.

In addition, registered representatives of the Morris Group, Inc. will receive 12b-1 distribution fees and/or commissions from investment companies in connection with the placement of client funds into those investment companies. Clients should be aware that this represents a conflict of interest, which may affect the independent judgment of the registered representative/investment advisor representative.

Intrepid Financial Planning Group, LLC's Chief Compliance Officer, Chad A. Bailey, remains available to address any questions or concerns that a client, or a prospective client, may have regarding this arrangement as well as any corresponding perceived conflict of interest any such arrangement may create. Mr. Bailey can be reached at (317) 818-1776.

ADDITIONAL COMPENSATION

Nikki Gaye Wheeler does not receive any additional compensation over and above her fee-based compensation from Intrepid Financial Planning Group, LLC.

SUPERVISION

All of Intrepid Financial Planning Group LLC's advisory representatives and employees are monitored and supervised by Chad A. Bailey, Manager/Chief Compliance Officer. Mr. Bailey is located at the Indianapolis headquarters and is available via telephone at (317) 818-1776.

The majority of all investment advice from Intrepid Financial Planning Group, LLC comes jointly from Manager/Chief Compliance Officer, Chad A. Bailey and its advisory representatives. All client communications are retained in client files and are reviewed by the Chief Compliance Officer.

In addition, all advisory representatives and employees are required to accurately report all personal securities transactions on a quarterly basis. Personal securities transactions are then reviewed by the Chief Compliance Officer.

OTHER DISCLOSURES

There are no additional disclosures for Nikki Gaye Wheeler.