

Item 1. Introduction

Intrepid Financial Planning Group, LLC (our firm) is an investment adviser registered with the U.S. Securities and Exchange Commission. Free and simple tools are available to research investment advisers and financial professionals at www.investor.gov/CRS. This website also provides many educational materials.

Item 2. Relationships and Services***What investment services and advice can you provide me?***

Our firm offers investment advisory services to retail investors for individual retirement (IRA's) planning, non-retirement, trusts, minor accounts, and small businesses. We recommend investments based on your overall risk profile, investment horizon, and through our ongoing conversations.

Monitoring

Evaluation and monitoring of your account(s) will be conducted at a minimum each quarter. We look at each account to ensure asset allocation and investment remain in line with your overall objectives. This is included as a part of our standard advisory service.

Investment Authority

Our clients provide a limited power of attorney which allows our firm to make trades in client accounts on a discretionary basis. Once an investment is determined to be traded for a client, our firm will initiate the trade. Clients can opt-out of any specific investments by notifying our firm.

Limited Investment Offerings

We do not limit the investment offerings for our clients. Our firm invests in various mutual funds, exchange traded funds, and individual securities.

Account Minimums and Other Requirements

Retail investors are not required to maintain any specific account minimum. We offer our advisory services to all clients regardless of size.

Additional Information

Detailed information regarding our investment advisory services can be found on our Form ADV, Part 2A/Disclosure Brochure on our website:

<https://static.fmg suite.com/media/documents/293bae53-7b07-42ee-a4e9-ff648d1b5b63.pdf> .

Questions to Ask Us

Your investment adviser representative or anyone at our firm is available to discuss any of these questions, or others you may have about our advisory services.

- *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- *How will you choose investments to recommend to me?*
- *What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?*

Item 3. Fees, Costs, Conflicts, and Standard of Conduct***What fees will I pay?***

Intrepid is compensated for its investment advisory services based on a percentage of assets under management. In addition, the broker-dealer (custodian of your account) may charge a transaction fee when we buy or sell investments on your behalf.

Your annual fee is based on the total value of your account, excluding any portion sitting in money market (cash), and is calculated quarterly – in advance. Fees may be deducted directly from your account or you may choose to pay your fees directly to us.

In addition to your management fee paid to our firm, the broker-dealer sometimes charges a transaction fee based on the investment being bought or sold. Many U.S. equities and exchange traded funds are now available to be bought and sold without any transaction fee. Mutual funds and exchange traded funds also charge operating expenses which are absorbed within

the fund. These costs will impact your investments over time.

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you.

Since we are compensated as a percentage of your assets under management, our fees will vary based upon market performance of the invested assets. In addition, two of our investment adviser representatives hold licensing for brokering a commissionable product from broker-dealer, Morris Group (unrelated to Intrepid). We provide continuing education and guidance to these individuals to ensure your best interests are followed.

How do your financial professionals make money?

Investment adviser representatives of our firm receive a portion of the quarterly management fees as compensation. Operations and support staff of our firm receive an annual salary.

Questions to Ask Us

- *Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*
- *How might your conflicts of interest affect me, and how will you address them?*

Additional Information

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For additional information about our fees and trading costs, including our fee schedule, please visit our Form ADV, Part 2A/Disclosure

Brochure:

<https://static.fmgsuite.com/media/documents/293bae53-7b07-42ee-a4e9-ff648d1b5b63.pdf>

Item 4. Disciplinary History

Do you or your financial professionals have legal or disciplinary history?

Our firm and one of our investment advisor representatives were fined in 2005. The firm failed to timely notify the state of Utah that the investment advisor representative had passed the licensing exam and was properly registered. Investors can visit www.investor.gov/CRS for a free and simple search to research our firm or any of our investment advisor representatives.

Item 5. Additional Information

Questions to Ask Us

- *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Additional information about our firm can be found on our website at: www.intrepidfinancial.com. Our latest brochure and customer relationship summary can be found under the 'The Intrepid Difference' tab. Our telephone is live answered during business hours by calling (317) 818-1776. Manager and Chief Compliance Officer, Chad Bailey, is also available to answer any additional questions.

Questions to Ask Us

- *Who is my primary contact person?*
- *Is he or she a representative of an investment adviser?*
- *Who can I talk to if I have concerns about how this person is treating me?*