

**Part 2A of Form ADV: Firm Brochure**

Form ADV, Part 2A, Item 1

**Cover Page**



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September 12, 2023

**FORM ADV PART 2  
FIRM BROCHURE**

**This brochure provides information about the qualifications and business practices of Incompass Financial Partners, LLC. If you have any questions about the contents of this brochure, please**

**contact us at (770) 971-9141. 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 Incompass Financial Partners, LLC is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The searchable IARD/CRD number for Incompass Financial Partners, LLC is 318227.**

**Incompass Financial Partners, LLC is a Registered Investment Adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.**

## ***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. Each year, we will ensure that you receive a summary of any material changes to this and subsequent brochures by April 30th. We will further provide you with our most recent brochure at any time at your request, without charge. You may request a brochure by contacting us at (770) 971-9141.

### **Material Changes since the Last Update**

This firm was established as a new Registered Investment Advisor in January 2022 with the Securities and Exchange Commission ("SEC"), under the rules and regulations of the US Investment Advisers Act of 1940, as amended (the "Advisers Act"). The material change since the previous filing on February 24, 2022, is:

- Reference is made to the differing frequency and timing of advisory fees for clients in the Turnkey Asset Management Program (Part 5)
- Financial Planning fee was updated – see Item 5 – Fees and Compensation.

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### ***Advisory Business***

Incompass Financial Partners, LLC (hereinafter called "IFP") is a Registered Investment Adviser based in Marietta, Georgia, and incorporated under the laws of the State of Georgia. IFP is wholly owned by Trevor Yochum. IFP is registered with the SEC and subject to the rules and regulations of the US Advisers Act. Founded in January 2022, IFP provides investment advisory services, which may include, but are not limited to, the review of client investment objectives and goals, recommending asset allocation strategies of managed assets among investment products such as cash, stocks, mutual funds and bonds, annuities, and/or preparing written investment strategies. Our investment advice is tailored to meet our clients' needs and investment objectives. Clients may impose restrictions on investing in certain securities or types of securities (such as a product type, specific companies, specific sectors, etc.) by providing a signed and dated written notification, of which an e-mail is also an acceptable form of notification. IFP also provides financial planning consulting services including, but not limited to, risk assessment/management, investment planning, estate planning, financial organization, or financial decision making/negotiation.

IFP provides investment advisory and other financial services through its Investment Advisory Representatives ("IAR") to accounts opened with IFP. Managed accounts are available to individuals and high net worth individuals.

IFP provides discretionary and non-discretionary investment advisory services to some of its clients through various managed account programs. IFP will assist clients in determining the suitability of the managed accounts for the client. The IAR is compensated through a comprehensive fee and the account may be assessed other charges associated with conducting a brokerage business. IFP and its IAR, as appropriate, will be responsible for the following:

- Performing due diligence
- Recommending strategic asset and style allocations
- Providing research on investment product options, as needed
- Providing client risk profile questionnaire
- Obtaining investment advisory contract from client with required financial, risk tolerance, suitability and investment vehicle selection information for each new account
- Performing client suitability check on account documentation, review the investment objectives and evaluate the investment vehicle selections
- Providing Firm Brochure (this document)

In providing the asset management services as described above, we offer three different solutions:

#### ***TAMP (Turnkey Asset Management Program)***

IFP may recommend the services of a TAMP for which we have an Agreement. A TAMP is another Registered Investment Advisor that provides asset management services for other firms (such as IFP), in addition to providing back-office support, technology tools, and access to a broad array of portfolio services. If a client elects to utilize a TAMP with IFP, the Client will sign a separate Agreement with the TAMP in addition to the Agreement with IFP. The TAMP will charge the Client a separate advisory fee that will not be shared with IFP. IFP will provide all of the TAMP's disclosure documents to the Client if this method of asset management is selected. IFP has discretion to hire, and fire TAMP managers.

### ***Schwab's Marketplace Platform***

IFP may utilize a third-party money manager from a selection of other advisors offered by our primary custodian, Charles Schwab & Co., Inc. As a part of IFP's relationship with Schwab, Schwab offers a selection of money managers as resources to our firm. The Client does not sign a separate Agreement with the third-party money manager utilized, with the exception of a Limited Power of Attorney to give the money manager the authority to trade with discretion in the account(s). Money manager fees could be based upon the amount of funds we manage with Schwab, and/or a particular money manager

### ***Advisor-Directed Asset Management***

With this type of asset management, IFP manages the Client's money without the assistance of another advisory firm. All portfolios are constructed and managed internally.

The firm has the following assets under management as of January 12, 2023: Discretionary \$119,282,915 and Non-Discretionary \$0.

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## ***Fees and Compensation***

The following types of fees will be assessed:

### ***TAMP (Turnkey Asset Management Program)***

If a client utilizes a TAMP as described above in Item 4 Advisory Services, the Client will pay an advisory fee to IFP that will not exceed 1.75%, and a fee to the TAMP as stated in the Client's separate Agreement with the TAMP. With the Client's written authorization in the Client's Agreement with the TAMP, the TAMP will automatically deduct the TAMP's fee and IFP's fee and compensate IFP its portion. For clients in TAMP accounts, the frequency and method of fee calculation differ from non-TAMP accounts in that they are charged monthly in arrears, as disclosed in the TAMP Agreement with the Client.

### ***Schwab's Marketplace Platform***

If IFP utilizes the resources of an outside third-party money manager on Schwab's Marketplace Platform, there is a fee for those services depending on the money manager selected. IFP pays all associated costs on behalf of the Client, and these fees are included in the Client's advisory fee with IFP. IFP's annual fee will not exceed 1.75% and there will be no additional fees assessed to the Client. These accounts will be charged quarterly in advance based on the market value of the last business day of the previous quarter.

### ***Advisor-Directed Asset Management***

Annual fees will not exceed 1.75%.

Fees are charged quarterly in advance and are based primarily on asset size and the level of complexity of the services provided. In individual cases, IFP has the sole discretion to negotiate fees or to waive fees. Fees are not based on the share of capital gains or capital appreciation of the funds or any portion of the funds. Comparable services for lower fees may be available from other sources. Fees for the initial quarter will be prorated based upon the number of calendar days in the calendar quarter that the advisory agreement is in effect. Fees are based on the market value of the assets on the last business day of the previous quarter. IFP's annual fees will not exceed 1.75%. Consulting services are included in these fees for asset management services.

As authorized in the client agreement, the account custodian withdraws Incompass Financial Partners, LLC's advisory fees directly from the clients' accounts according to the custodian's policies, practices, and procedures. The custodial statement includes the amount of any fees paid to IFP for advisory services. You should carefully review the statement from your custodian/broker-dealer's statement and verify the calculation of fees. Your custodian/broker-dealer does not verify the accuracy of fee calculations.

Fees are charged in advance on a quarterly basis, meaning that advisory fees for a quarter are charged on the first day of the quarter. Clients may terminate investment advisory services obtained from IFP, without penalty, upon written notice within five (5) business days after entering into the advisory agreement with IFP. Thereafter, the client may terminate advisory services upon written notice delivered to and received by IFP. Clients who terminate investment advisory services during a quarter are charged a prorated advisory fee based on the date of IFP's receipt of client's written notice to terminate. Any earned but unpaid fees are immediately due and payable, and any prepaid and unearned fees will be immediately refunded.

**Financial Planning**— Financial planning services are charged in advance through a fixed fee or hourly arrangement as agreed upon between the client and Incompass Financial Partners, LLC. There will never be an instance where \$1,200 or more in fees is charged six or more months in advance. Fixed fees are generally quoted to the client as a one time fee. Fees are negotiable and vary depending upon the complexity of the client situation and services to be provided. Fixed Fees range from \$1,000 - \$5,000, depending on what is negotiated between IFP and the client.

Clients who wish to terminate the planning process prior to completion may do so with written notice. The client may obtain a refund of a pre-paid fee if the advisory contract is terminated before delivery of the plan by contacting Trevor Yochum at (770) 971-9141. Upon receipt of written notification, any earned fee will immediately become due and payable, and any prepaid and unearned fees will be immediately refunded. A client may terminate an advisory agreement without being assessed any fees or expenses within five (5) days of its signing.

### **Additional Fees and Expenses**

In addition to advisory fees paid to IFP as explained above, clients may pay custodial service, account maintenance, transaction, and other fees associated with maintaining the account. These fees vary by broker and/or custodian. Clients should ask IFP for details on transaction fees or other custodial fees specific to their account, as these fees are not included in the annual advisory fee. IFP does not share any portion of such fees. Additionally, for any mutual funds purchased, the client may pay their proportionate share of the funds' distribution, internal management, investment advisory and administrative fees. Such fees are not shared with IFP and are compensation to the fund manager. Clients are urged to read the mutual fund prospectus prior to investing.

Mutual fund companies impose internal fees and expenses on clients. These fees are in addition to the costs associated with the investment advisory services as described above. Complete details of such internal expenses are specified and disclosed in each mutual fund company's prospectus. Clients are strongly advised to review the prospectus(es) prior to investing in such securities.

Mutual funds purchased or sold in broker-dealer accounts may generate transaction fees that would not exist if the purchase or sale were made directly with the mutual fund company. Mutual funds held in broker-dealer accounts also charge management fees. These mutual fund management fees may be more or less than the mutual fund management fees charged if the client held the mutual fund directly with the mutual fund company.

Clients may purchase shares of mutual funds directly from the mutual fund issuer, its principal underwriter, or a distributor without purchasing the services of IFP or paying the advisory fee on such shares (but subject to any applicable sales charges). Certain mutual funds are offered to the public without a sales charge. In the case of mutual funds offered with a sales charge, the prevailing sales charge (as described in the mutual fund prospectus) may be more or less than the applicable advisory fee. However, clients would not receive IFP's assistance in developing an investment strategy, selecting securities, monitoring performance of the account, and making changes as necessary.

Please refer to Item 12 "Brokerage Practices" of this brochure for additional information.



### ***Performance-Based Fees and Side-By-Side Management***

Incompass Financial Partners, LLC does not charge performance-based fees or participate in side-by-side management. Side-by-side management refers to the practice of managing accounts that are charged performance-based fees while at the same time managing accounts that are not charged performance-based fees. Performance-based fees are fees that are based on a share of capital gains or appreciation of the assets of a client. Our fees are calculated as described in Fees and Compensation section above and are not charged on the basis of performance of your advisory account.

### ***Types of Clients***

IFP offers investment advisory services to individuals and high net worth individuals. There is no minimum account size to open and maintain an advisory account.

### ***Methods of Analysis, Investment Strategies, and Risk of Loss***

IFP's methods of analysis and investment strategies incorporate the client's needs and investment objectives, time horizon, and risk tolerance. IFP is not bound to a specific investment strategy for the management of investment portfolios, but rather consider the risk tolerance levels pre-determined gathered at the account opening, as well as on an on-going basis. Examples of methodologies that our investment strategies may incorporate include:

**Asset Allocation** – Asset Allocation is a broad term used to define the process of selecting a mix of asset classes and the efficient allocation of capital to those assets by matching rates of return to a specified and quantifiable tolerance for risk.

**Dollar-Cost Averaging** – Dollar-cost averaging is the technique of buying a fixed dollar amount of securities at regularly scheduled intervals, regardless of the price per share. This will gradually, over time, decrease the average share price of the security. Dollar-cost averaging lessens the risk of investing a large amount in a single investment at the wrong time.

**Technical Analysis** – involves studying past price patterns and trends in the financial markets to predict the direction of both the overall market and specific stocks.

**Long-Term Purchases** – securities purchased with the expectation that the value of those securities will grow over a relatively long period of time, generally greater than one year.

Short-Term Purchases – securities purchased with the expectation that they will be sold within a relatively short period of time, generally less than one year, to take advantage of the securities' short term price fluctuations.

Our strategies and investments may have unique and significant tax implications. Regardless of your account size or other factors, we strongly recommend that you continuously consult with a tax professional prior to and throughout the investing of your assets.

Investing in securities involves risk of loss that clients should be prepared to bear. Although we manage your portfolio with strategies and in a manner consistent with your risk tolerances, there can be no guarantee that our efforts will be successful. You should be prepared to bear the risk of loss.

All investments involve the risk of loss, including (among other things) loss of principal, a reduction in earnings (including interest, dividends, and other distributions), and the loss of future earnings. These risks include market risk, interest rate risk, issuer risk, and general economic risk. Regardless of the methods of analysis or strategies suggested for your particular investment goals, you should carefully consider these risks, as they all bear risks.

IFP's primary goal for investing is to help the client maintain purchasing power over the long term. This may result in short term variability and loss of principal. Time horizon and risk tolerance are key determinates of the proper asset allocation. IFP's approach focuses on taking appropriate risks for which clients are compensated (i.e. market risk) and seeking to limit or eliminate risks that do not provide compensation over the long term (i.e. individual stock risk or lack of portfolio risk).

Below are some more specific risks of investing:

**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 the client or an underlying 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.

**Management Risk.** IFP's investment approach may fail to produce the intended results. If our perception of the performance of a specific asset class or underlying fund is not realized in the expected time frame, the overall performance of 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 is likely to decrease. A nominal interest rate is the sum of a real interest rate and an expected inflation rate.

**Municipal Securities Risk.** The value of municipal obligations can fluctuate over time, and may be affected by adverse political, legislative and tax changes, as well as by financial developments that affect the municipal issuers. Because many municipal obligations are issued to finance similar projects by municipalities (e.g., housing, healthcare, water and sewer projects, etc.), conditions in the sector related to the project can affect the overall municipal market. Payment of municipal obligations may depend on an issuer's general unrestricted revenues, revenue generated by a specific project, the operator of the project, or government appropriation or aid. There is a greater risk if investors can look only to the revenue generated by the project. In addition, municipal bonds generally are traded in the "over-the-counter" market among dealers and other large institutional investors. From time to time, liquidity in the municipal bond market (the ability to buy and sell bonds readily) may be reduced in response to overall economic conditions and credit tightening.

**Investment Companies Risk.** 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). ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value; (ii) the ETF may employ an investment strategy that utilizes high leverage ratios; or (iii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. IFP has no control over the risks taken by the underlying funds.

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### ***Disciplinary Information***

Incompass Financial Partners, LLC or its Principal Executive Officers have not had any reportable disclosable events in the past ten years.

### ***Other Financial Industry Activities and Affiliations***

Neither IFP nor its representatives are registered as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor.

Trevor Yocum, owner of IFP and other representatives of Incompass Financial Partners, LLC are separately licensed as registered representatives of an unaffiliated broker-dealer. These individuals, in their separate capacity, can effect securities transactions for which they will receive separate, yet customary compensation.

In addition, representatives of our firm are also licensed as independent insurance agents with various insurance agencies and can sell insurance products to clients (i.e. life, health, and long-term care products) and earn commissions. Insurance commissions earned are separate and distinct from IFP advisory fees. This practice presents a conflict of interest because persons providing investment advice on behalf of the firm who are insurance agents have an incentive to recommend insurance products to clients for the purpose of generating commissions rather than solely based on clients' needs. However, clients are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with IFP.

### ***Code of Ethics, Participation or Interest in Client Transactions and Personal Trading***

IFP's Code of Ethics includes guidelines for professional standards of conduct for our Associated Persons. Our goal is to protect client interests at all times and to demonstrate our commitment to fiduciary duties of honesty, good faith, and fair dealing. All of IFP's Associated Persons are expected to strictly adhere to these guidelines. Persons associated with Incompass Financial Partners, LLC are also required to report any violations to the Code of Ethics. Additionally, the firm maintains and enforces written policies reasonably designed to prevent the misuse or dissemination of material, non-public information about our clients or client accounts by persons associated with our firm.

IFP and its employees may buy or sell securities that are also held by clients. It is the expressed policy of the advisor that no person employed by our firm purchase or sell any security prior to the transaction being implemented for an advisory account; therefore, preventing such employees from benefiting from transactions placed on behalf of the advisory clients.

The advisor may have an interest or position in a certain security, which may also be recommended to the client. As these situations may present a conflict of interest, the advisor has established the following restrictions in order to ensure its fiduciary responsibilities should this issue ever arise:

1. A director, officer or employee of the advisor shall not buy or sell a security for their personal portfolio(s) where their decision is substantially derived, in whole or part, by

reason of his or her employment, unless the information is also available to the investing public. No owner/employee of IFP shall prefer their own interest to that of the client.

2. The advisor maintains a list of all securities held by the company and all directors, officers, and employees. These holdings are reviewed on a quarterly basis by the principal of the firm.
3. The advisor requires that all employees must act in accordance with all applicable Federal and State regulations governing registered investment advisors.
4. The advisor may block personal trades with those of clients but will ensure that clients are not at a disadvantage.

IFP's Code of Ethics is available to you upon request. You may obtain a copy of our Code of Ethics by contacting Trevor Yochum at (770) 971-9141.

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### ***Brokerage Practices***

In order for IFP to provide asset management services, we request you utilize the brokerage and custodial services of Charles Schwab & Co., Inc. ("Schwab") or TD Ameritrade, for which we have an existing relationship. IFP and Schwab/TD Ameritrade are not affiliated companies. In considering which independent qualified custodian will be the best fit for IFP's business model, we are evaluating the following factors, which is not an all-inclusive list:

- Financial strength
- Reputation
- Reporting capabilities
- Execution capabilities
- Pricing, and
- Types and quality of research

While you are free to choose any broker-dealer or other service provider, we recommend that you establish an account with a brokerage firm with which we have an existing relationship. Such relationships may include benefits provided to our firm, including, but not limited to research, market information, and administrative services that help our firm manage your account(s). We believe that recommended broker-dealers provide quality execution services for our clients at competitive prices. Price is not the sole factor we consider in evaluating best execution. We also consider the quality of the brokerage services provided by the recommended broker-dealers, including the value of research provided, the firm's reputation, execution capabilities, commission rates, and responsiveness to our clients and our firm.

You may direct us in writing to use a particular broker-dealer to execute some or all of the transactions for your account. If you do so, you are responsible for negotiating the terms and arrangements for the account with that broker-dealer. We may not be able to negotiate commissions, obtain volume discounts, or best execution. In addition, under these circumstances a difference in commission charges may exist between the commissions charged to clients who direct us to use a particular broker or dealer and other clients who do not direct us to use a particular broker or dealer.

IFP does not receive client referrals from broker-dealers in exchange for cash or other compensation, such as brokerage services or research.

IFP does not have any formal soft dollar arrangements.

When IFP buys or sells the same security for two or more clients (including our personal accounts), we may place concurrent orders to be executed together as a single “block” in order to facilitate orderly and efficient execution. Each client account will be charged or credited with the average price per unit. We receive no additional compensation or remuneration of any kind because we aggregate client transactions. No client is favored over any other client. If an order is not completely filled, it is allocated pro-rata based on an allocation statement prepared by IFP prior to placing the order. Because of an order’s aggregation, some clients may pay higher transaction costs, or greater spreads, or receive less favorable net prices on transactions than would otherwise be the case if the order had not been aggregated.

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### ***Review of Accounts***

Client accounts are reviewed at least quarterly by Trevor Yochum, Principal Executive Officer of the firm. Trevor Yochum reviews clients’ accounts with regards to their investment policies and risk tolerance levels. All accounts at IFP are assigned to this reviewer.

All financial planning accounts are reviewed upon financial plan creation and plan delivery by Trevor Yochum, Principal Executive Officer of the firm. There is only one level of review and that is the total review conducted to create the financial plan.

Reviews may be triggered by material market, economic or political events, or by changes in client's financial situations (such as retirement, termination of employment, physical move, or inheritance).

Each client will receive at least quarterly a written report that details the clients’ account which may come from the custodian. Clients are encouraged to review these statements to verify accuracy and calculation correctness.

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### ***Client Referrals and Other Compensation***

IFP does not compensate any individual or firm for client referrals. In addition, IFP does not receive compensation for referring clients to other professional service providers.

### ***Custody***

IFP does not have physical custody of any client funds and/or securities and does not take custody of client accounts at any time. Client funds and securities will be held with a bank, broker dealer, or other independent qualified custodian. However, by granting IFP written authorization to automatically deduct fees from client accounts, IFP is deemed to have limited custody. You will receive account statements from the independent, qualified custodian holding your funds at least quarterly. The account statement from your custodian will indicate the amount of advisory fees deducted from your account(s) each billing cycle. Clients should carefully review statements received from the custodian.

#### **Standing Letters of Authorization**

Some clients may execute limited powers of attorney or other standing letters of authorization that permit the firm to transfer money from their account with the client's independent qualified Custodian to third-parties. This authorization to direct the Custodian may be deemed to cause our firm to exercise limited custody over your funds or securities and for regulatory reporting purposes, we are required to keep track of the number of clients and accounts for which we may have this ability. We do not have physical custody of any of your funds and/or securities. Your funds and securities will be held with a bank, broker-dealer, or other independent, qualified custodian. You will receive account statements from the independent, qualified custodian(s) holding your funds and securities at least quarterly. The account statements from your custodian(s) will indicate any transfers that may have taken place within your account(s) each billing period. You should carefully review account statements for accuracy.

### ***Investment Discretion***

Before IFP can buy or sell securities on your behalf, you must first sign our discretionary management agreement, a limited power of attorney, and/or trading authorization forms. By choosing to do so, you may grant the firm discretion over the selection and amount of securities to be purchased or sold for your account(s) without obtaining your consent or approval prior to each transaction. Clients may impose limitations on discretionary authority for investing in certain securities or types of securities (such as a product type, specific companies, specific sectors, etc.), as well as other limitations as expressed by the client. Limitations on discretionary authority are required to be provided to the IAR in writing. Please refer to the "Advisory Business" section of this Brochure for more information on our discretionary management services.

### ***Voting Client Securities***

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

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

### ***Financial Information***

IFP is not required to provide financial information to our clients because we do not require or solicit the prepayment of more than \$1,200 six or more months in advance.

### ***Requirements for State-Registered Advisers***

This section is not applicable as IFP is SEC registered and not state registered.



***Cover Page***



**TREVOR YOCHUM, CFP®, CIMA®**

**4994 Lower Roswell Road, Suite 4  
Marietta, Georgia 30068**

**Phone: (770) 971-9141**

September 19, 2023

**FORM ADV PART 2  
BROCHURE SUPPLEMENT**

**This brochure supplement provides information about Trevor Yochum that supplements the Incompass Financial Partners, LLC brochure. You should have received a copy of that brochure.**

**Please contact Trevor Yochum if you did not receive a Incompass Financial Partners, LLC's brochure or if you have questions about this supplement. Mr. Yochum's CRD number is 6362279.**

**Additional information about Trevor Yochum is also available on the SEC's website at  
[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

***Educational Background and Business Experience***

Trevor Yochum, CFP®, CIMA®  
Managing Principal / CCO  
Year of Birth: 1989

**Business Background:**

Incompass Financial Partners, LLC, Managing Principal / CCO, January 2022 - Present

Incompass Financial Partners, LLC, President, October 2019 – January 2022

Triad Advisors, LLC, Registered Representative, February 2019 – Present

Triad Advisors, LLC, Investment Advisor Representative, February 2019 – January 2022

Triad Advisors, LLC, Business Development Associate, June 2014 – February 2019

**Educational Background:**

Colorado State University, Master of Business Administration, Graduated: 2014

University of Georgia, Bachelor of Business Administration, Graduated: 2012

**RELEVANT DESIGNATIONS:**

**CERTIFIED FINANCIAL PLANNER™ Practitioner (CFP®)**

This program is sponsored by the CFP Board of Standards. Before applying for the CFP® Certification Examination, you need to meet the six course education requirements (or their equivalent) as set by CFP Board as well as a financial plan development course registered with CFP Board. Additionally, a bachelor's degree (or higher), or its equivalent, in any discipline, from an accredited college or university is required to attain CFP® certification. Additional requirements include successful completion of the CFP® Certification Examination, which tests your ability to apply your financial planning knowledge to client situations. The 10-hour exam is divided into three separate sessions. Because of the integrated nature of financial planning, however, each session may cover all topic areas (personal financial planning, risk management, income taxes, investments, retirement planning, and estate planning). In addition to the education requirements, there is an experience requirement, which is currently at least three years of qualifying full-time work experience in personal financial planning. There are additional requirements for candidates and registrants to pass Fitness Standards and a Background Check and to agree to abide by CFP Board's *Code of Ethics and Professional Responsibility*, Rules of Conduct and *Financial Planning Practice Standards*. Certificants must continue to meet continuing education requirements which

presently include obtaining 30 hours of continuing education in selected subjects every two calendar years, including a two-hour CFP Ethics course. For more details, see [www.cfp.net](http://www.cfp.net).

#### **CERTIFIED INVESTMENT MANAGEMENT ANALYST (CIMA®)**

CIMA designees have met initial and on-going experience, ethical, education and examination requirements for investment management consulting, including advanced investment management theory and application. Prerequisites for the CIMA certification are three years of financial services experience and an acceptable regulatory history. Candidates must pass an online Qualification Examination, successfully complete a one-week classroom education program, and pass an online Certificate Examination. They must also adhere to IMCA's Code of Professional Responsibility, and maintain continuing education.

Form ADV, Part 2B, Item 3

#### ***Disciplinary Information***

Mr. Yochum does not have any reportable disciplinary disclosures.

Form ADV, Part 2B, Item 4

#### ***Other Business Activities***

Trevor Yochum is a registered representative of Triad Advisors, LLC ("Triad"), Triad as broker-dealer and your Advisor will be compensated on the normal and customary commission schedule for general securities business. Clients should be aware that these services involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment advisor.

Trevor Yochum is also licensed to sell life and annuity insurance products through various insurance carriers and will receive compensation for the sale of such products. Your Advisor may recommend the purchase of insurance products in connection with advisory services. Clients are under no obligation to purchase insurance products through any particular insurance agency or advisor. This license creates a potential conflict of interest because your Advisor will receive compensation in connection with the sale of insurance products when acting as insurance agent in connection with the sale. This compensation may vary depending on the product; more information about your advisor's compensation in connection with a particular product is available upon request.

Form ADV, Part 2B, Item 5

#### ***Additional Compensation***

Other than the compensation described above Trevor Yochum does not receive an economic benefit for providing advisory services other than a portion of the advisory fees paid by clients.

Form ADV, Part 2B, Item 6

***Supervision***

Incompass Financial Partners, LLC has written supervisory procedures in place that are reasonably designed to detect and prevent violations of the securities laws, rules, and regulations of the Securities and Exchange Commission ("SEC"), under the rules and regulations of the US Investment Advisers Act of 1940, as amended (the "Advisers Act"). Mr. Yochum is Incompass Financial Partners, LLC's Chief Compliance Officer of the firm, therefore he is responsible for all of the activities that occur on behalf of Incompass Financial Partners, LLC and its clients. Mr. Yochum can be reached at (770) 971-9141.

Form ADV, Part 2B, Item 7

***Requirements for State-Registered Advisers***

Trevor Yochum does not have any reportable disciplinary events required to be disclosed in this section.

***Cover Page***



**KAREN VINING, CSA®, RFC**

**4995 Lower Roswell Road, Suite 4  
Marietta, Georgia 30068**

**Phone: (770) 971-9141**

September 19, 2023

**FORM ADV PART 2  
BROCHURE SUPPLEMENT**

**This brochure supplement provides information about Karen Vining that supplements the Incompass Financial Partners, LLC brochure. You should have received a copy of that brochure.**

**Please contact Karen Vining if you did not receive a Incompass Financial Partners, LLC's brochure or if you have questions about this supplement. Ms. Vining's CRD number is 1262009.**

**Additional information about Karen Vining is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

***Educational Background and Business Experience***

Karen Vining, CSA<sup>®</sup>, RFC  
Investment Advisor Representative  
Year of Birth: 1950

**Business Background:**

Incompass Financial Partners, LLC, Investment Advisor Representative, June 2022 - Present

Triad Advisors, Registered Representative / OSJ, July 1998 – Present

Incompass Financial Partners, LLC, Registered Representative / Partner, October 2020 – January 2022

Vining Financial Services, President / CCO, July 1998 – April 2020

Wealth and Pension Services Group, IN, February 2015 – July 2019

**Educational Background:**

Oglethorpe University, Bachelor of Arts in Elementary Education, Graduated: 1972

**RELEVANT DESIGNATIONS:**

**CERTIFIED SENIOR ADVISOR (CSA)<sup>®</sup>**

The Certified Senior Advisor (CSA)<sup>®</sup> is the leading certification for professionals serving older adults, and is a designation awarded to qualified individuals. Earning the CSA certification requires individuals to pass a rigorous exam and to uphold the highest ethical standards for the benefit and protection of the health and welfare of seniors. CSAs are multidisciplinary professionals who have demonstrated advanced knowledge in the multiple processes of aging.

**REGISTERED FINANCIAL CONSULTANT (RFC)**

The Registered Financial Consultant (RFC) designation is the professional credential for persons in the field of financial planning. The designation is awarded by the International Association of Registered Financial Consultants (IARFC) to those financial advisors who can meet the high standards of education, experience and integrity that are required of all its members.

***Disciplinary Information***

Ms. Vining does not have any reportable disciplinary disclosures.

Form ADV, Part 2B, Item 4

***Other Business Activities***

Karen Vining is a registered representative of Triad Advisors, LLC (“Triad”), Triad as broker-dealer and your Advisor will be compensated on the normal and customary commission schedule for general securities business. Clients should be aware that these services involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment advisor.

Karen Vining is also licensed to sell life and annuity insurance products through various insurance carriers and will receive compensation for the sale of such products. Your Advisor may recommend the purchase of insurance products in connection with advisory services. Clients are under no obligation to purchase insurance products through any particular insurance agency or advisor. This license creates a potential conflict of interest because your Advisor will receive compensation in connection with the sale of insurance products when acting as insurance agent in connection with the sale. This compensation may vary depending on the product; more information about your advisor’s compensation in connection with a particular product is available upon request.

Ms. Vining owns KCV Properties, LLC, a real estate investment company.

Form ADV, Part 2B, Item 5

***Additional Compensation***

Other than the compensation described above Karen Vining does not receive an economic benefit for providing advisory services other than a portion of the advisory fees paid by clients.

Form ADV, Part 2B, Item 6

***Supervision***

Ms. Vining is supervised by Incompass Financial Partners, LLC’s Chief Compliance Officer, Trevor Yochum. Mr. Yochum can be reached at (770) 971-9141.

Form ADV, Part 2B, Item 7

***Requirements for State-Registered Advisers***

Karen Vining does not have any reportable disciplinary events required to be disclosed in this section.

***Cover Page***



**AUSTIN DOWNUM, CFP®**

**4994 Lower Roswell Road, Suite 4  
Marietta, Georgia 30068**

**Phone: (770) 971-9141**

September 5, 2023

**FORM ADV PART 2  
BROCHURE SUPPLEMENT**

**This brochure supplement provides information about Austin Downum that supplements the Incompass Financial Partners, LLC brochure. You should have received a copy of that brochure. Please contact Austin Downum if you did not receive a Incompass Financial Partners, LLC's brochure or if you have questions about this supplement. Mr. Downum's CRD number is 7120097.**

**Additional information about Austin Downum is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**



***Educational Background and Business Experience***

Austin Downum  
Financial Advisor  
Year of Birth: 1999

**Business Background:**

Incompass Financial Partners, LLC, Financial Advisor, June 2021 - Present

University of Georgia Athletic Association, Student Equipment Manager, March 2018 – May 2021

Triad Advisors LLC, Business Development Intern, May 2019 – July 2019

Agile Resources, Inc., Intern, May 2017 – August 2017

Full-time education, Full-time student, January 2017 – May 2017

**Educational Background:**

University of Georgia, Bachelor of Business Administration in Finance and Minor Sport Management, Graduated: 2021

**Relevant Designations:**

CERTIFIED FINANCIAL PLANNER™ (CFP®)

Mr. Downum is 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](http://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.

Form ADV, Part 2B, Item 3

### ***Disciplinary Information***

Mr. Downum does not have any reportable disciplinary disclosures.

Form ADV, Part 2B, Item 4

### ***Other Business Activities***

Austin Downum is a registered representative of Triad Advisors, LLC (“Triad”), Triad as broker-dealer and your Advisor will be compensated on the normal and customary commission schedule for general securities business. Clients should be aware that these services involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment advisor.

Austin Downum is also licensed to sell life and annuity insurance products through various insurance carriers and will receive compensation for the sale of such products. Your Advisor may recommend the purchase of insurance products in connection with advisory services.

Clients are under no obligation to purchase insurance products through any particular insurance agency or advisor. This license creates a potential conflict of interest because your Advisor will receive compensation in connection with the sale of insurance products when acting as insurance agent in connection with the sale. This compensation may vary depending on the product; more information about your advisor's compensation in connection with a particular product is available upon request.

Form ADV, Part 2B, Item 5

***Additional Compensation***

Other than the compensation described above Austin Downum does not receive an economic benefit for providing advisory services other than a portion of the advisory fees paid by clients.

Form ADV, Part 2B, Item 6

***Supervision***

Mr. Downum is supervised by Incompass Financial Partners, LLC's Chief Compliance Officer, Trevor Yochum. Mr. Yochum can be reached at (770) 971-9141.

Form ADV, Part 2B, Item 7

***Requirements for State-Registered Advisers***

Austin Downum does not have any reportable disciplinary events required to be disclosed in this section.