

Item 1 – Cover Page

Part 2A and 2B of Form ADV

Tranquil Path Financial Planning, LLC
59 Marko Ln
Brooklyn Heights, OH 44131-1212
(216) 270-6994
TranquilFP.com

July 5, 2022

This Brochure provides information about the qualifications and business practices of Tranquil Path Financial Planning, LLC. If you have any questions about the contents of this Brochure, please contact us at: (216) 270-6994 or britta@tranquilfp.com. 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.

Tranquil Path Financial Planning, LLC is a State of Ohio registered investment adviser. Registration of an investment adviser does not imply any level of skill or training. The oral and written communications of an adviser provide you with information you can use to determine to hire or retain an adviser.

Additional information about Tranquil Path Financial Planning, LLC is available on the SEC's website at www.adviserinfo.sec.gov.

Throughout this document and the Appendix, the words “we,” “us,” “our,” and the like refer to the Advisor. The words “you,” “your,” “yours,” and the like refer to the client or clients.

Item 2 – Material Changes

Material Changes since the Last Update

This is the Firm's initial Brochure, so no material changes have occurred since the last update. When material changes do occur, a summary of those changes will be identified here.

Future Changes

When material changes occur, the Firm will amend this Disclosure Brochure to reflect the changes. Annually, the Firm will provide a Summary of Material Changes to each Client and offer a complete Disclosure Brochure if a material change occurs in the Firm's business Practices.

Full Brochure Available

You may view the current Disclosure Brochure online at any time at the SEC's Investment Adviser Public Disclosure website: www.adviserinfo.sec.gov. You may also request a copy of this Disclosure Brochure at any time by contacting the Firm at (216) 270-6994 or britta@tranquilfp.com.

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Item 4 – Advisory Business

Tranquil Path Financial Planning, LLC. (“Tranquil Path Financial Planning,” “Advisor,” “we,” “us,” “our,” etc.) is a fee-only financial planning firm that specializes in providing financial planning and investment advisory services to individuals and families. We are solely owned and operated by Britta Koepf, who formed Tranquil Path Financial Planning, LLC in May 2022 and filed for registration as an Ohio registered investment adviser in June 2022.

We offer a wide range of financial services by providing services to meet not only your investment needs but your tax planning, estate planning, risk management, retirement planning, cash flow, record-keeping, life planning, and small business development needs as well.

We will enter into a written agreement with you that details the scope of your and our responsibilities. Advice and services provided under the agreement are tailored to your questions and/or stated objectives.

We do not sell insurance or investment products and do not accept commissions resulting from any product recommendations. We do not pay referral or finders’ fees, nor do we accept such fees from other financial firms.

When Tranquil Path Financial Planning, LLC provides investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way Tranquil Path Financial Planning, LLC makes money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours.

We provide the following types of personal financial planning engagements:

Comprehensive Advisory Services

The Comprehensive Adviosry Services engagement provides comprehensive financial planning services and ongoing financial planning and investment management services. You will receive services that are appropriate for your financial planning needs, including scheduled meetings during the initial year, depending on your individual situation, and follow up meetings during renewal years to address changes in financial planning needs and investment rebalancing. In addition to scheduled meetings, we include any additional face-to-face, e-mail, video, and phone consultations at no additional charge.

The services we provide may include these topics, and we will schedule meetings to cover those we judge to be relevant to you:

- Tax planning
- Inventory of assets and liabilities
- Portfolio analysis
- Asset allocation strategy
- Investment review and recommendation
- Credit and cash flow
- Record-keeping
- Other financial planning or financial services as you may request or as we believe you may need that are within our expertise
- Retirement planning
- Education planning
- Insurance and employee benefits analysis
- Life planning and goal setting
- Financial implications Estate planning
- Portfolio rebalancing

Initial Portfolio Design and Account Set-Up: Advisor will initially review Client's existing investment portfolio and other data and will provide investment recommendations and advice consistent with Client's stated financial objectives and risk tolerance. Advisor will assist Client in the initial selection of Sub-Advisor's services to the Account and the establishment of an Account for the ongoing oversight of Client's cash and securities.

As a part of the ongoing investment management services offered you grant us discretionary authority to manage your investment account(s) and to select sub-advisors to execute investment recommendations in accordance with your objectives as communicated by you to us, without your prior approval of each specific transaction. We and any sub advisor will have the authority to select, purchase, and sell securities for your account, including the amounts, and to place orders with custodians to execute transactions in your account, all without prior consultation with you. We will only conduct trades in your account when it is in your best interest to do so, and you have the opportunity to place reasonable restrictions on the management of your account.

Our use of Sub-Advisors in Investment Management: We may engage a third-party registered investment adviser ("Sub-Advisor") for ongoing supervision and investment management services for your account when in your best interest. We recommend the services of a Sub-Advisor for certain investment strategies, such as for tax loss harvesting. When a Sub-Advisor is used for your account, we will direct the Sub-Advisor to provide ongoing investment management to your account held at an independent qualified custodian. You will receive the Sub Advisor's disclosure documents prior to services being provided to your account.

We will perform initial and ongoing oversight and due diligence over the selected Sub Advisor[s] to ensure the Sub Advisor's strategies and target allocations remain aligned with your investment objectives and overall best interests as determined in our financial planning with you. We are responsible for determining a suitable investment strategy and portfolio for your investment needs and goals, and for the need to make changes to an investment strategy based on changes in your stated needs and risk tolerance. We will be available to answer questions that you may have

regarding your account. The Sub Advisors will have discretionary authority to determine the securities to be purchased and sold for your account(s) managed by the Sub Advisor according to the investment strategy selected by us.

At no time will we or a Sub Advisor accept or maintain custody of your cash or securities, except as to the authorized deduction of our fee. Each Sub Advisor will be recommended based on a client's best interest, which may be based on the type of investment strategy offered by the Sub Advisor, and minimum account levels, if any.

Any Sub-Advisor is independent of and not owned, affiliated with or sponsored by Tranquil Path Financial Planning, LLC. Please see Item 10 of this Disclosure Brochure for additional information on the Sub Advisors we recommend and use for clients' accounts.

Financial Fitness Review

A Financial Fitness Review consists of a two-hour review of up to three financial planning topics a clients selects in advance. No investment management is performed and we do not provide follow-up services with the Financial Fitness Review engagement.

Item 5 – Fees and Compensation

We are a fee-only financial advisory firm and do not sell investment or insurance products. Fees are set forth in your advisory agreement and are described below for each type of engagement. Fees are negotiable. We may, in our sole discretion, reduce our minimum fee based upon certain criteria such as prior existing relationship, account composition, negotiations with client, etc. Investment advisers are fiduciaries and, as such, should seek to avoid fees that could be considered excessive to their clients. A fee beyond 2% of your assets under management may be higher than industry standard and same or similar services may be available from different sources at a lower cost, but without our assistance. If your fee exceeds such a regulatorily imposed threshold it will be because the financial planning services being provided exceeds this regulatory standard applied to investment management services. Clients should understand all the fees being paid for advisory services.

In addition to our fee, you may incur certain other fees to implement our recommendations. Custodians, brokers, third-party investment professionals, impose additional charges. Other third parties may charge fees such as those charged by managers, custodial fees, deferred sales charges, transaction fees, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes. Mutual funds and exchange-traded funds also charge internal management fees disclosed in a fund's prospectus. Such charges, fees, and commissions are exclusive of and in addition to our fee.

Comprehensive Advisory Services Fee

Our Comprehensive Advisory Services engagement fee has two components; a one time set-up fee ranging from \$1,000-\$5,000 that is charged at the time of entering into the engagement, and an annual fee that ranges from \$4,000 to \$50,000. Our initial set-up fee is based on the amount and complexity of Client's needs (number of investment accounts, where held, complexity of holdings) and the annual fee is based on the scope and complexity of the services to be provided, using such factors as the number of financial planning areas that need to be addressed, the type and extent of the planning services needed, and the amount of investable assets, and where these assets are held.

Any Sub Advisor's fee is included within our fee, you will not be charged a separate fee by a Sub Advisor providing investment management services to you.

Annual Fees are calculated annually (or when warranted by a change in client circumstances) and payable in advance quarterly. These clients may provide us with the authority to directly debit their accounts for payment of their fees. Alternatively, clients may elect to pay their fees via check, or credit card.

Financial Fitness Review Fee

Our fee for a financial fitness review is \$1,000. One half of the fee is due at the time of signing the agreement for services, and the remainder at the beginning of the Financial Fitness Review appointment. Clients can pay via check or credit card. Clients who wish to upgrade to the Comprehensive Advisory Services engagement and are accepted as r clients may receive credit toward the Comprhensive Advisory Services initial fee for the amount paid for a Financial Fitness Review for 30 days from the date we provide your written recommendations.

Fees at Termination

Either party may terminate an agreement, without penalty or fee, at any time upon written notice. A client may terminate an agreement within five days of signing without penalty or fee. After five days, Tranquil Path Financial Planners, LLC will promptly refund any prepaid but unearned fees at termination and any fees that have been earned but not yet paid by the client will be due and payable based on the work completed prior to termination. In no event will we collect from any client more than \$500.00 or more, more than six months in advance in return for investment advice.

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

We do not charge any performance-based fees (fees based on a share of capital gains or capital appreciation of any client's assets). We have minimum fees that we reserve the right to waive or reduce.

Item 7 – Types of Clients

We provide financial planning and investment advisory services primarily for individuals and families. We strive to work with people from many different walks of life. Your chosen relationship agreement and fee will be based upon your individual circumstances.

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

We may rely upon several sources when researching and analyzing securities, such as financial websites and magazines, annual reports, prospectuses, filings with the SEC, research materials prepared by others, company press releases, and corporate rating services. We may also subscribe to various professional publications we believe to be consistent with and supportive of our investment philosophy.

We approach investment portfolio analysis and implementation based on intrinsic factors such as your tax situation, overall risk tolerance, current financial situation, and your personal goals and aspirations. After identifying these items, we will recommend a structure for your portfolio based on your individual needs while mitigating the negative effects of extrinsic factors, such as interest rates, market performance, and the economy as a whole.

In general, we recommend no-load mutual funds (i.e., mutual funds that have no sales fees), exchange traded funds, U.S. government securities, money market accounts, certificates of deposit, individual bonds (corporate, agency, and municipal), and certain investment options available in workplace retirement savings plans. For clients with Sub Advisors providing investment management services to their account please see the Sub Advisor's ADV Part 2 Disclosure Brochure for their investment strategies.

Any investment in securities involves risk of loss that you should be prepared to bear. We cannot predict the future, and while we will use our best judgment and good faith efforts in rendering services to you, not every investment decision or recommendation we make will be profitable. We cannot warrant or guarantee any particular level of account performance or that any particular investment or combination of investments will be profitable over time. You assume all market risk involved and understand that investment decisions are subject to various market, currency, economic, political, business, and other risks.

Item 9 – Disciplinary Information

As a Registered Investment Adviser, we are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Tranquil Path Financial Planning, LLC or the integrity of our firm's management. We have no such information to disclose.

Item 10 – Other Financial Industry Activities and Affiliations

We have entered into agreement with Asset Dedication, LLC CRD# 151988, to provide investment management services to our clients' accounts. We are not owned by or affiliated with Asset Dedication. As your investment adviser, we remain obligated to ensure any Sub Advisors' services meet your needs, goals, and objectives and are in your best interest.

Each Sub Advisor charges us a negotiated fee for their services, that when the amount of assets that we place with that Sub Advisor reaches a certain level, fees charged to us on every dollar overseen by that Sub Advisor above that level are reduced. This fee arrangement gives us an incentive to recommend the Sub Advisor to pay a reduced fee. We will only recommend and use a Sub Advisor's services when in your best interest, regardless of the fee incurred by us.

Ms. Koepf is a member of the Alliance of Comprehensive Planners (ACP). This non-profit organization provides training and support through an alliance of fiduciary fee-only comprehensive financial advisors. As ACP members, Ms. Koepf has the right to use proprietary products and systems designed by ACP. ACP provides education in their proprietary systems and offers in-person and online conferences (which may provide continuing education credits). They also offer services produced by collaborative efforts of the fee-only financial advisors

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

Tranquil Path Financial Planning, LLC seeks to avoid material conflicts of interest. Accordingly, neither we nor our Investment Adviser Representatives receive any third-party direct monetary compensation (i.e., commissions, 12b-1 fees, or other fees) from brokerage firms (custodians) or mutual fund companies.

We believe that our business methodologies, ethics rules, and adopted policies are appropriate to eliminate, or at least minimize, potential material conflicts of interest, and to appropriately manage any material conflicts of interest that may remain. Be aware that no set of rules can anticipate or relieve all potential material conflicts of interest. In any event, we will disclose to you any material conflict of interest relating to us, our representatives, or any of our employees that could reasonably be expected to impair the rendering of unbiased and objective advice.

Our Code of Ethics

We have adopted a Code of Ethics for all supervised persons of the firm describing our high standard of business conduct and fiduciary duty to our clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, restrictions on accepting significant gifts and the reporting of certain gifts and business

entertainment items, and personal securities trading procedures, among other things. All supervised persons must acknowledge the terms of the Code of Ethics annually or as amended.

Participation or Interest in Client Transactions and Personal Trading

Generally, as a matter of policy, we and our related persons do not recommend to clients, or buy or sell for client accounts, securities in which the firm or its related persons has a material financial interest.

We or individuals associated with us may buy and sell some of the same securities for our own accounts that we recommend that any client buy or sell. When appropriate, we will assist or advise you to purchase or sell securities before purchasing or selling the same securities for our own account. In some cases, we may buy or sell securities for our own account for reasons not related to the strategies adopted by our clients. The Code of Ethics is designed to assure that the personal securities transactions will not interfere with making decisions in the best interest of advisory clients while at the same time allowing employees to invest for their own accounts.

We will disclose to advisory clients any material conflict of interest relating to us, our representatives, or any of our employees that could reasonably be expected to impair the rendering of unbiased and objective advice. We will notify clients in advance of policies regarding officers trading for their own account, including the potential conflict of interest when recommending securities to clients in which we or our principal holds a position.

Item 12 – Brokerage Practices

Directed Brokerage

We do not allow directed brokerage whereby a client can direct where their account is held. Based on your relationship with a Sub Advisor either we or the Sub-Advisor for your account will recommend a broker-dealer to you for your investment account. When recommending a broker-dealer we will comply with our fiduciary duty to obtain best execution and will take into account such relevant factors as:

- Cost to the client
- The broker-dealer's facilities, reliability, and financial responsibility
- The ability of the broker-dealer to effect transactions, particularly concerning such aspects as timing, order size, and execution of order
- The research and related brokerage services provided by such broker or dealer to us, notwithstanding that the account may not be the direct or exclusive beneficiary of such services
- Any other factors we consider to be relevant

No commission or any part thereof will be received by, or shall otherwise benefit, us or any related person. We typically use no broker research as a result of any client account at any broker. Our fees are not split or shared with any entity.

You can see more about your Sub-Advisor's directed brokerage disclosures in their ADV Part 2A Disclosure Document.

Soft Dollars

We do not receive any research or other soft-dollar benefits, nor do we receive any referrals in exchange for using a certain broker-dealer. We are not affiliated with a brokerage firm, nor does any broker-dealer/custodian supervise us, our agents or activities.

However, some additional services and non-direct monetary or other forms of compensation may be offered and provided to us as a result of our relationships with custodian(s) and/or provider(s) of mutual fund products. For example, our representatives and employees may be invited to attend educational conferences or entertainment events sponsored by brokerage firms, custodians, or mutual fund companies. We believe that the services and benefits provided to us by brokerage firms (custodians) and mutual fund providers fall under Section 28(e) of the Securities Exchange Act and do not materially affect the investment management recommendations made to you, and mention them only in the interest of full disclosure.

Aggregating and Allocating Trades

Our practice is not to aggregate or bunch trades, but because most, if not all, trades in your account will be conducted by a Sub Advisor providing investment management services, these advisors may aggregate trades. Please see the Sub-Advisor's ADV Part 2 Disclosure Brochure for their aggregation and allocation practices with respect to bunch or block trading.

Item 13 – Review of Accounts

In a Comprehensive Advisory Services engagement, periodic reviews are performed by Britta Koepf for reviewing and assessing financial recommendations made to you. Factors triggering a review may include client requests, significant changes in your financial condition, changes in the fundamentals of the companies or entities issuing securities, price fluctuations, and significant economic or industry developments. You will receive updated financial plan recommendations from time to time during the term of your engagement with us. No follow up reviews are provided as part of a Financial Fitness Review engagement.

If you maintain any brokerage account(s), your custodian will provide a statement no less than quarterly, including a list of all assets held in the account, asset values, and all transactions affecting the account assets, including any additions or withdrawals.

Item 14 – Client Referrals and Other Compensation

We are a fee-only financial planning firm, and we do not sell insurance or investment products, nor do we accept commissions as a result of any product recommendations. We do not pay referral or finder's fees, nor do we accept such fees from other firms.

Item 15 – Custody

We do not have custody of client funds and securities. We are deemed to have constructive custody of client funds and securities when clients give us the authority to directly debit our fees from clients' accounts. We obtain client consent to directly debit our fee from their account and adhere to the safeguards required for having constructive custody due to the direct deduction of fees. Clients' funds and securities are maintained at an independent qualified custodian. Clients receive no less than quarterly statements from the broker-dealer, bank, or other qualified custodian that holds and maintains their investment assets. We urge all clients to carefully review such statements and compare such official custodial records to any reports that we may provide to you. Our reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16 – Investment Discretion

When we or a Sub Advisor provide investment management services to your account trades in the account will be done pursuant to discretionary authority. Discretion refers to our ability to initiate investment actions in a client's account without obtaining permission from the client each time a transaction occurs, and select sub advisors for your account. You provide us with discretionary authority in the agreement you sign with us. You always have the opportunity to place reasonable restrictions on the investment in certain securities or the types of securities to be held in the portfolio upon written notice to us.

Item 17 – Voting Client Securities

As a matter of firm policy and practice, we do not accept and do not have any authority to and do not vote proxies on your behalf. You retain the responsibility for receiving and voting proxies for all securities maintained in your portfolio. At your request, we may provide advice to you regarding your voting of proxies.

Item 18 – Financial Information

Registered Investment Advisers are required to provide you with certain financial information or disclosures about their financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to you and have not been the subject of a bankruptcy proceeding. We do not require or solicit prepayment of more than \$500 in fees per client six months in advance.

Item 19 – Requirements for State-Registered Advisors

Please see Form ADV Part 2B for the formal education and business background of Tranquil Path Financial Planning's advisory personnel Britta Koepf, and any outside business activities she is actively engaged in and the approximate amount of time spent on that business.

Neither Tranquil Path Financial Planning, nor its advisory personnel Britta Koepf, is compensated with any performance-based fees for any advisory services.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. Neither Tranquil Path Financial Planning, nor Britta Koepf, has any legal or disciplinary events to report. Neither Tranquil Path Financial Planning, nor Britta Koepf, has any relationship or arrangement with any issuers of securities.

Ms. Koepf is not actively engaged in any other business. Neither Tranquil Path Financial Planning nor Britta Koepf have ever been involved in any of the following:

1. An award or otherwise being *found* liable in an arbitration claim alleging damages in excess of \$2,500, *involving* any of the following:
 - (a) an investment or an *investment-related* business or activity;
 - (b) fraud, false statement(s), or omissions;
 - (c) Theft, embezzlement, or other wrongful taking of property;
 - (d) Bribery, forgery, counterfeiting, or extortion; or
 - (e) Dishonest, unfair, or unethical practices.
2. An award or otherwise being *found* liable in a civil, *self-regulatory organization*, or administrative *proceeding involving* any of the following:

- (a) An investment or an *investment-related* business or activity;
- (b) Fraud, false statement(s), or omissions;
- (c) Theft, embezzlement, or other wrongful taking of property;
- (d) Bribery, forgery, counterfeiting, or extortion; or
- (e) Dishonest, unfair, or unethical practices.

3. Any Bankruptcy petition.

Appendix A: Supplement Brochure

Item 1 – Cover Page

Britta Koepf, CFP® ,ChSNC

of

Tranquil Path Financial Planning, LLC
59 Marko Ln
Brooklyn Heights, OH 44131-1212
(216) 270-6994 TranquilFP.com

July 5, 2022

This Brochure Supplement provides information about Britta Koepf that supplements the Brochure for Tranquil Path Financial Planning, LLC. You should have received a copy of that Brochure. Please contact our office at (216) 270-6994 or at britta@tranquilfp.com if you did not receive Tranquil Path Financial Planning, LLC's Brochure or if you have any questions about the contents of this supplement.

The information in this Brochure Supplement has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Ms. Koepf is available on the SEC's website at www.adviserinfo.sec.gov.

Britta Koepf, CFP® , Managing Member, Investment Adviser Representative, Chief Compliance Officer

Born 1985

Item 2. Educational Background and Business Experience

Post-Secondary Education

Hiram College | B.A. in Biomedical Humanities | 2008

University of Akron | Certificate in Financial Planning | 2015

Ms. Koepf holds designations that need to be explained in further detail:

CERTIFIED FINANCIAL PLANNER, (CFP®)

Britta Koepf holds the professional designation of CERTIFIED FINANCIAL PLANNER™ (“CFP®”).

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”).

CFP® Certification:

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

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP®. To attain the right to use the CFP® marks, an individual must satisfactorily 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 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 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 in order to maintain the right to continue to use the CFP® 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 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; and

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.

CHARTERED SPECIAL NEEDS CONSULTANT, ChSNC®

The Chartered Special Needs Consultant® (ChSNC®) is an online, self-study program designed for experienced financial advisors who wish to provide increased knowledge for serving people

with disabilities or special needs planning. This course provides specialized knowledge focused on special needs planning, including special needs trusts and helping parents and caregivers plan for immediate and long term care, as well the complex financial decisions in connection with estate planning, beneficiary status, and eligibility for government benefits.

The American College of Financial Services requires designees to:

- Recertify their knowledge with continuing education (CE) every two years
- Recommit to The American College of Financial Services standard of ethic
- Pay an annual fee to enable The College to enforce the professional standards of the program

Once The College awards a designation, that designee has a “right to use” the designation mark, provided all ongoing recertification requirements are met. Unlike degrees, designations can be removed for ethical violations or other forms of noncompliance.

The Professional Recertification Program contains a renewal requirement for designees of The College who hold any of the following marks: CLU®, ChFC®, RICP®, CLF®, CASL®, CAP®, ChSNC®, FSCP®, and WMCP®.

Recent Business Background

- Tranquil Path Financial Planning, LLC | Managing Member, Investment Adviser Representative | June 2022 to present
- NorthAvenue LLC | Member, Investment Adviser Representative | January 2022 – June 2022
- Practical Financial Planning, Inc. | Investment Adviser Representative, Paraplanner | June 2015 – December 2021
- DiNuzzo Index Advisors | Intern | December 2014 – May 2015

Item 3. Disciplinary Information

Britta Koepf is required to disclose information regarding any legal or disciplinary events material to a client’s evaluation of her. Ms. Koepf has no information to disclose in relation to this Item.

Item 4. Other Business Activities

Britta Koepf is required to disclose information regarding any investment-related business or occupation in which she is actively engaged. Ms. Koepf has no information to disclose in relation to this Item.

Item 5. Additional Compensation

Britta Koepf is required to disclose information regarding any arrangement under which she receives an economic benefit from someone other than a client for providing investment advisory services. Ms. Koepf has no information to disclose in relation to this Item.

Item 6. Supervision

Britta Koepf is the Firm's Chief Compliance Officer. There is no one in a supervisory capacity over her. Mr. Koepf is guided by the Firm's Code of Ethics, and being a fiduciary acting in the best interest of the client. If you have any questions, you can contact Ms. Koepf at (216) 270-6994 or at britta@tranqufp.com.

Item 7. Requirements for State Registered Advisers

Britta Koepf is required to disclose information regarding involvement in certain civil, self-regulatory organization or administrative proceedings, arbitration awards or findings, or bankruptcy proceedings. Ms. Koepf has no information to disclose in relation to this Item.