

Item 1 – Cover Page

Form ADV Part 2A Brochure

Fidelis Financial Planning, LLC

Main Office: 42 Portwest Court, St. Charles, MO 63303

636-922-9252

St. Louis Office: 8770 Rose Avenue, St. Louis, MO 63144

WWW.FIDELISFP.COM

May 29, 2025

This Brochure provides information about the qualifications and business practices of Fidelis Financial Planning, LLC. If you have any questions about the contents of this Brochure, please contact us at 636-922-9252 or www.fidelisfp.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.

Fidelis Financial Planning, LLC is a registered investment adviser. Registration as an investment adviser does not imply any level of skill or training. The oral and written communications of an adviser provide you with information from which you can determine whether to hire or retain the adviser.

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

Item 2 – Material Changes

This Brochure dated May 29, 2025, represents an amendment of the Form ADV Part 2 Brochure for Fidelis Financial Planning, LLC.

Since the firm's last Brochure dated January 15, 2024, subsequently amended November 26, 2024 and March 28, 2025, we have moved to a federal regulatory jurisdiction due to the growth and structure of the firm, we have updated our investment management program from a non-discretionary program to a discretionary program, we have changed the arrangement with our outside platform provider from a co-advisory arrangement to a sub-advisory arrangement, we have updated our fee structure, and we have added detail about services we provide. We have also made various other minor updates to the Brochure, but no other material changes were made.

Pursuant to regulatory requirements, we will deliver to you a summary of any material changes to this and subsequent Brochures within 120 days of the close of our fiscal year if any material changes were made. We may further provide other ongoing disclosure information about material changes as necessary. All such information will be provided to you free of charge.

Currently, our Brochure may be requested by contacting Jeffrey Laughlin, Chief Compliance Officer, Fidelis Financial Planning, LLC at 636-922-9252 or jlaughlin@fidelisfp.com. Our Brochure is also available on our web site www.fidelisfp.com, also free of charge.

Additional information about Fidelis Financial Planning, LLC is also available via the SEC's web site www.adviserinfo.sec.gov. The SEC's web site also provides information about any persons affiliated with Fidelis Financial Planning, LLC who are registered, or are required to be registered, as investment advisory representatives of Fidelis Financial Planning, LLC.

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Item 4 – Advisory Business

Fidelis Financial Planning, LLC (CRD#141698) (“Fidelis”) is an SEC registered investment adviser. Fidelis is based in and organized as a limited liability company under the laws of the state of Missouri. The firm was formed in 2006 and currently has three employees. Jack D. White, CFP® founded Fidelis and is Investment Adviser Representative of the firm. Jeffrey Laughlin owns the firm and is the firm’s President and Chief Compliance Officer.

Fidelis Financial Planning, LLC is located at 42 Portwest Court, St. Charles, MO 63303. Regular business hours are from 9:00 AM through 5:00 PM Monday through Friday. The firm can be contacted by phone at (636) 922-9252 or by fax at (314) 754-9165. The firm also has a location at 8770 Rose Avenue, St. Louis, MO 63144.

Fidelis assists clients in building and preserving the wealth necessary to accomplish their life goals by offering both financial planning and investment management services.

Services Offered

A. Financial Planning Services

Fidelis considers financial planning to be a critical component of a client’s financial success. Our financial planning process utilizes the 6 Step Financial Planning Process as defined by the CFP® Financial Planning Practice Standards as a guide to create a client’s personal *Financial Goal Plan*. Fidelis provides individualized advice which is tailored to a client’s individual needs and designed to assist them in securing their long-term financial well being.

During the course of preparation of a client’s personal Financial Goal Plan (Steps 3 & 4 of the 6 Step Financial Planning Process), Fidelis planners analyze the client’s current portfolio in conjunction with their risk tolerance questionnaire, planning goals, insurance needs, tax bracket retirement income and estate planning needs. This analysis allows Fidelis planners to recommend an investment plan that is consistent with the client’s planning goals and income needs. Subsequently, Fidelis planners prepare an Investment Policy Statement (IPS) that outlines potential risk and return of the proposed investment plan as well as outlines applicable fees and rebalancing methodologies for the proposed investment plan.

Clients have full discretion as to whether to accept financial planning recommendations made by Fidelis, and as to whether to retain Fidelis to assist with implementation of financial planning recommendations.

Ongoing financial planning services can be obtained on a complimentary basis in conjunction with Fidelis investment management services (See “Integrated Financial Planning/Investment Management Services” in Item 5 below for fee information) or can be purchased as a stand-alone service on a one-time project basis (See “One Time Financial Planning Projects” in Item 5 below for fee information).

B. Investment Management Services

Fidelis offers ongoing discretionary investment management services to interested clients as a supplement to the ongoing financial planning services that the firm offers.

When providing discretionary investment management services, Fidelis has the authority to not only make recommendations related to investments (including delegating authority to outside service providers), but also implement these recommendations without client approval for each individual trade or investment decision. The firm, however, prefers to maintain an ongoing dialogue with clients in order to properly match a client's portfolio with their financial situation, circumstances, risk tolerance, etc. Recommendations and decisions made by Fidelis would be based on the IPS (Investment Policy Statement) which is developed during the financial planning process. Clients may impose restrictions on how investments are managed, and such restrictions will be documented in the IPS. Fidelis also provides ongoing monitoring and reporting as part of an investment management engagement.

Fidelis manages investment portfolios on a platform made available through its sub-advisory arrangement with Focus Partners Advisor Solutions, LLC (FPAS), an SEC registered investment adviser. FPAS and its predecessors (Buckingham Strategic Partners, LLC, BAM Advisor Services, and Loring Ward) have been providing services to Fidelis since 1997.

Fidelis has contracted with FPAS for investment related sub-advisory and other services including investment model management, trade processing, collection of management fees, record maintenance, report preparation, marketing assistance, and research. The fee paid by Fidelis to FPAS varies based on the total client assets administered and/or sub advised by FPAS through Fidelis. These fees will not be separately charged to advisory clients by FPAS but are included within the overall advisory fees charged to clients. There may however be other fees Advisor's clients may pay to FPAS directly under separate fee agreements.

For investment management services, Fidelis will request authority from the client to delegate discretion to trade in the client's account, and to receive quarterly payments directly from the client's account held by an independent custodian. Clients may provide written limited authorization to Fidelis or its designated service provider, FPAS, to withdraw fees from the account. Clients will receive custodial statements showing the advisory fees debited from their account(s). Certain third-party administrators will calculate and debit Fidelis's fee and remit such fee to Fidelis.

FPAS may pay various forms of direct and indirect compensation to Fidelis or its representatives for reasonable business or educational purposes as described in FPAS's Form ADV Part 2A.

Because assets were previously managed by an outside manager, Fidelis has reported no assets under its own direct management. Instead, Fidelis provided various advisory services on assets managed by the outside manager pursuant to a service agreement with the outside manager. The approximate total of assets managed under this arrangement was approximately \$140M in assets as of 10/31/2024. Currently, Fidelis is in the process of converting its prior investment advisory engagements into discretionary investment management engagements under a new service arrangement with FPAS.

General Service Information

Because Fidelis is a registered investment adviser, we are required to meet certain fiduciary standards when providing investment advice to clients. Additionally, when we provide investment advice related to a retirement plan account or an individual retirement account, we are considered 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. As such, we are required to act in your best interest and not put our interest ahead of yours, even though our compensation creates some conflicts with your interests in that the more you have us manage, the more we can earn. Our clients, however, are under no obligation to use services recommended by our associated persons. Furthermore, we believe that our recommendations are in the best interests of our clients and are consistent with our clients' needs.

Item 5 – Fees and Compensation

As mentioned above, Fidelis Financial Planning, LLC provides 1) ongoing financial planning services in conjunction with ongoing investment management services, 2.) one-time financial planning projects (i.e. without investment management services).

Fees for Various Service Options

1. Financial Planning/Investment Management Service

There is no minimum of assets required to be invested but Fidelis does have a minimum fee of \$3,000 per year for our Integrated Financial Planning/Investment Management Service. Although the firm does not negotiate fees with clients, the firm may at its discretion elect to waive the minimum fee for abbreviated plans, hardship exceptions, and family members. Depending on the amount of assets to be invested with Fidelis, (in most cases \$300,000 and up). The on-going fees for integrated Financial Planning/Investment Management Services are calculated as a percentage of assets under management (AUM) and include unlimited financial planning advice and portfolio management.

The firm's current standard fee schedule is as follows:

AUM Fee Scheduled

- First \$1,000,000 1.20 % annually (0.3000% quarterly)
- Next \$2,000,000 0.95% annually (0.2375% quarterly)
- Amounts above \$3,000,000 0.65% annually (0.1625% quarterly)

The annual fees quoted above apply to the total value of all of a client's accounts managed by Fidelis. (For example, if a client has an IRA worth \$800,000 and a taxable account worth \$225,000, the annual fee would be based on the total value of \$1,025,000.)

As mentioned in Item 4 above, Fidelis makes investment management services available through FPAS, an outside provider. Although the firm's current fee schedule is noted above, some previous fee arrangements may still apply. For example, in some cases, services provided by FPAS are paid indirectly to FPAS through mutual fund administration fees, and in these cases, the Fidelis fee is lower than noted above.

Before providing services through FPAS, Fidelis will provide a proposal in advance detailing the investment program recommended, the specific fees to be charged, and the manner in which FPAS will be compensated (i.e. whether directly by Fidelis or indirectly by client through mutual fund administration fees).

Clients are billed on a quarterly basis. Clients may also elect to be billed directly for fees or to authorize for fees to be directly debited from client's account(s). Management fees are prorated for each capital contribution and withdrawal over \$10,000 that is made during the applicable calendar quarter (with no adjustments for de minimis contributions and withdrawals). Accounts initiated or terminated during a calendar quarter will be charged a prorated fee. Upon termination of any account, fees will be prorated and any prepaid, unearned fees will be promptly refunded, and any earned, unpaid fees will be due and payable.

Details about FPAS, their fees, their business practices, etc., are available in their Form ADV Part 2A Brochure, which is available upon request directly from them, is available from Fidelis, or is available via the SEC's web site www.adviserinfo.sec.gov.

2. One-Time Financial Planning Projects

Fidelis may at the firm's discretion offer one time general financial planning consultation projects which can include full plan or a more abbreviated project. The client will be given a proposal with estimated maximum cost of the engagement before they begin based on a billing rate of \$200 per hour with a minimum of \$500.00. Services vary for a one time project and may include financial planning, general planning advice or a targeted financial plan, review of client's financial situation, or related matters as they request, including in-person or telephone consultations. Although the firm does not negotiate fees with clients, the firm may at its discretion elect to waive the minimum fee for abbreviated plans, hardship exceptions, and family members. Fees are generally billed directly to the client in arrears, although a portion of which may be billed in advance. Services can be terminated subject to the termination provisions of the client agreement. Should services be terminated, fees will be prorated based on the amount of work completed and any unearned fees paid in advance will be refunded.

General Service Information

The specific manner in which fees are charged by Fidelis Financial Planning, LLC is detailed in a client's written agreement with Fidelis and may vary depending on circumstances.

Fidelis Financial Planning, LLC's fees are separate from transaction fees, and other related costs and expenses which are incurred by the client. Clients may incur certain charges imposed by custodians, third party investment managers, and other third party providers. These charges may

include administrative fees, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus.

Such charges, fees and commissions are exclusive of and in addition to Fidelis' fee, and Fidelis will not receive any portion of these commissions, fees, and costs.

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

Fidelis Financial Planning, LLC does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client), and consequently does not simultaneously manage performance based and non performance based accounts.

Item 7 – Types of Clients

Fidelis Financial Planning, LLC provides integrated financial planning services and portfolio management services to middle income and high net worth individuals, corporate pension and profit-sharing plans, charitable institutions, private investment funds, trust programs, corporations and other business entities.

Although Fidelis generally requires a minimum account size of \$750,000 (as detailed in Item 5 above), the firm may however waive the minimum requirement at its discretion in certain instances (e.g. family accounts, charitable accounts, etc.)

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

Fidelis Financial Planning, LLC's structured investing philosophy offers what we consider to be a prudent, strategic approach designed to help investors achieve their lifetime financial goals. The approach is based not only on academic research in areas of market history, investor psychology and investor behavior, but is also based on decades of empirical evidence and practical applications of investor and market theory.

Fidelis believes there are five key concepts that play an essential role in the construction of a portfolio tailored specifically to each investor's goals.

1. Market Efficiency – We believe in taking advantage of market efficiency through broad based market investing.
2. Correlation of Risk & Return – We believe in the 3 Factor Model of Eugene Fama & Ken French, as well as other investment evaluation tools.
3. Risk Reduction through Diversification – We believe that although risk can't be eliminated entirely, it can be mitigated through a prudent, structured diversification approach.

4. Portfolio Optimization – We believe in customizing your Portfolio to reach your investment goals rather than a “one size fits all” approach.
5. Long Term, Strategic Investing – We believe in investing using a long term, strategic approach rather than a short term, tactical approach, and in rebalancing periodically to keep the portfolio aligned with investor goals.

In designing our client portfolios, we are free to choose from among thousands of mutual funds. We generally prefer passively managed funds and ETF's with low expense ratios because we believe they offer the best value to our clients, but we sometimes use other types of funds (e.g. publicly traded real estate funds, etc.) for added diversification. We often recommend the family of funds managed by Dimensional Fund Advisors, Inc. (“DFA”), an institutional investment manager who we feel can offer superior value to conventional index funds as each DFA fund is designed to capture the returns of a specific asset class, whereas index funds merely replicate market indexes. We feel DFA funds also provide increased returns through innovative trading strategies and portfolio engineering.

Investing in securities involves risk of loss that clients should be prepared to bear. Such risks include market risk, interest rate risk, currency risk, liquidity risk, and political risk, among others. Certain trading strategies can affect investment performance through increased brokerage and other transactions. Each client's propensity for risk however is thoroughly evaluated, documented, and considered throughout the portfolio implementation process.

No investment strategy can assure a profit or avoid a loss.

Item 9 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to the evaluation of the firm or the integrity of its management. Fidelis Financial Planning, LLC is currently not subject to, nor has ever been subject to, any legal or disciplinary events.

Item 10 – Other Financial Industry Activities and Affiliations

As detailed in Item 4 above, Fidelis Financial Planning, LLC has a service arrangement with Focus Partners Advisor Solutions, LLC (FPAS), an SEC registered investment adviser. FPAS and its predecessors (Buckingham Strategic Partners, LLC, BAM Advisor Services, and Loring Ward) have been providing services since 1997.

FPAS provides various asset management sub-advisory services to Fidelis Financial Planning. The services include, but are not limited to coordinating with custodians, client billing services, and account reconciliation, providing access to certain investment options, various portfolio management tools and other administration and support to Fidelis planners and staff.

Over the many years that we have contracted with FPAS and its predecessor firms, we have offered various fee arrangements to our clients. Generally, for our clients' accounts where FPAS charges us a fee, we have structured our fee to cover the FPAS fee we pay. For other clients where the FPAS fee is included in the investments held by the client, so we structured fees accordingly. Fees applicable to all types of fee arrangements were negotiated partially based on the condition that our clients collectively maintain a certain level of assets on the FPAS platform. We feel this commitment benefits you because we expect the overall rates for fees you pay will be lower than they might be otherwise. Clients should note however that lower fees may be available for comparable services from other service providers.

Item 11 – Code of Ethics and Personal Trading

Code of Ethics

Fidelis Financial Planning, LLC has adopted the CFP® Board Code of Ethics as the firm's code of ethics. Generally, supervised persons will be required to:

- Act with honesty, integrity, competence, and diligence.
- Act in the client's best interests.
- Exercise due care.
- Avoid or disclose and manage conflicts of interest.
- Maintain the confidentiality and protect the privacy of client information.
- Act in a manner that reflects positively on the financial planning profession.

More specifically, the Code of Ethics includes provisions about confidentiality of client information, insider trading, rumor mongering, acceptance of significant gifts, reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at Fidelis Financial Planning, LLC are required to acknowledge the terms of the Code of Ethics.

The Code of Ethics is designed to help assure that the personal securities transactions, activities and interests of the employees of Fidelis Financial Planning, LLC do not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts.

Clients or prospective clients may request a copy of the firm's Code of Ethics by contacting Jack D. White, the firm's Chief Compliance Officer.

Trading Conflicts of Interest

Individuals associated with Fidelis are permitted to buy or sell securities for their personal accounts at or about the same time and identical to or different than those recommended to (or purchased/sold for) clients. However, no person employed by the firm is allowed to favor his or her own interest over that of a client or make personal investment decisions based on the investment decisions of advisory clients. Additionally, the firm requires that certain personal securities information of associated persons be reported to the firm.

In order to address potential conflicts of interest, Fidelis requires that associated persons with access to advisory recommendations provide annual securities holdings reports and quarterly transaction reports to the firm's Chief Compliance Officer. The firm also requires prior approval from the Chief Compliance Officer for investing in any IPOs or private placements (limited offerings).

Item 12 - Brokerage Practices

Fidelis Financial Planning, LLC does not maintain physical custody of client assets. Instead, we require all client assets be maintained in an account at a non affiliated "qualified custodian", generally a broker dealer or bank, whether the account is managed by us or a third party manager. While we require certain brokers or custodians when we manage your account, you will ultimately decide whether to do so and will open your account directly with them. Not all advisors require the use of a specific broker. If your account is managed by a third party manager, the manager might recommend a particular custodian.

When recommending brokers or custodians for its clients, Fidelis considers many different factors including quality of service, services offered, execution quality, transaction costs, reputation of the firm, financial resources, jurisdiction registration status, and stability, among others. Some benefits received by us are considered a conflict of interest as discussed below. In determining the reasonableness of a broker's compensation, we consider the overall cost to our clients relative to the benefits received, both directly and indirectly, from the broker.

Your Brokerage and Custody Costs

Our clients receive various services directly from our custodians. For our clients' accounts that our custodians maintain, the custodians generally do not charge separately for custody services but instead are compensated by charging commissions or other fees on trades that they execute or trades that are executed by other brokers to and from the custodial accounts. Our relationship to the custodians and its relationship to the client are entirely independent of trade commission assessed by the custodians in client accounts.

Since our custodians charge a fee for each trade that we have executed by a different broker-dealer, we have the custodians execute most trades for client accounts in order to minimize trading costs.

We have determined that having the custodians execute most trades is consistent with our duty to seek “best execution” of client trades. Best execution means seeking the most favorable terms for a transaction based on all relevant factors, including those listed above.

Products and Services Available to Us from Brokers/Custodians

Our custodians provide us and our clients with access to its institutional brokerage services like trading, custody, reporting, and related services, many of which are not typically available to retail customers. Our custodians also make available various support services, some of which may help us manage or administer our clients’ accounts, while others may help us manage and grow our business.

Our custodians’ institutional brokerage services which benefit our clients directly include access to a broad range of investment products, execution of securities transactions, and asset custody. The investment products available through our custodians include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients.

Our custodians also make available to us other products and services that benefit us but may not directly benefit our client or their account. These products and services assist us in managing and administering our clients’ accounts. They include investment research, both the custodians’ own and that of third parties. We may use this research to service all or a substantial number of our clients’ accounts, including accounts not maintained at the custodians. In addition to investment research, the custodians also make available software and other technology that provide access to client account data, facilitates trade execution for multiple client accounts, provides pricing and other market data, facilitates payment of our fees from our clients’ accounts, and assists with back-office functions, recordkeeping, and client reporting.

Our custodians also offer other services intended to help us manage and further develop our business. These services include educational conferences and events, consulting on technology, compliance, legal, and business needs, publications and conferences on practice management and business succession, and access to employee benefits providers, human capital consultants, and insurance providers.

The availability of these services from our custodians benefits us because we do not have to produce or purchase them. Of course, this may give us an incentive to recommend that you maintain your account with our custodians based on our interests rather than our client’s best interest. We believe, however, that our selection of our custodians is in the best interests of our clients, and is primarily supported by the scope, quality, and price of our custodians’ services and not those services that benefit only us.

Aggregation of Transactions

Fidelis Financial Planning, LLC may, from time to time, aggregate client orders into blocks in order to facilitate more efficient account management and execution. When aggregating orders, an average price is given to all participants in the block, or other measures are taken, in order to treat all accounts fairly.

Item 13 – Review of Accounts

REVIEWS: Client portfolios with assets under management by Fidelis are reviewed quarterly. Personal *Financial Goal Plans* are reviewed annually on or around the anniversary date. Meetings for these reviews preferably take place face to face, but upon preference of the client, they may be held by phone or video conferencing.

REVIEWERS: Jack White or Jeff Laughlin reviews all client accounts. Their reviews compare the client's portfolio returns to the returns needed as set forth in the client's personal financial goal Plan. As clients receive monthly or quarterly statements from their broker/dealers, mutual funds and other money managers with assets not managed through Fidelis, the clients are responsible for seeing that Fidelis receives copies of these statements prior to the review to facilitate a more complete evaluation based on the client's goals and goal Plan.

REPORTS: Clients are provided with account statements from their custodian on at least a quarterly basis which list account holdings and transactions for the period. Investment management clients may also be provided with written performance reports on a quarterly basis that detail current market value, performance relative to market benchmarks, and overall portfolio allocation. We urge our clients to carefully review custodial statements and compare them to reports received from us or other managers.

Item 14 – Client Referrals and Other Compensation

Fidelis Financial Planning, LLC pays individuals or other professional entities to refer clients to us via a referral agreement. The firm's referral agreements are structured to be in compliance with applicable regulatory requirements. The advisory fee charged to clients will not increase as a result of the referral arrangement. The firm currently has arrangements with two outside CPA's where the firm share a portion of the fees it receives with the outside CPA.

Additionally, Fidelis Financial Planning receives economic benefits from our custodians in the form of the support products and services that are made available to us and to other independent investment advisors. These products and services and how they benefit us are described in Item 12

above. The availability to us of our custodian's products and services is not based on us giving particular investment advice, such as buying particular securities for our clients.

Item 15 – Custody

Fidelis Financial Planning does not hold client funds or securities, but instead requires that they be held by a third party custodian. Fidelis uses Charles Schwab as custodian for client assets and occasionally Fidelity Investments. Although we do not hold client assets, we do however have limited control in some instances to deduct our advisory fees from a client's account with authorization (a form of limited custody), or may delegate this authority to an outside provider. We also have limited control in some instances to request disbursements to clients or outside parties (although various types of authorizations are required depending on the type of disbursements).

Clients will receive account statements directly from their custodian at least quarterly which will be sent to the postal mailing address provided, or they will receive an electronic notification that they may access their statement on the custodian's website. We urge clients to carefully review such statements and compare such official custodial records to the reports that Fidelis may provide. Our reports can vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16 – Investment Discretion

Fidelis Financial Planning, LLC accepts discretionary authority to manage securities accounts on behalf of clients and to delegate responsibilities to outside managers.

When granted authority to manage accounts, Fidelis has the authority to determine which securities and the amounts that are bought or sold, and such authority can be delegated to outside managers. Any discretionary authority accepted by Fidelis or an outside manager however is subject to the client's risk profile and investment objectives and may be limited by any other limitations provided by the client in writing.

Fidelis will not exercise or delegate any discretionary authority until it has been given authority to do so in writing. Such authority is granted in the written agreement between Fidelis and the client, and in the written agreement with the applicable third-party custodian and outside manager.

Item 17 – Voting *Client* Securities

As a matter of firm policy and practice, Fidelis Financial Planning, LLC planners do not have any authority to and do not vote proxies on behalf of advisory clients, nor does the firm provide advice on specific solicitations. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in their portfolios.

Item 18 – Financial Information

Registered investment advisers are required in some cases to provide certain financial information and or disclosures about their financial condition. For example, if the firm requires prepayment of fees of more than \$1200 per client for six months in advance, has full custody of client funds, or has a condition that is reasonably likely to impair its ability to meets it contractual commitments to its clients, it must provide financial information and make disclosures.

Fidelis does not require prepayment of fees of more than \$1200 for six months in advance, does not accept full custody of client funds, and has no other financial or operating conditions which trigger such additional reporting requirements.

Form ADV Part 2B Brochure Supplement

Jeffrey M. Laughlin, CFP®

Fidelis Financial Planning, LLC

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This Brochure Supplement provides information about Jeffrey M. Laughlin that supplements the Fidelis Financial Planning, LLC (“Fidelis”) Brochure which you should have received. Please contact us at (636) 922-9252 if you did not receive the Fidelis Brochure or if you have any questions about it or the contents of this supplement.

Additional information about Mr. Laughlin is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Jeffrey M. Laughlin, born in 1978, joined Fidelis in 2011 and is the Owner/President/Chief Compliance Officer and a Financial Planner for the firm. Prior to that, he was a Financial Administrative Assistant for Moneta Group from 2008 to 2010.

Mr. Laughlin earned a Bachelor's Degree in Civil Engineering from Missouri University of Science and Technology. He earned an MBA with a finance emphasis from the University of Missouri - St. Louis.

Mr. Laughlin earned and currently holds a CFP certificate. The CFP (Certified Financial Planner) is a professional certification granted by the Certified Financial Planner Board of Standards, Inc. ("CFP Board"). To attain the right to use the CFP mark, an individual must attain a bachelor's degree from a US college or university and complete a college level course of study covering financial planning topics including insurance planning, financial management, investment planning, tax planning, retirement planning, and estate planning. Currently, the individual must also pass a comprehensive 6-hour exam, complete at least 6000 hours of professional financial planning experience (or 4000 hours of apprenticeship experience) and agree to be bound by the CFP Board's Code of Ethics and Standards of Conduct. In addition, to maintain the right to continue to use the mark, an individual is required to complete continuing education coursework and continue to agree to be bound by the Code of Ethics and Standards of Conduct.

Item 3- Disciplinary Information

Mr. Laughlin is currently not subject to, nor has ever been subject to, any legal or disciplinary events of a material nature.

Item 4- Other Business Activities

Mr. Laughlin does not have any other business activities to report.

Item 5- Additional Compensation

Mr. Laughlin does not receive any economic benefits, sales awards, or other compensation from outside parties in connection with providing advisory services to clients.

Item 6 - Supervision

Mr. Laughlin is President of the firm and consequently does not report to a supervisor. Mr. Laughlin can be reached at (636) 922-9252.

Form ADV Part 2B Brochure Supplement

Jack D. White, CFP®

Fidelis Financial Planning, LLC

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This Brochure Supplement provides information about Jack D. White that supplements the Fidelis Financial Planning, LLC (“Fidelis”) Brochure which you should have received. Please contact us at (636) 922-9252 if you did not receive the Fidelis Brochure or if you have any questions about it or the contents of this supplement.

Additional information about Mr. White is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Jack D. White, born in 1948, founded the firm in 2006 and is currently an Investment Adviser Representative. He was the owner of the firm from 2006 through 2012 and was a Partner from 2012 through 2015. Mr. White has broad experience in the financial services industry, including positions as bank trust officer, trust tax accountant, personal trust officer, and small business management. He had also held various adjunct faculty positions over the last several years.

Mr. White earned a BBA with a major in accounting from Texas Wesleyan University and earned an MA in education from Dallas Theological Seminary.

Mr. White earned a CFP certificate in 1997. The CFP (Certified Financial Planner) is a professional certification granted by the Certified Financial Planner Board of Standards, Inc. ("CFP Board"). To attain the right to use the CFP mark, an individual must attain a bachelor's degree from a US college or university and complete a college level course of study covering financial planning topics including insurance planning, financial management, investment planning, tax planning, retirement planning, and estate planning. Currently, the individual must also pass a comprehensive 6-hour exam, complete at least 6000 hours of professional financial planning experience (or 4000 hours of apprenticeship experience) and agree to be bound by the CFP Board's Code of Ethics and Standards of Conduct. In addition, to maintain the right to continue to use the mark, an individual is required to complete continuing education coursework and continue to agree to be bound by the Code of Ethics and Standards of Conduct.

Item 3- Disciplinary Information

Mr. White is currently not subject to, nor has ever been subject to, any legal or disciplinary events of a material nature.

Item 4- Other Business Activities

Mr. White does not have any other business activities to report.

Item 5- Additional Compensation

Mr. White does not receive any economic benefits, sales awards, or other compensation from outside parties in connection with providing advisory services to clients.

Item 6 - Supervision

Mr. White reports to Jeffrey M. Laughlin, the President and Chief Compliance Officer of the firm. Mr. Laughlin can be reached at (636) 922-9252.