

Item 1: Cover Page



Irvine Wealth Planning Strategies, LLC

DBA Rooted Planning Group

10 East Market Street

Corning, NY 14830

Form ADV Part 2A – Firm Brochure

(607) 438-2761

Dated January 8, 2024

This Brochure provides information about the qualifications and business practices of Rooted Planning Group “RPG”, a DBA of Irvine Wealth Planning Strategies, LLC, “IWPS”. If you have any questions about the contents of this Brochure, please contact us at (607) 438-2761.

Rooted Planning Group is an SEC registered Investment Adviser with our primary compliance office located within the State of New York. The information in this Disclosure Brochure has not been approved or verified by the U.S. Securities and Exchange Commission (“SEC”) or by any state securities authority. Registration of an Investment Adviser does not imply any level of skill or training. Additional information about RPG is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the firm’s identification number 284120.

10 E. Market Street, Corning, NY 14830 | www.RootedPG.com | 607-438-2761

Satellite Offices: Hornell, NY | Valliant, OK | Parrish, FL

DBA of Irvine Wealth Planning Strategies, LLC

Item 2: Material Changes

Form ADV 2 is divided into two parts

Part 2A - the "Disclosure Brochure"	Information about a variety of topics relating to an Advisor's business practices and conflicts of interest.
Part 2B - the "Brochure Supplement"	Information about advisory personnel Rooted Planning Group (RPG), as referred hereafter. You will also be provided with a Customer Relationship Summary Form (CRS).
Rooted Planning Group believes that communication and transparency are the foundation of its relationship with clients and will continually strive to provide its clients with complete and accurate information at all times. We encourage all current and prospective clients to read this Disclosure Brochure and discuss any questions you may have with us; and of course, we always welcome your feedback.	

Material Changes

Item 5:	Fees and Compensation has been completely amended to reflect new services and fee schedules.
----------------	--

BE AS CONFIDENT ABOUT YOUR FINANCIAL LIFE AS YOU ARE IN YOUR PROFESSIONAL LIFE

10 E. Market Street, Corning, NY 14830
607.438.2761
www.rootedpg.com

Providing services across California,
Florida, New York,
Oklahoma & virtually.

Future Changes

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations and routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to each client annually and if a material change occurs in the business practices of Rooted Planning Groups.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching for our firm name or by our CRD number (284120).

You may also request a copy of this Disclosure Brochure at any time, by contacting us at (607) 438-2761.

BE AS CONFIDENT ABOUT YOUR FINANCIAL LIFE AS YOU ARE IN YOUR PROFESSIONAL LIFE

10 E. Market Street, Corning, NY 14830
607.438.2761
www.rootedpg.com

Providing services across California,
Florida, New York,
Oklahoma & virtually.

Item 3: Table of Contents

Section	Description	Page
Item 1	Cover Page	1
Item 2	Material Changes	2
Item 3	Table of Contents	4
Item 4	Advisory Business	6
Item 5	Fees and Compensation	13
Item 6	Performance-Based Fees and Side-By-Side Management	21
Item 7	Types of Clients	21
Item 8	Methods of Analysis, Investment Strategies and Risk of Loss	22
Item 9	Disciplinary Information	28
Item 10	Other Financial Industry Activities and Affiliations	28
Item 11	Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	29
Item 12	Brokerage Practices	31
Item 13	Review of Accounts	32
Item 14	Client Referrals and Other Compensation	34

BE AS CONFIDENT ABOUT YOUR FINANCIAL LIFE AS YOU ARE IN YOUR PROFESSIONAL LIFE

10 E. Market Street, Corning, NY 14830
607.438.2761
www.rootedpg.com

Providing services across California,
Florida, New York,
Oklahoma & virtually.

Item 15	Custody	35
Item 16	Investment Discretion	35
Item 17	Voting Client Securities	36
Item 18	Financial Information	36

BE AS CONFIDENT ABOUT YOUR FINANCIAL LIFE AS YOU ARE IN YOUR PROFESSIONAL LIFE

10 E. Market Street, Corning, NY 14830
607.438.2761
www.rootedpg.com

Providing services across California,
Florida, New York,
Oklahoma & virtually.

Item 4: Advisory Business

Description of Advisory Firm	<p>Irvine Wealth Planning Strategies, LLC DBA Rooted Planning Group (RPG) is an SEC registered Investment Adviser with our primary compliance office located within the State of New York.</p>
	<p>We serve clients:</p> <ul style="list-style-type: none"> • Virtually in the United States • Locally in Hornell, New York • Locally in Valiant, Oklahoma • Locally in Parrish, Florida <p>We were founded on May 6, 2016. Amy Irvine is the principal owner.</p>
	<p>As of November 30, 2023, the Firm reports \$95,700,000 discretionary Assets Under Management.</p>
	<p>Provides information regarding the qualifications, business practices, and the advisory services provided.</p> <p>Currently we offer the following services, which are personalized to each individual client:</p> <ul style="list-style-type: none"> • Advisory Consulting Services: Project-Based Consulting • Annual Advisory Services: Comprehensive Financial Planning • Portfolio Management Only Services • Pension and Retirement Plan Consulting
Disclosure Brochure	

BE AS CONFIDENT ABOUT YOUR FINANCIAL LIFE AS YOU ARE IN YOUR PROFESSIONAL LIFE

10 E. Market Street, Corning, NY 14830
 607.438.2761
www.rootedpg.com

Providing services across California,
 Florida, New York,
 Oklahoma & virtually.

<p>Disclosure Brochure (Continued)</p>	<p>The following paragraphs describe our services and fees.</p>
	<p>Please refer to the description of each investment advisory service listed below for information on how we tailor our advisory services to your individual needs.</p>
	<p>As used in this brochure, the words "we", "our" and "us" refer to Irvine Wealth Planning Strategies, LLC DBA Rooted Planning Group and the words "you", "your" and "client" refer to you as either a client or prospective client of our firm.</p>
	<p>Also, you may see the term Associated Person throughout this brochure. As used in this brochure, our Associated Persons are our firm's officers, employees, and all individuals providing investment advice on behalf of our firm.</p>
<p>Types of Advisory Services</p> <p><i>Project-Based Consulting Fee</i></p>	<p>We offer consulting services that are limited in scope and primarily involve advising you on specific financial related topics set forth in an agreement. The topics we address may include, but are not limited to: risk assessment/management, investment planning, financial organization, student loan analysis, divorce financial consulting, or financial decision making/negotiation.</p> <p>To accommodate those individuals, we are able to provide Project-Based Consulting Services on a flat-fee basis.</p> <p>Advice is based on objectives communicated, either orally or in writing, by the client and the RPG advisor. Consulting services may be provided through individual consultations and/or a written project document.</p>

BE AS CONFIDENT ABOUT YOUR FINANCIAL LIFE AS YOU ARE IN YOUR PROFESSIONAL LIFE

10 E. Market Street, Corning, NY 14830
 607.438.2761
www.rootedpg.com

Providing services across California,
 Florida, New York,
 Oklahoma & virtually.

<p>Types of Advisory Services</p>	<p>This service involves working one-on-one with our team over an extended period of time; we offer financial planning and investment management services on an ongoing basis and strive to address all facets of life based upon an analysis of your individual needs.</p>
<p>Comprehensive Financial Planning</p>	<p>We can only develop a comprehensive plan when we know your goals and values around money, in addition to your financial data, through individual consultations and/or a written project document.</p> <p>The initial data we gather will help complete the following areas of analysis, as applicable: net worth, cash flow, insurance, credit scores/reports, employee benefit, retirement planning, insurance, investments, college planning and estate planning.</p>

Comprehensive Financial Planning Process

Once the information is reviewed, we determine the action list and agree on an implementation process geared towards helping you reach your goals. We will assist you in implementing the recommendations that you feel match your goals and values and will help you meet your financial goals and objectives.

This cycle is ever evolving, as is your life. We know changes will need to be made as your life shifts and it is important that we review your plans and goals regularly.

Financial plans are based on your financial situation at the time the plan is prepared and are based on financial information disclosed by you. We feel that scheduled reviews are

BE AS CONFIDENT ABOUT YOUR FINANCIAL LIFE AS YOU ARE IN YOUR PROFESSIONAL LIFE

10 E. Market Street, Corning, NY 14830
 607.438.2761
www.rootedpg.com

Providing services across California,
 Florida, New York,
 Oklahoma & virtually.

Comprehensive Financial Planning Process

crucial, but also understand life doesn't happen on a schedule and therefore you get continuous access to a planner who will work with you to design your ongoing plan as well.

As long as the relationship continues, we ask that all clients meet with us at least once a year for a review and to ensure we have updated information on file, this will be in addition to any emails or other communications we have with clients.

You are advised that certain assumptions may be made with respect to interest and inflation rates and use of past trends and performance of the market and economy in our recommendations and investment strategies.

As part of our ongoing financial planning services the investment advice provided is custom tailored to meet your needs and investment objectives.

Once the portfolio is constructed, we provide regular supervision and recommendations on rebalancing of the portfolio as changes in market conditions and your circumstances may require and are subject to any written guidelines that you may provide.

Portfolio Management Services

If you have elected our Portfolio Management Services (RPG manages accounts) as part of our financial planning services we will manage your portfolio based on the plan developed and an allocation target.

During our data-gathering process, we determine your individual objectives, time horizons, risk tolerance, and liquidity needs.

BE AS CONFIDENT ABOUT YOUR FINANCIAL LIFE AS YOU ARE IN YOUR PROFESSIONAL LIFE

10 E. Market Street, Corning, NY 14830
607.438.2761
www.rootedpg.com

Providing services across California,
Florida, New York,
Oklahoma & virtually.

Portfolio Management Services

We may also review and discuss your prior investment history, as well as family composition and background.

Types of Investments

Portfolio Construction

- Institutional and no-load mutual funds
- Exchange-traded funds (“ETFs”)
- Individual stocks
- Individual bonds
- Options
- Other types of investments, as appropriate, to help achieve your investment goals
- The Advisor may retain certain types of investments based on a client’s legacy portfolio construction

We will not provide securities custodial or other administrative services. At no time will we accept or maintain custody of your funds or securities, except for authorized deduction of our fees. All assets will be managed within their designated brokerage account, 401k, or pension account.

Investment Planning - Discretionary Management

- Includes determining a target portfolio allocation between various asset classes (such as stocks and bonds)
- Designed to be consistent with the investment objectives communicated by the client to the Advisor
- The Advisor will periodically review the portfolio and implement changes deemed appropriate
- The Advisor may change the target asset class allocations, and/or the specific assets held in the Portfolio

BE AS CONFIDENT ABOUT YOUR FINANCIAL LIFE AS YOU ARE IN YOUR PROFESSIONAL LIFE

10 E. Market Street, Corning, NY 14830
 607.438.2761
www.rootedpg.com

Providing services across California,
 Florida, New York,
 Oklahoma & virtually.

Types of Investments

- | | |
|--|--|
| | <ul style="list-style-type: none"> • The Advisor will provide its services on a discretionary basis, and will not give advance notice or seek the Client's consent for any changes to the Portfolio; unless a list of restrictions is provided by the client via a supplemental "Restricted Securities Agreement" |
|--|--|

Pension Consulting Services

We may provide pension consulting services to employee retirement plans and their fiduciaries based upon an analysis of the needs of the plan.

In general, these services may include:

- A plan review
- Formation of an investment policy statement
- Due diligence on plan providers
- On-going consulting
- Communication
- Education services where we will assist the plan sponsor in providing meaningful information regarding the pension plan to its participants

These services are designed and intended to assist plan sponsors in meeting their management and fiduciary obligations to Participants under the Employee Retirement Income Securities Act ("ERISA").

Typically, the named plan fiduciary must make the ultimate decision as to retaining the services of such investment advisers as we recommend.

BE AS CONFIDENT ABOUT YOUR FINANCIAL LIFE AS YOU ARE IN YOUR PROFESSIONAL LIFE

10 E. Market Street, Corning, NY 14830
 607.438.2761
www.rootedpg.com

Providing services across California,
 Florida, New York,
 Oklahoma & virtually.

Pension Consulting Services

The plan fiduciary is free to seek independent advice about the appropriateness of any recommended services for the plan.

Pursuant to adopted regulations of the U.S. Department of Labor, we are required to provide the Plan's responsible plan fiduciary (the person who has the authority to engage us as an investment adviser to the Plan) with a written statement of the services we provide to the Plan, the compensation we receive for providing those services, and our status (which is described below).

The services we provide to your Plan are described above, and in the service agreement signed with our firm.

Our compensation for these services is described in Item 5 and also in the service agreement.

We do not reasonably expect to receive any other compensation, direct or indirect, for the services we provide to the Plan.

If we receive any other compensation for such services, we will (i) offset the compensation against our stated fees, and (ii) we will promptly disclose the amount of such compensation, the services rendered for such compensation and the payer of such compensation to you.

In providing services to the Plan, our status is that of an investment adviser registered with the U.S. Securities and Exchange Commission and other jurisdictions as required.

We are not subject to any disqualifications under Section 411 of ERISA.

In performing fiduciary services, we are acting as a non-discretionary fiduciary of the Plan as defined in Section 3(21), only.

BE AS CONFIDENT ABOUT YOUR FINANCIAL LIFE AS YOU ARE IN YOUR PROFESSIONAL LIFE

10 E. Market Street, Corning, NY 14830
607.438.2761
www.rootedpg.com

Providing services across California,
Florida, New York,
Oklahoma & virtually.

Pension Consulting Services

We do not act as a discretionary "investment manager" of the Plan as defined in Section 3(38) under ERISA.

Wrap Fee Programs

We do not participate in wrap fee programs.

Item 5: Fees and Compensation

Firm Disclosure Requirements

Unless a client has received the firm's disclosure brochure at least 48 hours prior to signing the investment advisory contract, the investment advisory contract may be terminated by the client within five (5) business days of signing the contract without incurring any advisory fees.

How we are paid depends on the type of advisory service we are performing. Please review the fee and compensation information below.

Effective January 1, 2024 the following fee schedule will be applicable to new clients.

All prior clients will be grandfathered per their existing advisory agreement until a new agreement is executed.

BE AS CONFIDENT ABOUT YOUR FINANCIAL LIFE AS YOU ARE IN YOUR PROFESSIONAL LIFE

10 E. Market Street, Corning, NY 14830
607.438.2761
www.rootedpg.com

Providing services across California,
Florida, New York,
Oklahoma & virtually.

<p>Advisory Consulting Services:</p> <p><i>Project-Based Consulting Fee (Limited Scope)</i></p>	<p>We understand that not all clients need an on-going advisory service and may wish to hire us for a specific analysis. Project Based Financial Planning will be offered on a fixed fee basis.</p> <p>No on-going asset management services are included under this group of planning services.</p> <p>The engagement will last 3-months and will cost a minimum of \$3,000, but may cost more if there are additional complexities.</p> <p>Half of the fee will be paid upon signing the agreement and the remaining half will be paid in one month.</p>
---	--

Sample Areas of Limited Scope Specific Analysis	
<p>General Areas of Focus</p> <ul style="list-style-type: none"> • Cash Flow • Goal Planning • Retirement Planning • Employee Benefits Planning • Education Planning • Estate Analysis and Planning • Investment Analysis • Tax Analysis • Life, Disability and Care Analysis • Home, Auto and Liability Analysis 	<p>Complexities</p> <ul style="list-style-type: none"> • Separate Marital Assets • Divorce Planning • Real Estate Ownership (Investment) • Multiple Accounts Analysis • Generational Planning • Equity Compensation Options • Small Business Ownership • Additional Property ownership • Tax-Related Issues, etc • Blended Family Estate Planning • Other areas as requested

BE AS CONFIDENT ABOUT YOUR FINANCIAL LIFE AS YOU ARE IN YOUR PROFESSIONAL LIFE

10 E. Market Street, Corning, NY 14830
 607.438.2761
www.rootedpg.com

Providing services across California,
 Florida, New York,
 Oklahoma & virtually.

<p>Advisory Consulting Services:</p> <p>Comprehensive Financial Planning and Portfolio Management</p>	<p>This service offers a comprehensive deep-dive into our client's financial lives with ongoing recurring services <u>and may include</u> discretionary portfolio management (asset management).</p> <p>Our goal with this service is to work actively with you throughout the year, continuously deepening your financial roots for a strong foundation to withstand the storms that life often brings us.</p> <p>Fees for this service are paid quarterly or monthly, in advance as elected by the client. Planning and Advisory fees may be directly debited from client investment accounts, or the client may choose to pay by check, via electronic funds transfer (AdvicePay), or by a combination of these methods.</p> <p>No clients will be billed more than \$1,200 six-months in advance.</p> <p>The agreement may be terminated with written notice at least 5 calendar days in advance. Upon termination of the account, any unearned fee will be refunded to the client.</p> <p>This schedule may be modified for emergency situations that develop.</p>
---	---

Comprehensive Financial Planning and Portfolio Management Fee Schedule and Services

- Fees start at **\$10,000** and the maximum fee charged will be \$20,000 . The fee will increase by 3% each year automatically unless a new agreement is signed with a new fee schedule agreed upon.
- The fee may vary and be negotiable based on the nature and complexity and scope of the services needed.

BE AS CONFIDENT ABOUT YOUR FINANCIAL LIFE AS YOU ARE IN YOUR PROFESSIONAL LIFE

10 E. Market Street, Corning, NY 14830
607.438.2761
www.rootedpg.com

Providing services across California,
Florida, New York,
Oklahoma & virtually.

Comprehensive Financial Planning and Portfolio Management Fee Schedule and Services

General Areas of Focus = Minimum Fee

- Cash Flow
- Goal Planning
- Retirement Planning
- Employee Benefits Planning and Analysis
- Education Planning
- Estate Analysis and Planning
- Investment Analysis and /or Management
- Tax Analysis and Planning
- Life, Disability and Care Analysis and Planning
- Home, Auto and Liability Analysis and Planning

Complexities = Adds to Minimum Fee

- Employment Status (Corporate or Self-Employed Small Business Owner)
- Separate Marital Assets
- Marital Status
- Age of Children
- Family Structure
- Divorce Planning
- Real Estate Ownership (Investment)
- Number of Properties Owned
- Multiple Accounts Analysis
- Manual Entry of Accounts for Planning
- Types of Assets and Investments Owned
- Generational Planning
- Equity Compensation Options
- Small Business Ownership
- Additional Property Ownership
- Tax-Related Issues and Tax Filings
- Blended Family Estate Planning
- Other areas as requested
- Years to Retirement
- Number of Meetings Required
- Evening Meetings
- Travel

BE AS CONFIDENT ABOUT YOUR FINANCIAL LIFE AS YOU ARE IN YOUR PROFESSIONAL LIFE

10 E. Market Street, Corning, NY 14830
 607.438.2761
www.rootedpg.com

Providing services across California,
 Florida, New York,
 Oklahoma & virtually.

Example of Fee Schedule Calculations

Comprehensive Financial Planning and Portfolio Management

- When you first become a client, we will begin charging you for the month in which the engagement began.
- This may result in prorating of the first quarter fee, based on the month the advisory agreement is signed and will be billed within a few weeks of signing (or if paying from investment account, as soon as administratively feasible).

Example #1 - Quarterly Payment:

- Your fee is \$10,020 per year
- You become a client in March (any time in March)
- We will charge you \$835 for the month of March
- In April we charge you \$2,505 for April - June.
- If you terminate in October, you will be charged for October (\$835) and November and December will be refunded (\$1,670)

Example #2 - Monthly Payment:

- Your fee is \$10,020 per year
- You become a client in March (any time in March)
- We will charge you \$835 for the month of March
- We charge you \$835 for each month
- If you terminate in October, you will be charged for October (\$835) and provided services in October, there will be no refund.

BE AS CONFIDENT ABOUT YOUR FINANCIAL LIFE AS YOU ARE IN YOUR PROFESSIONAL LIFE

10 E. Market Street, Corning, NY 14830
607.438.2761
www.rootedpg.com

Providing services across California,
Florida, New York,
Oklahoma & virtually.

Pension Consulting Services

We are compensated by an annual fixed fee for any one or all of the services, and such fees will generally range between **\$6,000** and \$20,000.

At our discretion, these fees may be negotiable depending on the scope and complexity of the plan and services to be provided. We require that you pay the fee quarterly in advance. In all circumstances, the fees to be paid and the fee-paying arrangements will be clearly set forth in the pension consulting agreement between us.

You may terminate the pension consulting agreement within five days of the date of acceptance without penalty.

Thereafter, either party may terminate the pension consulting agreement by providing five (5) days written notice to the other party.

The pension consulting fees will be prorated for the quarter in which the cancellation notice was given, and any unearned fees will be refunded to you. The fee is earned for each month in which we are still providing any services.

Example of Fee Schedule Calculations

Pension Consulting

Example #1 - Quarterly Payment:

- Your fee is \$7,200 per year
- You become a client in March
- We will charge you \$600 for the month of March
- In April we charge you \$1,800 for April - June.

BE AS CONFIDENT ABOUT YOUR FINANCIAL LIFE AS YOU ARE IN YOUR PROFESSIONAL LIFE

10 E. Market Street, Corning, NY 14830
 607.438.2761
www.rootedpg.com

Providing services across California,
 Florida, New York,
 Oklahoma & virtually.

- If you terminate in October, you will be charged for October (\$600) and November and December will be refunded (\$1,200)

Example #2 - Monthly Payment:

- Your fee is \$7,200 per year
- You become a client in March
- We will charge you \$600 for the month of March
- We charge you \$600 for each month
- If you terminate in October, you will be charged for October (\$600) and provided services in October, there will be no refund.

BE AS CONFIDENT ABOUT YOUR FINANCIAL LIFE AS YOU ARE IN YOUR PROFESSIONAL LIFE

10 E. Market Street, Corning, NY 14830
607.438.2761
www.rootedpg.com

Providing services across California,
Florida, New York,
Oklahoma & virtually.

Other Types of Fees and Expenses

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions

Mutual fund and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Sub-Advisors and Third-Party Managers may also charge direct account fees. Such charges, fees and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs. Any charges we incur in assisting clients with asset transfers shall be reimbursed by the client.

Item 12 further describes the factors that we consider in selecting or recommending broker-dealers for client's transactions and determining the reasonableness of their compensation (e.g., commissions).

We do not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.

BE AS CONFIDENT ABOUT YOUR FINANCIAL LIFE AS YOU ARE IN YOUR PROFESSIONAL LIFE

10 E. Market Street, Corning, NY 14830
 607.438.2761
www.rootedpg.com

Providing services across California,
 Florida, New York,
 Oklahoma & virtually.

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

We do not offer performance-based fees.

Item 7: Types of Clients

Types of Clients We Provide Services To

We provide financial planning and portfolio management services to:

- Individuals
- High net-worth individuals
- Retirement business plans (i.e. profit sharing, pension, SIMPLE, SEP, and 401k)

We do not have a minimum account size requirement, we do have minimum fees as noted above.

Alternatively, we may agree to negotiate a lower fee for much simpler situations.

Note that clients who engaged us prior to January of 2024 have grandfathered fees.

Subsequently these clients may have a lower fee than our current minimum and are not subject to the new higher minimum fee until their consent is acquired with a new advisory agreement.

BE AS CONFIDENT ABOUT YOUR FINANCIAL LIFE AS YOU ARE IN YOUR PROFESSIONAL LIFE

10 E. Market Street, Corning, NY 14830
607.438.2761
www.rootedpg.com

Providing services across California,
Florida, New York,
Oklahoma & virtually.

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

Primary Methods of Investment Analysis	<p>When clients have us complete an Investment Analysis (described in Item 4 of this brochure) as part of their financial plan, our primary methods of investment analysis are:</p> <ul style="list-style-type: none"> • Fundamental • Technical analysis • Selection of other advisers • Passive investment management
Our Investment Approach	<p>Our investment approach is firmly rooted in the belief that markets are fairly efficient (although not always rational).</p> <p>We are not market timers or short-term traders, and we make no attempt to predict market tops or bottoms (or even direction).</p> <p>We believe that investors' gross returns are determined principally by asset allocation decisions.</p> <p>To focus on a globally diversified portfolio, we generally invest in:</p> <ul style="list-style-type: none"> • A mix of low-cost, tax-efficient mutual funds and exchange-traded funds that provide broadly diversified asset class exposure • Individual municipal • Corporate • Treasury bonds

BE AS CONFIDENT ABOUT YOUR FINANCIAL LIFE AS YOU ARE IN YOUR PROFESSIONAL LIFE

10 E. Market Street, Corning, NY 14830
 607.438.2761
www.rootedpg.com

Providing services across California,
 Florida, New York,
 Oklahoma & virtually.

Individual bonds will be evaluated and selected based on a number of factors including, without limitation:

- Credit rating, yield, maturity and duration
- The primary focus will be on bonds carrying investment grade ratings by services such as Standard & Poor's, Moody's, or Fitch, or in unrated securities that are judged to be comparable to investment grade securities at the time of investment.
- Bond holdings will generally have maturities staggered over a number of years but will not necessarily maintain a strict ladder structure (i.e. with holdings maturing every calendar year).

BE AS CONFIDENT ABOUT YOUR FINANCIAL LIFE AS YOU ARE IN YOUR PROFESSIONAL LIFE

10 E. Market Street, Corning, NY 14830
607.438.2761
www.rootedpg.com

Providing services across California,
Florida, New York,
Oklahoma & virtually.

<p>Our Investment Approach for Your Portfolio</p>	<p>The investment portfolio's asset allocation is customized to be appropriate for:</p> <ul style="list-style-type: none"> • Each client's situation • Overall financial plan • Investment time horizon • Cash flow needs • Ability to save • General conversations on client's investment history and background <p>Client portfolios are periodically monitored, and changes to investment positions are suggested when appropriate.</p> <p>This rebalancing of portfolios is intended to bring the overall portfolio mix into compliance with the client's Investment Policy Statement and recommended asset allocation.</p> <p>When making investment decisions, diversification, expenses, and taxes are considered along with cash flow needs.</p>
<p>Material Risk Involved</p>	<p>All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear. Many of these risks apply equally to stocks, bonds, commodities and any other investment or security. Material risks associated with our investment strategies are listed below.</p> <p>Market Risk: Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of</p>

BE AS CONFIDENT ABOUT YOUR FINANCIAL LIFE AS YOU ARE IN YOUR PROFESSIONAL LIFE

10 E. Market Street, Corning, NY 14830
 607.438.2761
www.rootedpg.com

Providing services across California,
 Florida, New York,
 Oklahoma & virtually.

the operational success of the issuer's operations or its financial condition.

Strategy Risk: The Adviser's investment strategies and/or investment techniques may not work as intended.

Small and Medium Cap Company Risk: Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the client's portfolio.

Concentration Risk: Certain investment strategies focus on particular asset-classes, industries, sectors or types of investment. From time to time these strategies may be subject to greater risks of adverse developments in such areas of focus than a strategy that is more broadly diversified across a wider variety of investments.

Interest Rate Risk: Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

Legal or Legislative Risk: Legislative changes or Court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.

BE AS CONFIDENT ABOUT YOUR FINANCIAL LIFE AS YOU ARE IN YOUR PROFESSIONAL LIFE

10 E. Market Street, Corning, NY 14830
 607.438.2761
www.rootedpg.com

Providing services across California,
 Florida, New York,
 Oklahoma & virtually.

	<p>Inflation: Inflation may erode the buying-power of your investment portfolio, even if the dollar value of your investments remains the same.</p>
<p>Risks Associated with Securities</p>	<p>Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.</p> <p>Common stocks may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.</p> <p>Corporate Bonds are debt securities to borrow money. Generally, issuers pay investors periodic interest and repay the amount borrowed either periodically during the life of the security and/or at maturity. Alternatively, investors can purchase other debt securities, such as zero coupon bonds, which do not pay current interest, but rather are priced at a discount from their face values and their values accrete over time to face value at maturity. The market prices of debt securities fluctuate depending on such factors as interest rates, credit quality, and maturity. In general, market prices of debt securities decline when interest rates rise and increase when interest rates fall. The longer the time to a bond's maturity, the greater its interest rate risk.</p> <p>Bank Obligations including bonds and certificates of deposit may be vulnerable to setbacks or panics in the banking industry. Banks and other financial institutions are greatly affected by interest rates and may be adversely affected by downturns in the U.S. and foreign economies or changes in banking regulations.</p>

BE AS CONFIDENT ABOUT YOUR FINANCIAL LIFE AS YOU ARE IN YOUR PROFESSIONAL LIFE

10 E. Market Street, Corning, NY 14830
 607.438.2761
www.rootedpg.com

Providing services across California,
 Florida, New York,
 Oklahoma & virtually.

Municipal Bonds are debt obligations generally issued to obtain funds for various public purposes, including the construction of public facilities. Municipal bonds pay a lower rate of return than most other types of bonds. However, because of a municipal bond's tax-favored status, investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor's tax bracket. Investing in municipal bonds carries the same general risks as investing in bonds in general. Those risks include interest rate risk, reinvestment risk, inflation risk, market risk, call or redemption risk, credit risk, and liquidity and valuation risk.

Options and other derivatives carry many unique risks, including time-sensitivity, and can result in the complete loss of principal. While covered call writing does provide a partial hedge to the stock against which the call is written, the hedge is limited to the amount of cash flow received when writing the option. When selling covered calls, there is a risk the underlying position may be called away at a price lower than the current market price.

Exchange Traded Funds prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected.

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

BE AS CONFIDENT ABOUT YOUR FINANCIAL LIFE AS YOU ARE IN YOUR PROFESSIONAL LIFE

10 E. Market Street, Corning, NY 14830
 607.438.2761
www.rootedpg.com

Providing services across California,
 Florida, New York,
 Oklahoma & virtually.

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 delisted from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. The Adviser has no control over the risks taken by the underlying funds in which client's invest.

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 your evaluation of RPG or the integrity of our management. We have no information applicable to this Item.

Item 10: Other Financial Industry Activities and Affiliations

No RPG employee is registered, or has an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

No RPG employee is registered, or has an application pending to register, as a futures commission merchant, commodity pool operator or a commodity trading advisor.

RPG does not have any related parties. As a result, we do not have a relationship with any related parties.

BE AS CONFIDENT ABOUT YOUR FINANCIAL LIFE AS YOU ARE IN YOUR PROFESSIONAL LIFE

10 E. Market Street, Corning, NY 14830
607.438.2761
www.rootedpg.com

Providing services across California,
Florida, New York,
Oklahoma & virtually.

RPG only receives compensation directly from clients. We do not receive compensation from any outside source. We do not have any conflicts of interest with any outside party.

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

Fiduciary Duty	<p>As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in the best interests of each client.</p> <p>Our clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity.</p> <p>Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings.</p> <p>The firm also adheres to the Code of Ethics and Professional Responsibility adopted by the CFP® Board of Standards Inc., and accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.</p> <p>This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory clients. A summary of the Code of Ethics' Principles is outlined below.</p> <ul style="list-style-type: none"> • Integrity - Associated persons shall offer and provide professional services with integrity.
-----------------------	--

BE AS CONFIDENT ABOUT YOUR FINANCIAL LIFE AS YOU ARE IN YOUR PROFESSIONAL LIFE

10 E. Market Street, Corning, NY 14830
 607.438.2761
www.rootedpg.com

Providing services across California,
 Florida, New York,
 Oklahoma & virtually.

	<ul style="list-style-type: none"> ● Objectivity - Associated persons shall be objective in providing professional services to clients. ● Competence - Associated persons shall provide services to clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged. ● Fairness - Associated persons shall perform professional services in a manner that is fair and reasonable to clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services. ● Confidentiality - Associated persons shall not disclose confidential client information without the specific consent of the client unless in response to proper legal process, or as required by law. ● Professionalism - Associated persons' conduct in all matters shall reflect credit of the profession. ● Diligence - Associated persons shall act diligently in providing professional services. ● We will, upon request, promptly provide a complete code of ethics.
Related Persons	<p>Our firm and its “related persons” (associates, their immediate family members, etc.) may buy or sell securities the same as, similar to, or different from, those we recommend to clients for their accounts.</p> <p>A recommendation made to one client may be different in nature or in timing from a recommendation made to a different client.</p> <p>Clients often have different objectives and risk tolerances.</p>

BE AS CONFIDENT ABOUT YOUR FINANCIAL LIFE AS YOU ARE IN YOUR PROFESSIONAL LIFE

10 E. Market Street, Corning, NY 14830
 607.438.2761
www.rootedpg.com

Providing services across California,
 Florida, New York,
 Oklahoma & virtually.

	<p>At no time, however, will our firm or any related party receive preferential treatment over our clients.</p> <p>In an effort to reduce or eliminate certain conflicts of interest involving the firm or personal trading, our policy may require that we restrict or prohibit associates' transactions in specific securities transactions.</p> <p>Any exceptions or trading pre-clearance must be approved by our Chief Compliance Officer in advance of the transaction in an account, and we maintain the required personal securities transaction records per regulation.</p>
--	--

Item 12: Brokerage Practices

Factors Used to Select Custodians and/or Broker-Dealers	The firm does not have any affiliation with Broker-Dealers. Specific custodian recommendations are made to clients based on their need for such services. We recommend custodians based on the reputation and services provided by the firm.
Research and Other Soft-Dollar Benefits	We currently do not receive soft dollar benefits.
Brokerage for Client Referrals	We receive no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

BE AS CONFIDENT ABOUT YOUR FINANCIAL LIFE AS YOU ARE IN YOUR PROFESSIONAL LIFE

10 E. Market Street, Corning, NY 14830
 607.438.2761
www.rootedpg.com

Providing services across California,
 Florida, New York,
 Oklahoma & virtually.

<p>Clients Directing Which Broker/Dealer /Custodian to Use</p>	<p>We do recommend a specific custodian for clients to use, however, clients may custody their assets at a custodian of their choice.</p> <p>Clients may also direct us to use a specific broker-dealer to execute transactions. By allowing clients to choose a specific custodian, we may be unable to achieve most favorable execution of client transactions, and this may cost clients money over using a lower-cost custodian.</p>
<p>Aggregating (Block) Trading for Multiple Client Accounts</p>	<p>Occasionally (rarely), we combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as “block trading”).</p> <p>We will then distribute a portion of the shares to participating accounts in a fair and equitable manner.</p> <p>The distribution of the shares purchased is typically proportionate to the size of the account, but it is not based on account performance or the amount or structure of management fees.</p> <p>Subject to our discretion, regarding particular circumstances and market conditions, when we combine orders, each participating account pays an average price per share for all transactions and pays a proportionate share of all transaction costs.</p> <p>Accounts owned by our firm or persons associated with our firm may participate in block trading with your accounts; however, they will not be given preferential treatment.</p>

BE AS CONFIDENT ABOUT YOUR FINANCIAL LIFE AS YOU ARE IN YOUR PROFESSIONAL LIFE

10 E. Market Street, Corning, NY 14830
 607.438.2761
www.rootedpg.com

Providing services across California,
 Florida, New York,
 Oklahoma & virtually.

Item 13: Review of Accounts

Client accounts with the Investment Management Service will be reviewed regularly; desirably at least three times a year, but no less than annually.

During the regular review the account's performance is compared against like-managed accounts to identify any unacceptable performance deviation. Additionally, reasonable client-imposed restrictions will be reviewed to confirm that they are being enforced. Events that may trigger a special review would be unusual performance, addition or deletions of client-imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per client's needs.

Clients will receive trade confirmations from the custodian(s) for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest.

RPG will provide written reports to Investment Management clients at least annually. We urge clients to compare these reports against the account statements they receive from their custodian.

BE AS CONFIDENT ABOUT YOUR FINANCIAL LIFE AS YOU ARE IN YOUR PROFESSIONAL LIFE

10 E. Market Street, Corning, NY 14830
607.438.2761
www.rootedpg.com

Providing services across California,
Florida, New York,
Oklahoma & virtually.

Item 14: Client Referrals and Other Compensation

Promoters	<p>Rooted Planning Group may enter into promoters agreements pursuant to which it compensates third-party intermediaries for client referrals that result in the provision of investment advisory services by Rooted Planning Group. Both the promoters and Rooted Planning Group will disclose these referral arrangements to affected investors, and any cash referral agreements will comply with Rule 206(4)-1 under the Advisers Act.</p> <p>Compensation will be paid pursuant to a written agreement with the promoter and generally may be terminated by either party from time to time. The cost of any such fees will be borne entirely by Rooted Planning Group and not by any affected client.</p>
Financially Wise, Inc. and Francis Financial	<p>Rooted Planning Group has entered into a Promoter Agreement with Financially Wise, Inc. and Francis Financial whereby Financially Wise, Inc. and Francis Financial will receive compensation from Rooted Planning Group in the following manner:</p> <ul style="list-style-type: none"> • 25% of our Project and Hourly Services • 50% of the first-year fee for Comprehensive Services (previously known as Deepen Services)
Wealthramp	<p>Rooted Planning Group has entered into a Promoters Agreement with Wealthramp (Promoter) whereby Wealthramp will receive compensation from Rooted Planning Group in the following manner:</p> <ul style="list-style-type: none"> • 25% of our Gross Fee received in the first year • 15% of our Gross Fee received in the second year • 10% of our Gross Fee received in the third year and thereafter

BE AS CONFIDENT ABOUT YOUR FINANCIAL LIFE AS YOU ARE IN YOUR PROFESSIONAL LIFE

10 E. Market Street, Corning, NY 14830
 607.438.2761
www.rootedpg.com

Providing services across California,
 Florida, New York,
 Oklahoma & virtually.

Item 15: Custody

RPG does not have custody, except for in the instance of withdrawing client fees.

RPG sends a copy of the invoice to the custodian or trustee at the same time a copy is sent to the client. The custodian sends quarterly statements to the client showing all disbursements for the custodian account, including the amount of the advisory fees.

Clients provide written authorization permitting RPG to be paid directly for their accounts held by the custodian or trustee.

Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains the client's investment assets.

Item 16: Investment Discretion

For those client accounts where we provide investment management services, we maintain discretion over client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold. Investment discretion is explained to clients in detail when an advisory relationship has commenced.

At the start of the advisory relationship, the client will execute a Limited Power of Attorney which will grant our firm discretion over the account.

Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the client.

BE AS CONFIDENT ABOUT YOUR FINANCIAL LIFE AS YOU ARE IN YOUR PROFESSIONAL LIFE

10 E. Market Street, Corning, NY 14830
607.438.2761
www.rootedpg.com

Providing services across California,
Florida, New York,
Oklahoma & virtually.

Item 17: Voting Client Securities

RPG in connection with its fiduciary responsibilities to our clients, has responsibility for voting proxies for portfolio securities consistent with the best economic interests of each Client.

RPG maintains proxy-voting policies and procedures to guide its voting practices, which is available to clients upon request. The Advisor shall monitor for corporate actions and proxies received from the Custodian and vote such proxies consistent with its policies and the best interest of clients.

In the unlikely event that a conflict of interest arises, the Advisor will disclose such conflict to the client and may abstain from voting. Clients may request information regarding how RPG has voted a client's proxies and clients may request a copy of the RPG's proxy policies and procedures at any time.

Clients must direct the Custodian to deliver proxies and related information to the Advisor in order for the Advisor to assume this responsibility.

Item 18: Financial Information

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition.

We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients, and we have not been the subject of a bankruptcy proceeding.

BE AS CONFIDENT ABOUT YOUR FINANCIAL LIFE AS YOU ARE IN YOUR PROFESSIONAL LIFE

10 E. Market Street, Corning, NY 14830
607.438.2761
www.rootedpg.com

Providing services across California,
Florida, New York,
Oklahoma & virtually.