

**FORM ADV PART 2A
DISCLOSURE BROCHURE**

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This brochure provides information about the qualifications and business practices of Cassady Wealth & Retirement Planning L.L.C. Being registered as an investment adviser does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at (702) 650-4480. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about Cassady Wealth & Retirement Planning LLC (CRD #309710) is available on the SEC's website at www.adviserinfo.sec.gov

OCTOBER 16, 2024

Item 2: Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

Since the last filing on February 23, 2024, the following material changes have been made:

- Item 4 has been updated to disclose the most recent calculation for client assets under management.
 - We have updated our fee schedule for asset management services and when fees are due for financial planning services. We have added enhanced planning services.
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Full Brochure Available

This Firm Brochure being delivered is the complete brochure for the Firm.

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Item 4: Advisory Business

Firm Description

Cassady Wealth & Retirement Planning L.L.C. (“CWRP”) was founded in 2017 and began offering advisory services in 2020. Jasen Cassady and Sean Yao are each 50% owners.

Types of Advisory Services

ASSET MANAGEMENT

CWRP offers discretionary and non-discretionary asset management services to advisory Clients. CWRP will offer Clients ongoing asset management services through determining individual investment goals, time horizons, objectives, and risk tolerance. Investment strategies, investment selection, asset allocation, portfolio monitoring and the overall investment program will be based on the above factors.

Discretionary

When the Client provides CWRP discretionary authority the Client will sign a limited trading authorization or equivalent. CWRP will have the authority to execute transactions in the account without seeking Client approval on each transaction.

Non-Discretionary

When the Client elects to use CWRP on a non-discretionary basis, CWRP will determine the securities to be bought or sold and the amount of the securities to be bought or sold. However, CWRP will obtain prior Client approval on each and every transaction before executing any transaction.

SEI Managed Accounts Solutions

CWRP offers discretionary management services through a program sponsored by SEI Investments Management Corp (SIMC). SIMC will provide CWRP “SIMC’s Sub-Advised Program, Mutual Fund Models program and Custody-Only Program described below:

- a) SIMC Sub-Advised Program. In the SIMC Sub-Advised Program, CWRP retains SIMC as a sub-advisor in order to provide certain of IAS investment management solutions to CWRP in a sub-advised relationship, including investment strategies of SIMC’s portfolio managers and certain SIMC-developed investment strategy models.
- b) Mutual Fund Models Program. SIMC has developed various model mutual fund asset allocation portfolios (the “Mutual Fund Models”) designed to be invested in accordance with a stated investment objective or goal (the “Mutual Fund Models Program”). SIMC currently develops its Mutual Fund Models through two underlying programs, described in various SEI literature as either SEI’s Institutional Mutual Fund models or SEI’s Goals Based Investing models and, may in the future, develop additional mutual fund model programs. Each Mutual Fund Model’s underlying portfolio allocation is generally comprised exclusively of mutual funds in the SEI family of funds (“SEI Funds”), which are each advised by SIMC. Pursuant to the Mutual Fund Models Program, SEI will make available its various Mutual Fund Models to CWRP’s Advisors who, in turn, may assist Investors in determining into which Mutual Fund Models to invest their assets.
- c) Custody-only Program. In addition to the investment programs noted above, CWRP may (i) invest Investors’ assets into one or more of the SEI mutual funds based solely on the CWRP’s determination and not in accordance with any Mutual Fund Model, or (ii) may select a custom allocation for a Managed Account Portfolio that does not conform to any of SIMC’s model Managed Account Portfolios. Any investor

with an account invested in this manner is considered to have a “Custom Portfolio,” for which SIMC does not provide any model allocations or recommended rebalancing guidelines. If, at any time, an Investor’s account originally invested in and/or rebalanced in accordance with a Mutual Fund Model or Managed Account Portfolio is no longer invested in accordance with that model’s or portfolio’s recommended asset allocation for any reason, as determined by SIMC, including, without limitation, because CWRP did not elect to initiate or continue automatic rebalancing on the Account, that account will become a Custody-only account and, going forward, be considered a Custom Portfolio.

Through the SIMC program, CWRP will provide the following services:

- Assist Investors in selecting appropriate Mutual Fund Models, Managed Account Portfolios or Custom Portfolios in accordance with the terms of the Firm’s advisory agreements and, if applicable Tri-party Agreement, with such Investors.
- Assist Investors in completing the Custody Agreement and any other agreement or form provided and/or required by SEI necessary for SEI to provide the applicable service to the Investor and forward such completed agreements and forms to SEI.
- Deliver to Investors that are using MAS, SIMC’s and each money manager’s Form ADV Part 2.
- Ensure proper Investor consent is obtained by CWRP before requesting SEI Private Trust Company (SPTC) to deduct the advisory fee and provide SPTC with a copy of such consent upon request.

FINANCIAL PLANNING AND CONSULTING

If financial planning services are applicable, a comprehensive evaluation of an investor's current and future financial state will be provided by using currently known variables to predict future cash flows, asset values and withdrawal plans. CWRP will use current net worth, tax liabilities, asset allocation, and future retirement and estate plans in developing financial plans.

CWRP offers two different services, a full financial plan and hourly consultation services as outlined below.

Full Financial Plan

Financial planning services include a comprehensive evaluation of an investor's current and future financial state and will be provided by using currently known variables to predict future cash flows, asset values and withdrawal plans. CWRP will use current net worth, tax liabilities, asset allocation, and future retirement and estate plans in developing financial plans.

Typical topics reviewed in a financial plan may include but are not limited to:

- **Financial goals:** Based on an individual's or a family's clearly defined financial goals, including funding a college education for the children, buying a larger home, starting a business, retiring on time or leaving a legacy. Financial goals should be quantified and set to milestones for tracking.
- **Personal net worth statement:** A snapshot of assets and liabilities serves as a benchmark for measuring progress towards financial goals.

- **Cash flow analysis:** An income and spending plan determines how much can be set aside for debt repayment, savings and investing each month.
- **Retirement strategy:** A strategy for achieving retirement independent of other financial priorities. Including a strategy for accumulating the required retirement capital and its planned lifetime distribution.
- **Comprehensive risk management plan:** Identify all risk exposures and provide the necessary coverage to protect the family and its assets against financial loss. The risk management plan includes a full review of life and disability insurance, personal liability coverage, property and casualty coverage, and catastrophic coverage.
- **Long-term investment plan:** Include a customized asset allocation strategy based on specific investment objectives and a risk profile. This investment plan sets guidelines for selecting, buying and selling investments and establishing benchmarks for performance review.
- **Tax reduction strategy:** Identify ways to minimize taxes on personal income to the extent permissible by the tax code. The strategy should include identification of tax-favored investment vehicles that can reduce taxation of investment income.
- **Estate preservation:** Help update accounts, review beneficiaries for retirement accounts and life insurance, provide a second look at your current estate planning documents, and prompt you to update your plan when the legal environment changes or you have major life events such as a marriage, death, or births.
- **Enhanced planning (only available at an hourly rate):** Asset protection strategies, enhanced estate planning (life insurance trusts, irrevocable trusts, charitable trusts, etc.), enhanced tax strategies (estate taxation, business/other large sales, equity compensation, etc.). business consulting (entity selection and creation, workplace plan selection, etc.) and charitable giving planning.

Hourly Consultation Services

This service is appropriate for clients who need assistance with individual topics. This is not a detailed financial review and will not provide/result in a comprehensive financial plan. Client may select individual topics above, or other topics as may be deemed appropriate. The individual topics that will be included in this service will be outlined and agreed upon on the financial planning and consulting agreement.

If a conflict of interest exists between the interests of CWRP and the interests of the Client, the Client is under no obligation to act upon CWRP's recommendation. If the Client elects to act on any of the recommendations, the Client is under no obligation to effect the transaction through CWRP. Financial plans will be completed and delivered inside of thirty (30) days contingent upon timely delivery of all required documentation.

Client Tailored Services and Client Imposed Restrictions

The goals and objectives for each Client are documented in our Client files. Investment strategies are created that reflect the stated goals and objectives. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without written Client consent.

Wrap Fee Programs

CWRP does not sponsor any wrap fee programs.

Client Assets Under Management

CWRP has the following assets under management:

Discretionary Amounts:	Non-discretionary Amounts:	Date Calculated:
\$75,913,417	\$64,579,571	October 1, 2024

Item 5: Fees and Compensation

Method of Compensation and Fee Schedule

ASSET MANAGEMENT

CWRP offers direct asset management services to advisory Clients. CWRP charges an annual investment advisory fee based on the total assets under management as follows:

Assets Under Management	Annual Fee	Monthly Fee
First \$0 - \$500,000	1.50%	.1125%
The next \$500,001 - \$1,000,000	1.25%	.1042%
Amounts over \$1,000,001	1.00%	.0833%

The maximum fee for all charitable accounts will be a fee of no more than 1.0% annually.

The annual fee may be negotiable. Accounts within the same household may be combined for a reduced fee. Fees are billed monthly in arrears based on an average daily balance of the account for the previous month. Additionally, this is a blended fee schedule, the asset management fee is calculated by applying different rates to different portions of the portfolio. CWRP may group certain related Client accounts for the purposes of achieving the minimum account size and determining the annualized fee.

The calculation for the average daily balance is based on the formula $(A/D) \times F$.

A = the sum of the daily balances in the billing period

D = number of days in the billing period

F = monthly management fee

For example (based on monthly billing period): the first step taken using the average-daily-balance calculation method would be to take the average of the values of the Client's account over the course of the entire month. For instance, 25 days at \$1 million plus six days at \$500,000 averages out to approximately \$903,225. This account would be charged \$982.66 for the month.

<u>AUM</u>	<u>Monthly Fee</u>	<u>Total</u>
First \$500,000	x .001125 =	\$562.50
Next \$403,225	x .001042 =	\$420.16
Grand total for the month		<u>\$982.66</u>

Lower fees for comparable services may be available from other sources. Clients may terminate their account within five (5) business days of signing the Investment Advisory Agreement with no obligation and without penalty. Clients may terminate advisory services with thirty (30) days written notice. For accounts opened or closed mid-billing period, unearned fees will be refunded to the Client. Client shall be given thirty (30) days prior written notice of any increase in fees. Any increase in fees will be acknowledged in writing by both parties before any increase in said fees occurs.

SEI Managed Accounts Solutions

SPTC will normally deduct and pay CWRP all investor authorized fees due to CWRP for advisory services provided to the Investor Accounts. CWRP fees will follow the fee schedule above.

In addition, SEI charges an asset management fee. The maximum SEI fee a Client will pay up to 1.1%. Details of fees paid to SEI are provided in the SEI ADV Part 2 Brochure, Wrap Brochure and SEI Client Agreement.

FINANCIAL PLANNING AND CONSULTING

CWRP charges either an hourly fee or fixed fee based on complexity and unique Client needs for financial planning. Prior to the planning process the Client will be provided an estimated plan fee. Services are completed and delivered inside of thirty (30) days contingent upon timely delivery of all required documentation. Client may cancel at any time during the planning process with no obligation and without penalty. CWRP reserves the right to waive the fee should the Client implement the plan through CWRP.

Fees for financial plans are due 50% upon signing the agreement with the balance due upon delivery of the completed plan.

Full Financial Plan

Full Financial Plan services are offered for a fixed fee of \$2,495.

Hourly Consultation Services

Hourly Consultation Services are offered based on an hourly fee of \$350 per hour.

Fees for financial plans are:

Due 50% upon signing the agreement with the balance due upon delivery of the completed plan.

Clients can choose to pay for financial planning via the following methods:

- Check – to be remitted by Client to CWRP
- Deducted from a non-qualified account managed by CWRP
- Electronic Payment via ACH, Debit Card, or Credit Card (fees will be paid via a third party payment processor in which the client will securely input payment information and pay the advisory fee through a secure portal. CWRP will not have continuous access to the Client's banking information.)

Client Payment of Fees

Fees for asset management services are deducted from a designated Client account to facilitate billing. The Client must consent in advance to direct debiting of their investment account.

Fees for financial plans will be billed to the Client and paid directly to CWRP.

Additional Client Fees Charged

Custodians may charge brokerage commissions, transaction fees, and other related costs on the purchases or sales of mutual funds, equities, bonds, options and exchange-traded funds. Mutual funds, money market funds and exchange-traded funds also charge internal management fees, which are disclosed in the fund's prospectus. CWRP does not receive any compensation from these fees. All of these fees are in addition to the management fee you pay to CWRP. For more details on the brokerage practices, see Item 12 of this brochure.

Prepayment of Client Fees

CWRP does not require any prepayment of fees.

External Compensation for the Sale of Securities to Clients

Investment Advisor Representatives of CWRP receive external compensation for the sale of securities to clients as a registered representative of Gradient Securities, LLC, a broker-dealer. Additionally, Investment Advisor Representatives of CWRP receive external compensation from sales of investment related products such as insurance as licensed insurance agents. These activities represent a conflict of interest because it gives an incentive to recommend products based on the commission received. As registered representatives or insurance agents they do not charge advisory fees for the services offered. This conflict is mitigated by disclosures, procedures, and CWRP's fiduciary obligation to place the best interest of the Client first and Clients are not required to purchase any products or services. Clients have the option to purchase these products through another registered representative or insurance agent of their choosing.

Item 6: Performance-Based Fees and Side-by-Side Management**Sharing of Capital Gains**

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

CWRP does not use a performance-based fee structure because of the conflict of interest. Performance-based compensation may create an incentive for CWRP to recommend an investment that may carry a higher degree of risk to the Client.

Item 7: Types of Clients**Description**

CWRP generally provides investment advice to individuals, high net worth individuals, charitable organizations, trusts, and estates.

Client relationships vary in scope and length of service.

Account Minimums

CWRP requires a minimum of \$250,000 to open an account. In certain instances, the minimum account size may be lowered or waived.

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

Security analysis may include fundamental analysis. Investing in securities involves risk of loss that Clients should be prepared to bear. Past performance is not a guarantee of future returns.

Fundamental analysis concentrates on factors that determine a company's value and expected future earnings. This strategy would normally encourage equity purchases in stocks that are undervalued or priced below their perceived value. The risk assumed is that the market will fail to reach expectations of perceived value.

In developing a financial plan for a Client, CWRP's analysis may include cash flow analysis, investment planning, risk management, tax planning and estate planning. Based on the information gathered, a detailed strategy is tailored to the Client's specific situation.

The main sources of information include financial newspapers and magazines, annual reports, prospectuses, and filings with the Securities and Exchange Commission.

Investment Strategy

The investment strategy for a specific Client is based upon the objectives stated by the Client during consultations. The Client may change these objectives at any time. Each Client executes a Client profile form or similar form that documents their objectives and their desired investment strategy.

Other strategies may include long-term purchases, and short-term purchases.

Security Specific Material Risks

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks and should discuss these risks with CWRP:

- *Market Risk:* The prices of securities in which clients invest may decline in response to certain events taking place around the world, including those directly involving the companies whose securities are owned by a fund; conditions affecting the general economy; overall market changes; local, regional or global political, social or economic instability; and currency, interest rate and commodity price fluctuations. Investors should have a long-term perspective and be able to tolerate potentially sharp declines in market value.
- *Interest-rate Risk:* Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- *Inflation Risk:* When any type of inflation is present, a dollar today will buy more than a dollar next year, because purchasing power is eroding at the rate of inflation.
- *Currency Risk:* Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- *Reinvestment Risk:* This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- *Liquidity Risk:* Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- *Management Risk:* The advisor's investment approach may fail to produce the intended results. If the advisor's assumptions regarding the performance of a specific asset class or fund are not realized in the expected time frame, the overall performance of the client's portfolio may suffer.
- *Equity Risk:* Equity securities tend to be more volatile than other investment choices. The value of an individual mutual fund or ETF can be more volatile than the market as a whole. This volatility affects the value of the client's overall portfolio. Small- and mid-cap companies are subject to additional risks. Smaller companies may experience greater volatility, higher failure rates, more limited markets, product

lines, financial resources, and less management experience than larger companies. Smaller companies may also have a lower trading volume, which may disproportionately affect their market price, tending to make them fall more in response to selling pressure than is the case with larger companies.

- *Fixed Income Risk:* The issuer of a fixed income security may not be able to make interest and principal payments when due. Generally, the lower the credit rating of a security, the greater the risk that the issuer will default on its obligation. If a rating agency gives a debt security a lower rating, the value of the debt security will decline because investors will demand a higher rate of return. As nominal interest rates rise, the value of fixed income securities held by a fund is likely to decrease. A nominal interest rate is the sum of a real interest rate and an expected inflation rate.
- *Investment Companies Risk:* When a client invests in open end mutual funds or ETFs, the client indirectly bears their proportionate share of any fees and expenses payable directly by those funds. Therefore, the client will incur higher expenses, which may be duplicative. In addition, the client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives). ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value or (ii) 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. Adviser has no control over the risks taken by the underlying funds in which client invests.
- *Foreign Securities Risk:* Funds in which clients invest may invest in foreign securities. Foreign securities are subject to additional risks not typically associated with investments in domestic securities. These risks may include, among others, currency risk, country risks (political, diplomatic, regional conflicts, terrorism, war, social and economic instability, currency devaluations and policies that have the effect of limiting or restricting foreign investment or the movement of assets), different trading practices, less government supervision, less publicly available information, limited trading markets and greater volatility. To the extent that underlying funds invest in issuers located in emerging markets, the risk may be heightened by political changes, changes in taxation, or currency controls that could adversely affect the values of these investments. Emerging markets have been more volatile than the markets of developed countries with more mature economies.
- *Long-term purchases:* Long-term investments are those vehicles purchased with the intension of being held for more than one year. Typically, the expectation of the investment is to increase in value so that it can eventually be sold for a profit. In addition, there may be an expectation for the investment to provide income. One of the biggest risks associated with long-term investments is volatility, the fluctuations in the financial markets that can cause investments to lose value.
- *Short-term purchases:* Short-term investments are typically held for one year or less. Generally, there is not a high expectation for a return or an increase in value. Typically, short-term investments are purchased for the relatively greater degree of principal protection they are designed to provide. Short-term investment vehicles

may be subject to purchasing power risk — the risk that your investment's return will not keep up with inflation.

All investment programs have certain risks that are borne by the investor.

Item 9: Disciplinary Information

Criminal or Civil Actions

CWRP and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

CWRP and its management have not been involved in administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

CWRP and its management have not been involved in legal or disciplinary events that are material to a Client's or prospective Client's evaluation of CWRP or the integrity of its management.

Item 10: Other Financial Industry Activities and Affiliations

Broker-Dealer or Representative Registration

CWRP is not registered as a broker-dealer, however, Managing Member Jasen Cassady is a registered representative of Gradient Securities, LLC, a FINRA/SIPC broker-dealer.

Futures or Commodity Registration

Neither CWRP nor its employees are registered or has an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

Material Relationships Maintained by this Advisory Business and Conflicts of Interest

Managing Members, Jasen Cassady and Sean Yao, Chief Compliance Officer Jason Waugh, and other related persons of CWRP have financial affiliated businesses as an independent insurance agents and a registered representatives with Gradient Securities, LLC. These individuals will offer Clients services from these activities. As an insurance agents and registered representatives, they may receive separate yet typical compensation.

In addition, Mr. Cassady is also an attorney with Cassady Law Offices. The majority of his time is spent on this activity. He will offer Clients services from those activities.

Sean Yao and Jason Waugh are paralegals with Cassady Law Offices. Approximately 5% of their time is spent on these activities. They will offer Clients services from those activities.

These practices represent conflicts of interest because it gives an incentive to recommend products based on the compensation received. This conflict is mitigated by disclosures, procedures and the firm's fiduciary obligation to place the best interest of the Client first and the Clients are not required to purchase any products or services. Clients have the option to purchase these products or services through another insurance agent, registered representative or attorney of their choosing.

Mr. Cassady is also the managing member of 2400 W Horizon Ridge, LLC, N719JB, LLC, 69 Allure Drive, LLC, 71 Allure Drive, LLC, 556 Leesville Road Unit 1007, LLC, 84 Allure Drive, LLC, 556 Leesville Road Unit 1002, LLC, and 88 Allure Drive, LLC. These do not present a conflict of interest as there are no crossover clients.

Recommendations or Selections of Other Investment Advisors and Conflicts of Interest

CWRP utilizes the platform through SEI described in items 4 and 5 of this brochure. Since CWRP has no incentive to select one portfolio over another, there is no conflict of interest. CWRP ensures that before selecting other advisers for the Client that the other advisers are properly licensed or registered as an investment adviser.

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

Code of Ethics Description

The employees of CWRP have committed to a Code of Ethics ("Code"). The purpose of our Code is to set forth standards of conduct expected of CWRP employees and addresses conflicts that may arise. The Code defines acceptable behavior for employees of CWRP. The Code reflects CWRP and its supervised persons' responsibility to act in the best interest of their Client.

One area the Code addresses is when employees buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our Clients. We do not allow any employees to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our Clients.

CWRP's policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other employee, officer or director of CWRP may recommend any transaction in a security or its derivative to advisory Clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

CWRP's Code is based on the guiding principle that the interests of the Client are our top priority. CWRP's officers, directors, advisors, and other employees have a fiduciary duty to our Clients and must diligently perform that duty to maintain the complete trust and confidence of our Clients. When a conflict arises, it is our obligation to put the Client's interests over the interests of either employees or the company.

The Code applies to "access" persons. "Access" persons are employees who have access to non-public information regarding any Clients' purchase or sale of securities, or non-public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to Clients, or who have access to such recommendations that are non-public.

CWRP will provide a copy of the Code of Ethics to any Client or prospective Client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflict of Interest

CWRP and its employees do not recommend to Clients securities in which we have a material financial interest.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

CWRP and its employees may buy or sell securities that are also held by Clients. In order to mitigate conflicts of interest such as front running, employees are required to disclose all

reportable securities transactions as well as provide CWRP with copies of their brokerage statements.

The Chief Compliance Officer of CWRP is Jason Waugh. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that Clients of the firm receive preferential treatment over employee transactions.

Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest

CWRP does not maintain a firm proprietary trading account and does not have a material financial interest in any securities being recommended and therefore no conflicts of interest exist. However, affiliated persons may buy or sell securities at the same time they buy or sell securities for Clients. In order to mitigate conflicts of interest such as front running, affiliated persons are required to disclose all reportable securities transactions as well as provide CWRP with copies of their brokerage statements.

The Chief Compliance Officer of CWRP is Jason Waugh. He reviews all trades of the affiliated persons each quarter. The personal trading reviews ensure that the personal trading of affiliated persons does not affect the markets and that Clients of the firm receive preferential treatment over associated persons' transactions.

Item 12: Brokerage Practices

Factors Used to Select Broker-Dealers for Client Transactions

CWRP will recommend the use of a particular broker-dealer based on their duty to seek best execution for the client, meaning they have an obligation to obtain the most favorable terms for a client under the circumstances. The determination of what may constitute best execution and price in the execution of a securities transaction by a broker involves a number of considerations and is subjective. Factors affecting brokerage selection include the overall direct net economic result to the portfolios, the efficiency with which the transaction is affected, the ability to effect the transaction where a large block is involved, the operational facilities of the broker-dealer, the value of an ongoing relationship with such broker and the financial strength and stability of the broker. CWRP will select appropriate brokers based on a number of factors including but not limited to their relatively low transaction fees and reporting ability. CWRP relies on its broker to provide its execution services at the best prices available. Lower fees for comparable services may be available from other sources. Clients pay for any and all custodial fees in addition to the advisory fee charged by CWRP. CWRP does not receive any portion of the trading fees.

CWRP will recommend the use of SEI Private Trust Company or Charles Schwab.

- *Research and Other Soft Dollar Arrangements*

The Securities and Exchange Commission defines soft dollar practices as arrangement under which products or services other than execution services are obtained by CWRP from or through a broker-dealer in exchange for directing Client transactions to the broker-dealer. Although CWRP has no formal soft dollar arrangements, CWRP may receive products, research and/or other services from custodians or broker-dealers connected to client transactions or "soft dollar benefits". As permitted by Section 28(e) of the Securities Exchange Act of 1934, CWRP receives economic benefits as a result of commissions generated from securities transactions by the custodian or broker-dealer from the accounts of

CWRP. CWRP cannot ensure that a particular client will benefit from soft dollars or the client's transactions paid for the soft dollar benefits. CWRP does not seek to proportionately allocate benefits to client accounts to any soft dollar benefits generated by the accounts.

A conflict of interest exists when CWRP receives soft dollars. This conflict is mitigated by the fact that CWRP has a fiduciary responsibility to act in the best interest of its Clients and the services received are beneficial to all Clients.

- *Brokerage for Client Referrals*
CWRP does not receive client referrals from any custodian or third party in exchange for using that broker-dealer or third party.
- *Directed Brokerage*
Clients who direct brokerage outside our recommendation may be unable to achieve the most favorable execution of client transactions as client directed brokerage may cost clients more money. For example, in a directed brokerage account, you may pay higher brokerage commissions because we may not be able to aggregate orders to reduce transaction costs, or you may receive less favorable prices.

Aggregating Securities Transactions for Client Accounts

CWRP is authorized in its discretion to aggregate purchases and sales and other transactions made for the account with purchases and sales and transactions in the same securities for other Clients of CWRP. All Clients participating in the aggregated order shall receive an average share price with all other transaction costs shared on a pro-rated basis. If aggregation is not allowed or infeasible and individual transactions occur (e.g., non-discretionary accounts, withdrawal or liquidation requests, odd-late trades, etc.) an account may potentially be assessed higher costs or less favorable prices than those where aggregation has occurred.

Item 13: Review of Accounts

Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved

Account reviews are performed quarterly by the Chief Compliance Officer of CWRP. Account reviews are performed more frequently when market conditions dictate. Reviews of Client accounts include, but are not limited to, a review of Client documented risk tolerance, adherence to account objectives, investment time horizon, and suitability criteria, reviewing target bands of each asset class to identify if there is an opportunity for rebalancing, and reviewing accounts for tax loss harvesting opportunities.

Financial plans generated are updated as requested by the Client and pursuant to a new or amended agreement, CWRP suggests updating at least annually.

Review of Client Accounts on Non-Periodic Basis

Other conditions that may trigger a review of Clients' accounts are changes in the tax laws, new investment information, and changes in a Client's own situation.

Content of Client Provided Reports and Frequency

Clients receive written account statements no less than monthly for managed accounts. Account statements are issued by CWRP's custodian. Some third party money managers may provide statements on a quarterly basis. Client receives confirmations of each

transaction in account from Custodian and an additional statement during any month in which a transaction occurs.

Item 14: Client Referrals and Other Compensation

Economic benefits provided to the Advisory Firm from External Sources and Conflicts of Interest

CWRP receives additional economic benefits from external sources as described above in Item 12.

Investment Advisor Representatives with CWRP receive external compensation for the sale of securities to Clients as a registered representative of Gradient Securities, LLC, a broker-dealer.

Advisory Firm Payments for Client Referrals

CWRP does not compensate for Client referrals.

Item 15: Custody

Account Statements

All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record at least quarterly. Clients are urged to compare the account statements received directly from their custodians to any documentation or reports prepared by CWRP.

CWRP is deemed to have limited custody solely because advisory fees are directly deducted from Client's accounts by the custodian on behalf of CWRP.

If CWRP is authorized or permitted to deduct fees directly from the account by the custodian:

- CWRP will provide the Client with an invoice concurrent to instructing the custodian to deduct the fee stating the amount of the fee, the formula used to calculate the fee, the amount of assets under management the fee is based on and the time period covered by the fee;
- CWRP will obtain written authorization signed by the Client allowing the fees to be deducted; and
- The Client will receive monthly statements directly from the custodian which disclose the fees deducted.

Item 16: Investment Discretion

Discretionary Authority for Trading

If applicable, Client will authorize CWRP discretionary authority, via the advisory agreement, to determine, without obtaining specific Client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. If applicable, Client will authorize CWRP discretionary authority to execute selected investment program transactions as stated within the Investment Advisory Agreement. If however, consent for discretion is not given, CWRP will obtain prior Client approval before executing each transaction.

CWRP allows Client's to place certain restrictions, as outlined in the Client's Investment Policy Statement or similar document. Such restrictions could include only allowing

purchases of socially conscious investments. These restrictions must be provided to CWRP in writing.

The Client approves the custodian to be used and the commission rates paid to the custodian. CWRP does not receive any portion of the transaction fees or commissions paid by the Client to the custodian.

Item 17: Voting Client Securities

Proxy Votes

CWRP does not vote proxies on securities. Clients are expected to vote their own proxies. The Client will receive their proxies directly from the custodian of their account or from a transfer agent.

When assistance on voting proxies is requested, CWRP may provide recommendations to the Client. If a conflict of interest exists, it will be disclosed.

Item 18: Financial Information

Balance Sheet

A balance sheet is not required to be provided because CWRP does not serve as a custodian for Client funds or securities and CWRP does not require prepayment of fees of more than \$1200 per Client and six months or more in advance.

Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients

CWRP has no condition that is reasonably likely to impair our ability to meet contractual commitments to our Clients.

Bankruptcy Petitions during the Past Ten Years

CWRP has not had any bankruptcy petitions in the last ten years.

1. Neither CWRP nor its management have been 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;
 - e) Dishonest, unfair or unethical practices.

ITEM 1 COVER PAGE
SUPERVISED PERSON BROCHURE
FORM ADV PART 2B

Jasen Cassady, CFP®

**Cassady Wealth & Retirement
Planning, L.L.C.**

Office Address:

2400 W Horizon Ridge Pkwy
Henderson, NV 89052

Additional Branch Office:

10799 W. Twain Avenue
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Tel: (702) 650-4480

Fax: (702) 650-5561

jcassady@cassadywealth.com

Website:

www.cassadywealth.com

This brochure supplement provides information about Jasen Cassady and supplements the Cassady Wealth & Retirement Planning, L.L.C. brochure. You should have received a copy of that brochure. Please contact Jasen Cassady if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Jasen Cassady (CRD #4942336) is available on the SEC's website at www.adviserinfo.sec.gov.

OCTOBER 16, 2024

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Principal Executive Officer – Jasen Cassady, CFP®

- Year of birth: 1974
-

Item 2 - Educational Background and Business Experience

Educational Background:

- University of Florida; Master of Laws in Taxation; 05/2000
- University of Florida; Juris Doctor; 05/1999
- University of Florida; Bachelor of Science in Economics; 05/1996

Business Experience:

- N719JB, LLC; Managing Member; 11/2023 - Present
- 2400 W Horizon Ridge, LLC; Managing Member; 10/2023 - Present
- 69 Allure Drive, LLC; Managing Member; 09/2023 – Present
- 71 Allure Drive, LLC; Managing Member; 09/2023 – Present
- 556 Leesville Road Unit 1007, LLC; Managing Member; 09/2023 – Present
- 84 Allure Drive, LLC; Managing Member; 09/2023 – Present
- 556 Leesville Road Unit 1002, LLC; Managing Member; 09/2023 – Present
- 88 Allure Drive, LLC; Managing Member; 09/2023 – Present
- 148 Sunburst Villa, LLC; Manager; 07/2021 - Present
- 152 Sunburst Villa, LLC; Manager; 07/2021 - Present
- 14 Allwell Road, LLC; Manager; 01/2022 - Present
- 20 Allwell Road, LLC; Manager; 01/2022 - Present
- 22 Allwell Road, LLC; Manager; 01/2022 - Present
- 28 Allwell Road, LLC; Manager; 01/2022 -Present
- Allwell Properties, LLC; Manager; 01/2022- Present
- Cassady Wealth & Retirement Planning L.L.C.; Investment Advisor Representative; 07/2020 - Present
- Cassady Wealth & Retirement Planning, L.L.C.; Managing Member; 05/2017 - Present
- 10799 W. Twain, LLC; Manager; 10/2014 - Present
- 3CK Investments, LLC.; Manager; 10/2014 - Present
- Gradient Securities, LLC dba Cassady Wealth and Retirement Planning; Registered Representative; 02/2012 - Present
- Jasen Cassady, Sole-Proprietor dba Cassady Wealth and Retirement Planning; Insurance Agent; 02/2012 - Present
- 10560 Lessona, LLC; Manager; 03/2011 - Present
- 9085 Jumping Jacks, LLC; Manager; 02/2011 - Present
- Cassady Law Offices; Attorney; 11/2002 – Present
- 2425 W. Horizon Ridge, LLC; Manager; 12/2010 – 10/2023

- Cassady Wealth & Retirement Planning L.L.C.; Chief Compliance Officer; 07/2020 – 10/2022
- Cassady Wealth Management, LLC; Investment Advisor Representative; 10/2010 – 11/2011

Professional Certifications

Jasen Cassady has earned certifications and credentials that are required to be explained in further detail.

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”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with Clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- 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 at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining 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:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial

planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their Clients.

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.

Item 3 - Disciplinary Information

- A. Mr. Cassidy has never been involved in a criminal or civil action in a domestic, foreign or military court of competent jurisdiction for which he:
 - 1. Was convicted of, or pled guilty or nolo contender ("no contest") to (a) any felony; (b) misdemeanor that involved investments or an investment-related business, fraud, false statement or omissions, wrongful taking of property, bribery, perjury, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
 - 2. Is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;
 - 3. Was found to have been involved in a violation of an investment-related statute or regulation; or
 - 4. Was the subject of any order, judgement or decree permanently or temporarily enjoining, or otherwise limiting, him from engaging in any investment related activity, or from violating any investment-related statute, rule, or order.
- B. Mr. Cassidy never had an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which he:
 - 1. Was found to have caused an investment-related business to lose its authorization to do business; or the subject of an order by the agency or authority;
 - 2. Was found to have been involved in a violation of an investment-related statute or regulation or was the subject of an order by the agency or authority (a) denying, suspending or revoking the authorization of the supervised person to act in an investment-related business; (b) barring or suspending his association with an investment-related business; (c) otherwise significantly limiting his investment-related activities; or (d) imposing a civil money penalty of more than \$2,500 on him.
- C. Mr. Cassidy has never been the subject of a self-regulatory organization (SRO) proceeding in which he:
 - 1. Was found to have caused an investment-related business to lose its authorization to do business; or
 - 2. Was found to have been involved in a violation of the SRO's rules and was: (a) barred or suspended from membership or from association with other members or was expelled from membership; (b) otherwise significantly limited from investment-related activities; or (c) fined more than \$2,500.

- D. Mr. Cassady has not been involved in any other hearing or formal adjudication in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct.

Item 4 - Other Business Activities

Managing Member, Jasen Cassady has financial affiliated businesses as an independent insurance agent and a registered representative with Gradient Securities, LLC. Approximately 10% of his time is spent on these activities. He will offer Clients services from those activities. As an insurance agent and registered representative, he may receive separate yet typical compensation.

Mr. Cassady is also an attorney with Cassady Law Offices. The majority of his time is spent on this activity. He will offer Clients services from those activities.

These practices represent conflicts of interest because it gives an incentive to recommend products based on the commission amount received. This conflict is mitigated by disclosures, procedures and the firm's fiduciary obligation to place the best interest of the Client first and the Clients are not required to purchase any products. Clients have the option to purchase these products and services through another insurance agent, registered representative or attorney of their choosing.

Mr. Cassady owns/manages several rental properties. Less than 5% of his time is spent managing these properties. There will be no client involvement.

Mr. Cassady is also the managing member of 2400 W Horizon Ridge, LLC, N719JB, LLC, 69 Allure Drive, LLC, 71 Allure Drive, LLC, 556 Leesville Road Unit 1007, LLC, 84 Allure Drive, LLC, 556 Leesville Road Unit 1002, LLC, and 88 Allure Drive, LLC. These do not present a conflict of interest as there are no crossover clients.

Item 5 - Additional Compensation

Jasen Cassady receives commissions on the insurance and securities he sells and receives typical compensation while acting as an Attorney. He does not receive any performance-based fees.

Item 6 - Supervision

Jason Waugh is the Chief Compliance Officer of Cassady Wealth & Retirement Planning, L.L.C. Mr. Waugh reviews Mr. Cassady's work through Client account reviews and quarterly personal transaction reports, as well as face-to-face and phone interactions. Mr. Waugh can be reached at jwaugh@cassadywealth.com or (702) 650-4480.

A.

ITEM 1 COVER PAGE
SUPERVISED PERSON BROCHURE
FORM ADV PART 2B

Sean Yao

**Cassady Wealth & Retirement
Planning L.L.C.**

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2400 W Horizon Ridge Pkwy
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syao@cassadywealth.com

Website:

www.cassadywealth.com

This brochure supplement provides information about Sean Yao and supplements the Cassady Wealth & Retirement Planning L.L.C. brochure. You should have received a copy of that brochure. Please contact Sean Yao if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Sean Yao (CRD #5002048) is available on the SEC's website at www.adviserinfo.sec.gov.

OCTOBER 16, 2024

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Sean Yao

- Year of birth: 1974
-

Item 2 - Educational Background and Business Experience

Educational Background:

- University of Florida; Bachelor of Arts in Finance; 06/1996

Business Experience:

- Cassady Wealth & Retirement Planning L.L.C.; Managing Member; 05/2023-Present
 - 7228 Burnett Ave LLC; Managing Member; 09/2023 - Present
 - Cassady Wealth & Retirement Planning L.L.C.; Investment Advisor Representative; 12/2020-Present
 - 2757 Wild Tamarind Blvd, LLC; Managing Member; 08/2019-Present
 - Salt & Light, LLC; Managing Member; 06/2014-Present
 - 3014 Auriga Drive, LLC; Managing Member; 03/2012-Present
 - 9496 Whitewater Crest, LLC; Managing Member; 03/2012-Present
 - 2503 Formax Drive, LLC; Managing Member; 02/2012-Present
 - 10616 Prim Rose Arbor, LLC; Managing Member; 05/2011-Present
 - 10236 Wolf Pack Lane, LLC; Managing Member; 04/2011-Present
 - 3112 Twilight Crest, LLC; Managing Member; 04/2011-Present
 - 7213 Madarang, LLC; Managing Member; 04/2011-Present
 - Gradient Securities, LLC dba Cassady Wealth and Retirement Planning; Registered Representative; 07/2010-Present
 - Sean Yao, Sole Proprietor dba Cassady Wealth & Retirement Planning; Insurance Agent; 01/2005-Present
 - Cassady Law Offices; Paralegal; 01/2005-Present
 - 744 Clifton Hills Street, LLC; Managing Member; 01/2012-11/2023
 - United Healthcare; Physical Therapist; 08/2005-12/2019
-

Item 3 - Disciplinary Information

- A. Mr. Yao has never been involved in a criminal or civil action in a domestic, foreign or military court of competent jurisdiction for which he:
1. Was convicted of, or pled guilty or nolo contendere ("no contest") to (a) any felony; (b) misdemeanor that involved investments or an investment-related business, fraud, false statement or omissions, wrongful taking of property, bribery, perjury, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
 2. Is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;

3. Was found to have been involved in a violation of an investment-related statute or regulation; or
 4. Was the subject of any order, judgement or decree permanently or temporarily enjoining, or otherwise limiting, him from engaging in any investment related activity, or from violating any investment-related statute, rule, or order.
- B. Mr. Yao never had an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which he:
1. Was found to have caused an investment-related business to lose its authorization to do business; or the subject of an order by the agency or authority;
 2. Was found to have been involved in a violation of an investment-related statute or regulation or was the subject of an order by the agency or authority (a) denying, suspending or revoking the authorization of the supervised person to act in an investment-related business; (b) barring or suspending his association with an investment-related business; (c) otherwise significantly limiting his investment-related activities; or (d) imposing a civil money penalty of more than \$2,500 on him.
- C. Mr. Yao has never been the subject of a self-regulatory organization (SRO) proceeding in which he:
1. Was found to have caused an investment-related business to lose its authorization to do business; or
 2. Was found to have been involved in a violation of the SRO's rules and was: (a) barred or suspended from membership or from association with other members or was expelled from membership; (b) otherwise significantly limited from investment-related activities; or (c) fined more than \$2,500.
- D. Mr. Yao has not been involved in any other hearing or formal adjudication in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct.

Item 4 - Other Business Activities

Mr. Yao has financial affiliated businesses as an independent insurance agent, a registered representative with Gradient Securities, LLC, and a paralegal with Cassady Law Offices. Approximately 55% of his time is spent on these activities. He will offer Clients services from those activities. As an insurance agent, registered representative, and paralegal he may receive separate yet typical compensation.

These practices represent conflicts of interest because it gives an incentive to recommend products based on the commission amount received. This conflict is mitigated by disclosures, procedures and the firm's fiduciary obligation to place the best interest of the Client first and the Clients are not required to purchase any products. Clients have the option to purchase these products and services through another insurance agent, registered representative, or legal professional of their choosing.

In addition, Mr. Yao is the managing member of 7228 Burnett Ave LLC. This is not a conflict of interest as there are no crossover clients.

Item 5 - Additional Compensation

Sean Yao receives commissions on the insurance and securities he sells and in his role as a paralegal. He does not receive any performance-based fees.

Item 6 - Supervision

Jason Waugh is the Chief Compliance Officer of Cassady Wealth & Retirement Planning, L.L.C. Mr. Waugh reviews Mr. Yao's work through Client account reviews and quarterly personal transaction reports, as well as face-to-face and phone interactions. Mr. Waugh can be reached at jwaugh@cassadywealth.com or (702) 650-4480.

Item 7 - Requirements for State-Registered Advisors

- A. Mr. Yao has not been involved in any of the following:
 - 1. 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;
 - e) Dishonest, unfair or unethical practices.
 - 2. Been 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;
 - e) Dishonest, unfair or unethical practices.
- B. Mr. Yao has never been the subject of a bankruptcy petition.

ITEM 1 COVER PAGE
SUPERVISED PERSON BROCHURE
FORM ADV PART 2B

Jason A. Waugh, CFP®

**Cassady Wealth & Retirement
Planning L.L.C.**

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Henderson, NV 89052

Additional Branch Office:

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jwaugh@cassadywealth.com

Website:

www.cassadywealth.com

This brochure supplement provides information about Jason Waugh and supplements the Cassady Wealth & Retirement Planning L.L.C. brochure. You should have received a copy of that brochure. Please contact Jason Waugh if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Jason Waugh (CRD # 7215772) is available on the SEC's website at www.adviserinfo.sec.gov.

OCTOBER 16, 2024

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Principal Executive Officer – Jason Waugh, CFP®

- Year of birth: 1985
-

Item 2 - Educational Background and Business Experience

Educational Background:

- Fuller Theological Seminary; Master of Arts in Theology; 06/2013
- University of Central Oklahoma; Bachelor of Arts in Geography/GIS; 05/2008
- Oklahoma City Community College; Associates of Arts in Psychology; 05/2005

Business Experience:

- Cassady Law Offices; Notary/Paralegal; 08/2023 – Present
- Cassady Wealth & Retirement Planning L.L.C.; Investment Advisor Representative; 07/2020 – Present
- Cassady Wealth & Retirement Planning L.L.C.; Chief Compliance Officer; 10/2022 - Present
- Gradient Securities, LLC dba Cassady Wealth and Retirement Planning; Registered Representative; 01/2020 - Present
- Jason Waugh, Sole-Proprietor dba Cassady Wealth and Retirement Planning; Insurance Agent; 12/2019 - Present
- Medical Innovations; Product Specialist; 12/2017 - 01/2020
- Young Life Las Vegas; Area Director; 08/2013 - 11/2017
- Clark County School District; Coach; 11/2012- 11/2017

Professional Certifications

Jason Waugh has earned certifications and credentials that are required to be explained in further detail.

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”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with Clients.

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- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee

benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- 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 at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining 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:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their Clients.

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.

Item 3 - Disciplinary Information

- A. Mr. Waugh has never been involved in a criminal or civil action in a domestic, foreign or military court of competent jurisdiction for which he:
1. Was convicted of, or pled guilty or nolo contendere (“no contest”) to (a) any felony; (b) misdemeanor that involved investments or an investment-related business, fraud, false statement or omissions, wrongful taking of property, bribery, perjury, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
 2. Is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;
 3. Was found to have been involved in a violation of an investment-related statute or regulation; or
 4. Was the subject of any order, judgement or decree permanently or temporarily enjoining, or otherwise limiting, him from engaging in any investment related activity, or from violating any investment-related statute, rule, or order.
- B. Mr. Waugh never had an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which he:

1. Was found to have caused an investment-related business to lose its authorization to do business; or the subject of an order by the agency or authority;
 2. Was found to have been involved in a violation of an investment-related statute or regulation or was the subject of an order by the agency or authority
(a) denying, suspending or revoking the authorization of the supervised person to act in an investment-related business; (b) barring or suspending his association with an investment-related business; (c) otherwise significantly limiting his investment-related activities; or (d) imposing a civil money penalty of more than \$2,500 on him.
- C. Mr. Waugh has never been the subject of a self-regulatory organization (SRO) proceeding in which he:
1. Was found to have caused an investment-related business to lose its authorization to do business; or
 2. Was found to have been involved in a violation of the SRO's rules and was: (a) barred or suspended from membership or from association with other members or was expelled from membership; (b) otherwise significantly limited from investment-related activities; or (c) fined more than \$2,500.
- D. Mr. Waugh has not been involved in any other hearing or formal adjudication in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct.

Item 4 - Other Business Activities

Mr. Waugh has financial affiliated businesses as an independent insurance agent and a registered representative with Gradient Securities, LLC. Approximately 40% of his time is spent on these activities. He will offer Clients services from those activities. In addition, Mr. Waugh is also a Notary and Paralegal for Cassady Law Offices. He spends approximately 5% of his time in this activity. As an insurance agent and registered representative, he may receive separate yet typical compensation. Mr. Waugh is not compensated in his role as a Notary/Paralegal.

These practices represent conflicts of interest because it gives an incentive to recommend products based on the commission amount received. This conflict is mitigated by disclosures, procedures and the firm's fiduciary obligation to place the best interest of the Client first and the Clients are not required to purchase any products. Clients have the option to purchase these products and services through another insurance agent, registered representative, or paralegal of their choosing.

Item 5 - Additional Compensation

Jason Waugh receives commissions on the insurance and securities he sells. He does not receive any performance-based fees.

Item 6 - Supervision

Mr. Waugh is the Chief Compliance Officer of Cassady Wealth & Retirement Planning, L.L.C. and as such he is solely responsible for all supervision and formulation and monitoring of investment advice offered to Clients. He will adhere to the policies and procedures as described in the firm's Compliance Manual. He can be reached at jwaugh@cassadywealth.com or 702-650-4480.

Item 7 - Requirements for State-Registered Advisors

- A. Mr. Waugh has not been involved in any of the following:
1. 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;
 - e) Dishonest, unfair or unethical practices.
 2. Been 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;
 - e) Dishonest, unfair or unethical practices.
- B. Mr. Waugh has never been the subject of a bankruptcy petition.