



IMPACT ADVISING

BROCHURE

SEC FORM ADV PART 2A | [Impactfv.com](https://www.impactfv.com)



COVER PAGE



Impact Advising, LLC
CRD **332845**
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This brochure (SEC ADV 2A) provides information about the qualifications and business practices of Impact Advising, LLC. If you have any questions about the contents of this brochure, please contact us at (850) 459-6771 or Jason@impactfv.com.

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

Impact Advising, LLC is registered as an investment adviser with the U.S. Securities and Exchange Commission; however, such registration does not imply a certain level of skill or training and no inference to the contrary should be made.

Additional information about Impact Advising, LLC is available on the SEC's website at www.adviserinfo.sec.gov.



ITEM 2 MATERIAL CHANGES

This version of the brochure is the first version. Material changes will be documented as they occur or annually.



ITEM 3 TABLE OF CONTENTS

Cover Page	2
Item 2 Material Changes	3
Item 3 Table of Contents	4
Item 4 Advisory Business	5
A. Description of the Firm	5
B. Types of Advisory Services Offered	5
C. General Information about Impact Advising's Advisory Services	5
D. Wrap-Fee Programs	5
E. Assets Under Management	5
Item 5 Fees and Compensation	5
A. Advisory Fees	5
B. Billing Method	6
C. Other Fees and Expenses	6
D. Termination Services	6
E. No Compensation for Sale or Securities	6
Item 6 Performance-Based Fees and Side-by-Side Management	6
Item 7 Types of Clients	6
Item 8 Methods of Analysis, Investment Strategies, and Risk of Loss	6
A. Methods of Analysis	6
B. Investment Strategies	6
C. Risk of Loss	7
Item 9 Disciplinary Information	7
Item 10 Other Financial Industry Activities and Affiliations	8
Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	8
A. Code of Ethics Summary	8
B. Participation or Interest in Client Transactions and Personal Trading	8
C. Timing of Trade Orders	8
D. Recommendations of Securities:	8
Item 12 Brokerage Practices	9
A. Brokerage Selection:	9
B. Research and Other Soft Dollar Benefits	9
C. Brokerage for Client Referrals	9
D. Directed Brokerage	9
E. Aggregation of Orders	9
Item 13 Review of Accounts	9
Item 14 Client Referrals and Other Compensation	9
Item 15 Custody	10
Item 16 Investment Discretion	10
A. Discretionary Authority; Limitations	10
B. Limited Power of Attorney	10
Item 17 Voting Client Securities	10
Item 18 Financial Information	10
A. Financial Condition	10
B. Discretionary Authority	10
C. Bankruptcy Filings	10
Item 19 Requirements for State-Registered Advisers	10
A. Principal and Executive Management	10
B. Other Businesses	10
C. Performance-Based Fees	10
D. Disclosable Events	10
E. Relationships with Securities Issuers	11
Brochure Supplement (ADV 2b)	12
A. Supplement Cover Page	12
B. Item 2 Educational Background and Business Experience	12
C. Item 3 Legal and Disciplinary Events	12
D. Item 4 Other Business Activities	12
E. Item 5 Additional Compensation	13
F. Item 6 Supervision	13
G. Item 7 Requirements for State-Registered Advisers	13
References	14



ITEM 4 ADVISORY BUSINESS

A. DESCRIPTION OF THE FIRM

Impact Advising, LLC is a Miami, Florida-based firm founded in 2024. Impact Advising uses internet-based methods to provide customized financial education and guidance to all types of individual clients. Impact Advising is currently registered with the Securities and Exchange Commission ("SEC") as an investment adviser and with the State of Florida as a limited liability company. The Firm conducts business primarily over the Internet and in Florida. Impact Advising is 100% owned by Jason L. Stiles, Ph.D.

B. TYPES OF ADVISORY SERVICES OFFERED

Impact Advising assists clients in establishing a comprehensive strategy to systematically improve their financial position in the near term through to retirement. This begins with determining financial acumen, risk preference, and financial objectives and proceeds with the development of a financial education plan and an individualized investment plan. The firm provides these services primarily through online questionnaires, educational touchpoints, and live internet-based interactions.

Once financial goals and objectives are established, clients are facilitated through an education plan, and periodic financial coaching to enact their own investment plans.

1. **Determination of risk preference and financial objectives:** This begins with a comprehensive questionnaire to assess factors that impact the client's financial approach. This set of questions is based on indices established in proprietary research conducted by the firm.
2. **Financial education plan:** A companion set of questions on financial acumen is also provided to clients to ensure they are operating with a responsible level of understanding of the financial strategies and products they are choosing to employ. Structured material is provided, including on-line activities and live seminars as a part of the overall education plan.
3. **Investment plan:** The firm makes recommendations for age-appropriate and situation-specific asset allocation. Throughout the client relationship, Impact Advising uses periodic touchpoints to help clients reassess their financial position and re-balance their approach to their financial plan.

C. GENERAL INFORMATION ABOUT IMPACT ADVISING'S ADVISORY SERVICES

As discussed in Items 15 and 16 below, the firm does not retain custody or discretionary authority over client funds. Instead, the client is guided on the most appropriate course of financial activities agnostic of which broker/dealer of financial intermediary they choose to employ.

D. WRAP - FEE PROGRAMS

Impact Advising does not provide portfolio management services to any wrap fee programs, as that term is defined in the instructions to Form ADV Part 2.

E. ASSETS UNDER MANAGEMENT

As of the publication of this brochure, client assets under management by Impact Advising are as follows:

Type of Account	Assets Under Management (AUM)
Discretionary	\$0.0
Non-Discretionary	\$0.0
Total	\$0.0



ITEM 5 FEES AND COMPENSATION

A. ADVISORY FEES

Prior to the provision of advisory services the client will be required to enter into a written Client Agreement with the Firm establishing the terms and conditions and the fees under which it will render its services. Fees

may be subject to negotiation under certain circumstances as agreed on by the Firm and the client. The following schedule of fees outlines the typical fee structure of the firm:

Annual subscription: Under \$400.

Annual family subscription (for up to three persons): Under \$500

Subscriptions are automatically renewed and can be canceled at any time.

B. BILLING METHOD

Clients sign up on the Impactfv.com website and are billed directly via electronic funds transfer.

C. OTHER FEES AND EXPENSES

Impact Advising does not charge clients any other fees or expenses beyond the annual subscription fee.

D. TERMINATION SERVICES

Clients have a 5-day trial period during which they are entitled to a full refund. After the five-day trial period, clients will have access to the website and subscription services throughout the year. Cancellations after the trial period will apply to the following year's subscription renewal and can occur at any time. Any refunds are issued to the same method of payment used for sign-up. Cancellations will be accepted by email, on the website, or by phone at any time.

E. NO COMPENSATION FOR SALE OR SECURITIES

Impact advising does not accept compensation for the sale of securities or other investments.



ITEM 6 PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

Impact Advising does not charge performance-based fees and does not engage in side-by-side management of accounts that are charged a performance-based fee with accounts that are charged another type of fee. As noted above, the only fee Impact Advising charges is an annual subscription fee.



ITEM 7 TYPES OF CLIENTS

Impact Advising accepts all clients without discrimination, and without limits to the amount of wealth. There are no requirements or limitations on the size of accounts clients hold.

Individual Clients	100%
Institutional Clients	0%



ITEM 8 METHODS OF ANALYSIS, INVESTMENT STRATEGIES, AND RISK OF LOSS

Impact Advising, LLC This version of the brochure is the first version. Material changes will be documented as they occur or annually.

A. METHODS OF ANALYSIS

Impact Advising utilizes life cycle analysis to determine the recommended level of asset allocation in indexed securities, fixed-income and cash equivalents for each client. Analysis of economic factors such as interest rates, and inflation are utilized to forecast the future economic environment.

B. INVESTMENT STRATEGIES

Impact Advising recommends investment strategies following the methods of analysis above, but does not act as a broker/dealer or otherwise act as a custodian of funds for clients. Recommended investment approaches consider client-centric factors such as risk tolerance, time horizon, tax consequences, and desired return. Impact Advising avoids recommendations for short-term market timing approaches in favor of long-term dollar-cost averaging approaches that conform generally to the “100 minus age” formula. Political factors and tax policy are considered in determining recommendations for qualified versus non-qualified investment allocation.

C . R I S K O F L O S S


Effective investing requires significant awareness of personal values as well as detailed financial knowledge.ⁱ A primary component of this required knowledge is that investing involves the potential for loss of capital including but not limited to the following risks:

1. **Market Risk:** Market risk is the possibility of losses due to factors that affect the overall performance of investments in the financial markets.ⁱⁱ
2. **Interest-Rate Risk:** Interest rate risk is the potential that a change in overall interest rates will reduce the value of a bond or other fixed-rate investment.ⁱⁱⁱ
3. **Inflation Risk:** Inflation is an economy-wide, sustained trend of increasing prices from one year to the next. The rate of inflation represents how quickly investments lose their real value and how quickly prices increase over time.^{iv}
4. **Currency Risk:** Investors that have assets or business operations across national borders are exposed to currency risk that may create unpredictable profits and losses.^v
5. **Political and Legislative Risks:** Political risk is the risk an investment's returns could suffer as a result of political changes or instability in a country.^{vi} Legislative risk is the potential that regulations or legislation by the government could significantly alter the business prospects of one or more companies. These changes can adversely affect investment holdings in that company.^{vii}
6. **Reinvestment Risk:** Reinvestment risk refers to the possibility that an investor will be unable to reinvest cash flows received from an investment, such as coupon payments or interest, at a rate comparable to their current rate of return.^{viii}
7. **Business Risk:** Business risk is the exposure a company or organization has to factor(s) that will lower its profits or lead it to fail^{ix}. This includes Operational risks which are the uncertainties and hazards a company faces when it attempts to do its day-to-day business activities within a given field or industry that result from breakdowns in internal procedures, people, and systems^x
8. **Financial Risk:** The potential that investments in government or corporate securities could decline in value if they develop the inability to meet loan obligations.
9. **Liquidity Risk:** Liquidity risk is when an asset or security cannot be readily bought or sold in the market, and converted to cash.^{xi} Treasury Bills are highly liquid, while real estate ownership usually requires more time and uncertainty in the conversion to cash.
10. **Opportunity cost:** Opportunity cost represents the potential benefits that a business, an investor, or an individual consumer misses out on when choosing one alternative over another. Opportunity cost is the forgone benefit that would have been derived from an option other than the one that was chosen.^{xii}
11. **Longevity risk:** One's life expectancy at retirement is just an estimate, and many will live longer therefore running out of money is one of the primary concerns of most retirees.^{xiii}



ITEM 9 DISCIPLINARY INFORMATION

Impact Advising, as a Registered investment adviser, is required to disclose all material facts regarding any legal or disciplinary action that would be material to a client's or prospective client's evaluation of the Firm or the integrity of its management. Impact Advising has not been subject to any such legal or disciplinary event, and thus has no related information to disclose concerning this item.



ITEM 10 OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

Impact Advising maintains a fiduciary relationship with clients at all times: The firm's processes are designed to prevent any conflict of interest.

No member of Impact Advising, LLC is or will be registered as, or affiliated with any of the following:

1. broker-dealer, municipal securities dealer, or government securities dealer or broker
2. investment company or other pooled investment vehicle (including a mutual fund, closed-end investment company, unit investment trust, private investment company or "hedge fund," and offshore fund)
3. other investment adviser or financial planner
4. futures commission merchant, commodity pool operator, or commodity trading advisor
5. banking or thrift institution
6. accountant or accounting firm
7. lawyer or law firm
8. insurance company or agency
9. pension consultant
10. real estate broker or dealer
11. sponsor or syndicator of limited partnerships.

Impact Advising does not receive material conflict of interest compensation directly or indirectly from other advisers, nor does it have other business relationships with advisers that would create a material conflict of interest.



ITEM 11 CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

A. CODE OF ETHICS SUMMARY

All members of Impact Advising adhere to a Code of Ethics. The Code of Ethics includes rules for fiduciary duties of care, loyalty, good faith, confidentiality, prudence, and disclosure as well as rules for their personal securities transactions. general ethical principles, receipt and giving of gifts, trading, exceptions to reporting securities trading, reportable securities reporting ethical violations, distribution of the Code of Ethics, review and enforcement processes, amendments to Form ADV, and supervisory procedures. We will provide a copy of the Code of Ethics to any client or prospective client upon request.

B. PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

Impact Advising does not make transactions for or with our clients. The Chief Compliance Officer of Impact Advising reviews employee trades involving reportable securities each quarter and holdings reports annually. The personal trading reviews help ensure that the personal trading of employees does not affect the markets.

C. TIMING OF TRADE ORDERS

Impact Advising does not make securities transactions for or with our clients.

D. RECOMMENDATIONS OF SECURITIES:

Impact Advising does not buy, sell, or trade securities for its clients. Client recommendations are made via algorithm and are independent of and personal trades of firm members. All firm member trades must be documented and examined by the Chief Compliance officer to prevent conflicts of interest.



ITEM 12 BROKERAGE PRACTICES

A. BROKERAGE SELECTION:

Impact Advising does not make securities transactions for or with our clients and does not recommend specific broker/dealers for our clients. Impact Advising does not receive soft dollar benefits related to client securities transactions.

The CCO is responsible for periodically conducting a formal review to ensure no member of the firm is engaging in a custodial relationship.

B. RESEARCH AND OTHER SOFT DOLLAR BENEFITS

Impact Advising does not have any arrangements to receive soft dollar benefits in connection with client securities transactions.

C. BROKERAGE FOR CLIENT REFERRALS

Impact Advising does not have any arrangements to receive client referrals from any broker/dealer or third party.

D. DIRECTED BROKERAGE

The Firm does not require clients to execute transactions through a specified broker-dealer.

E. AGGREGATION OF ORDERS

Impact Advising does not make securities transactions for or with our clients.



ITEM 13 REVIEW OF ACCOUNTS

Impact Advising does not make securities transactions for or with our clients. The CCO periodically reviews financial records to ensure there are no securities accounts under management by the firm.



ITEM 14 CLIENT REFERRALS AND OTHER COMPENSATION

We generally do not pay referral fees to independent persons or firms for introducing clients to us. However, the Firm may enter into referral arrangements in the future.

If we pay a referral fee, the prospective client will be provided with a copy of the firm Disclosure Brochure and a separate disclosure statement that includes:

- The Solicitor's name and relationship with our firm.
- Notice that the Solicitor is being paid a referral fee.
- The amount of the fee.

The advisory fees paid to Impact Advising by clients referred by solicitors are not increased as a result of any referral relationship.

Impact Advising staff may not receive any form of compensation including cash, or other awards from a non-client in conjunction with the advisory services we provide to our clients.



ITEM 15 CUSTODY

Impact Advising does not maintain securities accounts for our clients and does not engage in a custodial relationship in any way.



ITEM 16 INVESTMENT DISCRETION

A. DISCRETIONARY AUTHORITY; LIMITATIONS

Impact Advising does not retain investment discretion with any clients.

B. LIMITED POWER OF ATTORNEY

Impact Advising does not participate in actions of Power of Attorney with clients.



ITEM 17 VOTING CLIENT SECURITIES

Impact Advising does not vote proxies on behalf of clients.



ITEM 18 FINANCIAL INFORMATION

A. FINANCIAL CONDITION

Impact Advising does not require or solicit prepayment of more than \$500 in fees per client, six months or more in advance, and is not required to provide a balance sheet. Furthermore, Impact Advising does not have any financial commitments that may impair contractual and/or fiduciary obligations to Clients.

B. DISCRETIONARY AUTHORITY

Impact Advising does not retain discretionary authority over client funds or securities.

C. BANKRUPTCY FILINGS

Impact Advising has not been subject to any bankruptcy proceedings.



ITEM 19 REQUIREMENTS FOR STATE-REGISTERED ADVISERS

A. PRINCIPAL AND EXECUTIVE MANAGEMENT

Jason Stiles is the principal executive officer and management person for impact Advising. Jason's Education includes a Bachelor of Business Administration, Master of Business Administration, and Ph.D. degrees. He is an accomplished Lean Six Sigma Black belt, with a 30-year career in management and college teaching including positions as an executive further detailed in the firm's U4 submission.

B. OTHER BUSINESSES

Jason is not actively engaged in other businesses.

C. PERFORMANCE-BASED FEES

The firm does not collect performance-based fees.

D. DISCLOSABLE EVENTS

Neither the firm nor its members have been involved in any criminal or civil events or unfair or unethical practices.

E . RELATIONSHIPS WITH SECURITIES ISSUERS

No member of the firm has any relationship with issuers of securities.

BROCHURE SUPPLEMENT (ADV 2B)

This brochure supplement (SEC ADV 2B) provides information about all supervised persons working with Impact Advising, LLC who formulate investment advice for a client and have direct client contact; and (ii) Any supervised person who has discretionary authority over a client's assets, even if the supervised person has no direct client contact. The information in this document will be updated promptly whenever any information included becomes materially inaccurate.



A . SUPPLEMENT COVER PAGE

Jason L. Stiles, BS, MBA, Ph.D., LSBB is the sole supervised person of the firm.

1. Business address is 6001 SW 94 Ct. Miami, FL.
2. Telephone number: (850) 459-6771.
3. Firm's name, business address and telephone number: Impact Advising, LLC, 6001 SW 94 Ct, Miami, FL, (850) 459-6771.
4. Date of the supplement: October 5, 2024.

This brochure supplement provides information about Jason L. Stiles that supplements the Impact Advising LLC brochure. You should have received a copy of that brochure. Please contact Jason L. Stiles if you did not receive Impact Advising's brochure or if you have any questions about the contents of this supplement.

Additional information about Jason L. Stiles is available on the SEC's website at www.adviserinfo.sec.gov.



B . ITEM 2 EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jason L. Stiles is 53 Years of age.

Degrees and Certifications:

- Bachelor of Business Administration
- Master of Business Administration
- Lean Six Sigma Black Belt certification (Process Improvement)
- Ph.D.

Related Experience:

- 2021-2024 Vice President of Operations
- 2017-2021 Director of Process Improvement
- 1992-2017 Varying positions in management with the U.S. Department of Justice



C . ITEM 3 LEGAL AND DISCIPLINARY EVENTS

There have been no legal or disciplinary events material to a client's or prospective client's evaluation of the Jason L. Stiles.



D . ITEM 4 OTHER BUSINESS ACTIVITIES

Jason L. Stiles is not actively engaged in any investment-related business or occupation (including if the registration or application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, disclose this fact and describe the business relationship, if any, between the advisory business and the other business.

1. If a relationship between Jason L. Stiles and the advisory business and other financial industry activities creates a material conflict of interest with clients it will be disclosed to the client immediately and active steps will be taken to eliminate the conflict.

2. Jason L. Stiles does not receive commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service ("trail") fees from the sale of mutual funds, disclose this fact.

3. Jason L. Stiles is not actively engaged in any business or occupation for compensation not disclosed in this brochure supplement.

E. ITEM 5 ADDITIONAL COMPENSATION

Jason L. Stiles is not permitted to receive economic benefit for advisory services from any person who is not a client.

F. ITEM 6 SUPERVISION

Jason L. Stiles maintains a written record of all advisory activities of the firm. As a sole proprietor, he is responsible for compliance with all laws, rules and regulations.

G. ITEM 7 REQUIREMENTS FOR STATE-REGISTERED ADVISORS

Jason L. Stiles has not been involved in any of the following events:

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:

- (a) an investment or an investment-related business or activity;
- (b) fraud, false statement(s), or omissions;
- (c) theft, embezzlement, or other wrongful taking of property;
- (d) bribery, forgery, counterfeiting, or extortion; or
- (e) dishonest, unfair, or unethical practices.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

- (a) an investment or an investment-related business or activity;
- (b) fraud, false statement(s), or omissions;
- (c) theft, embezzlement, or other wrongful taking of property;
- (d) bribery, forgery, counterfeiting, or extortion; or
- (e) dishonest, unfair, or unethical practices.



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