

Intentional, LLC

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Item 1: Firm Brochure (Form ADV Part 2A)

This brochure provides information about the qualifications and business practices of Intentional LLC. If you have any questions about the contents of this brochure, please contact us at the phone number listed above. 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. Registration (e.g. “registered investment advisor”) does not imply a certain level of skill or training.

Additional information about Intentional LLC also is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2: Material Changes

Pursuant to SEC rules, Intentional LLC will ensure that clients receive a summary of any material changes to this and subsequent disclosure brochures within 120 days after the Firm’s fiscal year end, December 31. This means that if there were any material changes over the past year, clients will receive a summary of those changes no later than April 30. At that time, Intentional LLC will also

offer a copy of its most current disclosure brochure and may also provide other ongoing disclosure information about material changes as necessary. If there are no material changes over the past year, no notices will be sent.

Clients and prospective clients can always receive the most current disclosure brochure for Intentional LLC at any time by contacting their investment advisor representative.

Material Change:

Intentional LLC has the following material changes to report. Material changes relate to Intentional LLC's policies, practices or conflicts of interests.

- Intentional LLC has updated their Assets Under Management (Item 4).
- Intentional LLC has updated its ownership. (Item 4)

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Item 4 Advisory Business

Firm Description

Intentional LLC (“Intentional” or the “Firm”) is a SEC registered investment advisor. Intentional was founded in January 2022.

The Chief Compliance Officer of Intentional is James E. Roberts. Intentional LLC is owned by The Roberts Companies, Inc and Rice Financial, LLC. The Roberts Companies, Inc is owned by James Roberts and Rice Financial, LLC is owned by Dale Rice.

Types of Advisory Services

The Firm offers a large variety of services, including portfolio management, investment analysis and financial planning for individuals and high net worth individuals. The Firm offers these services to clients or potential clients (“clients”).

Investment Advisory Services

Intentional specializes in fundamental, technical, and economic analysis to determine what investments are in favor of Intentional’s investment models. Intentional assesses clients’ current holdings and ensures alignment with both short- and long-term goals. The Firm performs ongoing reviews of investment performance and portfolio exposure to market conditions. Accordingly, the Firm is authorized to perform various functions without further approval from the client, such as the determination of securities to be purchased or sold without prior permission from the client for each transaction. Any and all trades are made in the best interest of the client as part of Intentional’s fiduciary duty. However, risk is inherent to any investing strategy and model. Therefore, Intentional does not guarantee any results or returns.

Prior to engaging Intentional to provide any investment advisory services, Intentional requires a written financial service agreement (“FSA”) signed by the client prior to the engagement of any services. The FSA will outline services to which the client is entitled and fees the client will incur.

Intentional is an asset-based fee investment management firm. The firm does not receive commissions for purchasing or selling stocks, bonds, mutual funds, real estate investment trusts, or other commissioned products for clients. The firm is not affiliated with entities that sell financial products or securities. No commissions in any form are accepted.

Intentional does not act as a custodian of client assets. The client always maintains asset control. Intentional places trades for clients under a limited power of attorney through qualified custodian/broker.

Services Tailored to Clients’ Needs

Services are provided based on a client’s specific needs within the scope of the services provided as discussed above. A review of the information provided by the client regarding the client’s current financial situation, goals, and risk tolerances will be performed and advice will be provided that is in line with available information.

Wrap Fee Program versus Portfolio Management Program

Intentional does not offer a Wrap Fee Program.

Assets Under Management

As of December 2023, Adviser has the following assets under management:

Discretionary assets:	\$ 120,736,647.00
Non-discretionary assets:	\$ 3,980,571.00

Financial Planning Services

Intentional offers financial planning and consultation services to individuals, families, businesses, and institutions. In general, our Firm's financial planning services involve structuring a financial plan that incorporates the client's present financial circumstances, future financial goals and risk tolerances. This planning may encapsulate one or more of the following areas: investment, retirement and estate planning, charitable gifting, portfolio analysis, business succession planning and institutional financial management.

These services generally consist of the following, but may include other services as requested by the client:

- Obtain from the client, their the financial, biographical and personal information necessary to develop the plan.
- Review the clients' overall financial situation, including a written report of recommendations covering cash flow, tax planning, investment planning, estate planning and risk management.
- Assist the client in developing specific, quantifiable financial goals.
- Prepare a written Retirement Planning Report and recommendations.
- Periodically update the analysis and recommendations based on the client's changing personal and financial situation.

Pension Consulting Services

Intentional provides support to small businesses offering qualified and non-qualified retirement plans to employees. Our services are structured to satisfy the client's plan objectives, such as maximizing employee contributions and increasing employee satisfaction and retention, among others.

Item 5 Fees and Compensation

In addition to the information provided in the Advisory Business section, this section provides details regarding Firm services along with descriptions of each service's fees and compensation arrangements.

Advisory Services Compensation Description

Intentional, in its sole discretion, may charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, types of assets, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, etc.).

Pension Consulting Services

Intentional offers Pension Consulting services for a fixed engagement fee ranging from \$5,000 to \$10,000 per engagement. Fees may be negotiable based on the nature and complexity of the services to be provided and the overall relationship with the Advisor. An estimate for total costs will be determined prior to engaging for these services.

Financial Planning Consulting Services

Intentional will charge a flat fee for Financial Planning services ranging from \$1,500 - \$7,000 per engagement. Fees may be negotiable based on the nature and complexity of the services to be provided and the overall relationship with the Advisor. An estimate for total costs will be determined prior to engaging for these services.

Payment of Fees

Investment management fees are billed quarterly, in advance, meaning that we invoice you before the three-month billing period has begun. Payment in full is expected upon invoice presentation. Fees may be deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account. Clients may also choose to pay by check.

In the event the advisory agreement is cancelled during any quarter, Intentional will refund to the client any un-earned fees, as of the date the relationship ended. Intentional will calculate these refunds on a pro-rata basis and will deposit the refund into the Account the fees were originally deducted from. Intentional may also send a check to the Client. Refunds are paid within thirty (30) days after the relationship ends.

Financial Planning Consulting Services are billed 50% in advance and 50% upon delivery of the financial plan. Fees may be deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account. Clients may also choose to pay by cash, check or wire.

Individually Managed Accounts

Fees for individually managed accounts are tier priced as follows:

Total Managed Portfolio Size:	Fee (Annual Percentage)
\$0 to \$1,000,000	1.50%
\$1,000,001 - \$2,000,000	1.25%

\$2,000,001 - \$5,000,000	0.85%
\$5,000,001 - \$10,000,000	0.65%
\$10,000,001 - \$20,000,000	0.40%
\$20,000,001 +	0.25%

Depending on client specific factors (e.g., historical relationship, types of assets, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, etc.), Intentional may reduce its annual fee, account size, or amend the fee schedule.

Third Party/ Custodian Fees

Custodians may charge transaction fees on purchases or sales of securities. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

Mutual funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.5% for their services per annum. These fees are in addition to the fees paid by a client to Intentional. This will reduce net investment returns on clients' portfolios. Performance figures quoted by mutual fund companies in various publications are after their fees have been deducted.

Outside Compensation for the Sale of Securities to Clients

Patrick R. Ferguson in his outside business activities (see Item 10 below) is licensed to accept compensation for the sale of investment products to Intentional clients. This presents a conflict of interest and gives the supervised person an incentive to recommend products based on the compensation received rather than on the client's needs. When recommending the sale of securities or investment products for which the supervised persons receive compensation, Intentional will document the conflict of interest in the client file and inform the client of the conflict of interest. Clients always have the right to decide whether to purchase Intentional -recommended products and, if purchasing, have the right to purchase those products through other brokers or agents that are not affiliated with Intentional.

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

Intentional does not charge or accept performance-based fees.

Item 7 Types of Clients

Intentional provides investment advice to many different types of clients. These clients generally include individuals, trusts, estates, corporations, and other types of business entities.

Minimum Account Size

The Firm does not require a minimum account size. Third-party managed programs generally have account minimum requirements, and these minimum requirements vary from manager to manager. Account minimums are generally higher on fixed income accounts than equity-based accounts.

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

Methods of Analysis

The Firm may use the following methods when considering investment strategies and recommendations.

Charting Review

Charting is a technical analysis that charts the patterns of stocks, bonds, and commodities to help determine buy and sell recommendations for clients. It is a way of gathering and processing price and volume information in a security by applying mathematical equations and plotting the resulting data onto graphs in order to predict future price movements.

A graphical historical record assists the analyst in spotting the effect of key events on a security's price, its performance over a period of time, and whether it is trading near its high, near its low or in between. Chartists believe that recurring patterns of trading, commonly referred to as indicators, can help them forecast future price movements.

Fundamental Review

A fundamental analysis is a method of evaluating a company or security by attempting to measure its intrinsic value. Fundamental analysis attempts to determine the true value of a company or security by looking at all aspects of the company or security, including both tangible factors (e.g., machinery, buildings, land, etc.) and intangible factors (e.g., patents, trademarks, "brand" names, etc.). Fundamental analysis also involves examining related economic factors (e.g., overall economy and industry conditions, etc.), financial factors (e.g., company debt, interest rates, management salaries and bonuses, etc.), and qualitative factors (e.g., management expertise, industry cycles, labor relations, etc.).

The end goal of performing fundamental analysis is to produce a value that an investor can compare with the security's current price with the aim of determining what sort of position to take with that security (e.g. if underpriced, the security should be bought; if overpriced the security should sold). Fundamental analysis uses real data to evaluate a security's value. Although most analysts use fundamental analysis to value stocks, this method of valuation can be used for many types of securities.

Technical Review

A technical analysis is a method of evaluating securities that analyzes statistics generated by market activity, such as past prices and volume. Technical analysis does not attempt to measure a security's intrinsic value, but instead uses past market data and statistical tools to identify patterns that can suggest future activity. Historical performance of securities and the markets can indicate future performance.

Economic Review

An economic analysis determines the economic environment over a certain time horizon. This involves following and updating historic economic data such as U.S. gross domestic product and consumer price index as well as monitoring key economic drivers such as employment, inflation, and money supply for the world's major economies.

Investment Strategies

When implementing investment advice to clients, the Firm may employ a variety of strategies to best pursue the objects of clients. Depending on market trends and conditions, Intentional will employ any technique or strategy herein described, at the Firm's discretion and in the best interests of the client. The Firm does not recommend any particular security or type of security. Instead, the Firm makes recommendations to meet a particular client's financial objectives. There is inherent risk to any investment and clients may suffer loss of ALL OR PART of a principal investment.

Long-Term Purchases

Long-term purchases are securities that are purchased with the expectation that the value of those securities will grow over a relatively long period, generally greater than one year. Long-term purchases may be affected by unforeseen changes in the company in which a client is invested or in the overall market. Long term trading is designed to capture market rates of both return and risk. Frequent trading can affect investment performance, particularly through increased brokerage and other transaction costs and taxes. Due to its nature, the long-term strategy can expose clients to various other types of risk that will typically surface at various intervals during the time the client owns the investments. These risks include, but are not limited to, inflation (purchasing power) risk, interest rate risk, economic risk, and political/regulatory risk.

Short-Term Purchases

Short-term purchases are securities that are purchased with the expectation that they will be sold within a relatively short period of time, generally less than one year, to take advantage of the securities' short-term price fluctuations. Short-term trading generally holds greater risk. Frequent trading can affect investment performance due to increased brokerage fees and other transaction costs and taxes.

Strategic Asset Allocation

Asset allocation is a combination of several different types of investments; typically, this includes stocks, bonds, and cash equivalents among various asset classes to achieve diversification. The

objective of asset allocation is to manage risk and market exposure while still positioning a portfolio to meet financial objectives.

Risk of Loss

Investing inherently involves risk up to and including loss of the principal sum. Further, past performance of any security is not necessarily indicative of future results. Therefore, future performance of any specific investment or investment strategy based on past performance should not be assumed as a guarantee. Intentional does not provide any representation or guarantee that the financial goals of clients will be achieved.

The potential return or gain and potential risk or loss of an investment varies, generally speaking, with the type of product invested in. Below is an overview of the types of products available on the market and the associated risks of each:

General Risks. Investing in securities always involves risk of loss that you should be prepared to bear. We do not represent or guarantee that our services or methods of analysis can or will predict future results, successfully identify market tops or bottoms, or insulate clients from losses due to market corrections or declines. We cannot offer any guarantees or promises that your financial goals and objectives can or will be met. Past performance is in no way an indication of future performance. We also cannot assure that third parties will satisfy their obligations in a timely manner or perform as expected or marketed.

General Market Risk. Investment returns will fluctuate based upon changes in the value of the portfolio securities. Certain securities held may be worth less than the price originally paid for them, or less than they were worth at an earlier time.

Common Stocks. Investments in common stocks, both directly and indirectly through investment in shares of ETFs, may fluctuate in value in response to many factors, including, but not limited to, the activities of the individual companies, general market and economic conditions, interest rates, and specific industry changes. Such price fluctuations subject certain strategies to potential losses. During temporary or extended bear markets, the value of common stocks will decline, which could also result in losses for each strategy.

Portfolio Turnover Risk. High rates of portfolio turnover could lower performance of an investment strategy due to increased costs and may result in the realization of capital gains. If an investment strategy realizes capital gains when it sells its portfolio investments, it will increase taxable distributions to you. High rates of portfolio turnover in a given year would likely result in short-term capital gains and under current tax law you would be taxed on short-term capital gains at ordinary income tax rates, if held in a taxable account.

Non-Diversified Strategy Risk. Some investment strategies may be non-diversified (e.g., investing a greater percentage of portfolio assets in a particular issuer and owning fewer securities than a diversified strategy). Accordingly, each such strategy is subject to the risk that a large loss in an individual issuer will cause a greater loss than it would if the strategy held a larger number of securities or smaller positions sizes.

Model Risk. Financial and economic data series are subject to regime shifts, meaning past information may lack value under future market conditions. Models are based upon assumptions that may prove invalid or incorrect under many market environments.

We may use certain model outputs to help identify market opportunities and/or to make certain asset allocation decisions. There is no guarantee any model will work under all market conditions. For this reason, we include model related results as part of our investment decision process, but we often weigh professional judgment more heavily in making trades or asset allocations.

ETF Risks, including Net Asset Valuations and Tracking Error. An ETF's performance may not exactly match the performance of the index or market benchmark that the ETF is designed to track because 1) the ETF will incur expenses and transaction costs not incurred by any applicable index or market benchmark; 2) certain securities comprising the index or market benchmark tracked by the ETF may, from time to time, temporarily be unavailable; and 3) supply and demand in the market for either the ETF and/or for the securities held by the ETF may cause the ETF shares to trade at a premium or discount to the actual net asset value of the securities owned by the ETF.

Certain ETF strategies may from time to time include the purchase of fixed income, commodities, foreign securities, American Depositary Receipts, or other securities for which expenses and commission rates could be higher than normally charged for exchange-traded equity securities, and for which market quotations or valuation may be limited or inaccurate. Clients should be aware that to the extent they invest in ETF securities they will pay two levels of advisory compensation – advisory fees charged by Adviser plus any advisory fees charged by the issuer of the ETF. This scenario may cause a higher advisory cost (and potentially lower investment returns) than if a Client purchased the ETF directly.

An ETF typically includes embedded expenses that may reduce the ETF's net asset value, and therefore directly affect the ETF's performance and indirectly affect a Client's portfolio performance or an index benchmark comparison. Expenses of the ETF may include investment advisor management fees, custodian fees, brokerage commissions, and legal and accounting fees. ETF expenses may change from time to time at the sole discretion of the ETF issuer. ETF tracking error and expenses may vary.

Inflation, Currency, and Interest Rate Risks. Security prices and portfolio returns will likely vary in response to changes in inflation and interest rates. Inflation causes the value of future dollars to be worth less and may reduce the purchasing power of an investor's future interest payments and principal. Inflation also generally leads to higher interest rates, which in turn may cause the value of many types of fixed income investments to decline. In addition, the relative value of the U.S. dollar-denominated assets primarily managed by Adviser may be affected by the risk that currency devaluations affect Client purchasing power.

Liquidity Risk. Liquidity is the ability to readily convert an investment into cash to prevent a loss, realize an anticipated profit, or otherwise transfer funds out of the particular investment. Generally, investments are more liquid if the investment has an established market of purchasers and sellers, such as a stock or bond listed on a national securities exchange. Conversely, investments that do not have an established market of purchasers and sellers may be considered illiquid. Your investment in illiquid investments may be for an indefinite time, because of the lack of purchasers willing to convert your investment to cash or other assets.

Legislative and Tax Risk. Performance may directly or indirectly be affected by government legislation or regulation, which may include, but is not limited to: changes in investment advisor or securities trading regulation; change in the U.S. government's guarantee of ultimate payment of principal and

interest on certain government securities; and changes in the tax code that could affect interest income, income characterization and/or tax reporting obligations, particularly for options, swaps, master limited partnerships, Real Estate Investment Trust, Exchange Traded Products/Funds/ Securities. We do not engage in tax planning, and in certain circumstances a Client may incur taxable income on their investments without a cash distribution to pay the tax due. Clients and their personal tax advisors are responsible for how the transactions in their account are reported to the IRS or any other taxing authority.

Foreign Investing and Emerging Markets Risk. Foreign investing involves risks not typically associated with U.S. investments, and the risks may be exacerbated further in emerging market countries. These risks may include, among others, adverse fluctuations in foreign currency values, as well as adverse political, social and economic developments affecting one or more foreign countries.

In addition, foreign investing may involve less publicly available information and more volatile or less liquid securities markets, particularly in markets that trade a small number of securities, have unstable governments, or involve limited industry. Investments in foreign countries could be affected by factors not present in the U.S., such as restrictions on receiving the investment proceeds from a foreign country, foreign tax laws or tax withholding requirements, unique trade clearance or settlement procedures, and potential difficulties in enforcing contractual obligations or other legal rules that jeopardize shareholder protection. Foreign accounting may be less transparent than U.S. accounting practices and foreign regulation may be inadequate or irregular.

Information Security Risk. We may be susceptible to risks to the confidentiality and security of its operations and proprietary and customer information. Information risks, including theft or corruption of electronically stored data, denial of service attacks on our website or websites of our third-party service providers, and the unauthorized release of confidential information are a few of the more common risks faced by us and other investment advisers. Data security breaches of our electronic data infrastructure could have the effect of disrupting our operations and compromising our customers' confidential and personally identifiable information. Such breaches could result in an inability of us to conduct business, potential losses, including identity theft and theft of investment funds from customers, and other adverse consequences to customers. We have taken and will continue to take steps to detect and limit the risks associated with these threats.

Tax Risks. Tax laws and regulations applicable to an account with Adviser may be subject to change and unanticipated tax liabilities may be incurred by an investor as a result of such changes. In addition, customers may experience adverse tax consequences from the early assignment of options purchased for a customer's account. Customers should consult their out tax advisers and counsel to determine the potential tax-related consequences of investing.

Advisory Risk. There is no guarantee that our judgment or investment decisions on behalf of particular any account will necessarily produce the intended results. Our judgment may prove to be incorrect, and an account might not achieve her investment objectives. In addition, it is possible that we may experience computer equipment failure, loss of internet access, viruses, or other events that may impair access to accounts' custodians' software. Adviser and its representatives are not responsible to any account for losses unless caused by Adviser breaching our fiduciary duty.

Dependence on Key Employees. An accounts success depends, in part, upon the ability of our key professionals to achieve the targeted investment goals. The loss of any of these key personnel could adversely impact the ability to achieve such investment goals and objectives of the account.

Private Placements carry a substantial risk as they are subject to less regulation than are publicly offered securities, the market to resell these assets under applicable securities laws may be illiquid, due to restrictions, and liquidation may be taken at a substantial discount to the underlying value or result in the entire loss of the value of such assets.

Intentional does not primarily recommend a particular type of security.

Item 9 Disciplinary Information

Registered investment advisers are required to disclose any legal or disciplinary events that are material to a client's or prospective client's evaluation of the advisory business or integrity of the Firm's management.

Intentional has no disciplinary disclosures. James E. Roberts and Dale W. Rice, the owners and operators of Intentional, have no disciplinary disclosures.

Item 10 Other Financial Industry Activities and Affiliations

Registration as a Futures Commission merchant, Commodity Pool Operator

Intentional and its management persons are not registered and do not have application pending to register, as a futures commission merchant, commodity pool operator/advisor.

Selection of other Advisors

Intentional may also assist clients in the selection of an appropriate qualified money manager who will provide discretionary investment management services to a client. The firm does not have the discretion to hire or fire these independent managers without client consent. For this reason, assets managed by these independent asset managers do not meet the regulatory definition of assets under management by the firm and are therefore not included in the firm's regulatory assets under management.

Receipt of Insurance Commission

Certain of Intentional's *Supervised Persons*, in their individual capacities, are also licensed insurance agents. In this capacity, these individuals may recommend the purchase of certain insurance products. Intentional will fully disclose to such clients the commission basis for these insurance recommendations.

While Intentional does not sell such insurance products to its investment advisory clients, *Supervised Persons*, in their individual capacities as licensed insurance agents, to sell insurance products to its investment advisory clients. A conflict of interest exists where Intentional recommends the purchase of insurance products where Intentional's *Supervised Persons* receive insurance commissions or other additional compensation. Intentional has procedures in place to limit the conflict of interest, although Intentional does not supervise the activities of the *Supervised Persons* when they are acting as insurance agents.

Registration with a Broker Dealer

Patrick R. Ferguson is a registered representative of Purshe Kaplan Sterling Investments. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission or other compensation and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Intentional always acts in the best interest of the client, including with respect to the sale of commissionable products to advisory clients. Clients always have the right to decide whether or not to utilize the services of any Intentional representative in such individual's outside capacities.

Item 11 Code of Ethics, Conflicts of Interest, and Personal Trading**A. Fiduciary Status**

According to SEC law, an investment advisor is considered a fiduciary. As a fiduciary, it is an investment advisor's responsibility to provide fair and full disclosure of all material facts. In addition, an investment advisor has a duty of utmost good faith to act solely in the best interest of each of its clients. Intentional and its representatives have a fiduciary duty to all clients. Intentional and its representatives' fiduciary duty to clients is considered the core underlying principle for Intentional's Code of Ethics and represents the expected basis for all representatives' dealings with clients. Intentional has the responsibility to ensure that the interests of clients are placed ahead of it or its representatives' own investment interest. All representatives will conduct business in an honest, ethical, and fair manner. All representatives will comply with all federal and state securities laws at all times. Full disclosure of all material facts and potential conflicts of interest will be provided to clients prior to services being conducted. All representatives have a responsibility to avoid circumstances that might negatively affect or appear to affect the representatives' duty of complete loyalty to their clients.

Adviser and/or its investment advisory representatives may from time-to-time purchase or sell products or investments that they may recommend to clients. Adviser has adopted a Code of Ethics that sets forth the basic policies of ethical conduct for all managers, officers, and employees of the adviser.

In addition, the Code of Ethics governs personal trading by each employee of Adviser deemed to be an Access Person and is intended to ensure that securities transactions effected by Access Persons of Adviser are conducted in a manner that avoids any actual or potential conflict of interest between such persons and clients of the adviser or its affiliates.

Adviser collects and maintains records of securities holdings and securities transactions effected by Access Persons. These records are reviewed to identify and resolve potential conflicts of interest. Adviser's Code of Ethics is available upon request.

Item 12 Brokerage Practices**A. Selection and Recommendation**

Intentional will have discretionary authority to select the broker-dealer/custodian for custodial and execution services or the administrator for defined contribution accounts. Intentional will select the broker-dealer or custodian to safeguard client assets and authorize Intentional to direct trades to this custodian as agreed in the Investment Management Agreement.

Intentional may recommend the custodian[s] to clients for execution and/or custodial services. As discussed above, Intentional may recommend the use of Raymond James for brokerage and custodial services of investment management accounts. Intentional may develop other relationships with custodians depending upon the services offered to clients and the factors considered in determining “best execution” for client transactions (discussed below), and therefore may recommend use of other custodians with which Intentional has a contractual relationship to clients.

Intentional is not affiliated with Raymond James or any other custodian recommended to clients, and clients are not obligated to use the recommended custodian nor will clients incur any extra fee or cost associated with using a broker not recommended by Intentional. For those clients who may have existing custodial relationships at firms other than those mentioned, Intentional is able to work with these clients to maintain that already established relationship.

Our Firm has a duty to select brokers, dealers and other trading venues that provide best execution for clients. The duty of best execution requires an investment adviser to seek to execute securities transactions for clients in such a manner that the client’s total cost or proceeds in each transaction is the most favorable under the circumstances, taking into account all relevant factors. The lowest possible commission, while very important, is not the only consideration. The brokers dealer Intentional currently utilizes is Raymond James.

It is the policy of the Firm to seek best execution in all portfolio trading activities for all investment disciplines and products, regardless of whether commissions are charged. This applies to trading in any instrument, security, or contract including equities, bonds, and forward or derivative contracts.

The standards and procedures governing best execution are set forth in several written policies. Generally, to achieve best execution, Intentional considers the following factors, without limitation, in selecting brokers and intermediaries:

- Execution capability;
- Order size and market depth;
- Availability of competing markets and liquidity;
- Trading characteristics of the security;
- Availability of accurate information comparing markets;
- Quantity and quality of research received from the broker dealer;
- Financial responsibility of the broker-dealer;
- Confidentiality;
- Reputation and integrity;
- Responsiveness;
- Recordkeeping;
- Ability and willingness to commit capital;
- Available technology; and
- Ability to address current market conditions.

Intentional evaluates the execution, performance, and risk profile of the broker-dealers it uses at least quarterly.

The commissions paid by Intentional’s clients comply with Intentional’s duty to obtain best execution. Clients may pay commissions that are higher than another qualified custodian might charge to effect

the same transaction where Intentional determines that the commissions are reasonable in relation to the value of the brokerage and research services received.

B. Research and Other Soft Dollar Benefits

Soft dollar practices are arrangements whereby an investment adviser directs transactions to a broker-dealer in exchange for certain products and services that are allowable under SEC rules. Client commissions may be used to pay for brokerage and research services and products as long as they are eligible under Section 28(e) of the Exchange Act of 1934. Section 28(e) sets forth a “safe harbor,” which provides that an investment adviser that has discretion over a client account is not in breach of its fiduciary duty when paying more than the lowest commission rate available if the adviser determines in good faith that the rate paid is commensurate with the value of brokerage and research services provided by the broker-dealer.

Intentional does not currently have any soft dollar benefit arrangements.

C. Brokerage for Client Referrals

Intentional does not receive client referrals from third parties for recommending the use of specific broker-dealer brokerage services.

D. Directed Brokerage

Securities transactions are executed by brokers selected by Intentional in its discretion and without the consent of clients. Intentional generally will not recommend, request, or require clients to direct the Firm to execute transactions through a specified broker-dealer. Not all investment advisers require their clients to not have directed brokerage.

E. Order Aggregation

Intentional may, at times, aggregate sale and purchase orders of securities (“block trading”) for advisory accounts with similar orders in order to obtain the best pricing averages and minimize trading costs. This practice is reasonably likely to result in administrative convenience or an overall economic benefit to the client. Clients also benefit relatively from better purchase or sale execution prices, or beneficial timing of transactions or a combination of these and other factors. Aggregate orders will be allocated to client accounts in a systematic non-preferential manner. Intentional may aggregate or “bunch” transactions for a client’s account with those of other clients in an effort to obtain the best execution under the circumstances.

F. Trade Error Policy

Intentional maintains a record of any trading errors that occur in connection with investment activities of its clients. Both gains and losses that result from a trading error made by Intentional will be borne or realized by Intentional.

Item 13 Review of Accounts

A. Periodic Reviews

The Firm regularly reviews and evaluates client accounts for compliance with each client's investment objectives, policies, and restrictions. The Firm analyzes rates of return and allocation of assets to determine model strategy effectiveness. Such reviews are conducted by the Chief Compliance Officer of Intentional and shall occur at least once per calendar year.

B. Intermittent Review Factors

Intermittent reviews may be triggered by substantial market fluctuation, economic or political events, or changes in the client's financial status (such as retirement, termination of employment, relocation, inheritance, etc.). Clients are advised to notify Intentional promptly if there are any material changes in their financial situation, investment objectives, or in the event they wish to place restrictions on their account.

C. Reports

Clients may receive confirmations of purchases and sales in their accounts and will receive, at least quarterly, statements containing account information such as account value, transactions, and other relevant information. Confirmations and statements are prepared and delivered by the custodian.

D. Financial Plans

All financial planning accounts are reviewed upon financial plan creation and plan delivery. There are multiple levels of review for each financial plan. Each financial planning client will receive the financial plan upon completion.

Item 14 Client Referrals and Other Compensation

Client Referrals

Adviser will not receive any economic benefit from another person or entity for soliciting or referring clients.

Other Compensation

Adviser will not pay another person or entity for referring or soliciting clients for Adviser.

Participation in Transition Assistance

Intentional has received financial support from Raymond James to assist the Advisor in the launch of its advisory firm. This arrangement provides a financial incentive to Intentional for clients whose assets are custodied At Raymond James. This presents a conflict of interest to our current and prospective customers, as the support received provides incentive for us to have our clients custody

their assets at Raymond James. However, Intentional has policies and procedures in place to ensure that we will place the clients' best interests ahead of our own.

The following benefits are also received from Raymond James: access to their customer relationship management software, billing, reporting, research, and technology services.

Item 15 Custody

A. Custodian of Assets

Custody means holding, directly or indirectly, client funds or securities or having any authority to obtain possession of them.

Intentional does not have direct custody of any client funds and/or securities. Intentional will not maintain physical possession of client funds and securities. Instead, clients' funds and securities are held by a qualified custodian.

While Intentional does not have physical custody of client funds or securities, payments of fees may be paid by the custodian from the custodial brokerage account that holds client funds pursuant to the client's account application.

In certain jurisdictions, the ability of Intentional to withdraw its management fees from the client's account may be deemed custody. Prior to permitting direct debit of fees, each client provides written authorization permitting fees to be paid directly from the custodian.

As part of the billing process, the client's custodian is advised of the amount of the fee to be deducted from that client's account. On at least a quarterly basis, the custodian is required to send to the client a statement showing all transactions within the account during the reporting period. The custodian does not calculate the amount of the fee to be deducted and does not verify the accuracy of Intentional's advisory calculation. Therefore, it is important for clients to carefully review their custodial statements to verify the accuracy of the calculation. Clients should contact Intentional directly if they believe that there may be an error in their statement.

The custodian Intentional currently utilizes is Raymond James.

Item 16 Investment Discretion

Intentional may exercise full discretionary authority to supervise and direct the investments of a client's account. This authority will be granted by clients upon completion of Intentional's FSA. This authority allows Intentional and its affiliates to implement investment decisions without prior consultation with the client. Such investment decisions are made in the client's best interest and in accordance with the client's investment objectives. Other than agreed upon management fees due to Intentional, this discretionary authority does not grant the Firm the authority to have custody of any assets in the client's account or to direct the delivery of any securities or the payment of any funds held in the account to Intentional. The discretionary authority granted by the client to the Firm does not allow Intentional to direct the disposition of such securities or funds to anyone except the account holder.

Item 17 Voting Client Securities

The Firm does not perform proxy voting services on the client's behalf. Clients are encouraged to read through the information provided with the proxy voting documents and to make a determination based on the information provided. Upon the client's request, Firm representatives may provide limited clarifications of the issues presented in the proxy voting materials based on his or her understanding of issues presented in the proxy voting materials. However, clients have the ultimate responsibility for making all proxy voting decisions.

Item 18 Financial Information

A. Balance Sheet Requirement

Intentional is not the qualified custodian for client funds or securities and does not require prepayment of fees of more than \$1,200 per client, six (6) months or more in advance.

B. Financial Condition

Intentional does not have any financial impairment that would preclude the Firm from meeting contractual commitments to clients.

C. Bankruptcy Petition

Intentional has not been the subject of a bankruptcy petition at any time during the last 10 years.

Intentional, LLC

February 10, 2023

James Edward Roberts

Item 1: Brochure Supplement (Form ADV Part 2B)

This brochure supplement provides information about James E. Roberts that supplements the Intentional LLC brochure. His individual CRD number is 5401340. Please contact James E. Roberts if the Firm brochure was not provided. Additional information about James Roberts is available on the SEC's website at www.adviserinfo.sec.gov.

This Brochure Supplement is new as of July 20, 2022.

Item 2 Education Background and Business Experience

James E. Roberts, born in 1980, is Part Owner and Chief Compliance Officer of Intentional LLC.

Mr. Roberts earned a Bachelors Degree in Communication in 2010 from the University of Maryland in. Additional information regarding Mr. Roberts's employment history is included below.

Designations:

CFP® - CERTIFIED FINANCIAL PLANNER:

To obtain the CFP certification, your advisor had to complete a CFP-board registered program in financial planning or hold one of the following recognized designations: Certified Public Accountant (CPA), Chartered Financial Consultant® (ChFC®), Chartered Life Underwriter® (CLU®), Chartered Financial Analyst® (CFA®), PhD in Business or Economics, Doctor of Business Administration, or an Attorney's License. Additionally, your advisor had to demonstrate that he or she held a bachelor's degree (or higher) from an accredited college or university (if they earned their CFP certification on or after January 1st, 2007), and three years of full-time personal financial planning experience. Finally, the advisor had to pass a proctored examination to complete the course of study. To maintain the designation, your advisor completes 30 hours of continuing education every two years.

Employment History:

- President & Chief Compliance Officer, Intentional LLC 03/2022 to Present

Item 3 Disciplinary Information

Adviser has nothing to report under this section.

Item 4 Other Business Activities

James Edward Roberts is a licensed insurance agent. This activity creates a conflict of interest since there is an incentive to recommend insurance products based on commissions or other benefits received from the insurance company, rather than on the client's needs. Additionally, the offer and sale of insurance products by supervised persons of Intentional are not made in their capacity as a fiduciary, and products are limited to only those offered by certain insurance providers. Intentional addresses this conflict of interest by requiring its supervised persons to act in the best interest of the client at all times, including when acting as an insurance agent. Intentional periodically reviews recommendations by its supervised persons to assess whether they are based on an objective evaluation of each client's risk profile and investment objectives rather than on the receipt of any commissions or other benefits. Intentional will disclose in advance how it or its supervised persons are compensated and will disclose conflicts of interest involving any advice or service provided. At no time will there be tying between business practices and/or services (a condition where a client or prospective client would be required to accept one product or service conditioned upon the selection of a second, distinctive tied product or service). No client is ever under any obligation to purchase any insurance product. Insurance products recommended by Intentional's supervised persons may also be available from other providers on more favorable terms, and clients can purchase insurance products recommended through other unaffiliated insurance agencies.

James Edward Roberts is a pension consultant. From time to time, he will offer clients advice or products from this activity. Intentional, LLC always acts in the best interest of the client. Clients are in no way required to utilize the services of any representative of Intentional, LLC in their capacity as a pension consultant.

James Edward Roberts is also the co-founder of a 501c3 charity to benefit rare disease babies and their families.

Item 5 Additional Compensation

Neither Adviser nor any of its supervised persons is compensated in any way other than the investment advisory fees described above.

Item 6 Supervision

James E. Roberts is the Chief Compliance Officer and Part Owner of Intentional LLC, 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.

Intentional, LLC

February 10, 2023

Dale W. Rice

Item 1: Brochure Supplement (Form ADV Part 2B)

This brochure supplement provides information about Dale W. Rice that supplements the Intentional LLC brochure. His individual CRD number is 2644016. Please contact Dale W. Rice if the Firm brochure was not provided. Additional information about James Roberts is available on the SEC's website at www.adviserinfo.sec.gov.

This Brochure Supplement is new as of July 20, 2022.

Item 2 Education Background and Business Experience

Dale Rice, born in 1969, is Part Owner of Officer of Intentional LLC.

Educational History:

- Howard Community College, AA - Business Administration 1997 to 1999
- University of Baltimore, BS- Finance 2006 to 2008

Employment History:

- Intentional, LLC, Investment Advisor & Partner, 2022 to Present
- Prime Wealth Management, Advisor 2012 to Present
- Commonwealth Financial Network, Registered Advisor 2012 to 2022
- Linsco/Private Ledger Corp., Registered Financial Rep. 2007 to 2012
- UVest Investment Services, Financial Consultant 1999 to 2007

Designations:

CFP® - CERTIFIED FINANCIAL PLANNER:

To obtain the CFP certification, your advisor had to complete a CFP-board registered program in financial planning or hold one of the following recognized designations: Certified Public Accountant (CPA), Chartered Financial Consultant® (ChFC®), Chartered Life Underwriter® (CLU®), Chartered Financial Analyst® (CFA®), PhD in Business or Economics, Doctor of Business Administration, or an Attorney's License. Additionally, your advisor had to demonstrate that he or she held a bachelor's degree (or higher) from an accredited college or university (if they earned their CFP certification on or after January 1st, 2007), and three years of full-time personal financial planning experience. Finally, the advisor had to pass a proctored examination to complete the course of study. To maintain the designation, your advisor completes 30 hours of continuing education every two years.

Item 3 Disciplinary Information

Adviser has nothing to report under this section.

Item 4 Other Business Activities

Dale is also involved in fixed insurance sales under name Prime Wealth Management, as an agent. He also is the Part Owner, Rice Financial, LLC a Private Entity established to facilitate Securities, advisory, and insurance Business.

Item 5 Additional Compensation

Neither Adviser nor any of its supervised persons is compensated in any way other than the investment advisory fees described above.

Item 6 Supervision

Dale Rice is Part Owner of Intentional LLC, 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.

Intentional, LLC

February 10, 2023

Patrick Ryan Ferguson

Item 1: Brochure Supplement (Form ADV Part 2B)

This brochure supplement provides information about Patrick R. Ferguson that supplements the Intentional LLC brochure. His individual CRD number is 5610372. Please contact Patrick R. Ferguson if the Firm brochure was not provided. Additional information about Patrick R. Ferguson is available on the SEC's website at www.adviserinfo.sec.gov.

This Brochure Supplement is new as of July 20, 2022.

Item 2 Education Background and Business Experience

Patrick R. Ferguson, born in 1984

Educational History:

- Shippensburg University- BS- Business Administration Finance 2002 to 2006

Employment History:

- Intentional, LLC, Financial Advisor 03/2022 to Present
- Purshe Kaplan Sterling Investments 03/2022 to Present
- Prime Wealth Management 05/2012 to Present
- Commonwealth Financial Network, Manager of Financial Planning Services 05/2012 to 03/2022

Item 3 Disciplinary Information

Adviser has nothing to report under this section.

Item 4 Other Business Activities

Patrick R. Ferguson is a registered representative of Purshe Kaplan Sterling Investments. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission or other compensation and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Intentional always acts in the best interest of the client, including with respect to the sale of commissionable products to advisory clients. Clients always have the right to decide whether or not to utilize the services of any Intentional representative in such individual's outside capacities.

Patrick Ryan Ferguson works to assist owner with admin duties at 4 County MD, LLC Home Renovations.

Item 5 Additional Compensation

Neither Adviser nor any of its supervised persons is compensated in any way other than the investment advisory fees described above.

Item 6 Supervision

As a representative of Intentional, LLC, Patrick Ryan Ferguson is supervised by James E Roberts, the firm's Chief Compliance Officer. James E Roberts is responsible for ensuring that Patrick Ryan Ferguson adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for James E Roberts is (866) 752-6410.