

Item 1: Cover Page

Brooklyn FI, LLC

33 Nassau Ave
Brooklyn, New York 11222

Form ADV Part 2A – Firm Brochure

(718)-690-3600

Dated December 9, 2021

<https://www.brooklynfi.com/>

This Brochure provides information about the qualifications and business practices of Brooklyn FI, LLC, “Brooklyn FI”. If you have any questions about the contents of this Brochure, please contact us at (718)-690-3600. 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.

Brooklyn FI, LLC is registered as an Investment Adviser with the State of New York. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about Brooklyn FI is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the firm’s identification number 292115.

Item 2: Material Changes

The following material changes have been made since our previous annual filing of this brochure on February 4, 2021:

- The asset level breakpoints in the Investment Management fee table have been updated in Item 5.
- Item 15 has been updated to disclose that we accept custody of certain client funds and securities.
- Item 5 has been updated to disclose our ongoing financial planning fees are billed in advance.
- BKFI may recommend Clients utilize Charles Schwab as a qualified custodian. Items 12 and 14 have been updated with detailed information.

Item 3: Table of Contents

Contents

Item 1: Cover Page	1
Item 2: Material Changes	2
Item 3: Table of Contents	3
Item 4: Advisory Business	4
Item 5: Fees and Compensation	8
Item 6: Performance-Based Fees and Side-By-Side Management	12
Item 7: Types of Clients	12
Item 8: Methods of Analysis, Investment Strategies and Risk of Loss	12
Item 9: Disciplinary Information	15
Item 10: Other Financial Industry Activities and Affiliations	15
Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	16
Item 12: Brokerage Practices	17
Item 13: Review of Accounts	21
Item 14: Client Referrals and Other Compensation	22
Item 15: Custody	23
Item 16: Investment Discretion	23
Item 17: Voting Client Securities	23
Item 18: Financial Information	24
Item 19: Requirements for State-Registered Advisers	24
Form ADV Part 2B – Brochure Supplement for Shane Mason	31
Form ADV Part 2B – Brochure Supplement for Ally “AJ” Ayers	35
Form ADV Part 2B – Brochure Supplement for John Owens	39
Form ADV Part 2B – Brochure Supplement for Jason Hoffman	43
Form ADV Part 2B – Brochure Supplement for Mishaela Albright	46
Form ADV Part 2B – Brochure Supplement for Mark Stancato	49
Form ADV Part 2B – Brochure Supplement for Kurtis Rohlf	53
Form ADV Part 2B – Brochure Supplement for Hannah Lockard	56

Item 4: Advisory Business

Description of Advisory Firm

Brooklyn FI, LLC is registered as an Investment Adviser with the SEC (Securities and Exchange Commission). We were founded in November 2017 and became a state-registered investment adviser in 2018. We became SEC-registered in April, 2021. Shane Mason is the principal, managing member, and CCO of Brooklyn FI. Ally-Jane Ayers is a managing member of Brooklyn FI. Brooklyn FI reports \$47,026,000 in discretionary, and \$0 in non-discretionary Assets Under Management as of June, 2021.

Types of Advisory Services

Investment Management Services

We are in the business of managing individually tailored investment portfolios. Our firm provides continuous advice to a Client regarding the investment of Client funds based on the individual needs of the Client. We manage assets on a household basis (rather than an individual basis), unless specifically requested by the Client. Through personal discussions in which goals and objectives based on a Client's particular circumstances are established, we develop a Client's personal investment policy or an investment plan with an asset allocation target and create and manage a portfolio based on that policy and allocation targets. We will also review and discuss a Client's prior investment history, as well as family composition and background.

Account supervision is guided by the stated objectives of the Client (e.g., maximum capital appreciation, growth, income, or growth, and income), as well as tax considerations. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors. Fees pertaining to this service are outlined in Item 5 of this brochure.

Use of Outside Managers: We offer investment advisory services through the use of third-party money managers ("Outside Managers") for portfolio management services. We assist clients in selecting an appropriate allocation model, completing the Outside Manager's investor profile questionnaire, interacting with the Outside Manager and reviewing the Outside Manager. Our review process and analysis of outside managers is further discussed in Item 8 of this Form ADV Part 2A. Additionally, we will meet with the client on a periodic basis to discuss changes in their personal or financial situation, suitability, and any new or revised restrictions to be applied to the account. Fees pertaining to this service are outlined in Item 5 of this brochure.

Financial Planning

We provide financial planning services on topics such as retirement planning, risk management, college savings, cash flow, debt management, work benefits, and estate and incapacity planning.

Financial planning is a comprehensive evaluation of a client's current and future financial state by using currently known variables to predict future cash flows, asset values and withdrawal plans. The key defining aspect of financial planning is that through the financial planning process, all questions, information and analysis will be considered as they affect and are affected by the entire financial and life situation of the client. Clients purchasing this service will receive a written or an electronic report, providing the client with a detailed financial plan designed to achieve his or her stated financial goals and objectives.

In general, the financial plan will address any or all of the following areas of concern. The client and advisor will work together to select the specific areas to cover. These areas may include, but are not limited to, the following:

- **Business Planning:** We provide consulting services for clients who currently operate their own business, are considering starting a business, or are planning for an exit from their current business. Under this type of engagement, we work with you to assess your current situation, identify your objectives, and develop a plan aimed at achieving your goals.
- **Cash Flow and Debt Management:** We will conduct a review of your income and expenses to determine your current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.
- **College Savings:** Includes projecting the amount that will be needed to achieve college or other post-secondary education funding goals, along with advice on ways for you to save the desired amount. Recommendations as to savings strategies are included, and, if needed, we will review your financial picture as it relates to eligibility for financial aid or the best way to contribute to grandchildren (if appropriate).
- **Employee Benefits Optimization:** We will provide review and analysis as to whether you, as an employee, are taking the maximum advantage possible of your employee benefits. If you are a business owner, we will consider and/or recommend the various benefit programs that can be structured to meet both business and personal retirement goals.
- **Estate Planning:** This usually includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts and other related documents. Our advice also typically includes ways for you to minimize or avoid future estate taxes by implementing appropriate estate planning strategies such as the use of applicable trusts.

We always recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys who specialize in estate planning when you wish to hire an attorney for such purposes. From time-to-time, we will participate in meetings or phone calls between you and your attorney with your approval or request.

- **Financial Goals:** We will help clients identify financial goals and develop a plan to reach them. We will identify what you plan to accomplish, what resources you will need to make it happen, how much time you will need to reach the goal, and how much you should budget for your goal.
- **Insurance:** Review of existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home and automobile.

- **Investment Analysis:** This may involve developing an asset allocation strategy to meet clients' financial goals and risk tolerance, providing information on investment vehicles and strategies, reviewing employee stock options, as well as assisting you in establishing your own investment account at a selected broker/dealer or custodian. The strategies and types of investments we may recommend are further discussed in Item 8 of this brochure.
- **Retirement Planning:** Our retirement planning services typically include projections of your likelihood of achieving your financial goals, typically focusing on financial independence as the primary objective. For situations where projections show less than the desired results, we may make recommendations, including those that may impact the original projections by adjusting certain variables (e.g., working longer, saving more, spending less, taking more risk with investments).

If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years.

- **Risk Management:** A risk management review includes an analysis of your exposure to major risks that could have a significant adverse impact on your financial picture, such as premature death, disability, property and casualty losses, or the need for long-term care planning. Advice may be provided on ways to minimize such risks and about weighing the costs of purchasing insurance versus the benefits of doing so and, likewise, the potential cost of not purchasing insurance ("self-insuring").
- **Tax Planning Strategies:** Advice may include ways to minimize current and future income taxes as a part of your overall financial planning picture. For example, we may make recommendations on which type of account(s) or specific investments should be owned based in part on their "tax efficiency," with consideration that there is always a possibility of future changes to federal, state or local tax laws and rates that may impact your situation.

We recommend that you consult with a qualified tax professional before initiating any tax planning strategy. Brooklyn FI will occasionally refer clients to Mason Tax, LLC, a tax preparation firm owned by Shane Mason. Please see Item 10 for more details on Shane Mason's activities under Mason Tax, LLC.

Comprehensive Financial Planning

This service involves working one-on-one with a planner over an extended period of time. By paying a fixed monthly fee, clients get to work with a planner who will work with them to develop and implement their plan. The planner will monitor the plan, recommend any changes and ensure the plan is up to date.

Upon desiring a comprehensive plan, a client will be taken through establishing their goals and values around money. They will be required to provide information to help complete the following areas of analysis: net worth, cash flow, insurance, credit scores/reports, employee benefit, retirement planning, insurance, investments, college planning and estate planning. Once the client's information is reviewed, their plan will be built and analyzed, and then the findings, analysis and potential changes to their current situation will be reviewed with

the client. Clients subscribing to this service will receive a written or an electronic report, providing the client with a detailed financial plan designed to achieve his or her stated financial goals and objectives. If a follow up meeting is required, we will meet at the client's convenience. The plan and the client's financial situation and goals will be monitored throughout the year and follow-up phone calls and emails will be made to the client to confirm that any agreed upon action steps have been carried out. On an annual basis there will be a full review of this plan to ensure its accuracy and ongoing appropriateness. Any needed updates will be implemented at that time.

Educational Seminars and Speaking Engagements

We may provide seminars on an "as announced" basis for groups seeking general advice on investments and other areas of personal finance. The content of these seminars will vary depending upon the needs of the attendees. These seminars are purely educational in nature and do not involve the sale of any investment products. Information presented will not be based on any individual's person's need, nor does Brooklyn FI provide individualized investment advice to attendees during these seminars.

Employee Benefit Plan Services - Advisement on 401(k) Plans

Our firm provides employee benefit plan services to employer plan sponsors on an ongoing basis. Generally, such services consist of assisting employer plan sponsors in establishing, monitoring and reviewing their company's participant-directed retirement plan. As the needs of the plan sponsor dictate, areas of advising could include: investment options, plan structure, and participant education. In providing employee benefit plan services, our firm does not provide any advisory services with respect to the following types of assets: employer securities, real estate (excluding real estate funds and publicly traded REITS), participant loans, non-publicly traded securities or assets, other illiquid investments, or brokerage window programs (collectively, "Excluded Assets").

Client Tailored Services and Client Imposed Restrictions

We offer the same suite of services to all of our clients. However, specific client financial plans and their implementation are dependent upon the client Investment Policy Statement which outlines each client's current situation (income, tax levels, and risk tolerance levels) and is used to construct a client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

Wrap Fee Programs

We do not participate in wrap fee programs.

CCR Section 260.235.2 Disclosure

For Clients who receive our Financial Planning services, we must state when a conflict exists between the interests of our firm and the interests of our Client. The Client is under no obligation to act upon our recommendation. If the Client elects to act on any of the recommendations, the Client is under no obligation to effect the transaction through our firm.

Item 5: Fees and Compensation

Please note, unless a client has received the firm's disclosure brochure at least 48 hours prior to signing the investment advisory contract, the investment advisory contract may be terminated by the client within five (5) business days of signing the contract without incurring any advisory fees. How we are paid depends on the type of advisory service we are performing. Please review the fee and compensation information below.

Our fees are negotiable. The intent of negotiable fees is to allow Brooklyn FI to provide services at a reduced cost (including pro bono) to those in financial duress.

Investment Management Services (Brooklyn FI manages accounts)

The standard advisory fee is based on the market value of the account and is calculated as follows:

Account Value	Brooklyn FI's Annual Advisory Fee
\$0 - \$1,000,000	0.90%
\$1,000,001 - \$2,000,000	0.70%
\$2,000,001 - \$5,000,000	0.50%
\$5,000,001 and Above	0.30%

The annual fees are negotiable and are pro-rated and paid in arrears on a quarterly basis. The advisory fee is a blended fee and is calculated by assessing the percentage rates using the predefined levels of assets as shown in the above chart and applying the fee to the account value as of the average daily balance over the previous billing period, resulting in a combined weighted fee. For example, an account valued at \$3,000,000 would pay an effective fee of 0.60% with the annual fee of \$21,000.00. The quarterly fee is determined by the following calculation: $((\$1,000,000 \times 0.90\%) + (\$1,000,000 \times 0.70\%) + (\$1,000,000 \times 0.50\%)) \div 4 = \$5,250.00$. No increase in the annual fee shall be effective without agreement from the client by signing a new agreement or amendment to their current advisory agreement.

Accounts initiated or terminated during a calendar quarter will be charged a pro-rated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 30 calendar days in advance. Since fees are paid in arrears, no rebate will be needed upon termination of the account.

Investment Management Services through the use of Outside Managers

The standard advisory fee is based on the market value of the account and is calculated as follows:

Account Value	Brooklyn FI's Annual Advisory Fee	Outside Managers Annual Advisory Fee
\$0 - \$1,000,000	0.50%	Included in Brooklyn FI's Advisory Fee.
\$1,000,001 - \$2,000,000	0.40%	
\$2,000,001 and Above	0.30%	

The annual fees are negotiable and are pro-rated and paid in arrears on a quarterly basis. The advisory fee is a blended fee and is calculated by assessing the percentage rates using the predefined levels of assets as shown in the above chart and applying the fee to the account value as of the last business day of the quarter, resulting in a combined weighted fee. For example, an account valued at \$3,000,000 would pay an effective fee of 0.40% with the annual fee of \$12,000.00. The quarterly fee is determined by the following calculation: $((\$1,000,000 \times 0.50\%) + (\$1,000,000 \times 0.40\%) + (\$1,000,000 \times 0.30\%)) \div 4 = \$3,000.00$. When an outside manager is used, the outside manager will debit their fee and Brooklyn FI's advisory fee and will remit Brooklyn FI's fee to Brooklyn FI. Please note, the above fee schedule does include the Outside Manager's fee. The total fees charged by both parties will not exceed 3% of assets under management per year. No increase in the annual fee shall be effective without agreement from the client by signing a new agreement or amendment to their current advisory agreement.

Accounts initiated or terminated during a calendar quarter will be charged a pro-rated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 30 calendar days in advance. Since fees are paid in arrears, no rebate will be needed upon termination of the account.

Employee Benefit Plan Services - Advisement on 401(k) Plans

Account Value	Brooklyn FI's Fee
\$0 - \$3,000,000	0.50%
\$3,000,001 - \$5,000,000	0.40%
\$5,000,001 and Above	0.30%

Brooklyn FI will be compensated for Employee Benefit Plan services according to the value of plan assets. The advisory fee is a tiered fee and is calculated by assessing the percentage rates using the predefined levels of assets as shown in the above chart and applying the fee to the account value as of the last day of the previous quarter. Fees for this service are deducted directly from the plan assets by the Custodian on a quarterly basis, and Brooklyn FI's fee is remitted to Brooklyn FI. This does not include fees to other parties, such as RecordKeepers, Custodians, or Third-Party-Administrators. Accounts initiated or terminated during a calendar quarter will be charged a pro-rated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 30 calendar days in advance. Since fees are paid in arrears, no rebate will be needed upon termination of the account.

Comprehensive Financial Planning

Comprehensive Financial Planning consists of an ongoing fee that is paid in advance, at the rate of \$375 - \$2,000 per month based on complexity and needs of the client. We have a minimum annual fee ranging from \$4,500 to \$24,000, based on client complexity. The minimum requirement and amount of the fee is negotiable at the advisor's discretion.

Brooklyn FI may fully discount monthly planning fees for clients with \$5,000,000 or more in assets under management, under certain circumstances, beginning immediately.

Example 1: The client moves assets of \$5,000,000 in month 16 of the Financial Planning Agreement. The discounted Financial Planning Fee will begin in month 17.

Example 2: The client moves assets of \$5,000,000 in month 6 of the Financial Planning Agreement. The discounted Financial Planning Fee will begin in month 6.

Example 3: The client moves assets of \$5,000,000 at the beginning of the engagement. The discounted Financial Planning fee begins immediately.

Brooklyn FI may partially discount monthly planning fees for clients with \$500,000 or more in assets under management, under certain circumstances, beginning on the later of the 13th month of the engagement or the month following the transfer of assets.

Example 4: The client moves assets of \$500,000 in month 8 of the Financial Planning Agreement. The partially discounted Financial Planning Fee will begin in month 13.

Example 5: The client moves assets of \$500,000 in month 16 of the Financial Planning Agreement. The partially discounted Financial Planning Fee will begin in month 17.

Fees for this service may be paid by electronic funds transfer or check. This service may be terminated with 30 days' notice. Upon termination of the engagement, BKFI has the sole discretion to determine if a prorated refund is due, and/or if the Client is required to remit any unpaid fees for work already completed. Upon termination of any account, the fee will be prorated and any prepaid, unearned fee will be refunded to the client.

Financial Planning Fixed Fee

Financial Planning will generally be offered on a fixed fee basis. The fixed fee will be agreed upon before the start of any work. The fixed fee can range between \$500 and \$5,000. The fee is negotiable. If a fixed fee program is chosen, half of the fee is due at the beginning of the process and the remainder is due upon completion of work, however, Brooklyn FI will not bill an amount above \$1,200.00 more than 6 months in advance. Fees for this service may be paid by electronic funds transfer or check. In the event of early termination, any prepaid but unearned fees will be refunded to the client and no further fees will be charged.

Financial Planning Hourly Fee

Financial Planning fee is an hourly rate between \$250 and \$500 per hour, depending on complexity. The fee may be negotiable in certain cases and is due at the completion of the engagement. In the event of early termination by client, any fees for the hours already worked will be due. Fees for this service may be paid by electronic funds transfer or check.

The intent of hourly fees is to allow Brooklyn FI to provide services at a reduced cost (including pro bono) to those in financial duress.

Educational Seminars/ Speaking engagements

Seminars are offered to organizations and the public on a variety of financial topics. Fees range from free to \$10,000 per seminar or free to \$25 per participant. Half of the fees are due prior to the engagement, and the other half are to be paid the day of, no later than the conclusion of the Seminar. The fee range is based on the content, amount of research conducted, number of hours of preparation needed, and the number of attendees.

In the event of inclement weather or a flight cancellation, the Speaker shall make all reasonable attempts to make alternative travel arrangements to arrive in time for the presentation. If travel proves impossible, or the event is otherwise cancelled, the Speaker's fee is waived, but the Client will still be responsible for reimbursement of any non-refundable travel expenses already incurred.

In the event that the Client decides to cancel or change the date of the event for any reason besides weather or similar unforeseen causes, the Client will still be responsible for reimbursement of any non-refundable travel expenses already incurred, and will provide payment for 100% of the Speaker's fee if the cancellation occurs within 30 days of the event. In the event that the Speaker must cancel due to health or similar unforeseen circumstances, the Speaker will make all attempts to find a reasonable alternative engagement date and will absorb any incremental additional costs for obtaining alternative travel arrangements. If an alternative date cannot be obtained, the Client will not be responsible for any travel costs already incurred by the Speaker or any portion of the Speaker's fee.

Speaking Engagements

Brooklyn FI's investment adviser representatives are also public speakers. Generally, fees for their speaking engagements range from free to \$10,000 plus travel expenses, depending on sponsor, date, location, and program requested. For all speeches, 50 % of the balance is due before the event and the remaining balance due at the conclusion of the event. Half of the fees are due prior to the engagement, and the other half are to be paid the day of, no later than the conclusion of the Seminar. The fee range is based on the content, amount of research conducted, number of hours of preparation needed, and the number of attendees. The content is based on topics that are currently relevant in the financial planning environment.

In the event of inclement weather or a flight cancellation, the Speaker shall make all reasonable attempts to make alternative travel arrangements to arrive in time for the presentation. If travel proves impossible, or the event is otherwise cancelled, the Speaker's fee is waived, but the Client will still be responsible for reimbursement of any non-refundable travel expenses already incurred. In the event that the Client decides to cancel or change the date of the event for any reason besides weather or similar unforeseen causes, the Client will still be responsible for reimbursement of any non-refundable travel expenses already incurred, and will provide payment for 100% of the Speaker's fee if the cancellation occurs within 30 days of the event. In the event that the Speaker must cancel due to health or similar unforeseen circumstances, the Speaker will make all attempts to find a reasonable alternative engagement date and will absorb any incremental additional costs for obtaining alternative travel arrangements. If an alternative date cannot be obtained, the Client will not be responsible for any travel costs already incurred by the Speaker or any portion of the Speaker's fee.

Educational Seminars and Speaking Engagements may be provided pro-bono at Brooklyn FI's discretion.

Other Types of Fees and Expenses

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs.

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

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

CCR Section 260.238(j) Disclosure

Please note, lower fees for comparable services may be available from other sources.

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

We do not offer performance-based fees.

Item 7: Types of Clients

We provide financial planning and portfolio management services to individuals and high net-worth individuals.

We do not have a minimum account size requirement.

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

We complete an Investment Analysis (described in Item 4 of this brochure) as part of their financial plan, our primary methods of investment analysis are Passive Investment Management/Selection of Other Advisors.

Use of Outside Managers: We may refer clients to third-party investment advisers (“outside managers”). Our analysis of outside managers involve the examination of the experience, expertise, investment philosophies, and past performance of the outside managers in an attempt to determine if that manager has demonstrated an ability to invest over a period of time and in different economic conditions. We monitor the manager’s underlying holdings, strategies, concentrations and leverage as part of our overall periodic risk assessment. Additionally, as part of our due-diligence process, we survey the manager’s compliance and business enterprise risks. A risk of investing with an outside manager who has been successful in the past is that he/she may not be able to replicate that success in the future. In addition, as we do not control the underlying investments in an outside manager’s portfolio. There is also a risk that a manager may deviate from the stated investment mandate or strategy of the portfolio, making it a less suitable investment for our clients. Moreover, as we do not control the manager’s daily business and compliance operations, we may be unaware of the lack of internal controls necessary to prevent business, regulatory or reputational deficiencies.

Passive Investment Management

We primarily practice passive investment management. Passive investing involves building portfolios that are comprised of various distinct asset classes. The asset classes are weighted in a manner to achieve a desired relationship between correlation, risk and return. Funds that passively capture the returns of the desired asset

classes are placed in the portfolio. The funds that are used to build passive portfolios are typically index mutual funds or exchange traded funds.

Passive investment management is characterized by low portfolio expenses (i.e. the funds inside the portfolio have low internal costs), minimal trading costs (due to infrequent trading activity), and relative tax efficiency (because the funds inside the portfolio are tax efficient and turnover inside the portfolio is minimal).

In contrast, active management involves a single manager or managers who employ some method, strategy or technique to construct a portfolio that is intended to generate returns that are greater than the broader market or a designated benchmark. Academic research indicates most active managers underperform the market.

Material Risks Involved

All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear. Many of these risks apply equally to stocks, bonds, commodities and any other investment or security. Material risks associated with our investment strategies are listed below.

Market Risk: Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.

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

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

Turnover Risk: At times, the strategy may have a portfolio turnover rate that is higher than other strategies. A high portfolio turnover would result in correspondingly greater brokerage commission expenses and may result in the distribution of additional capital gains for tax purposes. These factors may negatively affect the account's performance.

Limited markets: Certain securities may be less liquid (harder to sell or buy) and their prices may at times be more volatile than at other times. Under certain market conditions we may be unable to sell or liquidate investments at prices we consider reasonable or favorable, or find buyers at any price.

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

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

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

Inflation: Inflation may erode the buying-power of your investment portfolio, even if the dollar value of your investments remains the same.

Risks Associated with Securities

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

Commercial Paper is, in most cases, an unsecured promissory note that is issued with a maturity of 270 days or less. Being unsecured the risk to the investor is that the issuer may default.

Common stocks may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

Corporate Bonds are debt securities to borrow money. Generally, issuers pay investors periodic interest and repay the amount borrowed either periodically during the life of the security and/or at maturity. Alternatively, investors can purchase other debt securities, such as zero coupon bonds, which do not pay current interest, but rather are priced at a discount from their face values and their values accrete over time to face value at maturity. The market prices of debt securities fluctuate depending on such factors as interest rates, credit quality, and maturity. In general, market prices of debt securities decline when interest rates rise and increase when interest rates fall. The longer the time to a bond's maturity, the greater its interest rate risk.

Bank Obligations including bonds and certificates of deposit may be vulnerable to setbacks or panics in the banking industry. Banks and other financial institutions are greatly affected by interest rates and may be adversely affected by downturns in the U.S. and foreign economies or changes in banking regulations.

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

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

Exchange Traded Funds prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected. ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value; (ii) the ETF may employ an investment strategy that utilizes high leverage ratios; or (iii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. The Adviser has no control over the risks taken by the underlying funds in which client's invest.

Investment Companies Risk. When a client invests in open end mutual funds or ETFs, the client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the client will incur higher expenses, many of which may be duplicative. In addition, the client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives).

Item 9: Disciplinary Information

Criminal or Civil Actions

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

Administrative Enforcement Proceedings

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

Self-Regulatory Organization Enforcement Proceedings

Brooklyn FI 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 Brooklyn FI or the integrity of its management.

Item 10: Other Financial Industry Activities and Affiliations

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

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

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

Shane Mason provides tax preparation services through Mason Tax, LLC and may refer clients to Mason Tax, LLC when appropriate, to receive tax preparation services. Clients of Brooklyn FI are never under any obligation to utilize Mason Tax, LLC for tax preparation services. The tax preparation fee at Mason Tax, LLC will be waived by Shane Mason for Brooklyn FI clients unless otherwise agreed upon before signing an agreement.

Shane Mason and Ally "AJ" Ayers are equal owners of In the Money Media, LLC, a podcasting company based in Brooklyn, NY. In The Money Media LLC is not affiliated with Brooklyn FI, LLC. Shane Mason and Ally "AJ" Ayers spend less than 10% of their time on this other business.

Shane Mason and Ally "AJ" Ayers are equal owners of Global Equity Solutions, LLC. Global Equity Solutions, LLC is not affiliated with Brooklyn FI, LLC. Shane Mason and Ally "AJ" Ayers spend less than 10% of their time on this other business.

Shane Mason and Ally "AJ" Ayers are equal owners of Rise and Fi, Inc., a startup FinTech software solution focused on equity compensation analysis. Rise and Fi, Inc. is not affiliated with Brooklyn FI, LLC. Shane Mason and Ally "AJ" Ayers spend less than 10% of their time on this other business.

Recommendations or Selections of Other Investment Advisers

As referenced in Item 4 of this brochure, Brooklyn FI recommends clients to Outside Managers to manage their accounts. In the event that we recommend an Outside Manager, please note that we do not share in their advisory fee. Our fee is separate and in addition to their compensation (as noted in Item 5) and will be described to you prior to engagement. You are not obligated, contractually or otherwise, to use the services of any Outside Manager we recommend. Additionally, Brooklyn FI will only recommend an Outside Manager who is properly licensed or registered as an investment adviser.

Disclosure of Material Conflicts

All material conflicts of interest under CCR Section 260.238(k) are disclosed regarding Brooklyn FI, LLC, its representatives or any of its employees, which could be reasonably expected to impair the rendering of unbiased and objective advice. Presently, there are no potential or actual conflicts of interest between Brooklyn FI, LLC and any person or entity.

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

As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in the best interests of each client. Our clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings. The firm also adheres to the Code of Ethics and Professional Responsibility adopted by the CFP® Board of Standards Inc., and accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.

Code of Ethics Description

This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory clients. A summary of the Code of Ethics' Principles is outlined below.

- Integrity - Associated persons shall offer and provide professional services with integrity.
- Objectivity - Associated persons shall be objective in providing professional services to clients.
- Competence - Associated persons shall provide services to clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- Fairness - Associated persons shall perform professional services in a manner that is fair and reasonable to clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.

- Confidentiality - Associated persons shall not disclose confidential client information without the specific consent of the client unless in response to proper legal process, or as required by law.
- Professionalism - Associated persons' conduct in all matter shall reflect credit of the profession.
- Diligence - Associated persons shall act diligently in providing professional services.

We periodically review and amend our Code of Ethics to ensure that it remains current, and we require all firm access persons to attest to their understanding of and adherence to the Code of Ethics at least annually. Our firm will provide of copy of its Code of Ethics to any client or prospective client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest

Neither our firm, its associates or any related person is authorized to recommend to a client, or effect a transaction for a client, involving any security in which our firm or a related person has a material financial interest, such as in the capacity as an underwriter, adviser to the issuer, etc.

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

Our firm and its "related persons" do not invest in the same securities, or related securities, e.g., warrants, options or futures, which we recommend to clients.

Trading Securities At/Around the Same Time as Client's Securities

Because our firm and its "related persons" do not invest in the same securities, or related securities, e.g., warrants, options or futures, which we recommend to clients, we do not trade in securities at or around the same time as clients.

Item 12: Brokerage Practices

Factors Used to Select Custodians and/or Broker-Dealers

Brooklyn FI, LLC does not have any affiliation with Broker-Dealers. Specific custodian recommendations are made to client based on their need for such services. We recommend custodians based on the reputation and services provided by the firm.

1. Research and Other Soft-Dollar Benefits

We currently receive soft dollar benefits by nature of our relationship with MTG, LLC dba Betterment Securities ("Betterment Securities"), TD Ameritrade, and Charles Schwab.

2. Brokerage for Client Referrals

We receive no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

3. Clients Directing Which Broker/Dealer/Custodian to Use

We do recommend a specific custodian for clients to use, however, clients may custody their assets at a custodian of their choice. Clients may also direct us to use a specific broker-dealer to execute transactions. By allowing clients to choose a specific custodian, we may be unable to achieve most favorable execution of client transactions and this may cost clients money over using a lower-cost custodian.

The Custodian and Brokers We Use (TD Ameritrade)

Advisor participates in the TD Ameritrade Institutional program. TD Ameritrade Institutional is a division of TD Ameritrade, Inc. ("TD Ameritrade"), member FINRA/SIPC. TD Ameritrade is an independent [and unaffiliated] SEC-registered broker-dealer. TD Ameritrade offers to independent investment Advisors services which include custody of securities, trade execution, clearance and settlement of transactions. Advisor receives some benefits from TD Ameritrade through its participation in the program. (Please see the disclosure under Item 14 below.)

The Custodian and Brokers We Use (Charles Schwab)

The custodian and brokers we use maintain custody of your assets that we manage, although we may be deemed to have limited custody of your assets due to our ability to withdraw fees from your account (see Item 15 – Custody, below).

We recommend that our clients use Charles Schwab & Co., Inc. ("Schwab"), a registered broker-dealer, member SIPC, as the qualified custodian. We are independently owned and operated and are not affiliated with Schwab. Schwab will hold your assets in a brokerage account and buy and sell securities when we instruct them to. While we recommend that you use Schwab as custodian broker, you will decide whether to do so and will open your account with Schwab by entering into an account agreement directly with them. We do not open the account for you, although we may assist you in doing so. Even though your account is maintained at Schwab, we can still use other brokers to execute trades for your account as described below (see "Your brokerage and custody costs")

How we select brokers/custodians We seek to recommend a custodian/broker that will hold your assets and execute transactions on terms that are overall most advantageous when compared with other available providers and their services. We consider a wide range of factors, including:

- Combination of transaction execution services and asset custody services (generally without a separate fee for custody)
- Capability to execute, clear, and settle trades (buy and sell securities for your account)
- Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payment, etc.)
- Breadth of available investment products (stocks, bonds, mutual funds, exchange-traded funds (ETFs), etc.)
- Availability of investment research and tools that assist us in making investment decisions
- Quality of services
- Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate the prices
- Reputation, financial strength, security and stability
- Prior service to us and our clients
- Availability of other products and services that benefit us, as discussed below (see "Products and services available to us from Schwab")

Your brokerage and custody costs For our clients' accounts that Schwab maintains, Schwab generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account. Certain trades (for example, many mutual funds and ETFs) may not incur Schwab commissions or transaction fees.

Products and services available to us from Schwab Schwab Advisor Services™ is Schwab's business serving independent investment advisory firms like us. They provide our clients and us with access to their institutional brokerage services (trading, custody, reporting and related services), many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those services help us manage or administer our clients' accounts, while others help us manage and grow our business. Schwab's support services are generally available on an unsolicited basis (we don't have to request them) and at no charge to us. Following is a more detailed description of Schwab's support services:

Services that benefit you Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of client assets. The investment products available through Schwab include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients. Schwab's services described in this paragraph generally benefit you and your account.

Services that may not directly benefit you Schwab also makes available to us other products and services that benefit us but may not directly benefit you or your account. These products and services assist us in managing and administering our clients' accounts. They include investment research, both Schwab's own and that of third parties. We may use this research to service all or a substantial number of our clients' accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that:

- provide access to client account data (such as duplicate trade confirmations and account statements)
- facilitate trade execution and allocate aggregated trade orders for multiple client accounts
- provide pricing and other market data
- facilitate payment of our fees from our clients' accounts
- assist with back-office functions, recordkeeping, and client reporting

Services that generally benefit only us Schwab also offers other services intended to help us manage and further develop our business enterprise. These services include:

- Educational conferences and events
- Consulting on technology, compliance, legal, and business needs
- Publications and conferences on practice management and business succession

The Custodian and Brokers We Use (Betterment)

Brooklyn FI does not maintain custody of your assets on which we advise, although we may be deemed to have constructive or limited custody of your assets if you give us authority to withdraw advisory fees from your account (see Item 15—Custody, below). Your assets must be maintained in an account at a "qualified custodian," generally a broker-dealer or bank. We recommend that our clients use MTG, LLC dba Betterment Securities ("Betterment Securities"), a registered broker-dealer and member of the SIPC, as the qualified custodian. We are independently owned and operated and are not affiliated with Betterment Securities. Betterment Securities will hold your assets in a brokerage account and buy and sell securities when we and/or you instruct them to. While we recommend that you use Betterment Securities as custodian/broker, you will decide whether to do so and will open your account with Betterment Securities by entering into an account agreement directly with them. We do not open the account for you, although we may assist you in doing so. If you do not wish to place your assets with Betterment Securities, then we cannot manage your account on Betterment for Advisors (defined below).

YOUR BROKERAGE AND CUSTODY COSTS

For our clients' accounts that Betterment Securities maintains, Betterment Securities does not charge you separately for custody/brokerage services, but is compensated as part of the Betterment for Advisors (defined below) platform fee, which is charged for a suite of platform services, including custody, brokerage, and sub-advisory services provided by Betterment and access to the Betterment for Advisors platform. The platform fee is an asset-based fee charged as a percentage of assets in your Betterment account. Clients utilizing the Betterment for Advisors platform may pay a higher aggregate fee than if the investment management, brokerage and other platform services are purchased separately. Nonetheless, for those Clients participating in the Betterment for Advisors platform, we have determined that having Betterment Securities execute trades is consistent with our duty to seek "best execution" of your trades. Best execution means the most favorable terms for a transaction based on all relevant factors.

SERVICES AVAILABLE TO US VIA BETTERMENT FOR ADVISORS

Betterment Securities serves as broker-dealer to Betterment for Advisors, an investment and advice platform serving independent investment advisory firms like us ("Betterment for Advisors"). Betterment for Advisors also makes available various support services which may not be available to Betterment's retail customers. Some of those services help us manage or administer our clients' accounts, while others help us manage and grow our business. Betterment for Advisors' support services are generally available on an unsolicited basis (we don't have to request them) and at no charge to us. Following is a more detailed description of Betterment for Advisors' support services:

1. **SERVICES THAT BENEFIT YOU.** Betterment for Advisors includes access to a globally diversified, low-cost portfolio of ETFs, execution of securities transactions, and custody of client assets through Betterment Securities. In addition, a series of model portfolios created by third-party providers are also available on the platform. Betterment Securities' services described in this paragraph generally benefit you and your account.
2. **SERVICES THAT MAY NOT DIRECTLY BENEFIT YOU.** Betterment for Advisors also makes available to us other products and services that benefit us, but may not directly benefit you or your account. These products and services assist us in managing and administering our clients' accounts, such as software and technology that may:
 - a. Assist with back-office functions, recordkeeping, and client reporting of our clients' accounts.
 - b. Provide access to client account data (such as duplicate trade confirmations and account statements).
 - c. Provide pricing and other market data.
3. **SERVICES THAT GENERALLY BENEFIT ONLY US.** By using Betterment for Advisors, we may be offered other services intended to help us manage and further develop our business enterprise. These services include:
 - a. Consulting (including through webinars) on technology and business needs.
 - b. Access to publications and conferences on practice management and business succession.

OUR INTEREST IN BETTERMENT SECURITIES' SERVICES

The availability of these services from Betterment for Advisors benefits us because we do not have to produce or purchase them. In addition, we do not have to pay for Betterment Securities' services. We may have an incentive

to recommend that you maintain your account with Betterment Securities, based on our interest in receiving Betterment for Advisors and Betterment Securities' services that benefit our business rather than based on your interest in receiving the best value in custody services and the most favorable execution of your transactions. This is a potential conflict of interest. We believe, however, that our selection of Betterment Securities as custodian and broker is in the best interests of our clients. Our selection is primarily supported by the scope, quality, and price of Betterment Securities' services and not Betterment for Advisors and Betterment Securities' services that benefit only us or that may not directly benefit you.

BETTERMENT FOR ADVISORS' TRADING POLICY

When using the Betterment for Advisors platform, we and you are subject to the trading policies and procedures established by Betterment. These policies and procedures limit our ability to control, among other things, the timing of the execution of certain trades (including in response to withdrawals, deposits, or asset allocation changes) within your account. You should not expect that trading on Betterment is instant, and, accordingly, you should be aware that Betterment does not permit you or us to control the specific time during a day that securities are bought or sold in your account (i.e., to "time the market"). Betterment describes its trading policies in Betterment LLC's Form ADV Part 2A. As detailed in that document, Betterment generally trades on the same business day as it receives instructions from you or us. However, transactions will be subject to processing delays in certain circumstances. In particular, orders initiated on non-business days and after markets close generally will not transact until the next business day. Betterment also maintains a general approach of not placing securities orders during approximately the first thirty minutes after the opening of any market session. Betterment also generally stops placing orders arising from allocation changes in existing portfolios approximately thirty minutes before the close of any market session. Betterment continues placing orders associated with deposit and withdrawal requests until market close. Betterment maintains a general approach of not placing orders around the time of scheduled Federal Reserve interest rate announcements. Furthermore, Betterment may delay or manage trading in response to market instability. For further information, please consult Betterment LLC's Form ADV Part 2A.

Aggregating (Block) Trading for Multiple Client Accounts

Outside Managers used by Brooklyn FI may block client trades at their discretion. Their specific practices are further discussed in their ADV Part 2A, Item 12.

Item 13: Review of Accounts

Client accounts with the Investment Management Service will be reviewed regularly on a quarterly basis. The account is reviewed with regards to the client's investment policies and risk tolerance levels. Events that may trigger a special review would be unusual performance, addition or deletions of client imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per client's needs.

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

Brooklyn FI will not provide written reports to Investment Management clients.

Item 14: Client Referrals and Other Compensation

We do not receive any economic benefit, directly or indirectly, from any third party for advice rendered to our clients. Brooklyn FI may compensate non-advisory persons for referring clients to Brooklyn FI. A solicitation agreement will be entered into with any person that Brooklyn FI agrees to compensate in exchange for client referrals.

As disclosed under Item 12, above, Advisor participates in TD Ameritrade's institutional customer program and Advisor may recommend TD Ameritrade to Clients for custody and brokerage services. There is no direct link between Advisor's participation in the program and the investment advice it gives to its Clients, although Advisor receives economic benefits through its participation in the program that are typically not available to TD Ameritrade retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate Client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving Advisor participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to Client accounts); the ability to have advisory fees deducted directly from Client accounts; access to an electronic communications network for Client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to Advisor by third party vendors. TD Ameritrade may also have paid for business consulting and professional services received by Advisor's related persons. Some of the products and services made available by TD Ameritrade through the program may benefit Advisor but may not benefit its Client accounts. These products or services may assist Advisor in managing and administering Client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help Advisor manage and further develop its business enterprise. The benefits received by Advisor or its personnel through participation in the program do not depend on the amount of brokerage transactions directed to TD Ameritrade. As part of its fiduciary duties to clients, Advisor endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by Advisor or its related persons in and of itself creates a potential conflict of interest and may indirectly influence the Advisor's choice of TD Ameritrade for custody and brokerage services.

We receive a benefit from Schwab in the form of the support products and services it makes available to us and other independent investment advisors whose clients maintain their accounts at Schwab. These products and services, how they benefit us, and the related conflicts of interest are described above in Item 12—Brokerage Practices.

We receive a non-economic benefit from Betterment for Advisors and Betterment Securities in the form of the support products and services it makes available to us and other independent investment advisors whose clients maintain their accounts at Betterment Securities. These products and services, how they benefit us, and the related conflicts of interest are described above (see Item 12—Brokerage Practices). The availability to us of Betterment for Advisors' and Betterment Securities' products and services is not based on us giving particular investment advice, such as buying particular securities for our clients.

Item 15: Custody

Brooklyn FI does accept custody of certain client funds or securities.

For client accounts in which Brooklyn FI directly debits their advisory fee:

- i. Brooklyn FI will send a copy of its invoice to the custodian at the same time that it sends the client a copy.
- ii. The custodian will send at least quarterly statements to the client showing all disbursements for the account, including the amount of the advisory fee.
- iii. The client will provide written authorization to Brooklyn FI, permitting them to be paid directly for their accounts held by the custodian.

Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains the client's investment assets. We urge you to carefully review such statements and compare such official custodial records to the account statements or reports that we may provide to you. Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16: Investment Discretion

For those client accounts where we provide investment advisory services, we may maintain discretion over client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold and will have discretion to instruct the outside manager to make changes to the client's account without requiring the client's authorization each time. Investment discretion is explained to clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the client will execute a Limited Power of Attorney, which will grant our firm discretion over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the client.

Advisor will have discretion to facilitate the selection of, and changes to, the Betterment For Advisors portfolio allocation. Betterment For Advisors provides software tools for advisors to facilitate the purchase and sale of securities in the client's accounts, including the amounts of securities to be bought and sold to align with the client's goals and risk tolerance, through a series of 101 incremental model portfolio allocations ranging from 0% to 100% in equities.

Item 17: Voting Client Securities

We do not vote Client proxies. Therefore, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. The Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets. If the client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

Item 18: Financial Information

Registered Investment Advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients, and we have not been the subject of a bankruptcy proceeding.

We do not have custody of client funds or securities or require or solicit prepayment of more than \$1,200 in fees per client six months in advance.

Item 19: Requirements for State-Registered Advisers

Shane Mason

Born: 1987

Educational Background

- 2009 - Bachelors of Science in Accountancy, University of Mississippi
- 2010 - Masters of Science in Accountancy, University of Mississippi

Business Experience

- 9/2020 - Present, Global Equity Solutions, LLC, Member, Co-founder
- 7/2020 - Present, Rise and Fi, LLC, Member, Co-founder
- 11/2017 – Present, Brooklyn FI, LLC, Member and CCO
- 05/2010 - Present, Mason Tax, LLC, Founder
- 08/2019 - Present, In The Money Media, LLC, Co-founder
- 01/2015 – 12/2017, Raich, Ende, Malter & Co, Supervisor
- 01/2014 – 04/2014, JD Pantzis, Accountant
- 08/2013 – 12/2014, Yours Sincerely, Manager
- 01/2013 – 07/2013, Travelling/Volunteering
- 08/2010 – 12/2013, PriceWaterhouseCoopers, Associate
- 05/2010 – 07/2010, RTW Financial Advisors, Intern
- 07/2005 – 04/2010, University of Mississippi, Student

Professional Designations, Licensing & Exams

CFP (Certified Financial Planner)®: 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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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.

Certified Public Accountant (CPA): the CPA is a license to provide accounting services to the public. It is awarded by each of the 50 states for practice in that state. Additionally, almost every state (49 out of 50) has passed mobility laws to allow CPAs from other states to practice in their state. State licensing requirements vary, but the

minimum standard requirements include passing the Uniform Certified Public Accountant Examination, 150 semester units of college education, and one year of accounting related experience.

Personal Financial Specialist (PFS): This designation is issued by the American Institute of Certified Public Accountants (AICPA) and is granted to individuals who must meet all of the following prerequisites: a member of the AICPA; hold an unrevoked CPA certificate issued by a state authority; earn at least 100 points under the PFS point system; and have substantial business experience in personal financial planning related services. The candidate is required to obtain personal financial planning specific education in addition to holding a valid CPA. The candidate must take a final certification examination (proctored by the AICPA) and once issued the individual must undergo Continuing Education in the form of 60 PFS points in personal financial planning experience as well as qualified 'life-long learning' activities every three years.

Equity Compensation Associate (ECA) is the CEP Institute's new designation for individuals in equity compensation. An ECA is qualified in the fundamentals of equity compensation taxation, plan design, law, and very basic accounting, and can address these topics intelligently with equity plan participants.

The ECA designation is for individuals interacting with equity plan participants, whether working at a company that issues equity compensation, an equity plan services organization, or a wealth management firm, and for individuals who intend to become a CEP. For those who do not need full CEP certification, an ECA designation is a way to demonstrate knowledge of equity compensation fundamentals.

An ECA is qualified in the fundamentals of equity compensation taxation, plan design, law, and very basic accounting, and can address these topics intelligently with equity plan participants.

The ECA exam is also the first test in the Certified Equity Professional (CEP) exam series. It is a prerequisite for continuing on to the other two exams that lead to the CEP designation.

ECAs are required to do 30 hours of Continuing Education every two years. The continuing education requirement can be satisfied by sitting for the CEP Level 2 and Level 3 exam or the Advanced Equity Compensation Accounting Certificate exam. For those not continuing on to the other CEP exams, the necessary hours can be acquired at industry conferences, NASPP and GEO chapter meetings, educational sessions offered by service providers, as well as recorded CEP Institute Symposium sessions and webinars.

Other Business Activities

Shane Mason is currently the owner of Mason Tax, LLC, where he provides tax preparation. This activity accounts for approximately 20% of his time.

Shane Mason is 50% owner of In the Money Media, LLC, a podcasting company based in Brooklyn, NY. In The Money Media LLC is not affiliated with Brooklyn FI, LLC. This activity accounts for less than 10% of his time.

Shane Mason is 50% owner of Rise and Fi, LLC, a software solution company based in Brooklyn, NY. Rise and Fi, LLC is not affiliated with Brooklyn FI, LLC. This activity accounts for less than 10% of his time.

Performance Based Fees

Brooklyn FI is not compensated by performance-based fees.

Material Disciplinary Disclosures

No management person at Brooklyn FI, LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Material Relationships That Management Persons Have With Issuers of Securities

Brooklyn FI, LLC, nor Shane Mason, have any relationship or arrangement with issuers of securities.

Additional Compensation

Shane Mason does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Brooklyn FI.

Supervision

Shane Mason, as Member and Chief Compliance Officer of Brooklyn FI, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

Ally “AJ” Ayers

Born: 1988

Educational Background

- 2010 – Bachelors of Arts, Skidmore

Business Experience

- 9/2020 - Present, Global Equity Solutions, LLC, Member, Co-founder
- 7/2020 - Present, Rise and FI, LLC, Member, Co-founder
- 06/2018 – Present, Brooklyn FI, LLC, Managing Member,
- 01/2020 - Present, Mason Tax, LLC, Partner
- 08/2019 - Present, In The Money Media, LLC, Co-founder
- 04/2016 – 06/2018, Bandcamp, Senior Editor
- 11/2015 -- 04/2016, Word, Events Director
- 07/2010 – 11/2015, Bloomsbury, Commissioning Editor

Professional Designations, Licensing & Exams

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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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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.

ENROLLED AGENT (EA): An Enrolled Agent (EA) is a federally-authorized tax practitioner who has technical expertise in the field of taxation and who is empowered by the U.S. Department of the Treasury to represent taxpayers before all administrative levels of the Internal Revenue Service for audits, collections, and appeals. “Enrolled” means to be licensed to practice by the federal government, and “Agent” means authorized to appear in the place of the taxpayer at the IRS. Only Enrolled Agents, attorneys, and CPAs may represent any taxpayer before the IRS. The Enrolled Agent profession dates back to 1884 when, after questionable claims had been presented for Civil War losses, Congress acted to regulate persons who represented citizens in their dealings with the U.S. Treasury Department. The license is earned in one of two ways: by passing a comprehensive examination which covers all aspects of the tax code, or having worked at the IRS for five years in a position which regularly interpreted and applied the tax code and its regulations. All candidates are subjected to a rigorous background check conducted by the IRS.

In addition to the stringent testing and application process, the IRS requires Enrolled Agents to complete 72

hours of continuing professional education, reported every three years, to maintain their Enrolled Agent status. Because of the knowledge necessary to become an Enrolled Agent and the requirements to maintain the license, there are only about 46,000 practicing Enrolled Agents. Unlike attorneys and CPAs, who may or may not choose to specialize in taxes, all Enrolled Agents specialize in taxation. Enrolled Agents receive their right to practice from the U.S. government (CPAs and attorneys are licensed by the states). Enrolled Agents are required to abide by the provisions of the Department of Treasury's Circular 230, which provides the regulations governing the practice of Enrolled Agents before the IRS.

Certified Equity Professional (CEP): The Certified Equity Professional Institute (CEPI), at Santa Clara University, is the only certification body for equity compensation professionals. The CEPI curriculum covers accounting; corporate and securities laws; taxation; and design, analysis and administration, ensuring that CEP designees have achieved a required level of expertise in all of the relevant areas of equity compensation.

The certification requires three exams: basic (ECA Exam), intermediate (Level II), and advanced (Level III). Candidates must take all three exams to be awarded certification. The ECA Exam questions tend to be definitional and basic concepts, whereas Level II and Level III questions tend to focus on application and the synthesis of concepts. The examination questions cover a wide range of topics, and are developed from the readings outlined by the course syllabi.

To protect and enhance the reputation of the Certified Equity Professional designation, CEP and ECAs are required to report 30 hours of industry-related Continuing Education (CE) every two years in order to continue using the designation.

Other Business Activities

Ally "AJ" Ayers is currently employed by Mason Tax, LLC that provides tax preparation services. This activity accounts for up to 30% of her time during normal business hours.

Ally "AJ" Ayers is 50% owner of In the Money Media, LLC, a podcasting company based in Brooklyn, NY. In The Money Media LLC is not affiliated with Brooklyn FI, LLC. This activity accounts for less than 10% of her time.

Ally "AJ" Ayers is 50% owner of Rise and Fi, LLC, a software solution company based in Brooklyn, NY. Rise and Fi, LLC is not affiliated with Brooklyn FI, LLC. This activity accounts for less than 10% of her time.

Performance Based Fees

Brooklyn FI is not compensated by performance-based fees.

Material Disciplinary Disclosures

No management person at Brooklyn FI, LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Material Relationships That Management Persons Have With Issuers of Securities

Brooklyn FI, LLC, nor Ally "AJ" Ayers, have any relationship or arrangement with issuers of securities.

Additional Compensation

Ally “AJ” Ayers does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Brooklyn FI.

Supervision

Shane Mason, as Managing Member and Chief Compliance Officer of Brooklyn FI, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

Brooklyn FI, LLC

33 Nassau Ave
Brooklyn, New York 11222

(718)-690-3600

Dated December 9, 2021

Form ADV Part 2B – Brochure Supplement for Shane Mason

For

Shane Mason - Individual CRD# 6906036

Member, and Chief Compliance Officer

This brochure supplement provides information about Shane Mason that supplements the Brooklyn FI, LLC (“Brooklyn FI”) brochure. A copy of that brochure precedes this supplement. Please contact Shane Mason if the Brooklyn FI brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Shane Mason is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the identification number 6906036.

Item 2: Educational Background and Business Experience

Shane Mason

Born: 1987

Educational Background

- 2009 - Bachelors of Science in Accountancy, University of Mississippi
- 2010 - Masters of Science in Accountancy, University of Mississippi

Business Experience

- 9/2020 - Present, Global Equity Solutions, LLC, Member, Co-founder
- 7/2020 - Present, Rise and Fi, LLC, Member, Co-founder
- 11/2017 – Present, Brooklyn FI, LLC, Member and CCO
- 05/2010 - Present, Mason Tax, LLC, Founder
- 08/2019 - Present, In The Money Media, LLC, Co-founder
- 01/2015 – 12/2017, Raich, Ende, Malter & Co, Supervisor
- 01/2014 – 04/2014, JD Pantzis, Accountant
- 08/2013 – 12/2014, Yours Sincerely, Manager
- 01/2013 – 07/2013, Travelling/Volunteering
- 08/2010 – 12/2013, PriceWaterhouseCoopers, Associate
- 05/2010 – 07/2010, RTW Financial Advisors, Intern
- 07/2005 – 04/2010, University of Mississippi, Student

Professional Designations, Licensing & Exams

CFP (Certified Financial Planner)®: 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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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.

Certified Public Accountant (CPA): the CPA is a license to provide accounting services to the public. It is awarded by each of the 50 states for practice in that state. Additionally, almost every state (49 out of 50) has passed mobility laws to allow CPAs from other states to practice in their state. State licensing requirements vary, but the minimum standard requirements include passing the Uniform Certified Public Accountant Examination, 150 semester units of college education, and one year of accounting related experience.

Personal Financial Specialist (PFS): This designation is issued by the American Institute of Certified Public Accountants (AICPA) and is granted to individuals who must meet all of the following prerequisites: a member of the AICPA; hold an unrevoked CPA certificate issued by a state authority; earn at least 100 points under the PFS point system; and have substantial business experience in personal financial planning related services. The candidate is required to obtain personal financial planning specific education in addition to holding a valid CPA. The candidate must take a final certification examination (proctored by the AICPA) and once issued the individual must undergo Continuing Education in the form of 60 PFS points in personal financial planning experience as well as qualified 'life-long learning' activities every three years.

Equity Compensation Associate (ECA) is the CEP Institute's new designation for individuals in equity compensation. An ECA is qualified in the fundamentals of equity compensation taxation, plan design, law, and very basic accounting, and can address these topics intelligently with equity plan participants. The ECA designation is for individuals interacting with equity plan participants, whether working at a company that issues equity compensation, an equity plan services organization, or a wealth management firm, and for individuals who intend to become a CEP. For those who do not need full CEP certification, an ECA designation is a way to

demonstrate knowledge of equity compensation fundamentals. An ECA is qualified in the fundamentals of equity compensation taxation, plan design, law, and very basic accounting, and can address these topics intelligently with equity plan participants. The ECA exam is also the first test in the Certified Equity Professional (CEP) exam series. It is a prerequisite for continuing on to the other two exams that lead to the CEP designation. ECAs are required to do 30 hours of Continuing Education every two years. The continuing education requirement can be satisfied by sitting for the CEP Level 2 and Level 3 exam or the Advanced Equity Compensation Accounting Certificate exam. For those not continuing on to the other CEP exams, the necessary hours can be acquired at industry conferences, NASPP and GEO chapter meetings, educational sessions offered by service providers, as well as recorded CEP Institute Symposium sessions and webinars.

CPWA (Certified Private Wealth Advisor)® is an advanced credential created specifically for wealth managers who work with high-net-worth individuals, focusing on the life cycle of wealth: accumulation, preservation, and distribution. This designation is issued by the Investments and Wealth Institute. Candidates must complete a six-month pre-study educational component and an in-class program at The University of Chicago Booth School of business or online program through the Yale School of Management. Individuals holding this designation are required to complete 40 hours of continuing education every two years.

Item 3: Disciplinary Information

No management person at Brooklyn FI, LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4: Other Business Activities

Shane Mason is currently the owner of Shane Mason, Inc. where he provides tax preparation. This activity accounts for approximately 20% of his time.

Shane Mason is 50% owner of In the Money Media, LLC, a podcasting company based in Brooklyn, NY. In The Money Media LLC is not affiliated with Brooklyn FI, LLC. This activity accounts for less than 10% of his time.

Shane Mason is 50% owner of Rise and Fi, LLC, a software solution company based in Brooklyn, NY. Rise and Fi, LLC is not affiliated with Brooklyn FI, LLC. This activity accounts for less than 10% of his time.

Item 5: Additional Compensation

Shane Mason does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Brooklyn FI.

Item 6: Supervision

Shane Mason, as Managing Member and Chief Compliance Officer of Brooklyn FI, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

Brooklyn FI, LLC

33 Nassau Ave
Brooklyn, New York 11222
(718)-690-3600

Dated December 9, 2021

Form ADV Part 2B – Brochure Supplement for Ally “AJ” Ayers

For

Ally “AJ” Ayers - Individual CRD# 7192030

Managing Member, Investment Adviser Representative

This brochure supplement provides information about Ally “AJ” Ayers that supplements the Brooklyn FI, LLC (“Brooklyn FI”) brochure. A copy of that brochure precedes this supplement. Please contact Ally “AJ” Ayers if the Brooklyn FI brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Ally “AJ” Ayers is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the identification number Individual CRD# 7192030.

Item 2: Educational Background and Business Experience

Ally “AJ” Ayers

Born: 1988

Educational Background

- 2010 – Bachelors of Arts, Skidmore

Business Experience

- 9/2020 - Present, Global Equity Solutions, LLC, Member, Co-founder
- 7/2020 - Present, Rise and FI, LLC, Member, Co-founder
- 06/2018 – Present, Brooklyn FI, LLC, Managing Member,
- 01/2020 - Present, Mason Tax, LLC, Partner
- 08/2019 - Present, In The Money Media, LLC, Co-founder
- 04/2016 – 06/2018, Bandcamp, Senior Editor
- 11/2015 -- 04/2016, Word, Events Director
- 07/2010 – 11/2015, Bloomsbury, Commissioning Editor

Professional Designations, Licensing & Exams

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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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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;
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- 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.

ENROLLED AGENT (EA): An Enrolled Agent (EA) is a federally-authorized tax practitioner who has technical expertise in the field of taxation and who is empowered by the U.S. Department of the Treasury to represent taxpayers before all administrative levels of the Internal Revenue Service for audits, collections, and appeals. “Enrolled” means to be licensed to practice by the federal government, and “Agent” means authorized to appear in the place of the taxpayer at the IRS. Only Enrolled Agents, attorneys, and CPAs may represent any taxpayer before the IRS. The Enrolled Agent profession dates back to 1884 when, after questionable claims had been presented for Civil War losses, Congress acted to regulate persons who represented citizens in their dealings with the U.S. Treasury Department. The license is earned in one of two ways: by passing a comprehensive examination which covers all aspects of the tax code, or having worked at the IRS for five years in a position which regularly interpreted and applied the tax code and its regulations. All candidates are subjected to a rigorous background check conducted by the IRS.

In addition to the stringent testing and application process, the IRS requires Enrolled Agents to complete 72 hours of continuing professional education, reported every three years, to maintain their Enrolled Agent status. Because of the knowledge necessary to become an Enrolled Agent and the requirements to maintain the license, there are only about 46,000 practicing Enrolled Agents. Unlike attorneys and CPAs, who may or may not choose to specialize in taxes, all Enrolled Agents specialize in taxation. Enrolled Agents receive their right to practice from the U.S. government (CPAs and attorneys are licensed by the states). Enrolled Agents are required to abide by the provisions of the Department of Treasury’s Circular 230, which provides the regulations governing the practice of Enrolled Agents before the IRS.

Certified Equity Professional (CEP): The Certified Equity Professional Institute (CEPI), at Santa Clara University, is the only certification body for equity compensation professionals. The CEPI curriculum covers accounting; corporate and securities laws; taxation; and design, analysis and administration, ensuring that CEP designees have achieved a required level of expertise in all of the relevant areas of equity compensation.

The certification requires three exams: basic (ECA Exam), intermediate (Level II), and advanced (Level III). Candidates must take all three exams to be awarded certification. The ECA Exam questions tend to be

definitional and basic concepts, whereas Level II and Level III questions tend to focus on application and the synthesis of concepts. The examination questions cover a wide range of topics, and are developed from the readings outlined by the course syllabi.

To protect and enhance the reputation of the Certified Equity Professional designation, CEP and ECAs are required to report 30 hours of industry-related Continuing Education (CE) every two years in order to continue using the designation.

Item 3: Disciplinary Information

No management person at Brooklyn FI, LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4: Other Business Activities

Ally “AJ” Ayers is currently employed by Mason Tax, LLC that provides tax preparation services. This activity accounts for up to 30% of her time during normal business hours.

Ally “AJ” Ayers is 50% owner of In the Money Media, LLC, a podcasting company based in Brooklyn, NY. In The Money Media LLC is not affiliated with Brooklyn FI, LLC. This activity accounts for less than 10% of her time.

Ally “AJ” Ayers is 50% owner of Rise and Fi, LLC, a software solution company based in Brooklyn, NY. Rise and Fi, LLC is not affiliated with Brooklyn FI, LLC. This activity accounts for less than 10% of her time.

Item 5: Additional Compensation

Ally “AJ” Ayers does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Brooklyn FI.

Item 6: Supervision

Shane Mason, as Managing Member and Chief Compliance Officer of Brooklyn FI, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

Brooklyn FI, LLC

33 Nassau Ave
Brooklyn, New York 11222
(718)-690-3600

Dated December 9, 2021

Form ADV Part 2B – Brochure Supplement for John Owens

For

John Owens - Individual CRD# 7041108

Investment Adviser Representative

This brochure supplement provides information about John Owens that supplements the Brooklyn FI, LLC ("Brooklyn FI") brochure. A copy of that brochure precedes this supplement. Please contact John Owens if the Brooklyn FI brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about John Owens is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the identification number Individual CRD# 7041108.

Item 2: Educational Background and Business Experience

John Owens

Born: 1992

Educational Background

- 2015 – Clarion University, Bachelors in Finance & Economics

Business Experience

- 08/2020 – Present, Brooklyn FI, LLC, Senior Financial Planner
- 08/2020 – Present, Mason Tax, LLC, Senior Financial Planner
- 07/2016 – 07/2020, Vintage Financial Services LLC, Director of Financial Planning and Tax
- 06/2015 – 07/2016, UPMC, Financial Analyst
- 02/2008 – 12/2016, WMGH/WLSH Radio, Broadcaster & Account Rep

Professional Designations, Licensing & Exams

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

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- 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.

ENROLLED AGENT (EA): An Enrolled Agent (EA) is a federally-authorized tax practitioner who has technical expertise in the field of taxation and who is empowered by the U.S. Department of the Treasury to represent taxpayers before all administrative levels of the Internal Revenue Service for audits, collections, and appeals. “Enrolled” means to be licensed to practice by the federal government, and “Agent” means authorized to appear in the place of the taxpayer at the IRS. Only Enrolled Agents, attorneys, and CPAs may represent any taxpayer before the IRS. The Enrolled Agent profession dates back to 1884 when, after questionable claims had been presented for Civil War losses, Congress acted to regulate persons who represented citizens in their dealings with the U.S. Treasury Department. The license is earned in one of two ways: by passing a comprehensive examination which covers all aspects of the tax code, or having worked at the IRS for five years in a position which regularly interpreted and applied the tax code and its regulations. All candidates are subjected to a rigorous background check conducted by the IRS.

In addition to the stringent testing and application process, the IRS requires Enrolled Agents to complete 72 hours of continuing professional education, reported every three years, to maintain their Enrolled Agent status. Because of the knowledge necessary to become an Enrolled Agent and the requirements to maintain the license, there are only about 46,000 practicing Enrolled Agents. Unlike attorneys and CPAs, who may or may not choose to specialize in taxes, all Enrolled Agents specialize in taxation. Enrolled Agents receive their right to practice from the U.S. government (CPAs and attorneys are licensed by the states). Enrolled Agents are required to abide by the provisions of the Department of Treasury’s Circular 230, which provides the regulations governing the practice of Enrolled Agents before the IRS.

Equity Compensation Associate (ECA) is the CEP Institute's new designation for individuals in equity compensation. An ECA is qualified in the fundamentals of equity compensation taxation, plan design, law, and very basic accounting, and can address these topics intelligently with equity plan participants.

The ECA designation is for individuals interacting with equity plan participants, whether working at a company that issues equity compensation, an equity plan services organization, or a wealth management firm, and for individuals who intend to become a CEP. For those who do not need full CEP certification, an ECA designation is a way to demonstrate knowledge of equity compensation fundamentals.

An ECA is qualified in the fundamentals of equity compensation taxation, plan design, law, and very basic accounting, and can address these topics intelligently with equity plan participants.

The ECA exam is also the first test in the Certified Equity Professional (CEP) exam series. It is a prerequisite for continuing on to the other two exams that lead to the CEP designation.

ECAs are required to do 30 hours of Continuing Education every two years. The continuing education requirement can be satisfied by sitting for the CEP Level 2 and Level 3 exam or the Advanced Equity Compensation Accounting Certificate exam. For those not continuing on to the other CEP exams, the necessary hours can be acquired at industry conferences, NASPP and GEO chapter meetings, educational sessions offered by service providers, as well as recorded CEP Institute Symposium sessions and webinars.

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Item 3: Disciplinary Information

No management person at Brooklyn FI, LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4: Other Business Activities

John Owens is currently employed by Mason Tax, LLC that provides tax preparation services. This activity accounts for up to 10% of his time during normal business hours.

Item 5: Additional Compensation

John Owens does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Brooklyn FI.

Item 6: Supervision

Shane Mason, as Managing Member and Chief Compliance Officer of Brooklyn FI, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

Brooklyn FI, LLC

33 Nassau Ave
Brooklyn, New York 11222
(718)-690-3600

Dated December 9, 2021

Form ADV Part 2B – Brochure Supplement for Jason Hoffman

For

Jason Hoffman - Individual CRD# 6647881

Associate Financial Planner

This brochure supplement provides information about Jason Hoffman that supplements the Brooklyn FI, LLC (“Brooklyn FI”) brochure. A copy of that brochure precedes this supplement. Please contact Jason Hoffman if the Brooklyn FI brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Jason Hoffman is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the identification number Individual CRD# 6647881.

Item 2: Educational Background and Business Experience

Jason Hoffman

Born: 1996

Educational Background

- 2016 – Texas Tech University, Bachelors of Science in Personal Financial Planning

Business Experience

- 09/2020 – Present, Brooklyn FI, LLC, Associate Financial Planner
- 09/2017 – 09/2020, PlainsCapital Bank, Bank Officer / Wealth Management Specialist
- 01/2017 – 09/2017, Integrated Financial Planning Center, Client Services Associate
- 09/2010 – 12/2016, Coronado High School / Texas Tech University, Full-Time Student

Professional Designations, Licensing & Exams

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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

No management person at Brooklyn FI, LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4: Other Business Activities

Jason Hoffman is not involved in any reportable outside business activities.

Item 5: Additional Compensation

Jason Hoffman does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Brooklyn FI.

Item 6: Supervision

Shane Mason, as Managing Member and Chief Compliance Officer of Brooklyn FI, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

Brooklyn FI, LLC

33 Nassau Ave
Brooklyn, New York 11222
(718)-690-3600

Dated December 9, 2021

Form ADV Part 2B – Brochure Supplement for Mishaela Albright

For

Amanda Mishaela Albright - Individual CRD# 7404524

Associate Financial Planner

This brochure supplement provides information about Mishaela Albright that supplements the Brooklyn FI, LLC (“Brooklyn FI”) brochure. A copy of that brochure precedes this supplement. Please contact Shane Mason if the Brooklyn FI brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Mishaela Albright is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the identification number Individual CRD# 7404524.

Item 2: Educational Background and Business Experience

Amanda Mishaela Albright

Born: 1988

Educational Background

- 2015 – University of Southern Maine, Bachelors of Accounting and Bachelors of Marketing

Business Experience

- 05/2021 – Present, Brooklyn FI, LLC, Senior Planner
- 04/2020 – 04/2021, HoyleCohen, Associate Wealth Advisor
- 09/2017 – 01/2020, R.M. Davis, Portfolio Administrator
- 06/2015 – 08/2017, MacPage, Audit Associate
- 01/2015 - 05/2015, MacPage, Audit Intern
- 01/2011 - 05/2015, Full-time Student

Professional Designations, Licensing & Exams

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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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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.

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Item 3: Disciplinary Information

No management person at Brooklyn FI, LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4: Other Business Activities

Mishaela Albright is not involved in any reportable outside business activities.

Item 5: Additional Compensation

Mishaela Albright does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Brooklyn FI.

Item 6: Supervision

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Dated December 9, 2021

Form ADV Part 2B – Brochure Supplement for Mark Stancato

For

Mark Stancato - Individual CRD# 2709160

Senior Planner

This brochure supplement provides information about Mark Stancato that supplements the Brooklyn FI, LLC (“Brooklyn FI”) brochure. A copy of that brochure precedes this supplement. Please contact Shane Mason if the Brooklyn FI brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Mark Stancato is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the identification number Individual CRD# 2709160.

Item 2: Educational Background and Business Experience

Mark Stancato

Born: 1973

Educational Background

- 1995 – Purdue University, B.S. - Financial Planning and Counseling
- 1995 - Purdue University, B.S. - Consumer Affairs & Behavior

Business Experience

- 10/2021 – Present, Brooklyn FI, LLC, Senior Planner
- 01/2007 - Present, X8 Drums & Percussion, Inc., Co-Founder
- 07/2018 - 09/2021, Mark Stancato, Consultant
- 08/2005 - 01/2007, Loring Ward Securities, Registered Representative
- 11/2004 - 08/2005, MetLife, Sales
- 06/2000 - 11/2004, Aetna, Inc., Representative / Financial Planner

Professional Designations, Licensing & Exams

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- 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.

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- 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.

ENROLLED AGENT (EA): An Enrolled Agent (EA) is a federally-authorized tax practitioner who has technical expertise in the field of taxation and who is empowered by the U.S. Department of the Treasury to represent taxpayers before all administrative levels of the Internal Revenue Service for audits, collections, and appeals. “Enrolled” means to be licensed to practice by the federal government, and “Agent” means authorized to appear in the place of the taxpayer at the IRS. Only Enrolled Agents, attorneys, and CPAs may represent any taxpayer before the IRS. The Enrolled Agent profession dates back to 1884 when, after questionable claims had been presented for Civil War losses, Congress acted to regulate persons who represented citizens in their dealings with the U.S. Treasury Department. The license is earned in one of two ways: by passing a comprehensive examination which covers all aspects of the tax code, or having worked at the IRS for five years in a position which regularly interpreted and applied the tax code and its regulations. All candidates are subjected to a rigorous background check conducted by the IRS.

In addition to the stringent testing and application process, the IRS requires Enrolled Agents to complete 72 hours of continuing professional education, reported every three years, to maintain their Enrolled Agent status. Because of the knowledge necessary to become an Enrolled Agent and the requirements to maintain the license, there are only about 46,000 practicing Enrolled Agents. Unlike attorneys and CPAs, who may or may not choose to specialize in taxes, all Enrolled Agents specialize in taxation. Enrolled Agents receive their right to practice from the U.S. government (CPAs and attorneys are licensed by the states). Enrolled Agents are required to abide by the provisions of the Department of Treasury’s Circular 230, which provides the regulations governing the practice of Enrolled Agents before the IRS.

Chartered Retirement Plans SpecialistSM - CRPS[®]: This designation program for financial professionals provides experienced advisors who are focused on retirement plans with the knowledge to recommend implementation techniques that can be executed into well-structured, company-appropriate retirement plans. Students will be able to effectively administer retirement plans for businesses and their employees. All professional designation holders (except LUTCF[®]) are responsible for completing 16 hours of continuing education (CE) credits every two years. All LUTCF[®] designation holders are responsible for completing 3 hours of Ethics continuing education every two years.

Item 3: Disciplinary Information

No management person at Brooklyn FI, LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4: Other Business Activities

Mark Stancato is Co-Founder of X8 Drums & Percussion, Inc. This activity takes up approximately 10% of Mr. Stancato's total time.

Item 5: Additional Compensation

Mark Stancato does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Brooklyn FI.

Item 6: Supervision

Shane Mason, as Managing Member and Chief Compliance Officer of Brooklyn FI, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

Brooklyn FI, LLC

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Brooklyn, New York 11222
(718)-690-3600

Dated December 9, 2021

Form ADV Part 2B – Brochure Supplement for Kurtis Rohlf

For

Kurtis Rohlf - Individual CRD# 6973530

Associate Planner

This brochure supplement provides information about Kurtis Rohlf that supplements the Brooklyn FI, LLC ("Brooklyn FI") brochure. A copy of that brochure precedes this supplement. Please contact Shane Mason if the Brooklyn FI brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Kurtis Rohlf is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the identification number Individual CRD# 6973530.

Item 2: Educational Background and Business Experience

Kurtis Rohlfs

Born: 1988

Educational Background

- 2018 - Bachelor of Science, California State University, Sacramento
- 2016 - Associate of Science, Sacramento City College

Business Experience

- 10/2021 – Present, Brooklyn FI, LLC, Associate Planner
- 04/2021 - 09/2021, Jeffrey N. Mehler CFP, LLC, Associate Financial Planner
- 01/2019 - 04/2021, Symphony Financial Planning, LLC, Client Service Specialist
- 06/2018 - 01/2019, WGG Wealth Partners, Administrative Assistant
- 06/2015 - 05/2018, Full-Time Student
- 09/2012 - 05/2015, P.F. Change, Server Trainer / Bartender
- 03/2011 - 09/2012, Jimmy Johns, General Manager

Professional Designations, Licensing & Exams

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- 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

No management person at Brooklyn FI, LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4: Other Business Activities

Kurtis Rohlf is not involved in any other business activities.

Item 5: Additional Compensation

Kurtis Rohlf does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Brooklyn FI.

Item 6: Supervision

Shane Mason, as Managing Member and Chief Compliance Officer of Brooklyn FI, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

Brooklyn FI, LLC

33 Nassau Ave
Brooklyn, New York 11222
(718)-690-3600

Dated December 9, 2021

Form ADV Part 2B – Brochure Supplement for Hannah Lockard

For

Hannah Lockard - Individual CRD# 6910878

Operations Associate

This brochure supplement provides information about Hannah Lockard that supplements the Brooklyn FI, LLC ("Brooklyn FI") brochure. A copy of that brochure precedes this supplement. Please contact Shane Mason if the Brooklyn FI brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Hannah Lockard is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the identification number Individual CRD# 6910878.

Item 2: Educational Background and Business Experience

Hannah Lockard

Born: 1993

Educational Background

- 2016 - Bachelor of Arts in Spanish, University of Nebraska - Lincoln

Business Experience

- 11/2021 – Present, Brooklyn FI, LLC, Operations Associate
- 10/2017 - 10/2021, Pittenger & Anderson, Inc., Service Advisor
- 10/2018 - 12/2019, Target, Team Member
- 10/2014 - 10/2017, Farmers Insurance, Office Manager/District Recruiting Manager
- 07/2014 - 12/2014, Dillard's, Sales Associate
- 07/2009 - 07/2014, Target, Team Member

Professional Designations, Licensing & Exams

AAMS® : The Accredited Asset Management Specialist (AAMS®) is a professional designation awarded by the College for Financial Planning unto financial professionals who successfully complete a self-study program, pass an exam, and agree to comply with a code of ethics. The AAMS® program consists of 10 modules, starting with a review of the asset management process, and then covering a broad range of topics, such as investments, insurance, taxation, retirement, and estate planning issues. To keep the privileges associated with the designation, AAMS® professionals must complete 16 hours of continuing education every two years and pay a fee. The AAMS® continuing education program is developed in conjunction with some of the nation's top investment firms. Applicants explore case studies based on real-life scenarios, which are designed to prepare them for effectiveness in the real world and help them to build lasting relationships with clients.

Item 3: Disciplinary Information

No management person at Brooklyn FI, LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4: Other Business Activities

Hannah Lockard is not involved in any other business activities.

Item 5: Additional Compensation

Hannah Lockard does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Brooklyn FI.

Item 6: Supervision

Shane Mason, as Managing Member and Chief Compliance Officer of Brooklyn FI, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.