



AIO FINANCIAL, LLC

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AIO Financial, LLC offices are located in:

Tucson, AZ	El Paso, TX	Reno, NV	Chicago, IL
Beverly Hills, CA	Albuquerque, NM	Boulder, CO	Charlotte, NC
Honolulu, HI	Rochester, NY	St George, UT	Billings, MT
Phoenix, AZ	West Palm Beach, FL	Bothell, WA	
Las Vegas, NV	Ventura, CA	Boise, ID	
Palm Springs, CA	Lake Oswego, OR	Casper, WY	

FIRM BROCHURE
(Part 2A of Form ADV)

This brochure provides information about the qualifications and business practices of AIO Financial LLC ("AIO Financial"). AIO Financial is an investment adviser registered with the United States Securities and Exchange Commission ("SEC"). Registration does not imply a certain level of skill or training but only indicates that AIO Financial has registered its business with state and federal regulatory authorities, including the SEC.

If you have any questions about the contents of this brochure, please contact us at 520.325.0769, or by email at info@aiofinancial.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about AIO Financial is available on the SEC's website at www.advisorinfo.sec.gov.

DATE: 02/19/2021

Material Changes

Annual Update

The Material Changes section of this brochure (Part 2A Form ADV) will be updated annually when material changes occur since the previous release of the Firm Brochure.

Material changes since the last update

2/15/2021: Hired Jed Wortman as a financial advisor.

Full Brochure Availability

Please contact us by telephone at (520) 325-0769 or by email at info@aiofinancial.com to receive a copy of our Firm Brochure. A copy can also be viewed on our website at www.aiofinancial.com/about-us/.

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Advisory Business

Firm Description

AIO Financial, LLC is a Limited Liability Corporation referred to in the brochure as AIO Financial. William M Holliday is the sole owner. The Firm was established in 2004.

AIO Financial provides personalized confidential financial planning and investment advice to individuals, trusts, estates, and small businesses. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment recommendations, education funding, retirement planning, and estate planning.

AIO Financial is strictly a Fee-Only financial planning firm and a licensed investment advisory firm registered with the SEC. The firm does not sell annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. The firm is not affiliated with entities that sell financial products or securities. No commissions in any form are accepted. No referral fees are paid or accepted. No benefits are received from custodians/broker-dealers based on client securities transactions.

Investment advice is an integral part of financial planning. AIO Financial advises clients on how they can best manage the investments/resources they have to support and meet personal needs, life goals, and long-term objectives.

Investment advice with regards to securities is provided, with the client making the final decision on all transactions. AIO Financial does not act as a custodian of client assets. The client always maintains asset control. This firm does not exercise discretionary authority with client assets. AIO Financial places trades for clients who choose to grant us authorization to trade under a limited power of attorney. The client must authorize all trades that this firm places.

We may recommend other professionals (e.g., lawyers, accountants, insurance agents, etc.) at the request of the client. Other professionals are engaged directly by the client on an as-needed basis even when recommended by this firm. Conflicts of interest shall be disclosed to the client in the unlikely event they should occur.

Types of Advisory Services

The primary type of advisory service offered by AIO Financial is financial planning. We believe that managing investments is an integral component of personal financial planning. Therefore, this firm provides investment advice on securities and other investments as part of an on-going financial planning relationship. The firm may also provide financial planning services through short term consultations if that is better suited to the client's needs and resources. This firm provides a range of financial planning services which may include:

- Cash flow, Debt Management, Budgeting
- Managing Investments
- Retirement Planning
- Investment Research and Analysis
- Tax Planning

- College Education Funding
- Estate Planning
- Risk Management (Insurance review)
- Planning for Special Situations

We believe that the financial planning process is best suited to helping clients achieve their personal and financial goals. The process involves:

- identifying with clients, their specific goals and objectives
- understanding client values and risk tolerance
- carefully analyzing current personal and financial resources
- mapping out a course of action with clients that is tailored to their unique situation and one that is most likely to be successful
- assisting in setting this plan into motion
- monitoring it closely with the client for best outcomes

Our goal is to provide clients the most current information, analysis, research, strategies, and solutions to guide them in making financial decisions.

Securities that AIO Financial does not advise on include option contracts (puts/ uncovered calls), futures contracts, or hedge funds. This Firm primarily advises on exchange listed securities such as mutual funds, exchange traded funds, individual stocks, individual debt securities (municipal, corporate and Treasury bonds), and certificates of deposit.

Tailored Relationships

At AIO Financial, advisory services are tailored to the individual needs of clients. Client goals and objectives are clarified at meetings and via correspondence and are used to determine the course of action for each individual client. Investment policy statements are created that reflect the stated goals and objectives as well as other parameters to guide investment decisions. Clients may impose restrictions on investing in certain securities or types of securities. Agreements are not assigned without client consent.

Types of Agreements

The following agreements define the typical client relationships.

1. Assets under Management
2. Fixed Retainer: One Time Meeting
3. Annual Retainer: Comprehensive Financial Planning
4. Hourly Consultation

Office Locations & Virtual Meetings

AIO Financial has clients throughout the US. AIO Financial advisors meet with many clients virtually using meeting software. AIO Financial advisors travels to meet several clients to meet them in their home, office, or an agreed upon locations.

AIO Financial meets clients in offices that they rent in 21 cities and 17 states. The office addresses and local phone numbers are listed below:

AIO Financial office location	Phone number
6700 N Oracle Rd, #119, Tucson, AZ 85704	(520) 325-0769
433 N. Camden Drive, 6th Floor, Beverly Hills, CA 90210	(424) 358-5410
1003 Bishop Street, Suite 2700, Honolulu, HI 96813	(808) 731-8659
9375 E Shea Boulevard, Suite 100, Scottsdale, AZ 85260	(480) 447-7790
1810 E Sahara Ave, Suite 591, Las Vegas, NV 89104	(702) 848-3033
777 East Tahquitz Canyon Way, Suite 200-181, Palm Springs, CA 92262	(760) 316-5977
10420 Montwood Drive, Suite N143, El Paso, TX 79935	(915) 671-1345
6300 Riverside Plaza Lane NW, Suite 100, Albuquerque, NM 87120	(505) 372-1777
140-A Metro Park, Rochester, NY 14623	(585) 382-8377
2000 PGA Boulevard, Palm Beach Gardens, FL 33408	(772) 742-1677
1500 Palma Dr, Ventura, CA 93003	(424) 358-5410
219 Redfield Parkway # 204, Reno, NV 89509	(775) 436-0757
4845 Pearl East Circle, Suite 101, Boulder, CO 80301	(720) 779-0275
661 E St George Blvd #102, St. George, UT 84770	(435) 538-9277
22525 SE 64th Pl, Suite 2327, Issaquah, WA 98027	(425) 528-0877
800 W Main Street, Suite 1460, Boise, ID 83702	(208) 408-0377
5830 E. 2nd Street, Casper, WY 82609	(307) 314-4877
333 South Wabash Avenue, Suite 2700, Chicago, IL 60604	(773) 938-3787
10926 David Taylor Drive, Suite 120, Charlotte, NC 28262	(704) 980-7870
1925 Grand Ave, Suite 127, Billings, MT 59102	(406) 578-8527
5200 SW Meadows Road, Suite 200, Lake Oswego, OR 97035	(503) 714-3797

Fees and Compensation

1. Assets Under Management (AUM):

Description: The AUM compensation is for comprehensive financial planning and monitoring of investment assets. The focus of our involvement is to assist in achieving client financial/life goals. We will provide information and resources to help make educated financial decisions as well as provide strategies and solutions to optimize each client's financial position. A holistic, functional asset allocation model will be followed in creating, growing, and monitoring net worth and investment assets. Functional asset allocation looks to establish a diversified investment portfolio through the optimal mix of fixed income, equity, and real estate investments suited to achieving financial goals.

We believe that investment decisions cannot be made in a vacuum. Full knowledge of client's total financial position, special funding needs (college education, supporting a parent, travel etc.) tax situation, retirement objectives, and estate plans are critical for investment decisions, portfolio diversification, and asset allocation. We work with clients to create an investment portfolio suited specifically to long-term investment objectives, life goals, risk tolerance, and time frame. Periodic reviews (based on need) will be completed to assess and monitor cash balances, portfolio diversification, and asset allocation. Additional reviews and reallocation of assets may be done upon significant changes in the economy, changes in security investment objectives, new information regarding company or industry outlook, specific requests

by the client or following sentinel life changes (marriage, childbirth, divorce, and death). Clients receive investment account statements from their Broker/Dealer per their policies and procedures.

Fees: The fee structure for Assets Under Management is as follows:

On the first	\$500,000	1.00%
On the next	\$500,000	0.70%
On the next	\$1,000,000	0.50%
On the next	\$10,000,000	0.30%
Above	\$12,000,000	negotiated

Fees are charged quarterly in arrears per agreement. The agreement may be terminated at any time with a 30 day advance written notice, and fees will be calculated and charged on a prorated basis. Our advisory fee is negotiable, depending on individual client circumstances. If an alternate fee method is used, it will be equal to or lower than the fee schedule listed above.

2. Annual Retainer:

Description: As with AUM compensation, the annual retainer is for on-going comprehensive financial planning and monitoring of investment assets. The focus of our involvement is to assist in achieving client financial/life goals.

Fees: We charge a fixed annual fee based on total investment assets (securities accounts, investment real estate), income and complexity. This fee is paid in advance, on a quarterly or monthly basis and ranges from \$100 to \$5,000 per quarter.

3. Fixed Retainer:

Description: Pre-defined consulting service is available to individuals wishing to begin a systematic approach to financial and life planning, or individuals requiring segmented financial overviews (review of component parts of financial planning such as retirement planning) or segmented implementation. Generally, the Fixed Retainer is for a one-time meeting and preparation time but could include multiple meeting depending on the arrangement.

Fees: We charge a fixed one-time fee based on the number of hours needed to complete the requested service and the complexity of the task. This fee is paid in advance and ranges from \$200 to \$5,000.

4. Hourly Consultation:

Description: Hourly consultation is available to individuals wishing to begin a systematic approach to financial and life planning, or individuals requiring segmented financial overviews (review of component parts of financial planning such as retirement planning) or segmented implementation. An hourly rate up to \$500/hour is charged.

Fees: An estimate for segmented project services is available upon client request. Depending on the number of hours needed to complete the requested service and the complexity of the task, fees may be payable in part prior to us commencing activity on the client account.

Fee Billing

Each client is provided an invoice for services rendered. Payment in full is expected upon invoice presentation.

Comprehensive Financial Planning clients may choose to have this firm deduct fees from designated client account(s) to facilitate payment. The client must agree in advance to deduct fees from their investment account. In order to deduct fees from brokerage accounts, clients will need to authorize the custodian of their account to pay such fees to this firm. This authorization is on the brokerage account application that the client fills out when opening an account or may be added using the appropriate form the custodian uses to add such authorizations. Details of fees and billing are presented with each primary type of service. Please refer to the Fees and Compensation section.

Other Fees

Custodians (broker-dealers) may charge transaction fees on purchases or sales of stocks, exchange traded funds, certain mutual funds, and bonds. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

Mutual funds and exchange traded funds generally charge a management fee for their services as investment managers. These management fees are included in the funds expense ratio. These fees including any other transaction fees charged by the mutual fund are fees in addition to the fees paid by the client to AIO Financial. Please see the section entitled Brokerage Practices below for more information.

AIO Financial, in its sole discretion, may adjust (up or down) within the range stated above and with the client's consent the stated fees for services based upon criteria including but not limited to: historical relationship, type of assets, complexity of clients situation or accounts, anticipated future earning capacity, anticipated future additional assets, total investment assets, related accounts, account composition, or negotiations with clients.

Typically, fees are based on the complexity of the clients finances, the time expected to be spent on the clients' financial advisory services, and the total investment assets (securities accounts, real estate investments and other business investments) of the client.

Termination of Agreement

A client may terminate their agreement with us at any time by notifying AIO Financial in writing and paying the rate for the time spent on the advisory engagement prior to notification of termination. If the client made an advance payment, AIO Financial will refund any unearned portion of the advance payment.

AIO Financial may terminate any of the aforementioned agreements at any time by notifying the client in writing. If the client made an advance payment, AIO Financial will refund any unearned portion of the advance payment.

Upon client notification of termination this Firm typically sends the Termination of Agreement letter which details the settlement of fees (balances owed by the client or advances that will be reimbursed). The client's signature agreeing to the settlement of fees is required.

Past Due Accounts and Termination Agreement

AIO Financial reserves the right to stop work on any account that is more than 30 days overdue. In addition, AIO Financial reserves the right to terminate any financial planning engagement where a client has wilfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in AIO Financial judgment, to providing proper financial advice. Any unused portion of fees collected in advance will be refunded within 30 days of termination provided that the termination documentation has been completed.

Performance-Based Fees**Sharing of Capital Gains**

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

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

The firm's compensation is solely from fees paid directly by clients. The firm does not receive any commission based compensation or referral based compensation.

Types of Clients**Description**

AIO Financial generally provides investment advice to individuals, families, trusts, and estates. Advice may extend to entities related to the client such as small businesses and charitable organizations.

Client relationships vary in scope and length of service.

AIO Financial does not impose a minimum dollar value of assets or other financial criteria as prerequisites to becoming a client of this firm.

Methods of Analysis, Investment Strategies and Risk of Loss**Methods of Analysis**

Security analysis methods may include charting, fundamental analysis, technical analysis, and cyclical analysis. Information is gathered by attending conferences, professional meetings and conference calls.

Other sources of information include Morningstar, S&P Reports, the financial analysis websites, financial newspapers and magazines, review of corporate activities, research materials prepared by others, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Investment Strategies

The primary investment strategy used on client accounts is strategic asset allocation and functional asset allocation. The investment strategy for a specific client is based upon the stated goals and objectives of the client, needs of the client, and other financial aspects of the client (tax situation, special needs planning, etc.). The client may change these objectives at any time. Each client investment portfolio is structured solely for that client. The client's goals & objectives, guidelines and recommendations, strategies and solutions are documented in client notes and other documents that are part of the financial planning process.

We may use passively-managed index and exchange-traded funds when appropriate for the client and actively - managed funds where there may be greater opportunities to make a difference by security selection. Portfolios are diversified to control the risk associated with traditional markets.

Strategies such as day trading, short sales, margin transactions, and option writing (including uncovered options or spreading strategies) are not recommended or used by this firm.

Risk of Loss

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. However, as with all investments, clients face investment risk including but not limited to: Loss of Principal Risk, Interest Rate Risk, Market Risk, Inflation Risk, Currency Risk, Reinvestment Risk, Business Risk, Liquidity Risk, and Financial Risk.

We do not warrant or represent that a particular level of investment performance will be achieved as a result of our recommendations. The risks and tax consequences associated with various investments (to our best knowledge) will be communicated. Past performance is not indicative of future results. Our recommendations are advisory in nature and all decisions are made by the client. This firm may assist the client in the implementation of the decision they have made.

Disciplinary Information

Legal and Disciplinary

7/14/2017: Arizona Corporation Commission (ACC) DOCKET no. S-20988A-16-0354 DECISION NO. 76198

AIO Financial recommended investing in a First Position Commercial Mortgage (FPCM) investment (Woodbridge Funds) for three clients' portfolios during portfolio reviews conducted in AIO Financial's Tucson, Arizona office.

Prior to recommending the FPCMs to their clients, the Arizona Corporation Commission (ACC) determined that, AIO Financial did not conduct reasonable due diligence of the Woodbridge Funds, which would have uncovered the risks of the FPCMs and the details of the Massachusetts Consent and the Texas Order. According to the ACC, before they invested, the three clients were not informed of the Massachusetts Consent or the Texas Order. Nor were they informed of the risks of the FPCMs.

- AIO Financial does not receive commissions and was not compensated in any way by Woodbridge Funds. As fee only advisors they are only compensated by their clients.
- AIO Financial did not receive any complaints.
- All three clients were accredited investors and invested less than 2% of their portfolios in the FPCM.
- All three clients received their full investment at maturity (11 months) plus 9% interest as expected.
- AIO Financial interviewed Woodbridge Funds several times and had previous experience with other FPCM investments.
- Since 2016, AIO Financial clients do not invest in FPCMs and only invest in investments that can be held at Charles Schwab & Co Inc or SSG.

Other Financial Industry Activities and Affiliations

Financial Industry Activities

AIO Financial does not participate in any other financial industry business activities.

Affiliations

AIO Financial does not have any other arrangements that are material to its advisory business or its clients with any related persons of other financial industry firms (e.g., Investment Company, broker/dealer, bank/thrift institutions, accounting or law firms etc.). This Firm may at times recommend unrelated third party agents, advisors or investment managers who have greater expertise in certain disciplines when appropriate for the client. We do not receive compensation for such recommendations.

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

If Client's account is subject to the provisions of the Employment Retirement Income Security Act of 1974, as amended, or corresponding provisions of the Internal Revenue Code, as amended, Advisor acknowledges that it is a "fiduciary" with respect to performing its duties under this Agreement.

Code of Ethics

The employees of AIO Financial have committed to a Code of Ethics and Fiduciary Oath that is outlined by the National Association of Personal Financial Advisors (NAPFA). The key points are: placing the client's interest first, objectivity, confidentiality, competence, fairness & suitability, integrity & honesty, regulatory compliance, full disclosure, and professionalism. CFP® designees are also held to a Code of Ethics as outlined by the CFP® Board of Standards. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Participation or Interest in Client Transactions

AIO Financial and its employees may at times buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades.

Personal Trading

The Chief Compliance Officer of AIO Financial is William Holliday. This firm has four employees. William Holliday, Jason Pfau, Jed Wortman, and Linda Stratton are responsible for the review of all trades. The personal trading reviews ensure that clients of the firm receive preferential treatment. Personal trades are small and are not significant enough in value to affect the securities markets.

Brokerage Practices

Selecting Brokerage Firms

AIO Financial does not have any affiliation with product sales firms. Specific custodian recommendations are made to clients based on their need for such services. AIO Financial recommends custodians based on the proven integrity and financial responsibility of the firm, best execution of orders at reasonable commission rates, and the quality of client services.

AIO Financial recommends discount brokerage firms and trust companies (qualified custodians), such as Charles Schwab, Fidelity, Folio, and Vanguard. AIO Financial does not receive fees or commissions from any of these arrangements. The Firm may benefit from electronic delivery of client information, electronic trading platforms and other services provided by custodians such as research, continuing education, and practice management advice. These benefits are standard in a relationship with these custodians and are not in return for client recommendations or transactions.

Best Execution

AIO Financial reviews the execution of trades at each custodian annually.

Soft Dollars

AIO Financial does not receive soft dollar benefits from the custodians to whom we recommend clients.

Review of Accounts

Periodic Reviews

The frequency of reviews is individually negotiated with each client.

Annual Retainer: Comprehensive Financial Planning clients are offered periodic reviews which vary in focus by the quarter. These reviews include but are not limited to asset allocation updates and rebalancing, functional asset allocation and net worth reviews, tax planning, insurance reviews, estate planning reviews, investment reviews, cash flow monitoring, and retirement planning.

All reviews are performed by William Holliday, Jason Pfau, Jed Wortman, or Linda Stratton.

Review Triggers

Account reviews are performed for Assets Under Management and Annual Retainer clients when market conditions dictate or when client notify this firm of significant changes to their goals and objective or personal situation.

Other conditions that may trigger a review are changes in the tax laws, new investment information about an investment or at the client's request.

Regular Reports

Assets Under Management and Annual Retainer clients receive written meeting notes (for each meeting) as well as updates that may include a net worth statement, portfolio statement, Morningstar Snapshot report, investment holding or portfolio graphs and spreadsheets, insurance summary, retirement savings analysis, cash flow summary, tax planning summary, or summary of objectives, and progress towards meeting those objectives.

Comprehensive Financial Planning Overview clients receive written summary notes and supporting data for each of the financial planning subject areas covered. These notes include observations & findings, recommendations, and discussion highlights.

Client Referrals and Other Compensation

Incoming Referrals

AIO Financial received referrals come from current and former clients, estate planning attorneys, accountants, personal friends and other similar sources. The firm does not compensate referring parties for these referrals. AIO Financial does advertise a number of ways that may include: google adwords, youtube videos, feonlynetwork, Facebook ads, and npr.

AIO Financial registered the trade name Impact Financial Planners.

AIO Financial has the following websites: aiofinancial.com, impactfinancialplanners.com, expatplanners.com, impactinvestingfirms.com, amafinancialadvisors.com, and tusfinancieros.com

Referrals Out

AIO Financial does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

Custody

SEC Custody

AIO Financial does not participate in activities that are, by SEC rulings, deemed to constitute custody.

Account Statements

All assets are held at qualified custodians, who provide account statements directly to clients at their address of record at least quarterly.

Clients are encouraged to carefully review the statements provided by their custodians.

Statements Provided by AIO Financial

Comprehensive Financial planning Clients are at times provided account statements, net worth statements, and net worth graphs that are generated from our portfolio accounting and/or financial planning software. Net worth statements contain approximations of bank account balances provided by the client, as well as the value of land, brokerage and other investment statements (401K:, 403B etc.), limited partnerships, and other hard-to-price assets. The net worth statements are used for long-term financial planning where the exact values of assets are not material to the financial planning tasks. The values of hard to price assets are set in consultation with the client.

Investment Discretion

Discretionary Authority for Trading

AIO Financial does not accept discretionary authority to manage securities accounts on behalf of clients. AIO Financial does not have the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. In some instances a client may provide written trading authorization for bond purchases. This specific written authorization allows for purchase of bonds that meet client specific criteria in a timely manner. The client approves the custodian to be used and the commission rates paid to the custodian. AIO Financial does not receive any portion of the transaction fees or commissions paid by the client to the custodian on trades.

Limited Power of Attorney

A limited power of attorney for trading is the authorization provided by the client to have us execute client approved trades. Clients provide this limited power of attorney so that we can assist them with the implementation of investment decisions.

Voting Client Securities

Proxy Votes

If requested, AIO Financial will vote proxies on securities held in client accounts. Clients who do not want support with proxy voting are expected to vote their own proxies. When assistance on voting proxies is requested, AIO Financial will provide information to the client. If a conflict of interest exists, it will be disclosed to the client.

Financial Information

Financial Condition

AIO Financial does not have any financial impairment that will preclude the firm from meeting service commitments to clients.

A balance sheet is not required to be provided because AIO Financial does not serve as a custodian for client funds or securities and does not require prepayment of fees six months or more in advance.

Business Continuity Plan

General

AIO Financial has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

Natural Disasters

The Business Continuity Plan covers natural disasters such as hurricanes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, communications line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up daily and are stored offsite.

Alternate Offices

Alternate work locations are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

Loss of Key Personnel

AIO Financial has three financial advisors that will continuity the Firm's services in the event of one or two of the advisor's serious disability or death.

Information Security Program

Information Security

AIO Financial maintains an information security program to reduce the risk that your personal and confidential information may be breached.

Privacy Notice

AIO Financial is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us.

The categories of non-public information that we collect from you may include information about your personal finances, information about your health to the extent that it is needed for the financial planning process, information about transactions between you and third parties, and information from consumer reporting agencies, e.g., credit reports. We use this information to help you meet your financial goals.

With your permission, we disclose limited information to attorneys, accountants, and mortgage lenders with whom you have established a relationship. You may opt out from our sharing information with these non-affiliated third parties by notifying us at any time by telephone, mail, fax, or in person. With your permission, we share a limited amount of information about you with your brokerage firm in order to execute securities transactions on your behalf.

We maintain a secure office to ensure that your information is not placed at unreasonable risk. We employ a firewall barrier, secure data encryption techniques and authentication procedures in our computer environment.

We do not provide your personal information to mailing list vendors or solicitors. We require strict confidentiality in our agreements with unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review our Company records and your personal records as permitted by law.

Personally identifiable information about you will be maintained while you are a client, and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

AIO Financial may be required by law to disclose non-public personal financial information about you under specific circumstances. In such situations we would be required by law to comply. We will notify you in advance if our privacy policy is expected to change. We are required by law to deliver this Privacy Notice to you annually, in writing.

Principal Profile

William M Holliday, CFP®, AIF®, CSRIC™ Owner

Background & Education: William Michael Holliday, (also known as Bill Holliday), was born in Rochester, New York on January 2, 1968. His educational background is as follows:

- Chartered SRI Counselor (CSRIC™): College for Financial Planning, 2021
- Accredited Investment Fiduciary (AIF®): Fi360, 2020
- Certified Financial Planner (CFP®) College for Financial Planning, 2009
- Began working for AIO Financial, LLC (formerly Financial Freedom Associates, LLC), 2004
- M.S. Master of Science in Engineering, Purdue University, 1992
- B.S. Bachelor of Science Degree in Engineering, Lehigh University, 1990

Disciplinary Information: William Holliday was involved with the incident described in Disciplinary Information section of this document.

Other Professional Activities: NAPFA

Other Businesses:

- Noise Expert, LLC: William Holliday owns Noise Expert LLC (“Noise Expert”). Noise Expert is an acoustical consulting firm. In 2019, William sold his acoustical consulting firm Noise Engineers LLC. William rarely consults for Noise Expert on environmental and architectural acoustical projects.
- ProMex Group, Inc: William is the director of the 501(c)(3) non-profit organization ProMex Group, Inc. (“ProMex Group”). ProMex Group is a small charity that supports small businesses and charitable projects in Mexico to improve low income communities.
- Virtual Help for RIAs, LLC: Guadalupe Holliday, William Holliday’s wife, is the owner of a virtual para-planner service firm. They provide virtual administrative support for financial advisors.

Jason Pfau, Financial Advisor

Background & Education: Jason Pfau was born in Portland, Oregon on May 18, 1982. His educational background is as follows:

- Series 65, 2019
- Began working for AIO Financial, LLC, 2019
- B.A. Bachelor of Music, Berklee College of Music, 2005

Disciplinary Information: Jason Pfau has a disclosure from 5/31/2019 for employment separation from Wells Fargo after allegations of instructing certain bank clients to fund accounts and withdraw the funds. *Other Professional Activities:* working on completing the CFP certification.

Jed Wortman, Financial Advisor

Background & Education: Jed Wortman was born in Hartford, Connecticut on August 22, 1979. His educational background is as follows:

- Began working at AIO Financial, LLC, 2021
- B.S. in Business Administration at the University of Arizona, 2003

Jed has worked in the financial industry since 2004 at American Funds, Merrill Lynch, Scottrade, TD Ameritrade, Ascensus, and Davis Selected Advisers.

Linda Stratton, CFP, EA, MBA, Financial Advisor

Background & Education: Linda Stratton was born in Fitchburg, Massachusetts on August 4, 1958. Her educational background is as follows:

- CFP Professional Education Program: College for Financial Planning, Colorado, 2008
- MBA from Northern Arizona University, 1987
- A.B. in Classics, Brown University, 1980

Linda began working for AIO Financial, LLC in 2020. She worked for her own financial planning firm, Stratton Advisors, from 2005 to 2020 and worked for Mark Stempel and Associates from 2004 to 2005.

Other Professional Activities: NAPFA

Other Activities: Rotary