

Part 2B of Form ADV: *Brochure Supplement*

Valor Investments and Planning LLC

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(484) 546-2522

Michael G. Snyder

March 29, 2023

This brochure supplement provides information about Michael Snyder that supplements the Valor Investments and Planning LLC brochure. You should have received a copy of that brochure. Please contact Thomas Blachek at (484) 764-0142 if you did not receive Valor Planning and Investment LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Michael Snyder is available on the SEC's website at www.adviserinfo.sec.gov searching by his name or his CRD number, 4430609.

Item 2 - Educational Background and Business Experience

Michael G. Snyder

Year of Birth: 1963

Education

- Mr. Snyder attended classes in Business and Accounting at both County College of Morris and Fairleigh Dickinson University and did not obtain a degree.

Industry Licenses

- Mr. Snyder previously passed the FINRA Series 7 and state Series 66 examinations. There were no required prerequisites to sit for these two exams. To maintain the Series 7 General Securities Registered Representative license, Mr. Snyder must be registered with a broker-dealer and complete annual continuing education, the content of which is developed and assigned by FINRA. The Series 66 NASAA Uniform Combined State Law examination is a combination of the uniform state securities exam, which requires he maintain registration with a broker-dealer, and the Series 65 uniform investment adviser exam, which requires he maintain registration with an investment adviser. Neither of these licenses require any continuing education.

Business Experience

- January 2023 – Present: Valor Investments and Planning LLC
Investment Adviser Representative
- January 2023 – Present: Valor Life and Annuity LLC
Licensed Insurance Professional
- November 2007 – Present: Ash Brokerage
Licensed Insurance Professional
- April 2007 – January 2023: Kestra Investment Services LLC
Registered Representative and Investment Advisor Representative
- September 2007 – April 2016: NFP Securities Inc.
Registered Representative
- August 2001 – September 2007: Axa Advisors, LLC
Registered Representative

Item 3 - Disciplinary Information

Mr. Snyder has no disciplinary or legal events to report in response to this item. Specifically, he has not been involved in:

- A. A criminal or civil action in a domestic, foreign or military court of competent jurisdiction in which he:
 1. Was convicted of, or pled guilty or nolo contendere (“no contest”) to (a) any felony; (b) a misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
 2. Is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;

3. Was found to have been involved in a violation of an investment-related statute or regulation; or
 4. Was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, the supervised person from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order
- B. An administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which he:
1. was found to have caused an investment-related business to lose its authorization to do business; or
 2. was found to have been involved in a violation of an investment-related statute or regulation and was the subject of an order by the agency or authority (a) denying, suspending, or revoking the authorization of the supervised person to act in an investment-related business; (b) barring or suspending the supervised person's association with an investment-related business; (c) otherwise significantly limiting the supervised person's investment-related activities; or (d) imposing a civil money penalty of more than \$2,500 on the supervised person.
- C. A self-regulatory organization (SRO) proceeding in which the supervised person:
1. Was found to have caused an investment-related business to lose its authorization to do business; or
 2. Was found to have been involved in a violation of the SRO's rules and was: (i) barred or suspended from membership or from association with other members, or was expelled from membership; (ii) otherwise significantly limited from investment-related activities; or (iii) fined more than \$2,500.
- D. Any other hearing or formal adjudication in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct.

Item 4 - Other Business Activities

Mr. Snyder is a licensed insurance professional and works with several different insurance agencies. He is associated with Valor Life and Annuity LLC, an affiliated insurance agency offering whole life, term life, indexed universal life, disability, long-term care, and annuities; he is a licensed agent for Ash Brokerage offering fixed annuities, life, long-term disability and long-term care; and he is associated with The Benefits Group, LLC offering healthcare insurance. Mr. Snyder spends approximately 10% of his time working on his insurance activities outside of Valor Investments and Planning. See Valor Investments and Planning's Brochure for the conflicts of interest relating to its affiliated insurance agency, Valor Life and Annuity.

If a client accepts an insurance recommendation and purchases an insurance product through Mr. Snyder, he will earn customary commissions on the sale. This creates a conflict of interest because Mr. Snyder has a financial incentive to recommend insurance products based on the commission he stands to earn, rather than based on the client's best interest. We mitigate this conflict by disclosing it, by ensuring that recommendations to advisory clients are consistent with our fiduciary duty, and by notifying clients that they are not required to recommend our recommendation. Further, if they choose to accept it, they may purchase insurance products through other insurance agents and through different insurance agencies with which Mr. Snyder is not associated.

Item 5 - Additional Compensation

Mr. Snyder does not receive any additional compensation beyond what is described above.

Item 6 - Supervision

Mr. Snyder is supervised by Thomas Blachek, the firm's Chief Compliance Officer of the firm. Mr. Blachek can be reached at (484) 546-2522.

Item 7 – Requirements for State-Registered Advisers

Mr. Snyder has never been the subject of a bankruptcy petition, nor has he ever been involved in disciplinary events reportable under this section. Specifically, Mr. Snyder has not been involved in any event below:

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - (a) an investment or an investment-related business or activity;
 - (b) fraud, false statement(s), or omissions;
 - (c) theft, embezzlement, or other wrongful taking of property;
 - (d) bribery, forgery, counterfeiting, or extortion; or (e) dishonest, unfair, or unethical practices.
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - (a) an investment or an investment-related business or activity;
 - (b) fraud, false statement(s), or omissions;
 - (c) theft, embezzlement, or other wrongful taking of property;
 - (d) bribery, forgery, counterfeiting, or extortion; or
 - (e) dishonest, unfair, or unethical practices.