

# AIO Financial, LLC

## ADV Part 2A & 2B Investment Advisor Brochure and Supplement



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# INVESTMENT ADVISOR BROCHURE

## Part 2A of Form ADV



### AIO FINANCIAL, LLC

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AIO Financial office locations	Phone numbers
2531 E Richards Pl, Tucson, AZ 85716	(520) 325-0769
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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](mailto: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.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

DATE: 03/23/2023

## **ITEM 2 Material Changes**

### **Annual Update**

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

### **Material changes since the last update**

3/23/2023: - Changes to Fees and Compensations section. Changed minimum to \$3,000 (\$750 a quarter). Change in proxy voting, AIO will not vote proxies. Removed Arcane Biz LLC from background.

### **Full Brochure Availability**

Please contact us by telephone at (520) 325-0769 or by email at [info@aiofinancial.com](mailto: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/](http://www.aiofinancial.com/about-us/)

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## **ITEM 4 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 travel to meet clients in our offices, their homes, or an agreed upon locations.

AIO Financial meets clients in offices that they rent in 6 cities in 6 states. The office addresses and local phone numbers are listed below:

AIO Financial office location	Phone number
2531 E Richards Pl, Tucson, AZ 85716	(520) 325-0769
433 N. Camden Drive, 6th Floor, Beverly Hills, CA 90210	(424) 358-5410
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## ITEM 5 Fees and Compensation

AIO Financial operates on a “fee-only” basis, which means that AIO Financial is compensated solely for its advice and receives no compensation from the sale of any investments, products or services nor from any transaction charges. The fees for a managed or advisory portfolio are based either on an annual percentage of assets or a flat fee, with a minimum fee of \$3,000 per year (\$750 per quarter). On smaller accounts, the minimum annual fee may exceed the 1.0% annual percentage listed below. These fees are negotiable and AIO Financial, at its discretion, may charge a lower fee.

### 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**

Clients will pay other fees such as custodian fees, mutual fund expenses, brokerage fees and other transaction costs. AIO Financial receives no compensation whatsoever from any of these fees. Please refer to Brokerage Practices section for more information.

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.

### **Retirement Plan Rollovers**

A client or prospective client leaving an employer has several options for the company retirement plan, which may include leaving the assets in the plan, moving to another employer's plan, moving the assets to an Individual Retirement Arrangement (IRA) or withdrawing the assets altogether (which could have adverse tax consequences). AIO Financial reviews all these options with the client or prospective client including the costs and administrative and investment impact of each. If AIO Financial recommends that the client roll over the retirement plan assets into an account managed by AIO Financial, such a recommendation creates a conflict of interest if AIO Financial will earn additional fees on the rolled over assets. No client is under any obligation to roll over any retirement plan assets to an account managed by AIO Financial.

### **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.

## **ITEM 6 Performance-Based Fees**

### **Sharing of Capital Gains**

AIO Financial does not impose performance-based fees, that is, fees based on a share of capital gains on or capital appreciation of the client's assets.

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.

## **ITEM 7 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.

## **ITEM 8 Methods of Analysis, Investment Strategies and Risk of Loss**

AIO's investment strategy relies on maintaining a diversified portfolio that is consistent with the client's long-term goals and tolerance for risk. The fundamental factor is the allocation of the portfolio, or how much of the portfolio is invested in stocks, bonds and other asset categories. Even when investing in diversified mutual funds and ETF's, investing in securities involves risk of loss that clients should be prepared to bear. These risks include, but are not limited to:

- Market risk (also known as systematic risk) – risk that is common to all securities of the same general class (such as stocks or bonds) regardless of the merits of a particular stock or bond; in other words, if the overall stock market declines, it is likely that all stocks will decline.
- Interest rate risk – risk that changes in interest rates will affect the value of bonds; if interest rates go up, bond prices will typically fall, and vice versa.
- Selection (manager) risk – risk that the mutual funds chosen will not perform as well as other funds that invest in similar securities.
- Allocation risk – risk that the portfolio’s diversification will not correspond to the client’s long-term goals and needs.
- Inflation risk – risk that inflation (increase in prices) will erode the client’s purchasing power if the portfolio does not keep pace with it.
- Liquidation risk – risk that an unanticipated need to sell securities may come at a period of market decline.

## **ITEM 9 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.

## **ITEM 10 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.

## **ITEM 11 Ethics and 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**

AIO's code of ethics requires that the best interests of the client be upheld at all times and prohibits any conduct that is in conflict with the client's interests. The code of ethics will be provided to any client or prospective client upon request.

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. William Holliday is 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.

## **ITEM 12 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 custodian annually. Items evaluated include: cost to clients (account fees, trading fees), variety of investment options, quality of advisor and client support, ease of use of the advisor interface, speed of trades, and accuracy of trades.

### **Soft Dollars**

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

## **ITEM 13 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.

### **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.

## **ITEM 14 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](http://aiofinancial.com) and [todoinversiones.com](http://todoinversiones.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.

## **ITEM 15 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 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.

## **ITEM 16 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.

## **ITEM 17 Voting Client Securities**

### **Proxy Votes**

AIO Financial will not vote proxies on securities held in client accounts. Clients who do not want support with proxy voting are expected to vote their own proxies.

## **ITEM 18 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.



# INVESTMENT ADVISOR BROCHURE SUPPLEMENT

## Part 2B of Form ADV



**AIO FINANCIAL, LLC**

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### **FIRM BROCHURE SUPPLEMENT (Part 2B of Form ADV)**

This brochure supplement provides information about the Firm's Supervised Persons that supplements AIO Financial's brochure. You should have received a copy of that brochure.

If you have not received AIO Financial's brochure or if you have any questions about the contents of this brochure supplement, please contact us at 520.325.0769, or by email at [info@aiofinancial.com](mailto: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](http://www.advisorinfo.sec.gov)

DATE: 03/23/2023

**Principal Officer**

William Michael Holliday is the officer of AIO Financial LLC. In addition to providing investment advice, Mr. Holliday spends more than half their time providing comprehensive financial planning.

**Conflicts of Interest**

All material conflicts of interest which could be reasonably expected to impair the rendering of unbiased and objective advice have been disclosed regarding AIO Financial, its representatives and any of its employees.

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



### **Item 2 Education Background and Business Experience**

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. Requirements: a education program, an examination, and annual continuing education.
- Accredited Investment Fiduciary (AIF®): Fi360, 2020. Requirements: an education program, an examination, and annual continuing education.
- Certified Financial Planner (CFP®) College for Financial Planning, 2009. Requirements: minimum of a Bachelor's degree, financial planning coursework, at least 3 years of relevant work experience, annual continuing education, and a commitment to the CFP Board's ethical standards
- 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

### **Item 3 Disciplinary Information**

William Holliday has a disciplinary history, the details of which can be found on FINRA's BrokerCheck system here: <https://adviserinfo.sec.gov/individual/summary/4930333>

### **Item 4 Other Business Activities**

- ProMex Group, Inc: Bill is the director of the 501(c)(3) non-profit organization ProMex Group, Inc. ("ProMex Group"). ProMex Group supports charities in Mexico.

### **Item 5 Additional Compensation**

William Holliday has no additional compensation disclosures.

### **Item 6 Supervision**

AIO Financial is a small firm and its professionals work as a team with all clients and the professionals monitor each other. AIO utilizes shared client information systems and standardized investment practices to minimize the possibility of inappropriate investment recommendations or violation of any standard of duty to client.