



WealthManagement
A Division of S.E.E.D.



S.E.E.D. Planning Group, LLC

(CRD 188521)

ADV Part 2A – Disclosure Brochure

Part 2B – Disclosure Supplements

www.SEEDPG.com

31 Lewis St, Suite 401, Binghamton, NY 13901

Offices Located in New York and Tennessee

**S.E.E.D. Planning Group, LLC
Form ADV Part 2A – Disclosure Brochure**

Effective: March 3, 2023

This Form ADV2A (“Disclosure Brochure”) provides information about the qualifications and business practices of S.E.E.D. Planning Group, LLC (“S.E.E.D.” or the “Advisor”). If you have any questions about the contents of this Disclosure Brochure, please contact us at (607) 217-5091.

S.E.E.D. is a registered investment advisor with the U.S. Securities and Exchange Commission (“SEC”). The information in this Disclosure Brochure has not been approved or verified by the SEC or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Disclosure Brochure provides information regarding S.E.E.D. to assist you in determining whether to retain our services.

Additional information about S.E.E.D. and our advisory persons are available on the SEC’s website at www.adviserinfo.sec.gov by searching for our firm name or by our firm CRD # - 188521.

S.E.E.D. Planning Group, LLC
31 Lewis Street, Suite 401, Binghamton, NY 13901
Phone: (607) 217-5091 | Fax: (855) 838-7333
www.seedpg.com | info@SEEDPG.com

Item 2 – Material Changes

Form ADV 2 is divided into two parts: *Part 2A (the "Disclosure Brochure")* and *Part 2B (the "Brochure Supplement")*. The Disclosure Brochure provides information about a variety of topics relating to S.E.E.D.'s business practices and conflicts of interest. The Brochure Supplement provides information about advisory personnel of S.E.E.D.

S.E.E.D. believes that communication and transparency are the foundation of its relationship with clients, and we will continually strive to provide our clients with complete and accurate information at all times. We encourage all current and prospective clients to read this Disclosure Brochure and discuss any questions you may have with us. And of course, we always welcome your feedback.

Material Changes

The following changes have been made since 2022 Annual Filing:

- Page 7 – Investment Management Fee Schedule (update)
- Page 8 – Your Values Investing Program (new program added)
- Page 8 – Bond Investing Program (new program added)
- Page 9 – Financial Planning Program Fee Schedules (update)
- Page 9 – Ignite Financial Planning Program (new program added)
- Page 16 - Charles Schwab Institutional Intelligent Portfolios Program (discontinued offering)

Future Changes

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations, and routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to each client annually and when a material change occurs in the business practices of S.E.E.D.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching for our firm name or by our firm CRD # - 188521. You may also request a copy of this Disclosure Brochure at any time, by contacting us at (607) 217-5091.

Item 3 – Table of Contents

- Page 2 – Material Changes
- Page 4 – Advisory Services (Firm Information, Advisory Services Offered, Client Account Management, Wrap Fee Programs, & Assets Under Management)
- Page 7 – Fees and Compensation (Fees for Advisory Services, Fee Billing, Other Fees and Expenses, Advance Payment of Fees and Termination, & Compensation for Sales of Securities)
- Page 13 – Performance-Based Fees and Side-by-Side Management
- Page 13 – Types of Clients
- Page 13 – Methods of Analysis, Investment Strategies and Risk of Loss
- Page 14 – Disciplinary Information
- Page 14 – Other Financial Industry Activities and Affiliations
- Page 15 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading (Personal Trading with Material Interest, in Same Securities as Clients, & at Same Time as Client)
- Page 16 – Brokerage Practices (Recommendation of Custodians & Aggregating and Allocating Trades)
- Page 17 – Review of Accounts (Frequency, Causes, & Reports)
- Page 18 – Client Referrals and Other Compensation (Compensation Received by S.E.E.D. & Client Referrals from Solicitors)
- Page 19 – Custody
- Page 19 – Investment Discretion
- Page 19 – Voting Client Securities
- Page 19 – Financial Information
- Page 20 – Form ADV Part 2B Brochure Supplements

Item 4 – Advisory Services

A. Firm Information

S.E.E.D. Planning Group, LLC (“S.E.E.D.” or “we” or “us” or “our”) is a Registered Investment Advisor with the U.S. Securities and Exchange Commission (“SEC”), which is organized as a Limited Liability Company (“LLC”) under the laws of the State of New York. S.E.E.D. was founded in December 2012 and registered with the SEC in April 2015. S.E.E.D. is owned and operated by Travis E. Maus (Chief Executive Officer and Chief Compliance Officer), Ryan S. Berkeley (Chief Financial Officer), Frederick Costantino (Chief Investment Officer), Amy Michaels, Stephen Campbell (Chief Marketing Officer), Andrea Vaioli (Senior Wealth Manager), Kerstin Driscoll (Director of Suite(k)), and David Nirchi (Senior Vice President of Strategic Planning and Operations). This Disclosure Brochure provides information regarding our qualifications, business practices, and the advisory services.

B. Advisory Services Offered

S.E.E.D. offers investment advisory services to individuals, high net worth individuals, trusts, estates, businesses, non-profits, and retirement plans (each referred to as a “client”).

Investment Management Services

S.E.E.D. provides customized investment advisory solutions for our clients. This is achieved through continuous personal client contact and interaction while providing discretionary investment management and consulting services. We work with each client to identify their investment goals and objectives as well as risk tolerance and financial situation to create a portfolio strategy and asset allocation. We then construct a traditional portfolio consisting of diversified mutual funds and/or exchange-traded funds (“ETFs”) or a customized portfolio utilizing individual securities and other investments, as appropriate, to meet their needs.

S.E.E.D.’s investment strategy is primarily long-term focused, but we may buy, sell or re-allocate positions that have been held less than one year to meet client objectives or due to market conditions. We will construct, implement, and monitor client portfolios to ensure they meet the goals, objectives, circumstances, and risk tolerance agreed to by each client. Each client has the opportunity to place reasonable restrictions on the types of investments to be held in their respective portfolio, subject to our acceptance.

S.E.E.D. evaluates and selects investments for inclusion in client portfolios only after applying its internal due diligence process. We will recommend, on occasion, redistributing investment allocations to diversify the portfolio. We do recommend specific positions to increase sector or asset class weightings and, in certain circumstances we do recommend employing cash positions as a possible hedge against market movement. We will recommend selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business, industry, or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position(s) in the portfolio, change in client risk tolerance, generating cash to meet client needs, or any risk deemed unacceptable for a specific client’s risk tolerance.

S.E.E.D. provides investment advisory services and portfolio management services and does not provide securities custodial or other administrative services. At no time will we accept or maintain custody of a client’s funds or securities, except for authorized deduction of our fees. All client assets are managed within their designated brokerage account or pension account, pursuant to our Investment Advisory Agreement.

Retirement Account Investment Advice

When we provide investment advice regarding a workplace retirement account or IRA, we are fiduciaries within the meaning of Title 1 of the Employee Retirement Income Security Act (also known as ERISA) and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. Being paid to provide investment management services creates a conflict of interest. Therefore, we operate under a special rule that requires us to act in our client's best interest and not put our interest ahead of theirs. Under this special rule's provisions, we must:

1. Meet a professional standard of care when making investment recommendations (Prudent Advice Rule).
2. Never put our financial interests ahead of a client's when making recommendations (Loyalty Rule).
3. Avoid misleading statements about conflicts of interest, fees, and investments.
4. Follow policies and procedures designed to ensure that we give advice that is in the client's best interest.
5. Charge no more than is reasonable for our services.
6. Provide basic information about conflicts of interest.

Prior to making any investment decisions, we strongly recommend that clients participate in our Portfolio Review or Financial Planning services. Only through these services, can we confirm that moving investment funds from another IRA or workplace retirement plan is in the client's or prospective client's best interest. By turning down these services, a client or prospective client is not providing us with information that is required to assess their individual situation and comprehensively compare their current investment situation with other available options. In these instances, we may not be able to fulfill our duties pursuant to the special rule, as outlined above. Although we may still permit a client or perspective client to enroll in our investment management services, we will consider any investment management services to clients who have turned down our Portfolio Review or Financial Planning services, as unsolicited. This means that the client is voluntarily accepting that we cannot guarantee that it is in their best interest to move funds from their current workplace retirement plan or IRA.

Financial Planning Services

S.E.E.D. provides a variety of financial planning and consulting services to individuals, families, non-profits, and businesses pursuant to a written financial planning or consulting agreement. Services are offered regarding several areas of a client's financial situation, depending on their goals, objectives, and financial situation.

Generally, such financial planning services will involve preparing a financial plan or rendering a financial consultation based on a client's financial goals and objectives. This planning or consulting may encompass one or more areas of need, including, but not limited to financial projections, retirement income planning, survivorship planning, elder care planning, estate planning and investment planning.

A financial plan developed for (or financial consultation rendered to) a client will usually include general recommendations for a course of activity or specific actions to be taken by the client. For example, recommendations may be made to start or revise an investment program, commence or alter retirement savings, establish education savings and/or charitable giving programs, etc. We may also refer clients to an accountant, attorney, or other specialist, as appropriate for their unique situation. For certain financial planning engagements, we will provide a written summary of a client's financial situation, observations, and recommendations. Initial financial plan development is typically completed within six months, assuming all meetings are completed on schedule and all information and documents requested are provided promptly.

Financial planning and consulting recommendations do pose a conflict of interest between our interests and the interests of our clients. For example, a recommendation to engage S.E.E.D. for investment management services or to increase the level of investment assets with us would pose a conflict of interest, as it would increase the advisory fees paid to us. Clients are not obligated to implement any recommendations we make or to maintain an ongoing relationship with us. If a client elects to act on any of the recommendations we make, they are under no obligation to place the transaction through us.

Tax Planning Services

Depending on the scope of work provided to clients, S.E.E.D. may recommend an unaffiliated Certified Public Accountant (CPA) or Enrolled Agent (EA), or the services of Bloom Tax Partners LLC, an affiliated firm. Since S.E.E.D. has a financial interest in Bloom Tax Partners LLC, recommending that a client engage with them is a conflict of interest. Clients are not obligated to follow our recommendations for a tax services provider, however, we do feel that it is in a client's best interest to have coordinated, accurate, and cost effective tax planning integrated into their financial and investment planning.

Business Consulting Services

S.E.E.D. provides consulting services to businesses. Consulting services include, but are not limited to, business risk assessments, strategic planning and master plan implementation, executive compensation plan design, qualified plan design, succession and exit planning, investment committee policy and procedures, fiduciary assessment, etc. The scope of services is customized to client needs.

Non-Profit Consulting Services

S.E.E.D. provides consulting services to non-profits. Consulting services include, but are not limited to, endowment management, investment committee policy and procedures, fiduciary assessment, investment guidance, qualified plan design, executive compensation plan design, etc. The scope of services is customized to client needs.

SUITE(k) Retirement Plan Advisory Services

S.E.E.D. provides a variety of services to retirement plan sponsors. These services include 3(21) Investment Fiduciary, Fiduciary Assessment, Vendor Analysis, Employee Enrollment and Education, Investment Policies and Procedures Development, Performance Reports, Ongoing Investment Recommendations and Assistance, Plan Administration and Compliance Assistance, Benchmarking Services, Plan Start Up, Merger, Transition, and Termination Services. The scope of services is customized to client needs.

C. Client Account Management

Prior to engaging S.E.E.D. to provide investment advisory services, each client is required to enter into an Investment Advisory Agreement with us that defines the terms, conditions, authorities, and responsibilities of both S.E.E.D. and the client. These services may include:

1. Establishing an Investment Policy – S.E.E.D., in connection with the client will establish the client's investment goals and objectives along with the broad strategy to be employed to meet the objectives.
2. Asset Allocation – We will develop a strategic asset allocation that is targeted to meet the investment objectives, time horizon, financial situation, and tolerance for risk for each client.

3. Portfolio Construction – We will develop a portfolio for each client that is intended to meet their stated goals and objectives.
4. Investment Management and Supervision – We will provide investment management and ongoing oversight of the client’s portfolio and overall account.

D. Wrap Fee Programs

S.E.E.D. does not offer or participate with Wrap Fee Programs.

E. Assets Under Management

As of February 15, 2023 S.E.E.D. manages approximately \$348,879,413 in assets, all of which are on a discretionary basis. S.E.E.D. does not consider 3(21) defined contribution plan assets as assets under management.

Clients may request more current information at any time by contacting us at 607-217-5091 or at info@seedpg.com.

Item 5 – Fees and Compensation

The following paragraphs detail the fee structure and compensation methodology for services provided by S.E.E.D. Each client who engages us for investment management services signs an Investment Advisory Agreement that details the responsibilities of both us and the client.

A. Fees for Advisory Services

Investment Management Services

S.E.E.D.’s fee is exclusive of, and in addition to, brokerage fees, transaction fees, and other related costs and expenses (collectively referred to as “other costs”), which may be incurred by the client. We do not receive any portion of these other costs.

Investment advisory fees are paid quarterly, in advance of each quarter, pursuant to the terms of the Investment Advisory Agreement. Investment advisory fees are based on the market value of assets under management at the end of the previous month. Investment advisory fees are based on the following:

First \$1,000,000	1%
Next \$500,000	0.75%
Next \$500,000	0.50%
Amount over \$2,000,000	0.35%

A minimum fee of \$10 per quarter, per account applies.

Additional fees For INVESTMENT ONLY clients who are NOT ENROLLED in one of S.E.E.D.’s FINANCIAL PLANNING programs and have account values of less than \$1,000,000:

1. Accounts under \$100,000 may be charged \$100 per meeting (limited to 1 hour) for investment reviews. This fee is charged to the account unless prior arrangements are established.

2. Accounts over \$100,000 (for a rolling period of 6-months or more) receive 1 meeting at no charge (limited to 1 hour) per annum for investment reviews. Additional meetings may be charged \$100 per meeting (limited to 1 hour) for investment reviews. This fee is charged to the account unless prior arrangements are established.
3. Accounts over \$1,000,000 automatically qualify for S.E.E.D.'s Wealth Management Legacy program with no additional charges.
4. **For Nonprofit Clients:**
 - i. Accounts under \$100,000 may be charged \$150 per meeting (limited to 1 hour) for investment reviews. Accounts under \$100,000 are not eligible for investment management alterations required to meet IPS or Investment Committee guidelines.
 - ii. Accounts over \$100,000 (for a rolling period of 6-months or more) may be charged at 50% of the regular investment management fee and receive 1 meeting at no charge (limited to 1 hour) per annum for investment reviews. Additional meetings are charged \$150 per meeting (limited to 1 hour) for investment reviews. This fee is charged to the account unless prior arrangements are established.
 - iii. Accounts over \$100,000 that are subject to IPS and Investment Committee oversight and require alterations of S.E.E.D.'s investment management programs do not receive any discounts as outlined above.

Your Values Investment Management Program

This program allows clients to layer “filters” over their portfolio investments, to better align holdings with their individual personal values. It is designed for clients who wish to combine our core investment philosophy with the confidence that the companies invested in conduct business in a manner consistent with the client’s own personal values and beliefs. Evaluating investments with a values-based criteria and creating customized portfolios for an individual client is a hands-on process that requires more time to manage than a typical portfolio. To cover these costs, S.E.E.D. charges up to \$2,000 per household, per calendar quarter, which may be charged to client investment accounts.

1. Participation in this program requires investments to be managed by S.E.E.D. on Fidelity Brokerage Services LLC platform.
2. Participation in this program includes enrolment into S.E.E.D.'s Bond Investing Program at no additional cost.

Bond Investing Program

For clients participating in this program, S.E.E.D. utilizes individual bonds, CDs, and other fixed income securities to build portfolios for individual clients which provides greater control over interest yields, cash flow timing, tax management, diversification, and managing interest rate risk. Building and managing customized fixed-income portfolios for clients requires more time to manage than a typical portfolio. To cover these costs, S.E.E.D. charges up to \$750 per household, per calendar quarter, which may be charged to client investment accounts.

Participation in this program requires investments to be managed by S.E.E.D. on Fidelity Brokerage Services LLC platform.

Financial Planning, Investment Advice, Employer Sponsored Retirement Plan Services, Business Consulting, and Fiduciary Consulting

These services vary from client to client. Service charges are based on the scope of services provided and are charged at an hourly or flat fee-rate. S.E.E.D. also offers standard programs with set fee structures based on client needs. These programs include, but are not limited to:

a. Sprout Financial Planning Program

Provides comprehensive financial planning and investment advice for individuals and couples, between the ages of 19 and 30 years, who are getting started with financial planning and investing. The Sprout program includes building a budget, setting savings goals, managing debt and student loans, investing, employee retirement plan and benefit selection guidance, life and disability insurance needs analysis and estate planning.

Charges for the Sprout program are \$1,520 in the first year and \$1,320 in subsequent years. In the first year, payment terms may be in lump sum, or \$310 due at the initial engagement and 11-monthly installments of \$110, and \$110 per month in subsequent years. Payments may be made by ACH, credit card or a designated Charles Schwab investment account. (Lump sum and initial payments may be made by check.)

The primary objective of the Sprout program is to help clients establish a financial foundation as they start their career(s) and household. Once accomplished, S.E.E.D.'s Financial Planning Team will offer clients a more advanced financial planning program, such as Ignite, CORE, Wealth Management Legacy, or Wealth Management Family Enterprise, as appropriate. In such situations, clients will have the option to upgrade into the recommended program or to decline financial planning services, but they will not have the option to stay within the Sprout program.

b. Ignite Financial Planning Program

Designed especially for clients between the ages of 23 and 43 years of age, Ignite focuses on using discretionary income efficiently to maximize savings and investments to provide clients more flexibility regarding lifestyle and career decisions. Clients in this program receive comprehensive financial planning that includes techniques to maximize cash flow, building a customized investment plan, taking advantage of tax reduction opportunities, understanding leverage and how to properly use debt, major purchase planning, retirement account and employee benefits guidance, life and disability insurance needs analysis, and estate planning.

The Ignite program also includes enrollment in our Smart Planning Tax Planning program, which combines proactive tax planning with financial and investment planning. Clients enrolled in this program also receive one annual personal tax return preparation at no additional cost. Tax planning and return preparation services are provided by Bloom Tax Partners, LLC, a subsidiary of S.E.E.D. Planning Group, LLC. Clients are not required to use Bloom Tax Partners, LLC to prepare their income tax return.

Charges for the Ignite Financial Planning program are \$3,200 in the first year and \$2,340 in subsequent years. Payment terms may be in lump sum, or \$725 due at the initial engagement and 11-monthly instalments of \$225 (starting immediately) in the first year and 12-monthly payments of \$195 in subsequent years. Payments may be made by ACH, credit card or a designated Charles Schwab investment account. (Lump sum and initial payments may be made by check.)

c. CORE Financial Planning Program

Provides individuals and couples who are preparing for, transitioning into, or who are already in retirement. The CORE program includes retirement and general financial planning and advice, budgeting, debt and savings goals, retirement cash flow, pension and Social Security planning, college planning, investment planning, employee retirement plan and benefit selection guidance, survivorship planning, insurance needs analysis, estate and elder care planning, and family and charitable gift planning. The CORE program also includes enrollment in our Smart Planning Tax Planning program, which combines proactive tax planning with financial and investment planning. Clients enrolled in this program also receive one annual personal tax return preparation at no additional cost. Tax planning and return preparation services are provided by Bloom Tax Partners, LLC, a subsidiary of S.E.E.D. Planning Group, LLC. Clients are not required to use Bloom Tax Partners, LLC to prepare their income tax return.

Charges for the CORE Financial Planning program are \$3,200 in the first year and \$2,340 in subsequent years. Payment terms may be in lump sum, or \$725 due at the initial engagement and 11-monthly instalments of \$225 (starting immediately) in the first year and 12-monthly payments of \$195 in subsequent years. Payments may be made by ACH, credit card or a designated Charles Schwab investment account. (Lump sum and initial payments may be made by check.)

d. Special Pricing for Ignite and CORE Financial Planning clients who decline S.E.E.D.'s professional investment management services.

We believe that financial planning is a critical component of investment decision making and that a client's investments should be professionally managed by a fiduciary based on the client's personal financial needs and goals. As a fiduciary, S.E.E.D. offers a professional investment management program to financial planning clients for an additional charge.

- If a client has selected us as their investment manager or if a client does not have any eligible investments for us to manage on their behalf, then the initial financial planning charge is pursuant to the programs as described.
- If a client who has less than \$1,000,000 of eligible investments prefers to manage their own investments or have them managed elsewhere, the financial planning charge is \$5,760 per year. Some clients may be eligible for a customized pricing option through the Wealth Management Family Enterprise program.
- If a client who has more than \$1,000,000 of eligible investments prefers to manage their own investments or have them managed elsewhere, refer to our Wealth Management Family Enterprise program for pricing details.
- Clients who have decided not to utilize S.E.E.D.'s investment management services may request standard portfolio model recommendations that can be used with any investment firm or platform (Speculative, Aggressive, Moderate Aggressive, Moderate, Conservative Plus, Conservative, Principal Focused) or for Mutual Fund and/or ETF specific allocations

for accounts held directly at Charles Schwab. Clients are not obligated to use our investment recommendations and are personally and solely responsible for all transactions when managing their own investments.

- Financial planning fees can be paid for by credit card, check, ACH, or through a designated Charles Schwab investment account.

e. Wealth Management Legacy Program

Provides the same services as the CORE Financial Planning Program to clients with investment accounts with balances greater than \$1,000,000 managed by S.E.E.D., without the additional out-of-pocket financial planning fees. Clients in the Wealth Management Legacy Program receive the following benefits:

- No out of pocket financial planning fees.
- Enrollment in Smart Planning Tax Planning and one annual personal tax return preparation provided by Bloom Tax Partners, LLC, a subsidiary of S.E.E.D. Planning Group, LLC. Clients are not required to use Bloom Tax Partners, LLC to prepare their income tax return.
- Up to a \$1,000 annual credit that may be used towards other S.E.E.D. affiliated services such as Family and Friends Financial planning fees, Bloom Tax Partners, LLC services, and/or SEEDs of Hope programs. The \$1,000 annual credit does not have a cash value and is not cumulative.

Refer to program brochures and/or client agreement for details on program requirements, limitations, and options.

f. Wealth Management Family Enterprise Program

Provides clients who have financial, investment, and/or business consulting needs that are more complex than the CORE Financial Planning or Wealth Management Legacy Programs are designed to deliver. The Family Enterprise Program provides clients with a multi-disciplined team to design and implement sophisticated planning solutions, covering Administration and Inspiration, Advanced Planning, Business Planning, Estate and Philanthropy Planning, Professional Facilitation Services, Specialized Investment Planning, and Tax Planning. Clients receive a customized scope of work, service delivery schedule, and service team. The fee schedule is customized per client on a flat-annual (paid quarterly) or hourly-fee basis that includes investment management and/or advice regardless of if the funds are directly management by S.E.E.D. These fees may be paid via credit card, check, ACH, or through a designated Charles Schwab investment account.

g. SUITE(k) Retirement Plan Advisory Services

Retirement plan advisory fees are job-based and/or hourly depending on the scope of services delivered, the plan size, and plan type. They may be paid monthly, quarterly, semiannually, or annually pursuant to the terms of the retirement plan advisory agreement.

S.E.E.D. has a conflict of interest when recommending whether a plan participant should rollover their plan assets to an account managed by us outside of a retirement plan that we advise on. In most instances, we will receive higher compensation from an account managed by us outside of the plan. Therefore, we require participants to engage in one of our financial planning programs for personalized advice to verify the prudence of any such recommendation. However, a participant may choose on their own volition to utilize our Investment Only Program.

B. Fee Billing

1. Investment Management Services

- a. Investment advisory fees are calculated by S.E.E.D. and deducted from the client's account at the custodian. Some custodians calculate the fees on our behalf, in which case we periodically audit their calculations for accuracy. The amount due is calculated by applying the periodic rate to the total assets under management with us at the end of the most recently completed quarter. Clients are provided with a statement, at least quarterly, from their custodian reflecting the deduction of our investment advisory fee. It is the responsibility of the client to verify the accuracy of these fees as listed on the custodian's brokerage statement as the custodian does not assume this responsibility. Clients provide written authorization permitting us to be paid directly from their accounts held by a custodian as part of their Investment Advisory Agreement and separate account forms provided by the custodian.

2. Financial Planning, Investment Advice, Employer Sponsored Retirement Plan Services, Business Consulting, and Fiduciary Consulting Services.

- a. Job-based fees are paid in advance or via a payment plan. Hourly fees are billed no more often than monthly. Fees may be paid via credit card, ACH, or via a designated investment account.
- b. SUITE(k) Retirement Plan Advisory Services ERISA-related fees may be deducted from the accounts of plan participants or paid by the plan sponsor pursuant to the client's written authorization.

C. Other Fees and Expenses

Clients may incur certain fees or charges imposed by third parties, other than S.E.E.D., in connection with investments made on behalf of the client's account[s]. The client is responsible for all custodial and securities execution fees charged by the custodian and executing broker-dealer. The investment advisory fee that we charge is separate and distinct from these custody and execution fees.

In addition, all fees paid to S.E.E.D. for investment advisory services are separate and distinct from the expenses charged by mutual funds and exchange-traded funds to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee. A client could invest in these products directly, without our services, but would not receive the services provided by us which are designed, among other things, to assist the client in determining which products or services are most appropriate for each client's financial situation and objectives. Accordingly, the client should review both the fees charged by the fund[s] and the fees charged by us to fully understand the total fees to be paid.

D. Advance Payment of Fees and Termination

1. Investment Management Services

S.E.E.D. is compensated for its services in advance of the quarter in which investment advisory services are rendered. Either party may terminate the Investment Advisory Agreement by providing advance written notice to the other party. The client shall be responsible for investment advisory fees up to and

including the effective date of termination. Upon termination, we will refund any unearned, prepaid investment advisory fees from the effective date of termination to the end of the billing period. The client's Investment Advisory Agreement with us is non-transferable without the client's written approval.

2. Financial Planning, Investment Advice, Employer Sponsored Retirement Plan Services, Business Consulting, and Fiduciary Consulting Services.

S.E.E.D. charges fees on a periodic, annual, or hourly basis for non-Investment Management Services. Either party may terminate an agreement at any time by providing written notice to the other party. Upon termination, the client shall be billed for actual work completed. S.E.E.D. performs a significant amount of work and significant benefits could be received by clients early in a program's term. Clients who terminate programs early may not be entitled to a refund (subject to a five (5) day free-look period) and may still be responsible for the remaining outstanding balance due for the remainder of the contract term. Upon termination, any unearned, prepaid fees will be promptly refunded to the client.

E. Compensation for Sales of Securities

S.E.E.D. does not buy or sell securities and does not receive any compensation for securities transactions in any client account, other than the investment advisory fees noted above.

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

S.E.E.D. does not charge performance-based fees for its investment advisory services. Our fees are as described in "Item 5 – Fees and Compensation" above and are not based upon the capital appreciation of the funds or securities held by any client.

S.E.E.D. does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund) and has no financial incentive to recommend any specific investment product(s) to its clients.

Item 7 – Types of Clients

S.E.E.D. offers investment advisory services to individuals, high net worth individuals, trusts, estates, non-profits, businesses, and retirement plans. The relative percentage of each type of client is available on S.E.E.D.'s Form ADV Part 1. These percentages will change over time. The account minimum for our services is \$0.

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

A. Methods of Analysis

S.E.E.D. primarily employs fundamental analysis methods in developing investment strategies for our clients. Our research and analysis are derived from numerous sources, including financial media companies, third-party research materials, internet sources, and review of company activities, including annual reports, prospectuses, press releases and research prepared by others.

As noted above, S.E.E.D. generally employs a long-term investment strategy for our clients, as consistent with their financial goals. We typically hold all or a portion of a security for more than a year but, may hold it for

shorter periods for the purpose of rebalancing a portfolio or meeting the cash needs of clients. At times, we may also buy and sell positions that are more short-term in nature, depending on the goals of the client and/or the fundamentals of the security, sector or asset class.

B. Risk of Loss

Investing in securities involves certain investment risks. Securities fluctuate in value and can lose value. Clients should be prepared to bear the potential risk of loss. S.E.E.D. will assist clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a client will meet their investment goals.

Fundamental analysis utilizes economic and business indicators as investment selection criteria. These criteria are generally ratios and trends that may indicate the overall strength and financial viability of the entity being analyzed. Assets are deemed suitable if they meet certain criteria to indicate that they are a strong investment with a value discounted by the market. While this type of analysis helps S.E.E.D. in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in the fundamental analysis can lose value and can have negative investment performance. We monitor these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on our review process are included below in “Item 13 – Review of Accounts”.

Each client engagement entails a review of the client's investment goals, financial situation, time horizon, tolerance for risk and other factors to develop an appropriate strategy for managing a client's account. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a client's account. S.E.E.D. relies on the financial and other information provided by the client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the client to inform us of any changes in financial condition, goals or other factors that may affect this analysis.

The risks associated with a specific strategy are provided to each client in advance of investing client accounts. S.E.E.D. works with each client to determine their tolerance for risk as part of the portfolio construction process. **Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each client should understand and be willing to bear. Clients are reminded to discuss these risks with us.**

Item 9 – Disciplinary Information

There are no legal, regulatory or disciplinary events to disclose. S.E.E.D. and our advisory personnel value the trust you place in us. As we advise all clients, we encourage you to perform the requisite due diligence on any advisor or service provider with whom you partner. Our backgrounds are on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching for our firm name or by our CRD # 188521.

Item 10 – Other Financial Industry Activities and Affiliations

1. SAGE Scholars Tuition Rewards® Program (SAGE)

S.E.E.D. participates in the SAGE Scholars Rewards® Program, which is an independently owned and operated organization that allows individuals to earn tuition rewards. We do not receive

compensation or benefits from SAGE and we do not participate in the management or day to day business activities of SAGE. We provide access to SAGE, which allows clients to receive tuition rewards points based upon the assets managed by S.E.E.D. Each tuition reward point is equal to \$1.00 in discounts and represents the minimum scholarship that a sponsored student will receive if he or she attends a participating college. Participants can earn up to 1 full year's tuition at participating private colleges and universities through SAGE. We assist clients in the account registration and manage the crediting of tuition rewards points to the client's SAGE account on a periodic basis. This service is offered at no additional cost to clients. Clients are not obligated to participate.

2. SEEDs of Hope Binghamton Inc D.B.A. (SEEDs of Hope)

The Board of Directors of SEEDs of Hope, a non-profit whose office is located at our Binghamton location, is comprised primarily of S.E.E.D. principals. Our employees may also be employed by, or volunteer with, SEEDs of Hope. As a 501(c)3, SEEDs of Hope may accept charitable donations. It is a conflict of interest for us to recommend or solicit a client for donations.

3. Bloom Tax Partners LLC (Bloom)

Bloom offers Personal Tax Services (tax preparation and tax planning) and Business Services (bookkeeping, payroll, and consulting). S.E.E.D. is the majority partner in Bloom and therefore has a financial interest to recommend clients use Bloom's services. This is a conflict of interest. Clients are not obligated to use Bloom's services.

Item 11 – Code of Ethics, Participation, or Interest in Client Transactions & Personal Trading

A. Code of Ethics

S.E.E.D. has implemented a Code of Ethics that defines our fiduciary commitment to each client. This Code of Ethics applies to all persons associated with us (our "Supervised Persons"). The Code of Ethics was developed to provide general ethical guidelines and specific instructions regarding our duties to our clients. We owe a duty of loyalty, fairness and good faith towards each client. It is our obligation to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code of Ethics covers a range of topics that address employee ethics and conflicts of interest.

In addition, the Code of Ethics governs Gifts and Entertainment given by and provided to S.E.E.D., outside employment activities of employees, employee reporting, sanctions for violations of the Code of Ethics, and records retention requirements for various aspects of the Code of Ethics.

To request a copy of our Code of Ethics, please contact us at (607) 217-5091 or info@seedpg.com.

B. Personal Trading with Material Interest

S.E.E.D. allows our Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of clients. We do not act as principal in any transactions. In addition, we do not act as the general partner of a fund or advise an investment company and we do not have a material interest in any securities traded in client accounts.

C. Personal Trading in Same Securities as Clients

S.E.E.D. allows our Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of clients. Owning the same securities that we recommend (purchase or sell) to clients presents a conflict of interest that, as fiduciaries, we must disclose to clients and mitigate through policies and procedures. As noted above, we have adopted, consistent with Section 204A of the Investment Advisers Act of 1940, a Code of Ethics, which addresses insider trading (material non-public information controls) and personal securities reporting procedures. When trading for personal accounts, our employees have a conflict of interest if trading in the same securities. The fiduciary duty to act in the best interest of our clients can potentially be violated if personal trades are made with more advantageous terms than client trades, or by trading based on material non-public information. This risk is mitigated by us requiring reporting of personal securities trades by all Supervised Persons for review by a supervisor or our CCO. We have also adopted written policies and procedures to detect the misuse of material, non-public information.

D. Personal Trading at Same Time as Client

While S.E.E.D. allows our Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of clients, such trades are typically aggregated with client orders or traded afterwards. **At no time will we, or any of our Supervised Persons, transact in any security to the detriment of any client.**

Item 12 – Brokerage Practices

A. Recommendation of Custodian(s)

S.E.E.D. does not have discretionary authority to select the broker-dealer/custodian for custodial and execution services or the administrator for defined contribution accounts. The client will select the broker-dealer or custodian to safeguard client assets and authorize us to direct trades to this custodian as agreed in the Investment Advisory Agreement. Further, we do not have the discretionary authority to negotiate commissions on behalf of our clients on a trade-by-trade basis.

Where S.E.E.D. does not exercise discretion over the selection of the custodian, we do recommend the custodian to clients for execution and/or custodial services. Clients are not obligated to use the recommended custodian and will not incur any extra fee or cost associated with using a broker not recommended by us. We may recommend a custodian based on criteria such as, but not limited to, reasonableness of commissions charged to the client, services made available to the client, and location of the custodian's offices. We do not receive research services, other products, or compensation as a result of recommending a specific custodian that may result in the client paying higher fees than those obtainable through other custodians.

S.E.E.D. will generally recommend that clients establish their account[s] at Charles Schwab & Co., Inc. ("Schwab") or Fidelity Brokerage Services LLC. Either of which may serve as the client's "qualified custodian". We maintain an institutional relationship with each, whereby we may receive economic benefits. (Please see Item 14 below.)

Following are additional details regarding S.E.E.D.'s brokerage practices:

- A. **Soft Dollars** - Soft dollars are revenue programs offered by broker-dealers whereby an advisor enters into an agreement to place security trades with the broker in exchange for research and other services. **S.E.E.D. does not participate in soft dollar programs sponsored or offered by any broker-dealer.**

- B. **Brokerage Referrals** - S.E.E.D. does not receive any compensation from any third party in connection with the recommendation for establishing a brokerage account.
- C. **Directed Brokerage** - All clients are serviced on a “directed brokerage basis”, where S.E.E.D. will place trades within the established account[s] at the custodian designated by the client. Further, all client accounts are traded within their respective brokerage account[s]. We do not engage in any principal transactions (i.e., trade of any security from or to our own account) or cross transactions with other client accounts (i.e., purchase of a security into one client account from another client’s account[s]). In selecting the custodian, we are not obligated to select competitive bids on securities transactions, and we do not have an obligation to seek the lowest available transaction costs. These costs are determined by the Custodian.

B. Aggregating and Allocating Trades

The primary objective in placing orders for the purchase and sale of securities for client accounts is to obtain the most favorable net results considering such factors as 1) price, 2) size of order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the broker. S.E.E.D. will execute its transactions through an unaffiliated broker-dealer selected by the client. When practicable, we do aggregate orders in a block trade or trades when securities are purchased or sold through the same broker-dealer for multiple (discretionary) accounts. If a block trade cannot be executed in full at the same price or time, the securities purchased or sold by the close of each business day are allocated in a manner that is consistent with the initial pre-allocation or other written statement. This is done in a way that does not consistently advantage or disadvantage specific client accounts.

Item 13 – Review of Accounts

A. Frequency of Reviews

Securities in client accounts are monitored on a regular and continuous basis by S.E.E.D.. Formal reviews are generally conducted at least annually or more frequently depending on the needs of the client. Financial planning clients may engage with us for ongoing planning or for various check-up services.

B. Causes for Reviews

In addition to the investment monitoring noted in Item 13.A., each client account is reviewed at least annually. Reviews may be conducted more frequently at the client’s request. Accounts may be reviewed as a result of major changes in economic conditions, known changes in the client’s financial situation, and/or large deposits or withdrawals in the client’s account. The client is encouraged to notify S.E.E.D. if changes occur in the client’s personal financial situation that might adversely affect the client’s investment plan. Additional reviews may be triggered by material market, economic or political events.

C. Review Reports

The client will receive brokerage statements no less than quarterly from custodian. These brokerage statements are sent directly from the custodian to the client. The client may also establish electronic access to the custodian’s website so that the client may view these reports and their account activity. Client brokerage statements will include all positions, transactions and fees relating to the client’s account(s). S.E.E.D. may also provide clients with periodic reports regarding their holdings, allocations, and performance.

Item 14 - Client Referrals and Other Compensation

A. Compensation Received by S.E.E.D.

S.E.E.D. is a fee-only advisory firm, who, in all circumstances, is compensated solely by the client. We do not receive commissions or other compensation from product sponsors, broker-dealers or any un-related third party. We do refer clients to various third parties to provide certain financial services necessary to meet the goals of our clients. Likewise, we do receive referrals of new clients from third parties.

B. Institutional Relationships

a. Fidelity Institutional | Fidelity Brokerage Services LLC

S.E.E.D. has established an institutional relationship with Fidelity. As part of the arrangement, Fidelity also makes available to us, at no additional charge, certain professional, research, brokerage, and technology services. In addition, S.E.E.D. may be charged by Fidelity \$2,500 per quarter if cumulative client assets held at Fidelity Brokerage Services LLC is below \$25,000,000. As a result we may have an incentive to continue to use or expand the use of Fidelity's services, which is a conflict of interest for S.E.E.D.. S.E.E.D. will specifically recommend clients use Fidelity when they:

- a. Participate with our "Your Values" investment management program, or
- b. Participate with our "Bond Investing" program.

b. Charles Schwab Institutional Advisor Platform

S.E.E.D. has established an institutional relationship with Schwab through its "Schwab Advisor Services" unit, a division of Schwab dedicated to serving independent advisory firms like ours. As a registered investment advisor participating on the Schwab Advisor Services platform, we receive access to software and related support without cost because we render investment management services to clients that maintain assets at Schwab. Services provided by Schwab Advisor Services benefit us and many, but not all services provided by Schwab will benefit clients. In fulfilling our duties to our clients, we always endeavor to put the interests of our clients first. Clients should be aware, however, that the receipt of economic benefits from a custodian creates a conflict of interest since these benefits may influence our recommendation of this custodian over one that does not furnish similar software, systems support, or services.

- a. **Services that Benefit the Client.** Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of client's funds and securities. Through Schwab, S.E.E.D. may be able to access certain investments and asset classes that the client would not be able to obtain directly or through other sources. In addition, we may be able to invest in certain mutual funds and other investments without having to adhere to investment minimums that might be required if the client were to directly access the investments. Further, Schwab's institutional brokerage services may include a reimbursement of account transfer fees for our clients.
- b. **Services that May Indirectly Benefit the Client.** Schwab provides participating advisors with access to technology, research, discounts, and other services. In addition, S.E.E.D. receives duplicate statements for client accounts, the ability to deduct advisory fees, trading tools, and back-office support services as part of its relationship with Schwab. These services are intended to assist us in effectively managing accounts for our clients but may not directly benefit all clients.
- c. **Services that May Only Benefit S.E.E.D.** Schwab also offers other services and financial support to us that may not benefit the client, including educational conferences and events, consulting

services and discounts for various service providers. Access to these services creates a financial incentive for us to recommend Schwab, which results in a conflict of interest.

C. Client Referrals from Promoters

S.E.E.D. does not participate with promoters.

Item 15 – Custody

S.E.E.D. does not accept or maintain custody of any client accounts, except for the authorized deduction of our fee(s). All clients must place their assets with a qualified custodian. Clients are required to select their own custodian to retain their funds and securities and direct us to utilize the custodian for the client's security transactions. We encourage clients to review statements provided by the custodian. For more information about custodians and brokerage practices, see "Item 12 - Brokerage Practices".

Item 16 – Investment Discretion

S.E.E.D. generally has discretion over the selection and number of securities to be bought or sold in client accounts without obtaining prior consent or approval from the client. However, these purchases or sales are subject to specified investment objectives, guidelines, or limitations previously set forth by the client and agreed to by us. Discretionary authority is only authorized upon full disclosure to the client. The granting of such authority is evidenced by the client's execution of an Investment Advisory Agreement containing all applicable limitations to such authority. All discretionary trades that we make will be in accordance with each client's investment objectives and goals.

Item 17 – Voting Client Securities

S.E.E.D. does not accept proxy-voting responsibility for any client. Clients will receive proxy statements directly from the custodian. We do assist in answering questions relating to proxies, however, the client retains the sole responsibility for proxy decisions and voting.

Item 18 – Financial Information

Neither S.E.E.D., nor its management, have any adverse financial situations that would reasonably impair our ability to meet all obligations to our clients. Neither we, nor any of our advisory persons, has been subject to a bankruptcy or financial compromise. We are not required to deliver a balance sheet along with this Disclosure Brochure as we do not collect fees of \$1,200 or more for services to be performed six-months or more in advance.

Form ADV Part 2B – Brochure Supplement

Travis E. Maus, AIFA® (CRD 5394182)

Chief Executive Office, Chief Compliance Officer, Senior Wealth Manager

Updated: February 10, 2023

WealthManagement
A Division of S.E.E.D.



2030 Falling Waters Rd, Suite 180
Knoxville, TN 37922
607-217-5091 | tmaus@seedpg.com

This brochure supplement provides information about Travis Maus that supplements the S.E.E.D. Planning Group, LLC brochure. You should have received a copy of that brochure. Please contact Travis Maus (Chief Compliance Officer) at 607-217-5091 or tmaus@seedpg.com if you did not receive S.E.E.D. Planning Group, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Travis Maus is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Travis E. Maus, born in 1981, is dedicated to advising clients of S.E.E.D. as a Senior Wealth Manager, Chief Executive Officer, and Chief Compliance Officer. Travis attended the Rochester Institute of Technology from 2000-2001 and earned an Associates in Graphic Design from the Art Institute of Pittsburgh in 2003. Additional information regarding his employment history is included below.

Employment History (previous 5-years):

Managing Partner, CCO, Wealth Manager, S.E.E.D. Planning Group, LLC	01/2013 to Present
OSJ and Financial Planner, S.E.E.D. Financial Strategies, LLC/Cetera Advisors LLC	06/2013 to 08/2016

Accredited Investment Fiduciary (“AIFA®”)

The AIFA® mark is held by the Center for Fiduciary Studies, LLC, a Fiduciary360 (fi360) company.

The professional designations awarded by fi360 demonstrate the focus on all the components of a comprehensive investment process, related fiduciary standards of care, and commitment to excellence.

The AIFA® designees receive advanced training in both prudent investment processes and assessment principles with the primary purpose of performing assessments of an Investment Steward’s, Investment Advisor’s, or Investment Manager’s conformance to a Global Fiduciary Standard of Excellence using fi360’s ISO-like procedure of assessment.

Certified Exit Planning Advisor (“CEPA”)

The CEPA designation is awarded by the Exit Planning Institute. To receive the CEPA designation, designees must qualify based on their professional and educational background and complete a 4-day program that involves approximately one hundred hours of pre-course study, thirty hours of classroom instruction, and the successful completion of a 3-hour proctored exam.

The CEPA designation is designed for business advisors who work closely with owners of privately held companies, providing cross-functional consulting for business value acceleration and exit planning.

Item 3 – Disciplinary Information

There are no legal, civil, or disciplinary events to disclose regarding Travis Maus.

Item 4 – Other Business Activities

Travis is not engaged in any investment-related business or occupation (other than this advisory firm).

SEEDs of Hope Binghamton, INC

In a non-compensatory role, Travis is the President of the Board of Directors for SEEDs of Hope Binghamton, INC, a non-profit located in Binghamton, NY. His duties include organization and strategic planning and governance. He spends less than 8 hours per month in his volunteer role.

Not Quite Right Media INC

In a compensatory role, Travis is the Chair of the Board of Directors for Not Quite Right Media INC, a privately held corporation located in Maryville, TN. His duties include organization and strategic planning and governance. He spends about 16 hours per month in this role, half of this time may be during trading hours.

Item 5 – Additional Compensation

Travis does not receive any economic benefit from any person, company, or organization, other than S.E.E.D. Planning Group, LLC in exchange for providing clients advisory services through S.E.E.D. Planning Group, LLC.

Item 6 – Supervision

Travis serves as a Wealth Manager and the Chief Compliance Officer of S.E.E.D. He can be reached at (607) 217-5091 or tmaus@seedpg.com. Travis is responsible for ensuring that all the firm's Investment Adviser Representatives adhere to all required regulations, as well as all policies and procedures outlined in the firm's Code of Ethics and Compliance Manual.

Form ADV Part 2B – Brochure Supplement

Ryan S. Berkeley, AIF®, APMA® (CRD 5950169)

Chief Financial Officer and Senior Wealth Manager

Updated: April 8, 2022



31 Lewis St, Suite 401
Binghamton, NY 13901
607-217-5091 | rberkeley@seedpg.com

This brochure supplement provides information about Ryan Berkeley that supplements the S.E.E.D. Planning Group, LLC brochure. You should have received a copy of that brochure. Please contact Travis Maus (Chief Compliance Officer) at 607-217-5091 or tmaus@seedpg.com if you did not receive S.E.E.D. Planning Group, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Ryan Berkeley is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Ryan Berkeley, born in 1985, is dedicated to advising the clients of S.E.E.D. as a Senior Wealth Manager and Chief Financial Officer. Ryan earned a Bachelor of Arts in Music and a Concentration in Music Management from Manhattanville College in 2008. Additional information regarding his employment history is included below.

Employment History (previous 5-years):

Partner, CFO, and Wealth Manager, S.E.E.D. Planning Group, LLC	05/2015 to Present
Financial Advisor, S.E.E.D. Financial Strategies, LLC/Cetera Advisors LLC	06/2013 to 08/2016

Accredited Investment Fiduciary (“AIF”)

The AIF® mark is held by the Center for Fiduciary Studies, LLC, a Fiduciary360 (fi360) company.

The professional designations awarded by fi360 demonstrate the focus on all the components of a comprehensive investment process, related fiduciary standards of care, and commitment to excellence. AIF® designees undergo an initial training program, annual continuing education, and pledge to abide by the designation's code of ethics.

Since October 2002, the Accredited Investment Fiduciary® (AIF®) designation has been the mark of commitment to a standard of investment fiduciary excellence. Those who earn the AIF® mark successfully complete a specialized program on investment fiduciary standards of care and subsequently passed a comprehensive examination. AIF® designees demonstrate a thorough understanding of fi360's Prudent Practices for investment advisors and stewards.

Accredited Portfolio Management Advisor (“APMA”)

APMA® designation is obtained through a completed course of study encompassing client assessment and suitability, risk/return, investment objectives, bond and equity portfolios, modern portfolio theory and investor psychology. Students have hands-on practice in analyzing investment policy statements, building portfolios, and making asset allocation decisions including sell, hold, and buy decisions within a client's portfolio. The program is designed for 80-100 hours of self-study. The program is self-paced and must be completed within one year from enrollment.

Item 3 – Disciplinary Information

There are no legal, civil, or disciplinary events to disclose regarding Ryan Berkeley.

Item 4 – Other Business Activities

Ryan is not engaged in any investment-related business or occupation (other than this advisory firm).

Town of Colesville

Ryan, in a non-compensatory role, serves on the Planning Board with the town of Colesville.

Real Estate LLC

Ryan is a member of a JDRQ Rentals, LLC which owns rental property.

Item 5 – Additional Compensation

Ryan does not receive any economic benefit from any person, company, or organization, other than S.E.E.D. Planning Group, LLC in exchange for providing clients advisory services through S.E.E.D. Planning Group, LLC.

Item 6 – Supervision

Ryan serves as a Wealth Manager, CFO, and Partner at S.E.E.D. and is supervised by Travis Maus, the Chief Compliance Officer. Travis can be reached at (607) 217-5091 or tmaus@seedpg.com. Travis is responsible for ensuring that Ryan adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and Compliance Manual.

Form ADV Part 2B – Brochure Supplement

Fred G. Costantino JR, CFP®, CRPC®, AIF® (CRD 3129677)

Chief Investment Officer and Senior Wealth Manager

Updated: April 8, 2022



31 Lewis St, Suite 401
Binghamton, NY 13901
607-217-5091 | fcostantino@seedpg.com

This brochure supplement provides information about Fred Costantino JR that supplements the S.E.E.D. Planning Group, LLC brochure. You should have received a copy of that brochure. Please contact Travis Maus (Chief Compliance Officer) at 607-217-5091 or tmaus@seedpg.com if you did not receive S.E.E.D. Planning Group, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Fred Costantino JR is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Fred G. Costantino JR, born in 1975, is dedicated to advising clients of S.E.E.D. as a Senior Wealth Manager and Chief Investment Officer. Fred earned a B.A. in Economics from Binghamton University (S.U.N.Y.) in 1999. Additional information regarding his employment history is included below.

Employment History (previous 5-years):

Chief Investment Officer and Wealth Manager, S.E.E.D. Planning Group, LLC	06/2016 to Present
Financial Advisor, Morgan Stanley	09/2013 to 06/2016

Certified Financial Planner™ ("CFP®")

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 several 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 62,000 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, administered in 10 hours over a two-day period, 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.

Chartered Retirement Planning Counselor CRPC®

Individuals who hold the CRPC® designation have completed a course of study encompassing pre-and post-retirement needs, asset management, estate planning and the entire retirement planning process using models and techniques from real client situations. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations.

All designees have agreed to adhere to [Standards of Professional Conduct](#) and are subject to a disciplinary process.

Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

Accredited Investment Fiduciary ("AIF®")

The AIF® mark is held by the Center for Fiduciary Studies, LLC, a Fiduciary360 (fi360) company.

The professional designations awarded by fi360 demonstrate the focus on all the components of a comprehensive investment process, related fiduciary standards of care, and commitment to excellence. AIF® designees undergo an initial training program, annual continuing education, and pledge to abide by the designation's code of ethics.

Since October 2002, the Accredited Investment Fiduciary® (AIF®) designation has been the mark of commitment to a standard of investment fiduciary excellence. Those who earn the AIF® mark successfully complete a specialized program on investment fiduciary standards of care and subsequently passed a comprehensive examination. AIF® designees demonstrate a thorough understanding of fi360's Prudent Practices for investment advisors and stewards.

Item 3 – Disciplinary Information

There are no legal, civil, or disciplinary events to disclose regarding Fred Costantino JR.

Item 4 – Other Business Activities

Fred is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5 – Additional Compensation

Fred does not receive any economic benefit from any person, company, or organization, other than S.E.E.D. Planning Group, LLC in exchange for providing clients advisory services through S.E.E.D. Planning Group, LLC.

Item 6 – Supervision

Fred serves as a Wealth Manager, Chief Investment Officer, and Partner at S.E.E.D. and is supervised by Travis Maus, the Chief Compliance Officer. Travis can be reached at (607) 217-5091 or tmaus@seedpg.com. Travis is responsible for ensuring that Fred adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and Compliance Manual.

Form ADV Part 2B – Brochure Supplement

Stephen J. Campbell (CRD 6066061)

Chief Brand Office, and Senior Vice President, Client Experience

Updated: February 10, 2023



2030 Falling Waters Rd, Suite 180
Knoxville, TN 37922
607-217-5091 | scampbell@seedpg.com

This brochure supplement provides information about Stephen Campbell that supplements the S.E.E.D. Planning Group, LLC brochure. You should have received a copy of that brochure. Please contact Travis Maus (Chief Compliance Officer) at 607-217-5091 or tmaus@seedpg.com if you did not receive S.E.E.D. Planning Group, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Stephen Campbell is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Stephen (Steve) J. Campbell, born in 1986, is dedicated to advising clients of S.E.E.D. as a Senior Vice President, Client Experience, and Chief Brand Officer. Steve earned a Master of Education from Binghamton University in 2010 and Bachelor of History from Rutgers University in 2009. Additional information regarding his employment history is included below.

Employment History (previous 5-years):

Director of Community Engagement, S.E.E.D. Planning Group, LLC	05/2017 to Present
Financial Advisor, Morgan Stanley	05/2012 to 05/2017

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Stephen Campbell.

Item 4 – Other Business Activities

Steve is not engaged in any investment-related business or occupation (other than this advisory firm).

Not Quite Right Media INC

In a compensatory role, Steve is the Vice Chair of the Board of Directors for Not Quite Right Media INC, a privately held corporation located in Maryville, TN. His duties include organization and strategic planning and governance. He spends about 16 hours per month in this role.

Item 5 – Additional Compensation

Steve does not receive any economic benefit from any person, company, or organization, other than S.E.E.D. Planning Group, LLC in exchange for providing clients advisory services through S.E.E.D. Planning Group, LLC.

Item 6 – Supervision

Steve serves as the Director of Community Engagement and Partner at S.E.E.D. and is supervised by Travis Maus, the Chief Compliance Officer. Travis can be reached at (607) 217-5091 or tmaus@seedpg.com. Travis is responsible for ensuring that Steve adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and Compliance Manual.

Form ADV Part 2B – Brochure Supplement

Andrea Noel Vaioli, AIF[®], BFA[™] (CRD 5318774)

Senior Wealth Manager

Updated: February 10, 2023

WealthManagement
A Division of S.E.E.D.



4281 Cloud Hopper Way
Lutz, FL 33559
607-217-5091 | avaioli@seedpg.com

This brochure supplement provides information about Andrea Vaioli that supplements the S.E.E.D. Planning Group, LLC brochure. You should have received a copy of that brochure. Please contact Travis Maus (Chief Compliance Officer) at 607-217-5091 or tmaus@seedpg.com if you did not receive S.E.E.D. Planning Group, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Andrea Vaioli is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Andrea Noel Vaioli, born in 1980, is dedicated to advising clients of S.E.E.D. as a Senior Wealth Manager. Andrea attended Ithaca College from 1998-1999 but has not received any higher education degrees after high school. Additional information regarding her employment history is included below.

Employment History (previous 5-years):

Wealth Manager, S.E.E.D. Planning Group, LLC	07/2018 to Present
Wealth Management Advisor, TIAA-CREF Individual & Institutional Services, LLC	12/2014 to 07/2018

Accredited Investment Fiduciary (“AIF®”)

The AIF® mark is held by the Center for Fiduciary Studies, LLC, a Fiduciary360 (fi360) company.

The professional designations awarded by fi360 demonstrate the focus on all the components of a comprehensive investment process, related fiduciary standards of care, and commitment to excellence. AIF® designees undergo an initial training program, annual continuing education, and pledge to abide by the designation's code of ethics.

Since October 2002, the Accredited Investment Fiduciary® (AIF®) designation has been the mark of commitment to a standard of investment fiduciary excellence. Those who earn the AIF® mark successfully complete a specialized program on investment fiduciary standards of care and subsequently passed a comprehensive examination. AIF® designees demonstrate a thorough understanding of fi360's Prudent Practices for investment advisors and stewards.

Behavioral Finance Advisor (BFA™)

The BFA™ designation is awarded by the Kaplan University School of Professional and Continuing Education in conjunction with Think2Perform®.

The BFA™ combines psychology and neuroscience with traditional financial practices. The BFA curriculum is designed to equip advisors with tools and training to further help their clients make sound financial decisions, maintain emotional competency and achieve their financial goals.

BFA™ professionals are required to complete 20 hours of continuing education annually.

Item 3 – Disciplinary Information

There are no legal, civil, or disciplinary events to disclose regarding Fred Costantino JR.

Item 4 – Other Business Activities

Andrea is not engaged in any investment-related business or occupation (other than this advisory firm).

SEEDs of Hope Binghamton, INC

In a non-compensatory role, Andrea is a member of the Board of Directors for SEEDs of Hope Binghamton, INC, a non-profit located in Binghamton, NY. Her duties include organization and strategic planning and governance. She spends less than 8 hours per month in her volunteer role.

Item 5 – Additional Compensation

Andrea does not receive any economic benefit from any person, company, or organization, other than S.E.E.D. Planning Group, LLC in exchange for providing clients advisory services through S.E.E.D. Planning Group, LLC.

Item 6 – Supervision

Andrea serves as a Wealth Manager at S.E.E.D. and is supervised by Travis Maus, the Chief Compliance Officer. Travis can be reached at (607) 217-5091 or tmaus@seedpg.com. Travis is responsible for ensuring that Andrea adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and Compliance Manual.

Form ADV Part 2B – Brochure Supplement

Kerstin Driscoll-Witt (CRD 4520472)

Director of SUITE(k) and Senior Retirement Plan Navigator

Updated: December 1, 2022



31 Lewis St, Suite 401
Binghamton, NY 13901
607-217-5091 | kdriscoll@seedpg.com

This brochure supplement provides information about Kerstin Driscoll-Witt that supplements the S.E.E.D. Planning Group, LLC brochure. You should have received a copy of that brochure. Please contact Travis Maus (Chief Compliance Officer) at 607-217-5091 or tmaus@seedpg.com if you did not receive S.E.E.D. Planning Group, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Kerstin Driscoll-Witt is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Kerstin Marie Driscoll-Witt, born in 1965, is dedicated to advising clients of S.E.E.D. as a Senior Retirement Plan Navigator and the Director of SUITE(k). Kerstin earned a B.A. in Pre-Law with a minor in Business from Penn State University and went on to receive a Paralegal Certificate from The Institute for Paralegal Training, Philadelphia PA. Additional information regarding her employment history is included below.

Employment History (previous 5-years):

Director of SUITE(k), S.E.E.D. Planning Group, LLC	01/2019 to Present
Managing Director, Fidelity Brokerage Services LLC	04/2016-1/2019
Director of Retirement Plan Services, Northwestern Mutual Investment Services LLC	03/2011-03/2016
Director of Retirement Plan Services, Stephen Feehan	01/2001-03/2016
Patient Advocate, BIORX	02/2008-03/2016

Item 3 – Disciplinary Information

There are no legal, civil, or disciplinary events to disclose regarding Kerstin Driscoll.

Item 4 – Other Business Activities

Kerstin is not engaged in any investment-related business or occupation (other than this advisory firm).

The Community Foundation for South Central New York

Kerstin, in a non-compensatory role, is a member of the Board of Directors of The Community Foundation for South Central New York, a non-profit located in Johnson City, NY. Her duties include being a committee member for the Tina Fund and being the Chairperson of the Development Committee. She spends less than 3 hours per month on this activity.

Item 5 – Additional Compensation

Kerstin does not receive any economic benefit from any person, company, or organization, other than S.E.E.D. Planning Group, LLC in exchange for providing clients advisory services through S.E.E.D. Planning Group, LLC.

Item 6 – Supervision

Kerstin serves as a Retirement Plan Navigator and the Director of SUITE(k) at S.E.E.D. and is supervised by Travis Maus, the Chief Compliance Officer. Travis can be reached at (607) 217-5091 or tmaus@seedpg.com. Travis is responsible for ensuring that Kerstin adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and Compliance Manual.

Form ADV Part 2B – Brochure Supplement

Jeffrey Chase (CRD 6212158)

Wealth Manager

Updated: April 8, 2022

WealthManagement
A Division of S.E.E.D.

SUITE^(k)

100 Elmwood Davis Rd, 2nd Floor
Syracuse, NY 13212
607-217-5091 | jchase@seedpg.com

This brochure supplement provides information about Jeffrey Chase that supplements the S.E.E.D. Planning Group, LLC brochure. You should have received a copy of that brochure. Please contact Travis Maus (Chief Compliance Officer) at 607-217-5091 or tmaus@seedpg.com if you did not receive S.E.E.D. Planning Group, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Jeffrey Chase is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Jeffrey (Jeff) Chase, born in 1990, is dedicated to advising clients of S.E.E.D. as a Wealth Manager. Jeff earned his B.S. in Management from Niagara University. Additional information regarding Jeff's employment history is included below.

Employment History (previous 5-years):

Wealth Manager, S.E.E.D. Planning Group, LLC	12/2020 to Present
Financial Professional, Key Investment Services	11/26/2018 – 10/13/2020
Wealth Management Advisor, TIAA-CREF Individual & Institutional Services, LLC	9/19/2016-10/26/2018
Financial Professional, Wealth Resources Network	5/5/2014-9/16/2016

Item 3 – Disciplinary Information

There are no legal, civil, or disciplinary events to disclose regarding Jeffrey Chase.

Item 4 – Other Business Activities

Jeff is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5 – Additional Compensation

Jeff does not receive any economic benefit from any person, company, or organization, other than S.E.E.D. Planning Group, LLC in exchange for providing clients advisory services through S.E.E.D. Planning Group, LLC.

Item 6 – Supervision

Jeff serves as a Wealth Manager at S.E.E.D. and is supervised by Travis Maus, the Chief Compliance Officer. Travis can be reached at (607) 217-5091 or tmaus@seedpg.com. Travis is responsible for ensuring that Jeff adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and Compliance Manual.

Form ADV Part 2B – Brochure Supplement

Hannah Burchell (CRD 7421308)

Financial Planner

Updated: February 10, 2023



2669 Main St
Whitney Point, NY 13862
607-217-5091 | hburchell@seedpg.com

This brochure supplement provides information about Hannah Burchell that supplements the S.E.E.D. Planning Group, LLC brochure. You should have received a copy of that brochure. Please contact Travis Maus (Chief Compliance Officer) at 607-217-5091 or tmaus@seedpg.com if you did not receive S.E.E.D. Planning Group, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Hannah Burchell is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Hannah Burchell, born in 1998, is dedicated to advising clients of S.E.E.D. as a Financial Planner. Hannah earned her Bachelor's of Business Economics from State University of Cortland in 2020. Additional information regarding Hannah's employment history is included below.

Employment History (previous 5-years):

Financial Planner, S.E.E.D. Planning Group, LLC	8/2022 - Present
Tax Planner, Bloom Tax Partners, LLC	9/2020 - Present
College Student, State University of New York	8/2016 - 5/2020
Ice Cream Servier/Cashier, The Scoop: Ice Cream Store	3/2012 - 10/2018
Substitute Aid, Whitney Point Central School District	5/2017 - 12/2019
Receptionist, The Rural Health Network of South Central NY	6/2018 - 8/2019
Barista/Bartender/Kitchen Staff, Bru 64: Coffee Shop/Bar	9/2019 - 1/2021

Item 3 – Disciplinary Information

There are no legal, civil, or disciplinary events to disclose regarding Hannah Burchell.

Item 4 – Other Business Activities

Hannah is not engaged in any investment-related business or occupation (other than this advisory firm).

Bloom Tax Partners LLC

Hannah engages in tax planning and tax return preparation with Bloom Tax Partners LLC, a subsidiary of S.E.E.D. Planning Group LLC. Hannah spends between 5-15 hours per week on these activities.

SEEDs of Hope Binghamton, INC

In a non-compensatory role, Hannah is the Treasurer of the Board of Directors for SEEDs of Hope Binghamton, INC, a non-profit located in Binghamton, NY. Her duties include organization and strategic planning and governance. She spends less than 8 hours per month in her volunteer role.

Item 5 – Additional Compensation

Hannah does not receive any economic benefit from any person, company, or organization, other than S.E.E.D. Planning Group, LLC in exchange for providing clients advisory services through S.E.E.D. Planning Group, LLC.

Item 6 – Supervision

Hannah serves as a Financial Planner at S.E.E.D. and is supervised by Travis Maus, the Chief Compliance Officer. Travis can be reached at (607) 217-5091 or tmaus@seedpg.com. Travis is responsible for ensuring that

Hannah adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and Compliance Manual.

Form ADV Part 2B – Brochure Supplement

Jamie Roths (CRD 7267691)

Financial Planner

Updated: February 15, 2023



2030 Falling Waters Rd, Suite 180
Knoxville, TN 37922
607-217-5091 | jroths@seedpg.com

This brochure supplement provides information about Jamie Roths that supplements the S.E.E.D. Planning Group, LLC brochure. You should have received a copy of that brochure. Please contact Travis Maus (Chief Compliance Officer) at 607-217-5091 or tmaus@seedpg.com if you did not receive S.E.E.D. Planning Group, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Jamie Roths is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Jamie Roths, born in 1998, is dedicated to advising clients of S.E.E.D. as a Financial Planner. Jamie earned her B.S. in Business Administration from the University of Tennessee Knoxville. Additional information regarding Jamie's employment history is included below.

Employment History (previous 5-years):

Financial Planner, S.E.E.D. Planning Group, LLC	12/2021 to Present
Financial Professional, Ameriprise	6/2020 to 12/2021
Student	8/2015 - 5/2020

Item 3 – Disciplinary Information

There are no legal, civil, or disciplinary events to disclose regarding Jamie.

Item 4 – Other Business Activities

Jamie is not engaged in any investment-related business or occupation (other than this advisory firm).

SEEDs of Hope Binghamton, INC

In a non-compensatory role, Jamie is the Secretary of the Board of Directors for SEEDs of Hope Binghamton, INC, a non-profit located in Binghamton, NY. Her duties include organization and strategic planning and governance. She spends less than 8 hours per month in her volunteer role.

Not Quite Right Media INC

In a compensatory role, Jamie serves on the Board of Directors for Not Quite Right Media INC, a privately held corporation located in Maryville, TN. Her duties include organization and strategic planning and governance. She spends less than 8 hours per month in this role.

Item 5 – Additional Compensation

Jamie does not receive any economic benefit from any person, company, or organization, other than S.E.E.D. Planning Group, LLC in exchange for providing clients advisory services through S.E.E.D. Planning Group, LLC.

Item 6 – Supervision

Jamie serves as a Financial Planner at S.E.E.D. and is supervised by Travis Maus, the Chief Compliance Officer. Travis can be reached at (607) 217-5091 or tmaus@seedpg.com. Travis is responsible for ensuring that Jamie adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and Compliance Manual.

Form ADV Part 2B – Brochure Supplement

Joshua Nichols (CRD 7426976)

Tax Planner

Updated: December 21, 2021



2669 Main St
Whitney Point, NY 13862
607-217-5091 | jnichols@seedpg.com

This brochure supplement provides information about Joshua Nichols that supplements the S.E.E.D. Planning Group, LLC brochure. You should have received a copy of that brochure. Please contact Travis Maus (Chief Compliance Officer) at 607-217-5091 or tmaus@seedpg.com if you did not receive S.E.E.D. Planning Group, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Joshua Nichols is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Joshua (Josh) Nichols, born in 1999, is dedicated to advising clients of S.E.E.D. as a Tax Planner. Josh earned his B.S. in Accounting from Binghamton University in 2020. Additional information regarding Josh's employment history is included below.

Employment History (previous 5-years):

Tax Planner (registered), S.E.E.D. Planning Group, LLC	12/2021 to Present
Tax Planner (unregistered), S.E.E.D. Planning Group, LLC/Bloom Tax Partners, LLC	4/2021 to 12/2021
Staff Accountant, Johnson, Lauder & Savidge LLP	1/2021 to 4/2021
Student, Binghamton University	8/2017 to 12/2020
Delivery Driver, DoorDash	7/2020 to 7/2020
Shelf Stocker, Rob's Market	5/2016 to 8/2019
Lawn Mower, Kirkwood United Methodist Church	5/2016 to 8/2018
Ticket Sales, Binghamton Rumble Ponies	4/2016 to 8/2018

Item 3 – Disciplinary Information

There are no legal, civil, or disciplinary events to disclose regarding Josh.

Item 4 – Other Business Activities

Bloom Tax Partners LLC

Josh engages in tax planning and tax return preparation with Bloom Tax Partners LLC, a subsidiary of S.E.E.D. Planning Group LLC. Josh is compensated for his time, and services at Bloom Tax Partners LLC are his primary business.

Crime Victims Assistant Center, Binghamton, NY

Josh is a member of the Board of Directors. He serves in a non-compensatory role, providing organizational oversight. He dedicates about 3-hours per month to this activity.

Josh is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5 – Additional Compensation

Josh does not receive any economic benefit from any person, company, or organization, other than S.E.E.D. Planning Group, LLC in exchange for providing clients advisory services through S.E.E.D. Planning Group, LLC.

Item 6 – Supervision

Josh serves as a Tax Planner at S.E.E.D. and is supervised by Travis Maus, the Chief Compliance Officer. Travis can be reached at (607) 217-5091 or tmaus@seedpg.com. Travis is responsible for ensuring that Josh adheres S.E.E.D. Planning Group, LLC ADV 2B (2023-3)

to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and Compliance Manual.

Form ADV Part 2B – Brochure Supplement

Kevin McCarter (CRD 7333449)

Financial Planner

Updated: February 15, 2023



2030 Falling Waters Rd, Suite 180
Knoxville, TN 37922
607-217-5091 | kmccarter@seedpg.com

This brochure supplement provides information about Kevin McCarter that supplements the S.E.E.D. Planning Group, LLC brochure. You should have received a copy of that brochure. Please contact Travis Maus (Chief Compliance Officer) at 607-217-5091 or tmaus@seedpg.com if you did not receive S.E.E.D. Planning Group, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Kevin McCarter is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Kevin McCarter, born in 1999, is dedicated to advising clients of S.E.E.D. as a Financial Planner. Kevin earned his B.S. in Business Administration double majoring in Accounting and Finance with a Collateral in Information Management from the University of Tennessee in 2021. Additional information regarding Kevin's employment history is included below.

Employment History (previous 5-years):

Financial Planner, S.E.E.D. Planning Group, LLC	12/2021 to Present
Financial Professional, Thrivent Financial	7/2021 to 12/2021
Bank Teller, First Horizon Bank	2/2019 to 7/2021
Tax Intern, Novinger, Ball, and Zivi, CPAs	12/2019 to 4/2020
Student, University of Tennessee	12/2016 to 5/2021

Item 3 – Disciplinary Information

There are no legal, civil, or disciplinary events to disclose regarding Kevin.

Item 4 – Other Business Activities

Not Quite Right Media INC

In a compensatory role, Kevin serves as the Secretary of the Board of Directors for Not Quite Right Media INC, a privately held corporation located in Maryville, TN. His duties include organization and strategic planning and governance. He spends less than 10 hours per month in this role.

Kevin is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5 – Additional Compensation

Kevin does not receive any economic benefit from any person, company, or organization, other than S.E.E.D. Planning Group, LLC in exchange for providing clients advisory services through S.E.E.D. Planning Group, LLC.

Item 6 – Supervision

Kevin serves as a Financial Planner at S.E.E.D. and is supervised by Travis Maus, the Chief Compliance Officer. Travis can be reached at (607) 217-5091 or tmaus@seedpg.com. Travis is responsible for ensuring that Kevin adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and Compliance Manual.

Form ADV Part 2B – Brochure Supplement

Daniel Kain (CRD 5168585)

Wealth Manager

Updated: April 8, 2022

WealthManagement
A Division of S.E.E.D.



100 Elmwood Davis Rd
Syracuse, NY 13212
607-217-5091 | dkain@seedpg.com

This brochure supplement provides information about Daniel Kain that supplements the S.E.E.D. Planning Group, LLC brochure. You should have received a copy of that brochure. Please contact Travis Maus (Chief Compliance Officer) at 607-217-5091 or tmaus@seedpg.com if you did not receive S.E.E.D. Planning Group, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Daniel Kain is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Daniel “Dan” Kain, born in 1984, is dedicated to advising clients of S.E.E.D. as a Wealth Manager. Dan earned his MBA from Columbia College in 2017. Additional information regarding Dan’s employment history is included below.

Employment History (previous 5-years):

Wealth Manager, S.E.E.D. Planning Group, LLC	12/2021 to Current
Retirement Specialist, Nationwide Insurance	6/2006 to 12/2021

Item 3 – Disciplinary Information

There are no legal, civil, or disciplinary events to disclose regarding Dan.

Item 4 – Other Business Activities

Dan is not engaged in any investment-related business or occupation (other than this advisory firm).

SEEDs of Hope Binghamton, INC

In a non-compensatory role, Dan serves on the Board of Directors for SEEDs of Hope Binghamton, INC, a non-profit located in Binghamton, NY. His duties include organization and strategic planning and governance. He spends less than 8 hours per month in her volunteer role.

Item 5 – Additional Compensation

Dan does not receive any economic benefit from any person, company, or organization, other than S.E.E.D. Planning Group, LLC in exchange for providing clients advisory services through S.E.E.D. Planning Group, LLC.

Item 6 – Supervision

Dan serves as a Wealth Manager at S.E.E.D. and is supervised by Travis Maus, the Chief Compliance Officer. Travis can be reached at (607) 217-5091 or tmaus@seedpg.com. Travis is responsible for ensuring that Dan adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm’s Code of Ethics and Compliance Manual.

Form ADV Part 2B – Brochure Supplement

Tyler Sherven, AIF® (CRD 7226568)

Investment Analyst

Updated: December 1, 2022



31 Lewis St, Suite 401
Binghamton, NY 13901
607-217-5091 | tsherven@seedpg.com

This brochure supplement provides information about Tyler Sherven that supplements the S.E.E.D. Planning Group, LLC brochure. You should have received a copy of that brochure. Please contact Travis Maus (Chief Compliance Officer) at 607-217-5091 or tmaus@seedpg.com if you did not receive S.E.E.D. Planning Group, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Tyler Sherven is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Tyler Sherven, born in 1996, is dedicated to advising clients of S.E.E.D. as an Investment Analyst. Tyler earned his B.A. in Urban Economics and Retailing from Binghamton University in 2018. Additional information regarding Tyler’s employment history is included below.

Employment History (previous 5-years):

Associate Planner, S.E.E.D. Planning Group, LLC	04/2021 to Present
SR Employee Specialist, Community Options	08/2018 to 04/2021
Financial Professional, Equitable Advisors	02/2020 to 03/2020
Sales Associate, Bandalier	03/2018 to 07/2018
Family Engagement Coordinator, AmeriCorps Promise Zone	01/2017 to 06/20218

Accredited Investment Fiduciary (“AIF”)

The AIF® mark is held by the Center for Fiduciary Studies, LLC, a Fiduciary360 (fi360) company.

The professional designations awarded by fi360 demonstrate the focus on all the components of a comprehensive investment process, related fiduciary standards of care, and commitment to excellence. AIF® designees undergo an initial training program, annual continuing education, and pledge to abide by the designation's code of ethics.

Since October 2002, the Accredited Investment Fiduciary® (AIF®) designation has been the mark of commitment to a standard of investment fiduciary excellence. Those who earn the AIF® mark successfully complete a specialized program on investment fiduciary standards of care and subsequently passed a comprehensive examination. AIF® designees demonstrate a thorough understanding of fi360's Prudent Practices for investment advisors and stewards.

Item 3 – Disciplinary Information

There are no legal, civil, or disciplinary events to disclose regarding Tyler.

Item 4 – Other Business Activities

Tyler is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5 – Additional Compensation

Tyler does not receive any economic benefit from any person, company, or organization, other than S.E.E.D. Planning Group, LLC in exchange for providing clients advisory services through S.E.E.D. Planning Group, LLC.

Item 6 – Supervision

Tyler serves as an Investment Analyst at S.E.E.D. and is supervised by Travis Maus, the Chief Compliance Officer. Travis can be reached at (607) 217-5091 or tmaus@seedpg.com. Travis is responsible for ensuring that Tyler adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and Compliance Manual.

Form ADV Part 2B – Brochure Supplement

Thomas Bartyzel (CRD 6593235)

Investment Analyst

Effective: April 15, 2022



100 Elmwood Davis Rd
Syracuse, NY 13212
607-217-5091 | tbartyzel@seedpg.com

This brochure supplement provides information about Thomas Bartyzel that supplements the S.E.E.D. Planning Group, LLC brochure. You should have received a copy of that brochure. Please contact Travis Maus (Chief Compliance Officer) at 607-217-5091 or tmaus@seedpg.com if you did not receive S.E.E.D. Planning Group, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Thomas Bartyzel is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Thomas “Tom” Bartyzel, born in 1996, is dedicated to advising clients of S.E.E.D. as an Investment Analyst. Tom earned his Bachelors of Science with a Major in Finance from SUNY Oswego University in 2018. Additional information regarding Tom’s employment history is included below.

Employment History (previous 5-years):

Investment Analyst, S.E.E.D. Planning Group, LLC	1/2022 to Current
Car Sales, Kia of East Syracuse	8/2021-1/2022
Financial Professional, Sagepoint Financial, INC	3/2021-8/2021
Financial Assistant, United Financial Services	4/2020-12/2021
Financial Professional, Financial Partners of Upstate New York	3/2019-3/2020
Car Sales, Romano Car Dealerships	8/2018-3/2019
Financial Professional, AXA Advisors	5/2018-7/2018
Insurance Agent, Bankers Conesco Life	11/2017-3/2018
Student, SUNY Oswego University	8/2014-5/2018

Item 3 – Disciplinary Information

There are no legal, civil, or disciplinary events to disclose regarding Tom.

Item 4 – Other Business Activities

Tom is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5 – Additional Compensation

Tom does not receive any economic benefit from any person, company, or organization, other than S.E.E.D. Planning Group, LLC in exchange for providing clients advisory services through S.E.E.D. Planning Group, LLC.

Item 6 – Supervision

Tom serves as an Investment Analyst at S.E.E.D. and is supervised by Travis Maus, the Chief Compliance Officer. Travis can be reached at (607) 217-5091 or tmaus@seedpg.com. Travis is responsible for ensuring that Tom adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm’s Code of Ethics and Compliance Manual.

Form ADV Part 2B – Brochure Supplement

Jessica Blake, CTFA (CRD 6254732)

Wealth Manager

Effective: December 1, 2022



31 Lewis St, Suite 401
Binghamton, NY 13901
607-217-5091 | jblake@seedpg.com

This brochure supplement provides information about Jessica Blake that supplements the S.E.E.D. Planning Group, LLC brochure. You should have received a copy of that brochure. Please contact Travis Maus (Chief Compliance Officer) at 607-217-5091 or tmaus@seedpg.com if you did not receive S.E.E.D. Planning Group, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Jessica Blake is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Jessica “Jess” Blake, born in 1979, is dedicated to advising clients of S.E.E.D. as a Wealth Manager. Jess attended State University of Morrisville from 2000-2003 to study Business Administration but has not received any higher education degrees after high school. Additional information regarding Jess’s employment history is included below.

Employment History (previous 5-years):

Wealth Manager, S.E.E.D. Planning Group, LLC	8/2022 to Current
Trust Administrator, NBT Bank	12/2009-7/2022

Certified Trust and Fiduciary Advisor (CTFA)

The CTFA certification is offered through the American Bankers Association.

The CTFA certification demonstrates expertise in the trust and financial advisor field while recognizing the growing client relationship skills necessary to be a successful Wealth Manager.

This certification is awarded to designees who meet specific experience and education standards, pass a proctored exam, and who pledge to abide by the ABA Professional Certification’s Code of Ethics.

Item 3 – Disciplinary Information

There are no legal, civil, or disciplinary events to disclose regarding Jess.

Item 4 – Other Business Activities

Jess is not engaged in any investment-related business or occupation (other than this advisory firm).

Fiduciary Education Foundation

Jess, in a non-compensatory role, serves as the Vice President of the Board of Directors of The Fiduciary Education Foundation. Her duties include organizational governance. Jess spends less than 3 hours per month on this activity.

Item 5 – Additional Compensation

Jess does not receive any economic benefit from any person, company, or organization, other than S.E.E.D. Planning Group, LLC in exchange for providing clients advisory services through S.E.E.D. Planning Group, LLC.

Item 6 – Supervision

Jess serves as a Wealth Manager at S.E.E.D. and is supervised by Travis Maus, the Chief Compliance Officer. Travis can be reached at (607) 217-5091 or tmaus@seedpg.com. Travis is responsible for ensuring that Jess adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and Compliance Manual.

Form ADV Part 2B – Brochure Supplement

Bradley Eaton (CRD 2127854)

Vice President of Investment Services

Effective: December 1, 2022



31 Lewis St, Suite 401
Binghamton, NY 13901
607-217-5091 | beaton@seedpg.com

This brochure supplement provides information about Bradley Eaton that supplements the S.E.E.D. Planning Group, LLC brochure. You should have received a copy of that brochure. Please contact Travis Maus (Chief Compliance Officer) at 607-217-5091 or tmaus@seedpg.com if you did not receive S.E.E.D. Planning Group, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Bradley Eaton is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Bradley “Brad” Eaton, born in 1968, is dedicated to advising clients of S.E.E.D. as the Vice President of Investment Services. Brad earned his Master’s in Business Administration from the State University of Albany in 1997 and Bachelors of Economics from the State University of Geneseo in 1990. Additional information regarding Brad’s employment history is included below.

Employment History (previous 5-years):

Vice President of Investment Services, S.E.E.D. Planning Group, LLC	1/2022 to Current
Vice President and Senior Investment Office, NBT Bank	3/2011 to 10/2022

Item 3 – Disciplinary Information

There are no legal, civil, or disciplinary events to disclose regarding Brad.

Item 4 – Other Business Activities

Brad is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5 – Additional Compensation

Brad does not receive any economic benefit from any person, company, or organization, other than S.E.E.D. Planning Group, LLC in exchange for providing clients advisory services through S.E.E.D. Planning Group, LLC.

Item 6 – Supervision

Brad serves as the Vice President of Investment Services at S.E.E.D. and is supervised by Travis Maus, the Chief Compliance Officer. Travis can be reached at (607) 217-5091 or tmaus@seedpg.com. Travis is responsible for ensuring that Brad adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm’s Code of Ethics and Compliance Manual.