

**Item 1: Cover Page for Part 2A of Form ADV
Firm Brochure**



Quantum Financial, LLC

Investment Advisory Firm CRD # 295542

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**Quantum Financial, LLC
114 Cascade Blvd
Milford, CT 06460
Phone: (203) 530-6673
Email: JPritchard@Quantum-wm.com**

This brochure provides information about the business practices and qualifications of about Quantum Financial, LLC. Any inquiries regarding the contents of this brochure should contact Quantum Financials CCO, Mr. John Pritchard at (203) 530-6673 or by email at: JPritchard@Quantum-wm.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Quantum Financial, LLC and/or Quantum Financial is also available on the SEC's website at www.adviserinfo.sec.gov

Registration does not imply a certain level of skill or training

Item 2: Material Changes

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Item 4: Advisory Business

Quantum Financial, LLC (“Quantum Financial”) is registered as an Investment Adviser in the state of Connecticut. Quantum Financials initial filing was in 2018. Mr. John Pritchard is the 100% principal owner of Quantum Financial. As of close of business 12/31/2022, Quantum Financial had \$8,053,179.41 in assets under management (“AUM”) on a non-discretionary basis.

Financial Review

At Quantum Financial before making any recommendations we take the time to learn about each and every client’s current financial position, their goals and dreams. We do this to help both the client and Quantum Financial get a better understanding of where the client is currently and where they would like to be in the future. This information is then used to help develop a comprehensive investment strategy. Quantum Financial believes that an investor should have a thorough understanding of their current financial condition in which to build a solid financial plan.

First, Quantum Financial reviews each client’s current assets, income and expenses. We then look to the client’s future income needs & expenses. It is at this point that we start to create the financial plan. The information uncovered in the discovery process, such as risk tolerance and past financial behaviors and decisions, helps us to determine a target asset mix that is appropriate for the client’s goals and risk tolerance. Investment decisions are based on a client’s risk tolerance and time horizon. It is at this point the plan is agreed to and then implemented. A client’s thorough understanding of the plan and the potential risks involved with various investments plays a big factor in the overall success of a financial plan.

Capital markets are complex and volatile. Educated investors are in a much better position to stay focused on their specific financial plan. A client that understands how their investment strategy is strategically positioned to align with their financial plan has a greater chance of sticking to the financial plan, thus increasing their odds of reaching the determined goals of the financial plan. A clear picture and understanding of their time horizon and risk tolerance is vital to the success of each and every financial plan. At Quantum Financial, we designed our financial planning process to help our clients stay focused on achieving their goals and objectives. Quantum Financials financial plans are dynamic and will change over time based on changes in a client’s personal situation as well as external changes in their environment and life in general. This is why it is very important for clients to inform Quantum Financial of any updates and changes to their personal and financial situation that may require a change to the overall portfolio structure and target asset mix. Clients and Quantum Financial should revisit a client’s financial plan at least annually to determine if any changes may be warranted.

Investment Management

Quantum Financial provides continuous financial advice and guidance to our clients regarding the strategic and tactical investment decisions. Investments are chosen and structured based on the client’s needs and must be agreed upon prior to the initial implementation. During the discovery process, we listen actively to the client's known and unknown objectives, time horizon(s), risk tolerance, and liquidity needs. We also review and discuss the client’s prior investment history, as well as family composition and investing background. We then assist clients with the management of their investments on a non-discretionary basis. Account supervision and structure is guided by a client’s objectives (i.e. capital appreciation, growth, income, or growth and income), as well as their specific tax implications. Quantum Financial works with its clients on a non-discretionary basis only and, therefore, investment choices or changes to existing investments, outside of

the ongoing rebalancing, must be approved by our clients prior to investing in new investments. This includes any changes to a client's overall target asset mix. Our investment recommendations are not limited to any specific security or industry and may include investment advice regarding the following types of investment vehicles:

- Mutual Funds
- Exchange Traded Funds (ETFs)
- Domestic Equities
- Foreign Equities
- Corporate Bonds
- Commercial Paper
- Certificates of Deposit
- Municipal Bonds
- U.S. Treasuries
- Tax Free Fixed Income
- REITs
- 3rd Party Money Managers
- Commodities
- Preferred Stocks

Because some types of investments involve certain additional degrees of risk, they will only be implemented or recommended when consistent with a client's agreed investment objectives, risk tolerance, liquidity, and suitability.

Financial Planning:

Quantum Financial Advisors and their clients work together to analyze the client's current financial situation and in most situations focus on areas of concern and interest that may impact their short and long term goals.

During the financial planning process, Quantum Financial Advisors review the client's current financial situation and in most situations focus on areas of concern and interest that may impact their short and long term goals. These areas may include:

Estate Planning:

Quantum Financial provides a general analysis of a client's potential exposure to estate taxes and clients' current estate plan, which may include whether clients have a will, powers of attorney, trusts and other related documents. Quantum Financial will discuss ways for clients to minimize and/or avoid potential current and future estate taxes by implementing appropriate estate planning strategies. We are available to work with a client's current attorney and/or assist clients in finding a qualified estate planning attorney.

Financial Goals:

Quantum Financial helps clients identify personal financial goals and assists them in developing a plan to reach these goals and dreams. Quantum Financial will assist in determining what resources a client needs and what investments are appropriate to reach these financial goals.

Investment Planning:

Quantum Financial reviews client current investment asset allocation strategy and target asset mix along with clients' risk tolerance and time horizon in an effort to evaluate the appropriateness of each and every investment. We also assist clients in reviewing employee stock options and purchase plans as well as other areas of investment related concern.

Retirement Planning:

Quantum Financial believes that it is always a good time to invest for/in the future and Quantum Financial assists clients with their retirement planning journey by guiding them to and through their retirement. Quantum Financial helps clients understand this process, where they are currently positioned, provide ideas to make the most of their savings and investments, and shows them what they can do to stay on track for the retirement they envision.

Risk Management:

Quantum Financial uses risk management to identify, analyze and accept or mitigate uncertainty within investments. Essentially, risk management occurs any time an investor analyzes and/or attempts to quantify the potential for losses of an investment and then takes the appropriate action (or inaction) given his investment objectives and risk tolerance.

Tax Planning:

Quantum Financial conducts an analysis of a client's financial situation or plan from a tax perspective. The purpose of tax planning is to ensure tax efficiency, with the elements of the financial plan working together in the most tax-efficient way possible.

Investment Advisor to Private funds:

Quantum Financial may act as a non-discretionary investment manager to private funds and/or pooled investment vehicles. These services are negotiated and agreed upon prior to Quantum Financial acting as an investment manager to the fund(s).

Item 5: Fees and Compensation

The Quantum Financial investment advisory contract may be terminated by the client within fifteen (15) business days of the signing of the investment advisory contract and the client will not be responsible for advisory fees incurred during that time. Quantum Financial will receive compensation based on the type of advisory services Quantum Financial performs. Quantum Financial reserves the right to negotiate fees and compensation with its clients. Negotiated fees between Quantum financial and the client will supersede Quantum Financials existing fee structure. Please review the fee and compensation information below.

Lower fees for comparable services may be available from other sources.

Investment Advisory Fee Structure

Quantum Financial advisory fees are negotiated and not to exceed 1.50% annually. Advisory fees are charged in arrears and are based on the market value of the assets under management at the end of each quarter.

Fee Billing

Quantum Financials investment management fees are negotiated and not to exceed 1.50% annually, billed quarterly, in arrears, and based on the ending quarterly balance of the accounts managed by Quantum Financial. Quantum Financial will send an invoice to clients at the end of each quarter. Clients have the option of paying the fee directly to Quantum Financial or they may choose to having it directly deducted from their account.

Other Fees and Expenses

Quantum Financial does not charge additional fees other than the Investment Advisory Fees that are charged. Quantum Financial does not receive or share any additional fees or expenses incurred by advisory clients. Quantum Financial may charge negotiated fees for private and pooled investment management services that may differ from the above fee structure.

Quantum Financial clients will incur brokerage and other transaction costs by the custodian. Quantum Financial does not receive these fees nor does it share in these fees; see Item 12 for additional information.

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

Quantum Financial does not accept performance-based fees or participate in side-by-side management. Side-by-side management refers to the practice of managing accounts that are charged performance-based fees while at the same time managing accounts that are not charged performance-based fees. Performance-based fees are fees that are based on a share of capital gains or capital appreciation of a client's account. Our fees are calculated as described above, and are not charged on the basis of a share of capital gains upon, or capital appreciation of, the funds in client advisory accounts.

Quantum Financials private and pooled investment clients may charge performance based fees to their clients. Quantum Financial receives no additional fees other than the agreed upon management fees negotiated and Quantum Financial does not share in any performance based fees.

Item 7: Types of Clients

Quantum Financial clients include individuals, business entities, pension & profit sharing plans, trusts, estates, and charitable organizations. Quantum Financial does not generally require an annual minimum fee or asset level for investment advisory or investment planning services.

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

Quantum Financial may use the following methods of analysis when providing investment advice to clients:

Technical Analysis -Technical Analysis involves studying past price patterns and trends in the financial markets to predict the direction of both the overall market and specific stocks. The risk of market timing based on technical analysis is that charts may not accurately predict future price movements. Current prices of

securities may reflect all information known about the security and day to day changes in market prices of securities may follow random patterns and may not be predictable with any reliable degree of accuracy.

Fundamental Analysis - Fundamental analysis involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience, and expertise of the company's management, and the outlook for the company's industry. The resulting data is used to measure the true value of the company's stock compared to the current market value. The risk of fundamental analysis is that information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.

Cyclical Analysis - Cyclical analysis is a type of technical analysis that involves evaluating recurring price patterns and trends based upon business cycles. The lengths of economic cycles may be difficult to predict with accuracy and therefore the risk of cyclical analysis is the difficulty in predicting economic trends and consequently the changing value of securities that would be affected by these changing trends.

Quantitative Analysis - Quantitative analysis deals with measurable factors as distinguished from qualitative considerations such as the character of management or the state of employee morale, such as the value of assets, the cost of capital, historical projections of sales, and so on.

Qualitative Analysis - Qualitative analysis is a securities analysis that uses subjective judgment based on unquantifiable information, such as management expertise, industry cycles, strength of research and development, and labor relations. Qualitative analysis contrasts with quantitative analysis, which focuses on numbers that can be found on reports such as balance sheets. The two techniques, however, will often be used together in order to examine a company's operations and evaluate its potential as an investment opportunity.

Investment Strategies

Quantum Financial believes that asset allocation across diverse investment is the key to long term success in reaching client objectives. A Client's portfolio is customized to that client's specific investment objectives and risk tolerance. Each portfolio is constructed using a strategic asset allocation methodology, with prevailing long-term trends in mind. Short-term trends and strategies will not be employed unless necessary in accordance with Client mandates. Quantum Financial structures portfolios using a proprietary methodology. Quantum Financial believes that Clients will benefit from having a portfolio of holdings invested in a variety of assets classes. To the extent that these asset classes are non-correlated, the portfolio will experience investment returns with mitigated risk. Quantum Financial will not pursue strategies that are highly speculative and risky in nature.

Risk of Loss

Investing in securities involves risks, including the loss of principal. Securities will and do fluctuate in value. Clients should understand and be prepared for these fluctuations in value as well as for the potential of loss. Quantum Financial assists clients in determining an appropriate asset allocation strategy based primarily on their risk tolerance and time horizon. Even with these methods in place, there is no guarantee that a client will meet or exceed their investment goals. Quantum Financial will continually review a client's investment goals,

financial situation, time horizon, tolerance for risk and other factors at least annually to determine if the current asset allocation is still an appropriate asset allocation for the client. A client's participation and understanding of the process, including full and accurate disclosure of any and all requested information, is an essential piece to the client understanding the risks involved. Quantum Financial relies heavily on the information provided by the client in determining the appropriate investments for said client. Therefore, the responsibility lies on the client to relay accurate and up to date information to the Quantum Financial Advisor. This information should include any changes in the client's financial condition, goals or other factors that may affect this analysis. The risks associated with a particular strategy are provided to each client in advance of investing the client's assets.

Quantum Financial may use margin as a tool in managing the allocation during the rebalancing of client accounts. Quantum Financial may also choose to employ options strategies to hedge or gain additional exposure to a particular asset class or sector. Following are some of the risks associated with these transactions

Market Risks

All securities, particularly individual equity and debt securities are subject to market volatility, economic factors and certain other market risks. The success of a particular investment may depend to a great extent upon correctly assessing the future course of price movements of stocks and bonds. There can be no assurance that Quantum Financial will be able to predict those price movements accurately.

Item 9: Disciplinary Information

Quantum Financial has not been the subject of any disciplinary actions and does not have any legal or disciplinary information to disclose. Any disciplinary information regarding Quantum Financials Investment Advisor Representatives is disclosed here as well as additional information being disclosed on the IAR's Quantum Financials ADV Part 2B.

Item 10: Other Financial Industry Activities and Affiliations

Neither Quantum Financial, nor its representatives, are registered or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

Neither Quantum Financial, nor its representatives, are registered or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or a representative of the foregoing.

Quantum Financial has no other relationship or arrangement with a related person that is material to its advisory business.

Item 11: Code of Ethics, Client Transactions and Personal Trading

Code of Ethics

Quantum Financial & its employees are committed to a Code of Ethics that is available for review and will be provided to clients and prospective clients upon request. Quantum Financials Financial Planning & Investment Management strives to comply with all applicable laws and regulations governing its practices. Therefore, Quantum Financial has set forth guidelines for professional standards of conduct for its associated persons, the goal of which is to protect client interests at all times and to demonstrate its commitment to its fiduciary duties of honesty, good faith, and fair dealing with clients. All associated persons are expected to adhere strictly to these guidelines. Associated persons are also required to report any violations of the Firm's Code of Ethics. Additionally, Quantum Financial maintains and enforces written policies reasonably designed to prevent the misuse or dissemination of material, non-public information about clients or their account holdings by Quantum Financial or any associated person.

Participation or Interest in Client Transactions

Neither Quantum Financial nor any of our associated persons has any material financial interest in client transactions beyond the provision of investment advisory services as disclosed in this Brochure.

Personal Trading

Our firm or persons associated with our firm may buy or sell securities for clients at the same time we or persons associated with our firm buy or sell such securities for our own accounts. A conflict of interest exists in such cases because we have the ability to trade ahead of clients and potentially receive more favorable prices than clients will receive. To mitigate this conflict of interest, it is our policy that we shall not have priority over client accounts in the purchase or sale of securities.

Item 12: Brokerage Practices

Selecting Brokerage Firms

Quantum Financial can work with multiple custodians and will often recommend clients work with the qualified custodian that they feel most comfortable with (ie: Schwab). Quantum Financial does not receive fees or commissions from these arrangements. Quantum Financial will recommend a custodian based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates.

Research and Other Soft-Dollar Benefits

While QF has no formal soft dollars program in which soft dollars are used to pay for third party services, QF may receive research, products, or other services from custodians and broker-dealers in connection with client securities transactions ("soft dollar benefits"). QF may enter into soft-dollar arrangements consistent with (and not outside of) the safe harbor contained in Section 28(e) of the Securities Exchange Act of 1934, as amended. There can be no assurance that any particular client will benefit from soft dollar research, whether or not the client's transactions paid for it, and QF does not seek to allocate benefits to client accounts proportionate to any soft dollar credits generated by the accounts. QF benefits by not having to produce or pay for the research, products or services, and QF will have an incentive to recommend a broker-dealer based on receiving research or services. Clients should be aware that QF's acceptance of soft dollar benefits may result in higher commissions charged to the client.

Best Execution

We believe in using custodians that provide the best services at competitive rates. The reasonableness of commission rates is based on several factors, including the broker's ability to provide professional services, execution, the broker's reputation, experience and financial stability of the broker or dealer, and the quality of service rendered by the broker or dealer in transactions. Best execution is not measured solely by reference to commission rates. Paying a broker a higher commission rate than another broker might charge is permissible if the difference in cost is reasonably justified by the quality of the brokerage services offered. Each of the above mentioned custodians has a history of best execution performance that is well documented in various publications and testing results.

Order Aggregation

It is Quantum Financials practice to aggregate transactions across multiple client accounts if and when possible.

Directed Brokerage

In limited circumstances, and at our discretion, some clients may instruct Quantum Financial to use one or more particular brokers for the transactions in their accounts. If clients choose to direct our firm to use a particular broker, clients should understand that this might prevent from effectively negotiating brokerage commissions on clients behalf. This practice may also prevent Quantum Financial from obtaining a favorable price and execution. Thus, when directing brokerage business, clients should consider whether the commission expenses, execution, clearance, and settlement capabilities that clients will obtain through a particular broker are adequately favorable in comparison to those that we would otherwise obtain for clients.

Trade Errors

Trading errors can and do happen. If a trade error occurs when entering a trade on behalf of a client, Quantum Financials policy is to restore a client's account to the position it should have been in had the trade error had not occurred. Depending on the circumstances, corrective actions may include canceling/busting said trade, adjusting the client account to reflect the appropriate asset allocation and/or the reimbursing of any fees to the client account.

Item 13: Review of Accounts**Periodic Reviews**

Financial Plans are reviewed at least annually and updated by Quantum Financial on a periodical basis as deemed necessary by Quantum Financial and said client. Reviews are ongoing and are done quarterly, semiannually and/or annually as predetermined by Quantum Financial and the client. Portfolio and financial plan reviews are and in most cases predetermined in advance with Quantum Financial clients. Reviews may also be prompted by the client and/or Quantum Financial at any given time.

Review Triggers

Other conditions that may trigger a review are changes in the tax laws, new investment information, and changes in a client's own situation.

Regular Reports

Quantum Financial clients receive monthly and/or semi-annual portfolio performance statements from the custodian holding client assets. In addition, clients also receive transaction confirmations from the account custodian being used.

Item 14: Client Referrals and Other Compensation

As of this filing, Quantum Financial does not directly or indirectly compensate any persons for client referrals or performance based compensation.

Item 15: Custody

Quantum Financial does not accept or maintain custody of any Client accounts. All Clients must place their assets with a qualified custodian. Clients may choose a qualified custodian of their own preference. If a client has no preference of a qualified custodian, Quantum Financial may recommend a qualified custodian to clients based on their needs. (i.e. Interactive Brokers, Schwab). Qualified custodians may allow for direct debit of advisory fees. Therefore, if a custodian allows for direct debiting and the client chooses to have advisory fees direct debited from their accounts, Quantum Financial may directly debit clients account(s) for the payment of our advisory fees. This ability to deduct advisory fees from clients account(s) falls under the category of trade authorization over client funds or securities. Quantum Financial does not have physical custody of any client funds and/or securities. Client funds and securities will be held with a bank, broker-dealer, or other independent, qualified custodian. Clients will receive account statements from the independent, qualified custodian(s) holding client's funds and securities at least quarterly. The account statements from client's custodian(s) will indicate the amount of our advisory fees deducted from clients account(s) each billing period. Clients should carefully review account statements for accuracy. If clients have a question regarding account statements or if clients did not receive a statement from the custodian, please contact Quantum Financial at the contact information provided on the front page of this brochure.

Safe Keeping and Safeguards In Custody

If Quantum Financial has custody of client funds it is solely a consequence of its authority to make withdrawals from client accounts to pay its advisory fee.

B. The investment adviser has written authorization from the client to deduct advisory fees from the account held with the qualified custodian.

C. Each time a fee is directly deducted from a client account, Quantum Financial concurrently:

- i. Sends the qualified custodian an invoice or statement of the amount of the fee to be deducted from the client's account; and
- ii. Sends the client an invoice or statement itemizing the fee. Itemization includes the formula used to calculate the fee, the value of the assets under management on which the fee is based, and the time period covered by the fee.

D. Quantum Financial has implemented these transparent safeguards to help protect clients and client assets.

Item 16: Investment Discretion

Non-Discretionary Authority

Quantum Financial manages client investments in a non-discretionary fashion. Quantum Financial and its client must both agree to an investment prior to taking a position in said investment. Quantum Financial has chosen not to have full discretionary authority on client's accounts without obtaining a client's consent. Because of this all new investments must be agreed upon prior to taking an initial position in a client's account or portfolio. Because we work with our clients on a non-discretionary basis, a client has a right to decline to implement any investment advice provided by Quantum Financial. Custody options will be discussed and approved by both parties prior to the opening of the initial account. The client must approve of the custodian that will be used prior to or be used to house assets/investments and the commission rates paid to the custodian. Quantum Financial does not receive any portion of the transaction fees and/or commissions paid by the client to the custodian on any given trade/transaction.

Discretionary Authority for Sub-Manager(s)

Quantum Financial may recommend and/or use other money managers, Mutual Funds and ETFs within a client's portfolio. Internally these investments have discretionary authority within the investment vehicle being used. Quantum Financial will only use sub-managers that have made a valid and up to date prospectus available to the public, in which it describes the fund's investment objective, internal structure and investment guidelines. Quantum Financial and the client will have agreed upon the investment vehicle to be used prior to taking an initial position within the portfolio. Sub-Manager(s) have the authority to buy, hold, and/or sell securities for a client's assets delegated to the Sub-Manager(s).

Item 17: Voting Client Securities

Proxy Votes

Quantum Financial can and will assist clients with voting proxies if the client chooses. If a client owns investments, clients are shareholders and can exercise their right to vote on proxies as a shareholder. In most cases, clients will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, the materials would be forwarded directly to clients by mail, unless clients have authorized the firm to contact clients by electronic mail, in which case, we would forward any electronic solicitation to vote proxies. Clients that would like assistance from Quantum Financial in understanding the material within the proxy and/or would like assistance with the voting process can contact Quantum Financial by phone or by email using the contact information on the front of this brochure.

Class Action Lawsuits

Quantum Financial does not determine if securities held by clients are the subject of a class action lawsuit or whether clients are eligible to participate in said class action settlement or litigation nor does Quantum Financial initiate or participate in litigation to recover damages on a client's behalf for damages as a result of said actions, misconduct, or negligence of said party.

Item 18: Financial Information

Financial Condition

Quantum Financial does not have any financial situations that will result in Quantum Financial from meeting contractual commitments to clients. A balance sheet is not required to be provided as Quantum Financial does not have custody of client assets and does not require any type of prepayment of advisory/management fees.

Item 19: Requirements for State-Registered Advisers

- A. Quantum Financial currently has only one management person and/or executive officer; Mr. John Pritchard. Mr. John Pritchard's education and business background can be found on the Supplemental ADV Part 2B form.
- B. Mr. John Pritchard's other business activities can be found on ADV Part 2B.
- C. Quantum Financial does not accept performance-based fees or other fees based on a share of capital gains on and/or capital appreciation of the assets of its clients.
- D. No management person at Quantum Financial has been involved in an arbitration claim or been found liable in a civil or criminal court, self-regulatory organization, or administrative proceeding.
- E. Quantum Financial and its management persons do not have a relationship and/or arrangement of any kind with any issuers of securities.

Item 20: Additional Information

Privacy

Quantum Financial is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us by both prospects and clients. The categories of nonpublic information that we collect from clients may include information about a client's personal situation to the extent that it is needed for the money coaching and financial planning process, information about transactions between clients and third parties, and information from consumer reporting agencies, e.g., credit reports. Quantum Financial uses this information to assist clients with developing and the implementation of a client's financial plan. With a client's permission, Quantum Financial will disclose limited information to attorneys, accountants, and mortgage lenders and to whom ever a client has an established relationship. Quantum Financial shares limited amounts of information about clients with service providers, such as the custodian of clients account, so that we may enhance the service level provided to clients. Quantum Financial maintains a secure location for the storage of client information. Quantum Financial employs a firewall, secure data encryption techniques and authentication procedures on our computer network and cloud providers. We will never provide a client's personal information to mailing list vendors, solicitors and/or third parties of any kind. We require strict confidentiality in our agreements with unaffiliated third parties that require access to a client's personal information, including financial service firms, consultants and auditors. Federal and state securities regulators may review our company records and client's personal records as permitted by law. Personal information about clients will be maintained for the required period. Thereafter, records are required to be maintained by federal and state securities laws. After that time, information will be either destroyed or returned to the client. Quantum Financial will notify clients in advance if the Quantum Financial privacy policy were to change. We are required by law to deliver this Privacy Notice to clients annually, in writing.

Business Continuity Plan (BCP)

Quantum Financial has created a written BCP that is available to clients and prospects upon request. A written BCP helps in identifying procedures relating to an emergency or significant business disruption, including

death or incapacitation of the investment adviser or any of its representatives. Such procedures are in place to help Quantum Financials IARs meet their existing fiduciary obligations to their clients.

Conflicts of Interest Disclosure

Quantum Financial discloses all material conflicts of interest prior to a client signing the Quantum Financial Investment Advisory Agreement. This is done verbally and through Quantum Financials ADV Brochures Part 2A & 2B, Quantum Financials Conflict of Interest Disclosure document and the Quantum Financial Advisory Agreement.