



WEALTH PLANNING CORPORATION

8370 East Kemper Road
Cincinnati, OH 45249

513-733-1750
Fax 513-733-4960

www.wealthp.com

March 22, 2025

This ADV Part 2 Brochure provides information about the business practices and qualifications of Wealth Planning Corporation. If you have any questions about the contents of this brochure, please contact Wealth Planning Corporation at 513-733-1750 or via email at info@wealthp.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC) or by any state securities authority. Additional information about Wealth Planning Corporation is also available on the SEC's website at www.adviserinfo.sec.gov.

Wealth Planning Corporation uses the title of "Registered Investment Advisor" in recognition of its requirement to register and provide detailed information to the SEC and any applicable state securities authorities. This identification does not imply that any certain skill level or training is required for registration. The written and oral communications of an advisor provide you with information about the advisor which you would use for determining whether to hire or retain an advisor.

Material Changes as of March 22, 2025

To promote the operational transparency of registered firms, the SEC requires a notice of material changes to a firm's services or investment advisory fee arrangements, changes in advisory personnel, related persons or relationships with outside entities, or changes to the organization. This section provides information on material changes since the last filed updating amendment.

Form ADV Part 2 B

Since the last annual update, Angie Dietrich has been added as a minority owner. No change in control has occurred. This change is noted in Item 18 - Ownership and Financial Information.

Form ADV Part 2 B – Biographical Information Brochure

The Biographical Information Brochure is regularly provided to prospective and existing clients to share the background of the individuals who formulate investment advice or make discretionary investment decisions on a client's behalf. *This brochure is not required to be filed with the SEC but is attached to the firm's ADV Brochure to ensure that prospective and existing clients receive the information before or when an employee begins to give advice.*

Noah Sayre, was confirmed by the CFP® Board as a CFP® professional effective April 2024. Subsequently, Noah was named a Financial Planning Advisor, and his responsibilities continue to expand in client advisory and investment management activities.

Tricia Winterman joined WPC in November 2024 in the role of Client Experience Coordinator. Her primary duties focus on office administration and client service.

Table of Contents

Item 1 – Cover Page	1
Item 2 – Material Changes	2
Item 3 – Table of Contents	3
Item 4 – Advisory Business	4
Item 5 – Fees and Compensation	5
Item 6 – Performance-Based Fees and Side-By-Side Management	7
Item 7 – Types of Clients	7
Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss	7
Item 9 – Disciplinary Information	9
Item 10 – Other Financial Industry Activities and Affiliations	9
Item 11 – Code of Ethics	10
Item 12 – Brokerage Practices	11
Item 13 – Review of Accounts	11
Item 14 – Client Referrals and Other Compensation	12
Item 15 – Custody	12
Item 16 – Investment Discretion	14
Item 17 – Voting of Proxies	14
Item 18 – Ownership and Financial Information	14
Item 19 – Requirements for State-Registered Advisors	14

Item 4 – Advisory Business

Founded in 1984, Wealth Planning Corporation (WPC) primarily focuses on providing Investment Advisory Services and Financial Planning Services for individuals. These fee-based services are available to the client independently, but many clients select to engage WPC for multiple services.

Under Federal and State law, WPC and its employees act as a fiduciary and are required by legal and ethical codes of conduct to disclose all material facts relating to the advisory relationship we have with clients. As a fiduciary, we seek to avoid conflicts of interest with our clients and make full disclosure of any potential conflicts that may arise. This includes providing sufficient specific facts so that a client can understand the conflict of interest and the business practice(s) that could affect the advisory relationship in order for the client to give informed consent to accept or reject such practice or conflict. This obligation extends the requirement to disclose this information in greater detail at any time it arises in the day-to-day activities with clients, regardless, if otherwise included in this Brochure or as stated in the ***WPC Financial Planning, Services, and Investment Advisory Agreements***.

Investment Advisory Services are provided under the Investment Advisory Agreements and are implemented utilizing an independent, third-party custodian (ex. Charles Schwab & Co.) to house individual investment accounts in the name of the client. WPC and the client complete an Investment Policy Statement stating a targeted asset allocation model based upon several factors including any client specific preferences or restrictions. Via the investment account application with the selected custodian, the client further agrees to give WPC discretionary authority to implement its investment recommendations. Investments in the client's accounts are purchased and sold by WPC using a diversified model portfolio consisting primarily of no-load mutual funds, Exchange Traded Funds (ETFs) and other investment vehicles as deemed appropriate by WPC Investment Committee. WPC currently manages investments of approximately \$480 million within its client accounts.

WPC does not maintain minimum account size requirements, but the Investment Advisory Fees will vary depending upon the aggregate size of the client's market value of assets under direct management. WPC does permit the aggregation of family accounts to reach a lower fee tier or reduce the overall fee under special client circumstances. See Item 5 for further discussion of fees.

Financial Planning Services are provided under WPC Financial Planning Agreement and may encompass several activities related to providing analysis and recommendations in the areas of retirement planning, education funding, life and long-term care insurance, estate planning, tax planning, and cash flow management. WPC engages in the review and analysis of the pertinent data supplied by the client and prepares a written report using financial planning software which includes illustrations, cash flow analysis and summary reports to address certain concerns and opportunities as they relate to the overall financial picture of a client.

Fees for financial planning services will vary depending upon the scope of work and complexities unique to each situation. Total cost will be provided to the client at the time of engagement. Fees may be discounted for clients utilizing investment advisory services. For more information on fees, see Item 5.

Implementation of the recommendations resulting from the analysis is entirely at the client’s discretion. The recommendations may require working closely with an attorney, accountant, insurance agent and/or investment broker for implementation. Expenses related to the implementation of any recommendations are the responsibility of the client. If the client requests WPC to help implement recommendations, any fees, costs, or compensation associated with implementation will be fully disclosed prior to action.

Item 5 – Fees and Compensation

Investment Advisory Fees for all discretionary individual, trust and corporate accounts will be charged based upon the schedule below. All included accounts are managed at the same fee rate based upon the total assets under management. No other compensation is received for Investment Advisory Services as WPC does not share in any custodian charges for transactions, nor accept commissions or fees from any investment providers (ex. mutual fund companies).

<u>Total Assets Under Management (AUM)</u>	<u>Annual Fee %</u>	<u>Quarterly Fee Rate</u>
\$ 0 - \$ 500,000	1.25%	.3125
\$ 500,001 - \$ 1,000,000	1.10%	.275
\$ 1,000,001 - \$ 2,000,000	0.95%	.2375
\$ 2,000,001 - \$ 3,000,000	0.85%	.2125
\$ 3,000,001 - \$ 5,000,000	0.75%	.1875
For Deposits > \$ 5,000,000	0.75% on the first \$5,000,000	
then for the AUM > \$5,000,000	0.35%	

The Investment Advisory Fee is billed at the beginning of each calendar quarter. The applicable rate is charged based upon each account’s balance at the end of the previous quarter and billed directly to the account. Fees are adjusted for money flows in and out of the account during the previous quarter on a prorated basis according to the number of days under management within the account. The client authorizes payment of the fees directly from the account via the custodian’s account application. A copy of the invoice is delivered each billing period to the client, so they see the fee calculation and total amount being charged.

Accounts outside of those directly under management may be used to reach lower fee brackets if compensation is received for their management. The fee for managing outside accounts must be authorized by the client and debited from a directly managed account.

Investment Advisory Fees for a charitable/non-profit organization's account will be charged a flat fee equal to 60 basis points (0.60%).

Investment Advisory clients may receive a discount on Financial Planning Service fees based upon their total assets under management (see Financial Planning Services below).

A discount for Family Households (children, grandchildren, or parents) of related existing clients with balances greater than \$500,000 will be applied under a discounted fee rate equal to 1.10% (\$500,001 - \$1,000,000) until such time as a Family Household client is eligible for any further bracket reduction based upon their own account size.

Financial Planning Services are provided under a fixed-fee arrangement determined in advance and acknowledged by the client via a completed Financial Planning Agreement. Base plan fees begin at \$1,800 and may be adjusted higher based upon the number of services and/or the complexities involved. WPC's hourly rate for additional services not offered under a specified fixed-fee agreement will be \$350 per hour.

One half of the fee is due before work begins, and the balance is due upon delivery of the final written plan. Clients may terminate the agreement at any time by written notice and request a refund of any unearned fees based upon time expended by WPC advisors or planners. If outside advisors are required to supplement areas of expertise and pursued with consent of the client, their fees will be in addition to the WPC fee.

WPC provides a discount for Financial Planning Services when clients also elect services under the Investment Advisory Agreement. For clients engaged in both services, Financial Planning fees may be waived, discounted and/or applied over an alternative quarterly fixed-fee billing method. One quarter of the Financial Planning Fee will be charged against an account each quarter during the first calendar year.

Implementation of non-investment recommendations stemming from any Financial Planning Services may include products offered by various insurance companies for which a WPC advisor may be a licensed brokers or agents, or other services offered by unaffiliated persons or entities. Any transaction resulting in a commission or charges from the purchase of these products or services will be brought to the client's attention to adequately disclose any potential conflict of interest.

WPC offers other advisory or client service activities available under separate charges. These additional Services include but are not limited to:

401(k)/403(b) Account Guidance

Estate Administration

Trust Administration/Trustee Advisory

Tax Preparation Services

A separate client agreement/addendum outlining the scope of service and fee associated with selected activities is provided and acknowledged prior to these services.

Item 6 – Performance-Based Fee and Side-by-Side Management

Advisory fees are limited to those detailed above, and WPC does not structure fees similar to those found in the hedge fund industry. As such, there are no performance-related fees (fees charged based on a share of interest income, capital gains or appreciation), nor does WPC engage in side-by-side management of funds (performance accounts alongside traditional fee accounts where one may benefit more).

WPC's Investment Advisory fee may increase based upon the appreciation of the client account(s), but the applicable fee percentage is based upon total assets under management. As total assets under management increase, lower rate brackets may be reached; and the client will automatically qualify for the reduced rate calculation at the next billing cycle.

Item 7 – Types of Clients

WPC provides its services to individuals, families, trusts, estates, small business owners and not-for-profit/charitable organizations. As previously stated, there are no minimum asset or income requirements, but some services may not apply or be economically beneficial to all potential clients.

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

WPC considers a client's financial goals, risk tolerance and time horizon, along with assets, income, and other factors to determine the appropriate investment allocation suited to the client's needs. Based upon the allocation mutually selected within the Investment Policy Statement, WPC implements the targeted allocation through a model portfolio of investments constructed by WPC. Any unique preferences detailed in the Investment Policy Statement may affect the degree to which an individual's portfolio resembles the WPC specific asset allocation model portfolio.

WPC's model portfolios are constructed principally of mutual funds and ETFs using a broad asset allocation strategy. Asset allocation seeks an efficient distribution among asset classes (large, mid, and small capitalization companies, US (United States) and non-US holdings, corporate and government bonds, etc.). The risk "of having all of your eggs in one basket" is thereby lessened through the principle of diversification.

Diversification is first achieved using multiple asset classes and then within asset classes through mutual funds and/or ETFs which offer more diversification than a limited number of individual holdings. WPC does not generally recommend individual securities, select highly concentrated positions, or engage in option strategies, derivatives, or other speculative

investments. Additionally, WPC does not attempt to “time” the market by buying into or selling out of portfolios based upon market movements.

The model portfolio construction is developed and maintained by the Investment Committee, formed by the principal advisors of WPC. The Investment Committee is responsible for setting the broad asset allocation parameters, identifying the specific allocation among asset classes, and selecting investments within each class. Investments will include long-term purchases, short-term purchases and/or those securities designed to hedge or protect the portfolio given certain economic factors. WPC generally utilizes no-load mutual funds or ETFs that represent either a managed portfolio of individual securities diversified within the targeted asset class or a representative index. As deemed appropriate for growth, income or desired hedging strategies, WPC may consider an investment in a “non-traditional,” “alternative,” or non-publicly traded investment vehicle which may include Real Estate Investment Trusts (REIT), limited partnerships (LP), or other publicly registered investment structures. Only those investments that can be in custody and reported with a client’s existing portfolio will be considered. Fixed income investments may also include an array of cash or demand deposits as deemed appropriate.

When recommending a specific investment for inclusion in the model portfolio, our criteria include load, style, relative performance, price/earnings ratio, volatility rating, expense ratio, manager tenure, turnover ratio and other factors as may be important in a particular asset class. Recommendations for inclusion in our model portfolio will be based on publicly available reports and analysis. The analysis may include reports from the sponsoring investment manager, independent third-party research providers, financial news media or other services. The Investment Committee must unanimously select all investments and individual client accounts are invested per the Investment Committee model or direction, and not at the discretion of an individual advisor.

WPC considers a client’s investable assets as a single integrated portfolio and applies the model allocation across all accounts. Tax efficiency is important, but not the sole consideration in implementing investment strategy. Exceptions to this approach in individual accounts may be implemented if goals, timelines, or other factors deem it appropriate to alter or maintain different allocation strategies. However, WPC does not create or use third-party Separately Managed Accounts (SMA) or charge additional “wrap fees” to achieve these results for clients.

WPC encourages and actively pursues the strategy of regular portfolio rebalancing in conjunction with the targeted asset allocation. Periodic rebalancing is a disciplined way to over time buy (relatively) lower and sell (relatively) higher as asset classes appreciate or experience volatility. Rebalancing does not ensure lower risk but maintains a disciplined approach for maintaining the targeted balances designed to meet the long-term goals established in the Investment Policy Statement. In periods where there may be no portfolio adjustment, WPC monitors accounts for client cash flows and regularly evaluates individual investments for volatility, suitability, or other impact on desired portfolio attributes.

For smaller account portfolios, WPC has implemented a portfolio management option in conjunction with Schwab Intelligent Investor™ to provide cost-effective, targeted strategies with automated rebalancing. This service does not alter the advisory fee; however, with an all-ETF portfolio, investors may realize lower internal expenses than traditional portfolios.

Investing in securities involves the risk of loss. The Prudent Investor Rule is analogous to the common expression “no risk, no reward,” and investors must understand that risk is associated with the investment process. In WPC’s fiduciary capacity, WPC will make reasonable efforts to limit risk but cannot eliminate risk. WPC in no way guarantees portfolio performance or individual results.

Item 9 – Disciplinary Information

Registered Investment Advisors must disclose all material facts or disciplinary events important for your consideration of WPC or the integrity of WPC’s management. WPC’s advisors and staff have no current or past record of disciplinary action meaning: no criminal or civil complaints, no administrative proceedings before the SEC or other Self-Regulatory Organization (SRO) or dispute over any other designation, license, etc.

Todd Steinbrink, President of WPC, is the Chief Compliance Officer for the firm. The Chief Compliance Officer has direct supervisory responsibilities for the advice provided to clients and has the authority to respond to a client’s question or complaint on any action undertaken by WPC or its employees.

Item 10 – Other Financial Industry Activities and Affiliations

WPC is engaged in both Investment Advisory and Financial Planning Services as described above. WPC may engage in other financial activities for the benefit of its clients or others.

WPC may provide hourly fee services to individuals that do not engage in Investment Advisory or Financial Planning Services or as consultants to legal or accounting practitioners.

For interested clients, WPC provides a tax return preparation service via an arrangement with FRANZ CPAs (Certified Public Accountant). WPC will assist in the compilation of data from the client, work with FRANZ CPAs on all information requests, and deliver completed returns to the client. A separate fee is charged for this service and the fee schedule is provided to clients in advance. Other tax planning assistance may include calculation of estimated tax payments and reminders. WPC and FRANZ CPAs assume no responsibility for accuracy of tax filings for data not supplied by the client, for timely payment of taxes or estimated payments due, or filings not properly executed by the client.

At times, WPC may advise on the use of insurance-related products as deemed appropriate for the client. This may include the purchase of life insurance, long-term care insurance, or fixed annuity products referred to outside insurance specialists/agents or may be sold by insurance licensed individuals of WPC. Clients are told that such products may be commission-based and may cause a conflict of interest.

WPC has arrangements with other third parties for the transaction of its business but receives no “hard dollar” compensation from these parties. For example, WPC has an arrangement with Charles Schwab and others periodically to provide custodial services. WPC does not receive compensation from Charles Schwab or other custodians. See Item 12 for more information on brokerage selection and other “soft dollar” disclosures.

WPC has entered a limited number of solicitor arrangements with other organizations or professionals. Under such an agreement, the solicitor may receive a stated portion of the investment advisory fees for those referred clients that utilize WPC's services. This information is disclosed by WPC to the client and acknowledged by the client within the Investment Advisory Agreement prior to engagement of services. Compensation for the referral is paid by WPC and has no effect on the fee paid by the client.

WPC is an independent advisor and has no direct affiliation with any third party.

Item 11 – Code of Ethics

Under Rule 204A-1, WPC maintains Code of Ethics policies and procedures to ensure proper reporting and review of all personal securities transactions for employees. The purpose of the Code of Ethics and related policies and procedures is to protect clients' account transactions from any potential conflict of interest with an employee or related individual's account trades or other actions. The prior policies have been updated to include the requisite reporting and review functions to be performed routinely by the Chief Compliance Officer.

Employees are required to comply with the Code of Ethics by either maintaining all investment accounts within WPC's reporting system or provide statements as needed for quarterly and annual compliance review. Often employee or related person's accounts are held under the same custodian as our client accounts and invested in the WPC model portfolios. The resulting investment may coincide with the interest of the client's accounts. All mutual fund transactions are by design executed simultaneously at the end of the trading day for a common price and are, among other transactions, considered exempt by the SEC.

Any non-mutual fund transaction must be executed in a way that does not create a conflict of interest by trading close to client accounts. At no time may any employee or related person receive added benefit or advantage over clients with respect to transactions. Employees must provide a request for personal securities transactions reviewed by the Chief Compliance Officer for conflicts of interest.

In addition to the SEC Code of Ethics for investment activities, WPC utilizes the Code of Ethics and Standards of Conduct as adopted by the Certified Financial Board of Standards, Inc. (CFP Board) for its financial planning services. Among the principal tenants are: Fiduciary Care, Integrity, Competence, Diligence, Disclosure/Management of Conflict, Objective Advice, and Professionalism. To comply with the CFP Board's requirements, all CFP® registrants are required to complete bi-annual continuing education requirements and Code of Ethics training and certification. In addition, all WPC employees acknowledge, in writing, their acceptance of the firm's general policies and procedures, compliance requirements and Code of Ethics annually. A copy of these materials is available for inspection by any interested client.

Item 12 – Brokerage Practices

WPC is not a qualified custodian; therefore, has arranged with third-party custodians to establish brokerage accounts for clients. WPC currently recommends its clients establish accounts with the Schwab Institutional division of Charles Schwab & Co., Inc. (Schwab). WPC is independently owned and is not affiliated with Schwab.

Schwab provides WPC with access to its institutional trading and custody services, which are not typically available to Schwab retail investors. The services are generally available to independent advisors on an unsolicited basis at no charge so long as a total of at least \$10 million in the advisor's client's assets are maintained in accounts at Schwab.

Schwab does not generally charge separately for its custody services but is compensated by account holders through commissions or other transaction-related fees for securities trades.

Schwab has negotiated with many mutual fund companies for reimbursement of transaction fees so that clients may buy and sell mutual funds through Schwab without transaction costs. WPC does not receive compensation for opening accounts with Schwab, does not share in any fees or compensation received by Schwab or receive any compensation from any mutual fund or other investment providers.

Schwab also makes available other products and services that assist WPC in managing and administering client's accounts. These include software and other technology that provide access to client data; facilitate trade executions; provide research, pricing information and other market data; facilitate payment of fees from client accounts; and assist with back-office functions, recordkeeping, and client reporting. Additional services are intended to help WPC manage and further develop its enterprise. These may include consulting, studies, publications, conferences, regulatory guidance, and marketing from Schwab directly, or other third parties. Schwab may discount or waive fees it would otherwise charge for some of these services or pay part or all the fees a third party providing these services may charge.

From time to time, WPC may work with Fidelity, and Vanguard or other industry custodians under similar arrangements.

Item 13 – Review of Accounts

Clients receive standard account statements from the selected brokerage firm and/or other investment sponsors quarterly, monthly and as transactions occur, not from WPC. Each quarter, WPC sends, along with its quarterly billing statement, an independent report of portfolio balances from its reporting system to calculate fees. Clients are encouraged to compare WPC's reporting and the custodian's account values for accuracy.

WPC recommends regular reviews and updates with clients. As described in our Investment Advisory Agreement, we initiate reviews with Investment Advisory clients at a minimum of once annually but

may occur more frequently as needed to review their current allocation mix, performance, and portfolio attributes. It is at the client's discretion to meet with WPC for periodic reviews. Clients may receive reviews by mail, with consent to electronic delivery or be shared in person.

Discussions with Investment Advisory or Financial Planning clients may also involve advice on income, cash flow, company sponsored retirement accounts, financial independence, college funding, estate planning, tax saving strategies, risk management or other related topics. The advice given may include recommendations for new or additional actions that would be the client's responsibility to initiate. These may involve engaging additional services from WPC or other entities; and any cost for considering such actions will be discussed prior to implementation.

Item 14 – Client Referrals and Other Compensation

WPC receives the majority of its clients by referral from existing clients and does not disclose its client list to others. On occasion, WPC may provide token gifts of appreciation (limited to \$100) to existing clients for the introduction of new or prospective clients.

WPC does not receive compensation for referring clients to other professionals or share in compensation received by other entities for services provided to WPC clients.

As previously discussed in Item 10, WPC has entered into solicitor arrangements with other entities or professionals to share a portion of WPC's fees from clients referred to WPC. This arrangement is fully disclosed to and acknowledged by affected clients and does not impact the fees they pay.

Occasionally, WPC receives token gifts (under \$100) and/or accepts invitations to sponsored events that include seminars, luncheons, sporting, or other events where meals or tickets have been provided individually or as a part of a larger group. Generally, these gratuities are accepted only from existing business partners, and WPC is mindful of the potential conflict of interest created by doing so. Gratuities are discouraged or held to a minimum for that reason.

Item 15 – Custody

Custody is defined in SEC Rule 206(4)-2 as "holding, directly or indirectly, client funds or securities, or having any authority to obtain possession of them." Through an account application, clients engage the custody services of a third party (such as Schwab) and receive statements from the chosen brokerage, bank or other qualified third-party custodian as required by law.

With the client's consent on the application, WPC is provided with written authority to determine which, and the amount of, securities that are bought and sold within an account (see Item 16), execute preauthorized disbursements to the clients and seek deductions to pay advisory fees directly from the account. This is not deemed to be custody.

There are three areas of WPC services that are potentially deemed as custody:

- 1) **401(k)/403(b) Advisory** - At a client's request, WPC will engage to manage a client's employer-provided defined contribution savings plan account (401k, 403b, etc.), providing allocation recommendations, rebalancing activities, and potential inclusion in investment performance reporting packages. To do so, a client agrees to provide custody-related authority with a third-party aggregation software provider and/or by sharing their login credentials to their external custodial accounts with WPC. Under this arrangement, if applicable, the client agrees to a supplemental charge and to be billed as needed from accounts eligible for debit of the advisory fee.

It has been deemed by the SEC that the access provided by maintaining login information in specific cases may represent custody. Whether or not the access to client's individual account represents custody under the SEC's criteria, WPC will assume it has custody. WPC retains those login credentials confidentially and under no circumstances will WPC withdraw, dispense, or distribute funds from savings plans or modify the personal profile belonging to the client without the written consent from the client. Additionally, WPC will follow policies and procedures to capture and review transaction activity on the client's behalf and be subject to surprise annual examination by a third party.

- 2) **Trust Administration** – Clients may retain WPC as their agent to support and/or execute certain non-custodial administrative activities necessary to accomplish the functions of Trustee. This may include assisting with guidance on the fiduciary duty to beneficiaries, compliance with Trust directives, communication with beneficiaries, and coordination of recordkeeping and tax filing. In the event a Trustee wishes to assign ALL responsibilities including check writing, via power of appointment, WPC has custody of the assets. An additional fee for service will apply and the account(s) will be deemed as custody under SEC Rule 206(4)-2. Where this custody arrangement exists, WPC will maintain policies and procedures for the safe keeping of assets and facilitate surprise examinations performed by a third party under the rule.
- 3) **Successor Trustee** - In select cases, WPC or its principals may be named by clients to act as Successor Trustee to provide disbursement services in cases of aging or death. If a supervised person is named as a Successor Trustee and succeeds the client as Trustee, this is deemed custody by the SEC and appropriate safeguards must be in place. To meet its regulatory and fiduciary obligation in such circumstances, WPC maintains policies and procedures which require regular reporting and accounting transparency and facilitates surprise examinations to be performed by a third party as required by SEC Rule 206(4)-2.

Each of these offerings has policies and procedures designed to safeguard clients' assets from misappropriation or improper use. A separate disclosure document highlighting the responsibilities of both parties for these activities is provided to and acknowledged by all clients requesting one or more of these additional services.

WPC urges clients to carefully review statements of all accounts to ensure all account transactions are accurate and to promptly notify WPC's Chief Compliance Officer if any questions or concerns arise.

Item 16 – Investment Discretion

WPC maintains investment discretion on all client accounts under the Investment Advisory Agreement. As a fee-based advisor no additional fee or compensation is made by WPC when individual holdings are bought or sold. As such, WPC's investment discretion does not subject the client to the conflict-of-interest present in the discretionary accounts of commission or transaction-based compensation structures.

The client appoints WPC as the Advisor/Agent; and via the account application with the custodian, authorizes the Limited Power of Authority for WPC's ability to place trades in the account, request disbursement on behalf of the client and debit fees. WPC will implement, at its discretion, investment changes as determined by the Investment Committee for the model portfolios and as individually preferred by the client in the Investment Policy Statement.

In cases where clients do not authorize complete portfolio discretion, a separate Wealth Management Agreement will be completed between client and advisor.

Item 17 – Voting of Proxies

WPC maintains Proxy Voting Policies and Procedures and shall execute voting on behalf of its clients. In general, WPC may vote in accordance with the recommendation of corporate management, unless their recommendation does not appear to maintain or strengthen the best interest of the shareholders. Clients interested in voting their own proxies are encouraged to do so.

Item 18 – Ownership and Financial Information

Registered Investment Advisors are required to provide clients with certain information or disclosures about their ownership and financial condition.

WPC is principally owned by Todd Steinbrink, President, with a minority share held by Angela Dietrich, Vice President of Operations.

WPC does not require prepayment of fees for more than six months in advance, so certain financial reporting requirements are not applicable. However, WPC is required to attest to its ability to meet current contractual and fiduciary commitments.

At present, WPC has no financial commitment or indebtedness that impairs its ability to meet its obligations and is not the subject of any legal suit, judgment or bankruptcy proceeding.

Item 19 – Requirements for State-Registered Advisors

Investment Advisors with less than \$100 million in assets under management are required to maintain registration with the applicable state regulatory body, while those with greater than \$100 million must be registered federally with the SEC. WPC is federally registered with the SEC and maintains informational filings in states where it has five or more clients.

THIS PAGE LEFT INTENTIONALLY BLANK

ADV Part 2 B – Biographical Information



WEALTH PLANNING CORPORATION

8370 East Kemper Road
Cincinnati, OH 45249

513-733-1750

Fax 513-733-4960

www.wealthp.com

March 22, 2025

This Brochure Supplement (ADV Part 2B – Biographical Information) provides information about the employees of Wealth Planning Corporation (“WPC”) in conjunction with the firm’s Part 2 Brochure (Form ADV, Part 2A Brochure). The information in this supplement has not been approved or verified by the United States Securities and Exchange Commission (“SEC”) or by any state authority.

At the time of engagement with WPC, you should receive a copy of WPC’s Form ADV Brochure, along with this supplement. If you wish to request copies of either Brochure or have any questions about the contents of this supplement or the firm’s Brochure, please contact us by the methods available above.

Further information about any of the individuals listed within this supplement is also available on the Securities and Exchange Commission (“SEC”) website at www.adviserinfo.sec.gov.

General Information

The purpose of this brochure is to provide a biography of each supervised individual employed by WPC including those who formulate investment advice *and* have discretionary authority of client assets, along with those who service client accounts. Those individuals' education and business experience is offered along with required statements regarding any relevant history of disciplinary actions, other business activities, compensation, and supervision.

Individuals may additionally hold one or more professional designations related to the investment advisory industry. A brief description of each designation is followed by a link to more information about the professional society administering the designation and the general requirements needed to receive and maintain those designations.

Certified Financial Planner, CFP®

The CFP® designation is a professional certification for financial planners conferred by the Certified Financial Planner Board of Standards (CFP Board). To receive authorization to use the designation, the candidate must meet education, examination, experience, and ethics requirements. A candidate must be competent in the seven primary elements of financial planning, successfully pass a comprehensive six-hour examination, complete three years of full-time experience in the financial planning field and pass an extensive background check. Certificants are required to adhere to the CFP Board Code of Ethics and Standards of Conduct. Thirty hours of continuing education, including the Code of Ethics, is required bi-annually. For more information on the credentials and requirements for CFP® professionals, visit www.cfp.net.

Chartered Financial Analyst (CFA)

A professional designation issued by the CFA Institute which measures the competence and integrity of financial analysts. Candidates must pass three levels of exams covering areas such as accounting, economics, ethics, money management, and security analysis. Completing the CFA Program requires passing a six-hour examination after each of the three levels and takes most candidates between two and five years to complete. In addition to successfully passing each exam, each candidate must also have four years of qualified experience to earn the designation. Further information may be found at www.cfainstitute.org.

Todd A. Steinbrink, CFP®
President

Born 1966

Item 2 – Educational Background and Business Experience

Education: Indiana University, Bloomington, IN
Bachelor of Science in Business Administration, 1987
Certified Financial Planner, 2009

Experience: Wealth Planning Corporation, Cincinnati, OH
President 2016 – present
Vice President and Lead Advisor 2006 – 2016

Member, Cincinnati Estate Planning Council

Item 3 – Disciplinary Information

Registered investment advisers must disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Todd Steinbrink has no historical or current disciplinary information to report.

Item 4 – Other Business Activities

Todd Steinbrink does not engage in any other investment related business or occupation. He owns commercial real estate property which does provide non-investment related income.

Item 5 – Additional Compensation

Todd Steinbrink is compensated via salary, and as principal owner of WPC, may receive additional distributions from the residual profits of WPC.

Item 6 - Supervision

Todd Steinbrink is the Chief Compliance Officer for the firm and supervises all team members responsible for delivering investment advice and service to clients.

Patrick Scarborough, CFP®, CFA
Chief Investment Officer

Born 1971

Item 2 – Educational Background and Business Experience

Education:	University of Cincinnati, Cincinnati, OH	
	Bachelor of Business Administration, Finance, 1995	
	Certified Financial Planner, 2009	
	Chartered Financial Analyst, 2014	
Experience:	Wealth Planning Corporation, Cincinnati, OH	
	Chief Investment Officer	2021 – present
	Portfolio Manager	2011 – 2021
	Securities America, Inc. Cincinnati, OH	
	Financial Advisor	2009 – 2013
	Regional Sales Director	2005 – 2009

Item 3 – Disciplinary Information

Patrick Scarborough has no historical or current disciplinary information to report.

Item 4 – Other Business Activities

Patrick Scarborough does not engage in any other investment related business or occupation.

Item 5 – Additional Compensation

All WPC employees are compensated via salary and may receive bonus compensation based upon achievement of certain firm goals for client growth.

Item 6 - Supervision

Patrick Scarborough works as a part of the team providing investment advice to clients supervised by Todd Steinbrink.

Todd Lyon, CFP®
Lead Advisor

Born 1967

Item 2 – Educational Background and Business Experience

Education:	University of Dayton, Dayton, OH Bachelor of Science, Engineering Technology, 1990 Certified Financial Planner, 2014	
Experience:	Wealth Planning Corporation, Cincinnati, OH Lead Advisor	2011 – present
	Great-West Retirement Services, Denver, CO Regional Sales Director	2008 - 2011
	Member, Financial Planning Association	

Item 3 – Disciplinary Information

Todd Lyon has no historical or current disciplinary information to report.

Item 4 – Other Business Activities

Todd Lyon does not engage in any other investment related business or occupation.

Item 5 – Additional Compensation

Lead Advisors are compensated via salary and additionally may receive a portion of WPC's advisory fee for serving as lead relationship manager for individual clients.

Item 6 - Supervision

Todd Lyon works as a part of the team providing investment advice to clients supervised by Todd Steinbrink.

Jerry Yox, CFP®
Lead Advisor

Born 1962

Item 2 – Educational Background and Business Experience

Education:	University of Dayton, Dayton, OH Bachelor of Science, Finance 1984 Certified Financial Planner, 2006	
Experience:	Wealth Planning Corporation, Cincinnati, OH Lead Advisor	2018 – present
	TIAA/CREF Retirement Services Retirement Plan Consultant	2015 – 2018
	Fidelity Investments, Cincinnati, OH Director, Relationship Officer Regional Sales Director, Annuities	2008 – 2014 2003 - 2008

Item 3 – Disciplinary Information

Jerry Yox has no historical or current disciplinary information to report.

Item 4 – Other Business Activities

Jerry Yox does not engage in any other investment related business or occupation. He receives non-investment related income from personal, residential rental properties.

Item 5 – Additional Compensation

Lead Advisors are compensated via salary and may receive a portion of WPC’s advisory fee for serving as lead relationship manager for individual clients.

Item 6 - Supervision

Jerry Yox works as a part of the team providing investment advice to clients supervised by Todd Steinbrink.

Malea Hornback, CFP®
Marketing and Compliance Associate

Born 1969

Item 2 – Educational Background and Business Experience

Education:	University of Miami, Oxford, OH Bachelor of Science, Diplomacy & Foreign Affairs 1992 Certified Financial Planner, 2018
Experience:	Wealth Planning Corporation, Cincinnati, OH Marketing and Compliance Associate 2023 - present Financial Advisor 2014 – 2023
	Merrill Lynch Wealth Management, Blue Ash, OH Client Associate 2012 -- 2014 Part-time Client Associate 2007 – 2009

Item 3 – Disciplinary Information

Malea Hornback has no historical or current disciplinary information to report.

Item 4 – Other Business Activities

Malea Hornback does not engage in any other investment related business or occupation.

Item 5 – Additional Compensation

All WPC employees are compensated via salary and may receive bonus compensation based upon achievement of certain firm goals for client growth.

Item 6 - Supervision

Malea Hornback works as a part of the team providing investment advice to clients supervised by Todd Steinbrink.

Tim Dougherty, CFP®
Financial Advisor

Born 1990

Item 2 – Educational Background and Business Experience

Education:	University of Cincinnati, Cincinnati, OH Bachelor of Business Administration, 2012 Certified Financial Planner, 2022	
Experience:	Wealth Planning Corporation, Cincinnati, OH Financial Advisor	2022 – present
	Fidelity Investments, Covington, KY Workplace Planning Consultant	2016 - 2022
	Investment Solutions Representative	2015 - 2016
	Financial Representative	2013 - 2015

Item 3 – Disciplinary Information

Tim Dougherty has no historical or current disciplinary information to report.

Item 4 – Other Business Activities

Tim Dougherty does not engage in any other investment related business or occupation.

Item 5 – Additional Compensation

WPC Advisors are compensated via salary and may receive a portion of WPC’s advisory fee for serving as lead relationship manager for individual clients.

Item 6 - Supervision

Tim Dougherty works as a part of the team providing investment advice to clients supervised by Todd Steinbrink.

Angie Dietrich

Vice President of Operations

Born 1976

Item 2 – Educational Background and Business Experience

Education:	Xavier University, Cincinnati, OH	
	Bachelor of Science, Business Administration, 1998	
Experience:	Wealth Planning Corporation, Cincinnati, OH	
	Vice President of Operations	2016 – present
	Relationship Manager	2008 – 2016
	Fifth Third Bank, Cincinnati, OH	1996 - 2008

Item 3 – Disciplinary Information

Angie Dietrich has no historical or current disciplinary information to report.

Item 4 – Other Business Activities

Angie Dietrich does not engage in any other investment related business or occupation. As a minority owner of WPC, may receive additional distributions from the residual profits of WPC.

Item 5 – Additional Compensation

All WPC employees are compensated via salary and may receive bonus compensation based upon achievement of certain firm goals for client growth.

Item 6 - Supervision

Angie Dietrich heads all operations team members responsible for providing service to clients of the firm but do not provide investment advice. All operations team members are also supervised by Todd Steinbrink.

Noah Sayre
Financial Planning Advisor

Born 1997

Item 2 – Educational Background and Business Experience

Education: Thomas More University, Crestview Hills, KY
Bachelor’s Degree in Economics and Finance, 2020
Certified Financial Planner™, 2024

Experience: Wealth Planning Corporation, Cincinnati, OH
Financial Planning Advisor 2024 - present
Investment Associate 2020 – 2024

Item 3 – Disciplinary Information

Noah Sayre has no historical or current disciplinary information to report.

Item 4 – Other Business Activities

Noah Sayre does not engage in any other investment related business or occupation.

Item 5 – Additional Compensation

WPC Advisors are compensated via salary and may receive a portion of WPC’s advisory fee for serving as lead relationship manager for individual clients.

Item 6 - Supervision

Noah Sayre works as a part of the team providing investment advice to clients supervised by Todd Steinbrink.

Louann McNamara

Client Associate

Born 1963

Item 2 – Educational Background and Business Experience

Education:	Lima Technical College, Lima, OH Associate of Applied Business Degree, 1983	
Experience:	Wealth Planning Corporation, Cincinnati, OH Client/Administrative Associate	2018 – present
	Saint Margaret of York Catholic School, Loveland, OH Admissions & Office Manager	2004 – 2018

Item 3 – Disciplinary Information

Louann McNamara has no historical or current disciplinary information to report.

Item 4 – Other Business Activities

Louann McNamara does not engage in any other investment related business or occupation.

Item 5 – Additional Compensation

All WPC employees are compensated via salary and may receive bonus compensation based upon achievement of certain firm goals for client growth.

Item 6 - Supervision

Louann McNamara works on the service team providing services to clients of the firm but does not provide investment advice. All operations team members are also supervised by Todd Steinbrink.

Tricia Winterman
Client Experience Coordinator

Born 1965

Item 2 – Educational Background and Business Experience

Education:	Seton High School, Cincinnati	
Experience:	Wealth Planning Corporation, Cincinnati, OH Client Experience Coordinator	2024 – present
	Christ Hospital, Cincinnati, OH Physician/Surgery Scheduler	2020 - 2024
	Horter Investment Management, Cincinnati OH Administrative Assistant	2014 - 2020

Item 3 – Disciplinary Information

Tricia Winterman has no historical or current disciplinary information to report.

Item 4 – Other Business Activities

Tricia Winterman receives non-investment-related income from personal, residential rental properties.

Item 5 – Additional Compensation

All WPC employees are compensated via salary and may receive bonus compensation based upon achievement of certain firm goals for client growth.

Item 6 - Supervision

Tricia Winterman works on the service team providing services to clients of the firm but does not provide investment advice. All operations team members are also supervised by Todd Steinbrink.

This filing will be updated upon any legal or disciplinary event material to a client's evaluation of any employee's integrity. Disciplinary actions must be reported, and the information disclosed on the IARD (Investment Adviser Registration Depository) ADV form as well as within this supplement. As of this Brochure date, ***there are no current or historical disciplinary events to report.*** To further examine an individual, clients should feel free to seek more information through FINRA's Broker Check or the IAPD systems.

Other business interests or activities related to the investment advisory practice must be approved by the Chief Compliance Officer prior to commencement and only after resolving any potential conflict of interest with clients.