



Your money, your values, your sanity.

Form ADV

ADV Part 2-A Firm Brochure

ADV Part 2-B: Clare Fazackerley

ADV Part 2-B: James R Iverson

(updated 3/31/2023)

1TaxFinancial

5931 Beacraft Avenue, Cincinnati, OH 45213

Telephone Number: (513) 794-1829

Fax: (513) 631-0044

Website: 1TaxFinancial.com

This brochure provides information about the qualification and business practices of 1TaxFinancial. If you have any questions about the contents of this brochure, please contact us at (513) 794-1829, or by email at clare@1taxfinancial.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.

Registration as a Registered Investment Advisor does not imply a certain level of skill or training.

Additional information about 1TaxFinancial is available on the SEC's website: www.adviserinfo.sec.gov.

March 31, 2023

FORM ADV**UNIFORM APPLICATION FOR INVESTMENT ADVISER REGISTRATION AND REPORT BY EXEMPT REPORTING ADVISERS****Primary Business Name: 1TAXFINANCIAL****CRD Number: 175364****Annual Amendment - Item 1 Identifying Information****Rev. 10/2021****3/31/2023 1:05:23 PM**

WARNING: Complete this form truthfully. False statements or omissions may result in denial of your application, revocation of your registration, or criminal prosecution. You must keep this form updated by filing periodic amendments. See Form ADV General Instruction 4.

Item 1 Identifying Information

Responses to this Item tell us who you are, where you are doing business, and how we can contact you. If you are filing an *umbrella registration*, the information in Item 1 should be provided for the *filing adviser* only. General Instruction 5 provides information to assist you with filing an *umbrella registration*.

A. Your full legal name (if you are a sole proprietor, your last, first, and middle names):

CLARE FAZACKERLEY CPA LLC

B. (1) Name under which you primarily conduct your advisory business, if different from Item 1.A.

1TAXFINANCIAL

List on Section 1.B. of Schedule D any additional names under which you conduct your advisory business.

(2) If you are using this Form ADV to register more than one investment adviser under an *umbrella registration*, check this box

If you check this box, complete a Schedule R for each relying adviser.

C. If this filing is reporting a change in your legal name (Item 1.A.) or primary business name (Item 1.B.(1)), enter the new name and specify whether the name change is of

your legal name or your primary business name:

D. (1) If you are registered with the SEC as an investment adviser, your SEC file number:

(2) If you report to the SEC as an *exempt reporting adviser*, your SEC file number:

(3) If you have one or more Central Index Key numbers assigned by the SEC ("CIK Numbers"), all of your CIK numbers:

No Information Filed

E. (1) If you have a number ("CRD Number") assigned by the FINRA's CRD system or by the IARD system, your CRD number:

175364

If your firm does not have a CRD number, skip this Item 1.E. Do not provide the CRD number of one of your officers, employees, or affiliates.

(2) If you have additional CRD Numbers, your additional CRD numbers:

No Information Filed

F. *Principal Office and Place of Business*

(1) Address (do not use a P.O. Box):

Number and Street 1:

Number and Street 2:

5931 BEACRAFT AVENUE

City:

State:

Country:

ZIP+4/Postal Code:

CINCINNATI

Ohio

United States

45213-1605

If this address is a private residence, check this box:

List on Section 1.F. of Schedule D any office, other than your principal office and place of business, at which you conduct investment advisory business. If you are applying for registration, or are registered, with one or more state securities authorities, you must list all of your offices in the state or states to which you are applying for registration or with whom you are registered. If you are applying for SEC registration, if you are registered only with the SEC, or if you are reporting to the SEC as an exempt reporting adviser, list the largest twenty-five offices in terms of numbers of employees as of the end of your most recently completed fiscal year.

(2) Days of week that you normally conduct business at your principal office and place of business:

Monday - Friday Other: BY APPOINTMENT

Normal business hours at this location:

10:00AM - 6:00PM

(3) Telephone number at this location:

513-794-1829

(4) Facsimile number at this location, if any:

513-631-0044

(5) What is the total number of offices, other than your principal office and place of business, at which you conduct investment advisory business as of the end of your most recently completed fiscal year?

1

G. Mailing address, if different from your principal office and place of business address:

Number and Street 1:

Number and Street 2:

City:

State:

Country:

ZIP+4/Postal Code:

If this address is a private residence, check this box:

H. If you are a sole proprietor, state your full residence address, if different from your principal office and place of business address in Item 1.F.:

Number and Street 1:

Number and Street 2:

City:

State:

Country:

ZIP+4/Postal Code:

Yes No

I. Do you have one or more websites or accounts on publicly available social media platforms (including, but not limited to, Twitter, Facebook and LinkedIn)?

If "yes," list all firm website addresses and the address for each of the firm's accounts on publicly available social media platforms on Section 1.I. of Schedule D. If a website address serves as a portal through which to access other information you have published on the web, you may list the portal without listing addresses for all of the other information. You may need to list more than one portal address. Do not provide the addresses of websites or accounts on publicly available social media platforms where you do not control the content. Do not provide the individual electronic mail (e-mail) addresses of employees or the addresses of employee accounts on publicly available social media platforms.

J. Chief Compliance Officer

(1) Provide the name and contact information of your Chief Compliance Officer. If you are an exempt reporting adviser, you must provide the contact information for your Chief Compliance Officer, if you have one. If not, you must complete Item 1.K. below.

Name:

CLARE J. FAZACKERLEY

Other titles, if any:

OWNER/PRINCIPAL

Telephone number:

513-794-1829

Facsimile number, if any:

513-631-0044

Number and Street 1:

5931 BEACRAFT AVENUE

Number and Street 2:

City:

CINCINNATI

State:

Ohio

Country:

United States

ZIP+4/Postal Code:

45213-1605

Electronic mail (e-mail) address, if Chief Compliance Officer has one:
CLARE@1TAXFINANCIAL.COM

(2) If your Chief Compliance Officer is compensated or employed by any *person* other than you, a *related person* or an investment company registered under the Investment Company Act of 1940 that you advise for providing chief compliance officer services to you, provide the *person's* name and IRS Employer Identification Number (if any):

Name:

IRS Employer Identification Number:

K. Additional Regulatory Contact Person: If a person other than the Chief Compliance Officer is authorized to receive information and respond to questions about this Form ADV, you may provide that information here.

Name:	Titles:		
JAMES R. IVERSON	INVESTMENT OFFICER		
Telephone number:	Facsimile number, if any:		
970-818-7219	513-631-0044		
Number and Street 1:	Number and Street 2:		
1209 ROBERTSON ST			
City:	State:	Country:	ZIP+4/Postal Code:
FORT COLLINS	Colorado	United States	80524-3922

Electronic mail (e-mail) address, if contact person has one:
JIM@1TAXFINANCIAL.COM

L. Do you maintain some or all of the books and records you are required to keep under Section 204 of the Advisers Act, or similar state law, somewhere other than your *principal office and place of business*? **Yes No**

If "yes," complete Section 1.L. of Schedule D.

M. Are you registered with a *foreign financial regulatory authority*? **Yes No**

Answer "no" if you are not registered with a foreign financial regulatory authority, even if you have an affiliate that is registered with a foreign financial regulatory authority. If "yes," complete Section 1.M. of Schedule D.

N. Are you a public reporting company under Sections 12 or 15(d) of the Securities Exchange Act of 1934? **Yes No**

O. Did you have \$1 billion or more in assets on the last day of your most recent fiscal year? **Yes No**

If yes, what is the approximate amount of your assets:

- \$1 billion to less than \$10 billion
- \$10 billion to less than \$50 billion
- \$50 billion or more

For purposes of Item 1.O. only, "assets" refers to your total assets, rather than the assets you manage on behalf of clients. Determine your total assets using the total assets shown on the balance sheet for your most recent fiscal year end.

P. Provide your *Legal Entity Identifier* if you have one:

A legal entity identifier is a unique number that companies use to identify each other in the financial marketplace. You may not have a legal entity identifier.

SECTION 1.B. Other Business Names

No Information Filed

SECTION 1.F. Other Offices

Complete the following information for each office, other than your *principal office and place of business*, at which you conduct investment advisory business. You must complete a separate Schedule D Section 1.F. for each location. If you are applying for SEC registration, if you are registered only with the SEC, or if you are an *exempt reporting adviser*, list only the largest twenty-five offices (in terms of numbers of *employees*).

Number and Street 1:

1209 ROBERTSON ST

Number and Street 2:

City:

FORT COLLINS

State:

Colorado

Country:

United States

ZIP+4/Postal Code:

80524-3922

If this address is a private residence, check this box:

Telephone Number:

970-818-7219

Facsimile Number, if any:

513-631-0044

If this office location is also required to be registered with FINRA or a *state securities authority* as a branch office location for a broker-dealer or investment adviser on the Uniform Branch Office Registration Form (Form BR), please provide the *CRD* Branch Number here:

How many *employees* perform investment advisory functions from this office location?

2

Are other business activities conducted at this office location? (check all that apply)

- (1) Broker-dealer (registered or unregistered)
- (2) Bank (including a separately identifiable department or division of a bank)
- (3) Insurance broker or agent
- (4) Commodity pool operator or commodity trading advisor (whether registered or exempt from registration)
- (5) Registered municipal advisor
- (6) Accountant or accounting firm
- (7) Lawyer or law firm

Describe any other *investment-related* business activities conducted from this office location:**SECTION 1.I. Website Addresses**

List your website addresses, including addresses for accounts on publicly available social media platforms where you control the content (including, but not limited to, Twitter, Facebook and/or LinkedIn). You must complete a separate Schedule D Section 1.I. for each website or account on a publicly available social media platform.

Address of Website/Account on Publicly Available Social Media Platform: [HTTPS://WWW.FACEBOOK.COM/1TAXFINANCIAL/](https://www.facebook.com/1TAXFINANCIAL/)Address of Website/Account on Publicly Available Social Media Platform: [HTTPS://TWITTER.COM/1TAXFINANCIAL](https://twitter.com/1TAXFINANCIAL)

Address of Website/Account on Publicly Available Social Media Platform: <https://www.linkedin.com/company/1taxfinancial/about/>

Address of Website/Account on Publicly Available Social Media Platform: <HTTP://1TAXFINANCIAL.COM/>

SECTION 1.L. Location of Books and Records

No Information Filed

SECTION 1.M. Registration with Foreign Financial Regulatory Authorities

No Information Filed

Firm Brochure (Form ADV, Part 2A)
1TaxFinancial – 3/31/2023

Item 2: Material Changes

Material Changes since the Last Update

As of March 31, 2023, this Brochure is updated to eliminate the Subscription Service under Item 4 and to remove related references.

Full Brochure Availability

The Firm Brochure for 1TaxFinancial is available by contacting Clare Fazackerley at (513) 794-1829 or online at [1taxfinancial.com](https://www.1taxfinancial.com).

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Item 4: Advisory Business

Firm Description

1TaxFinancial provides financial planning services. Prior to engaging 1TaxFinancial the client is required to enter into one or more written agreements with the firm setting forth the terms and conditions under which 1TaxFinancial renders its services (collectively the “Agreement”).

This Disclosure Brochure describes the business of 1TaxFinancial. Certain sections will also describe the activities of Supervised Persons. Supervised Persons are any of 1TaxFinancial’s officers, partners, Directors (or other persons occupying a similar status or performing similar functions) or employees, or any other person who provides investment advice on 1TaxFinancial’s behalf and is subject to 1TaxFinancial’s supervision or control.

1TaxFinancial’s business activities also include accounting and tax preparation services. Clare Fazackerley in addition to being an investment advisor representative is also a Certified Public Accountant (CPA). Tax preparation and representation services will be offered under a separate contract that is different than the Financial Planning Services Agreement.

Principal Owners

1TaxFinancial has been in business as a company since October 2007 for tax preparation, financial consulting and financial counseling. The firm became a registered investment advisor in 2016. Clare J. Fazackerley is the principal owner, managing member and Chief Compliance Officer of 1TaxFinancial.

Types of Advisory Services

1TaxFinancial provides financial planning services (choosing investments, asset allocation, retirement, estate, insurance and tax planning) and financial counseling services (diagnosis and assistance with money attitudes and problems, future planning of purchases and life goals, assistance with loan and college financial aid applications).

Services are most typically provided via a project-based single engagement.

Hourly/Project Planning

Projects are billed hourly with a minimum fee. Projects are undertaken in response to specific client request. Common engagements include:

- Investment Analysis & Recommendations - 401(k)s, 403(b)s, Annuities, Taxable accounts
- Retirement Planning/ Retirement Readiness Evaluation
- Social Security Claiming Recommendation
- Cash Flow/Personal Money Management/Debt Reduction Plan
- Tax Planning
- Financial Check-up
- College Financing
- Estate Plan Review

Tailored Relationships

There is no one-size-fits-all planning package. 1TaxFinancial tailors its financial planning services to the individual needs of clients. 1TaxFinancial consults with clients initially and during each project to

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determine risk tolerance, time horizon and other factors that may impact the clients' financial planning needs. 1TaxFinancial ensures that clients' financial plan involves options that are suitable for their investment needs, goals, objectives and risk tolerance.

Project clients may return later for additional projects or enter into a subscription agreement. Continuing subscriptions include an annual calendar of activities to track progress in pursuit of established goals.

Wrap Fee Programs

1TaxFinancial does not offer a wrap fee program.

Client Assets

1TaxFinancial does not manage any client assets.

Item 5: Fees and Compensation

Description

1TaxFinancial offers Subscription Planning Services at a negotiated annual rate or bills clients \$250.00 per hour for project Financial Planning Services. Clients who also contract to receive tax preparation services will be billed for those services on separate invoices not related to financial planning.

Fee Billing

Subscription engagements will be entered into and automatically continued until terminated or amended by mutual agreement. The full service subscription will be priced based on complexity and frequency of reporting. An initial plan or comprehensive project work priced hourly will be required prior to setting up a periodic subscription agreement.

For project engagements, a project fee will be given at the beginning of the Financial Planning process based on the estimated hours to meet with the client and complete the financial plan project and will be binding unless a scope change is agreed upon.

Other Fees

Clients may incur certain internal charges imposed by the Financial Institutions and other third parties such as custodial fees, charges imposed directly by a mutual fund or ETF in the account, which are disclosed in the fund's prospectus (e.g., fund management fees and other fund expenses), deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Additionally, clients may incur brokerage commissions and transaction fees charged by their broker dealer/custodian. Such charges, fees and commissions are exclusive of and in addition to 1TaxFinancial's financial planning fees.

Fees Paid in Advance

1/3 of the estimated fee (with a \$500 maximum) is required in advance on project engagements.

Clients may terminate their Financial Planning contract with 1TaxFinancial in writing at any time and unearned financial planning services fees paid in advance will be refunded on a pro-rated basis. (Refund equals deposit made minus number of hours worked on the financial plan prior to the termination notice at \$250.00 per hour.)

Additional Compensation

1TaxFinancial is a fee only advisor and does not accept referral fees or any compensation from an entity other than the client.

Item 6: Performance-Based Fees & Side-by-Side Management

Sharing of Capital Gains or Capital Appreciation

1TaxFinancial does not provide any services for performance-based fees. Performance-based fees are those based on a share of capital gains or capital appreciation of the assets of a client.

Item 7: Types of Clients

Description

1TaxFinancial provides its services to individuals, couples, families and sole proprietors.

Account Minimums

1TaxFinancial does not accept accounts.

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

Methods of Analysis

1TaxFinancial will utilize modern portfolio theory (MPT) and employ fundamental analysis of investments in making investment recommendations. We generally recommend passive investment strategies and do not engage in technical analysis or promote market timing strategies.

Investment Strategies

Recommended investment portfolios will generally consist of combinations of open-end mutual funds or exchange traded funds (ETFs), investing in equities and/or bonds. We may recommend use of individual company stocks, or government, corporate, or municipal bonds for some investors' portfolios.

For financial planning services, 1TaxFinancial will use information provided by clients, including personal data, assets and liabilities, income expectations, financial goals and other relevant data. We will discuss and agree on analysis factors like assumed rate of inflation and return on assets and assist you in determining your risk tolerance. Analysis will be informed by publicly available sources including financial planning publications, government and industry websites and other research materials, subscriptions and services. We may also use training and marketing materials, prospectuses and annual reports produced by sponsors for securities and investment products.

Risk of Loss

Investing in securities involves the risk of loss. Clients should be prepared to bear such loss. Understanding the type of risk exposures involved in securities investments and one's own tolerance for risk is a key component of the investment decision making process.

The primary risk involved in financial planning services stems from the possibility that the financial information and assumptions (such as assumptions regarding future income or market behavior) made in developing the financial plan are or will prove to be inaccurate. Inaccurate assumptions could result in the implementation of the plan in a manner that the client's investment goals and financial needs will not be met. Furthermore, even if the financial plan itself proves accurate, the plan may not be implemented appropriately.

Key risks of investing in securities are:

- **Market Risk**—Due to the volatile nature of a market-based system, securities cannot guarantee the safety of principal invested or a certain rate of return. Past performance is no guarantee of future results.
- **Capitalization Risk**—Equities, i.e., stocks, and equity-based funds may also involve an issuing company "capitalization risk" as the common shares of small or mid-capitalized companies are generally more vulnerable to adverse business or economic conditions than larger companies having more available resources.
- **Interest-rate risk** describes the risk that the value of a security will go down because of changes in interest rates. For example, when interest rates overall increase, bond issuers must offer higher coupon rates on new bonds in order to attract investors. The consequence is that the prices of existing bonds drop because investors prefer the newer bonds paying the higher rate. On the

other hand, there's also interest-rate risk when rates fall because maturing bonds or bonds that are paid off before maturity must be reinvested at a lower yield.

- Inflation risk describes the risk that increases in the prices of goods and services, and therefore the cost of living, reduce your purchasing power. Let's say a can of soda increases from \$1 to \$2. In the past, \$2 would have bought two cans of soda, but now \$2 can buy only one can, resulting in a decline in the value of your money.
- Inflation risk and interest rate risk are closely tied, as interest rates generally rise with inflation. Because of this, inflation risk can also reduce the value of your investments. For example, to keep pace with inflation and compensate for the loss of purchasing power, lenders will demand increased interest rates. This can lead to existing bonds losing value because, as mentioned above, newly issued bonds will offer higher interest rates. Inflation can go in cycles, however. When interest rates are low, new bonds will likely offer lower interest rates.
- Currency risk occurs because many world currencies float against each other. If money needs to be converted to a different currency to make an investment, any change in the exchange rate between that currency and yours can increase or reduce your investment return. You are usually only impacted by currency risk if you invest in international securities or funds that invest in international securities. As with most risks, currency risk can be managed to a certain extent by allocating only a limited portion of your portfolio to international investments and diversifying this portion across various countries and regions.
- Liquidity risk is the risk that you might not be able to buy or sell investments quickly for a price that is close to the true underlying value of the asset. Sometimes you may not be able to sell the investment at all if there are no buyers for it. Liquidity risk is usually higher in over-the-counter markets and small-capitalization stocks. Foreign investments can pose liquidity risks as well. The size of foreign markets, the number of companies listed, and hours of trading may limit your ability to buy or sell a foreign investment.
- Sociopolitical risk is the possibility that instability or unrest in one or more regions of the world will affect investment markets. Terrorist attacks, war, and pandemics are just examples of events, whether actual or anticipated, that impact investor attitudes toward the market in general and result in system-wide fluctuations in stock prices. Events such as the September 11, 2001 attacks can lead to wide-scale disruptions of financial markets, further exposing investments to risks. Similarly, if you are investing overseas, problems there may undermine those markets, or a new government in a particular country may restrict investment by non-citizens or nationalize businesses.
- Management risk, also known as company risk, refers to the impact that bad management decisions, other internal missteps, or even external situations can have on a company's performance and, as a consequence, on the value of investments in that company. Even if you research a company carefully before investing and it appears to have solid management, there is probably no way to know that a competitor is about to bring a superior product to market. Nor is it easy to anticipate a financial or personal scandal that undermines a company's image, its stock price, or the rating of its bonds.
- Credit risk, also called default risk, is the possibility that a bond issuer won't pay interest as scheduled or repay the principal at maturity. Credit risk may also be a problem with insurance companies that sell annuity contracts, where your ability to collect the interest and income you expect is dependent on the claims-paying ability of the issuing insurance company.]

Item 9: Disciplinary Information

Registered Investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of 1TaxFinancial and the integrity of our management of your assets. We have no disciplinary information to disclose.

Item 10: Other Financial Industry

Activities and Affiliations

1TaxFinancial's business activities also include nonadvisory business activities. Clare Fazackerley, in addition to being an investment advisor representative, is also a Certified Public Accountant (CPA) and provides tax preparation services under a separate contract that is different than the Financial Planning Services Agreement.

Broker-Dealer or Registered Representative

The investment advisor representatives of 1TaxFinancial are not registered representatives of a broker dealer or affiliated with a broker dealer.

Futures Commission Merchant, Commodity Pool Operator, Commodity Trading Adviser or Associated Person

1TaxFinancial and our staff are not affiliated with a Futures Commission Merchant, Commodity Pool Operator, or Commodity Trading Adviser.

Material Relationships or Arrangements with Financial Industry

1TaxFinancial has no other material relationships or arrangements with the financial industry not disclosed elsewhere in this document.

Recommend or Select Other Investment Advisers

1TaxFinancial does not recommend or select other investment advisors for our clients.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics

1TaxFinancial and persons associated with 1TaxFinancial ("Associated Persons") are permitted to buy or sell securities that it also recommends to clients consistent with 1TaxFinancial's policies and procedures.

1TaxFinancial has adopted a code of ethics that sets forth the standards of conduct expected of its associated persons and requires compliance with applicable securities laws ("Code of Ethics"). 1TaxFinancial's Code of Ethics contains written policies reasonably designed to prevent the unlawful use of material non-public information by 1TaxFinancial or any of its associated persons. The Code of Ethics also requires that certain of 1TaxFinancial's personnel (called "Access Persons") report their personal securities holdings and transactions and obtain pre-approval of certain investments such as initial public offerings and limited offerings.

Recommend Securities with Material Financial Interest

1TaxFinancial and its investment advisor representatives do not have any material financial interest in any public companies.

Invest in Same Securities Recommended to Clients

1TaxFinancial Access Persons may invest in the same securities as recommended to clients under the firm personal trading policy listed below.

Personal Trading Policies

When 1TaxFinancial is recommending securities transactions as part of a financial plan for a client, no Access Person may effect for themselves or for their immediate family (i.e., spouse, minor children, and adults living in the same household as the Access Person) a transaction in that security on the same day the plan is delivered.

These requirements are not applicable to: (i) direct obligations of the Government of the United States; (ii) money market instruments, bankers' acceptances, bank certificates of deposit, commercial paper, repurchase agreements and other high quality short-term debt instruments, including repurchase agreements; (iii) non-exchange traded mutual fund shares or money market funds; and (iv) shares issued by unit investment trusts that are invested exclusively in one or more mutual funds.

This Code of Ethics has been established recognizing that some securities trade in sufficiently broad markets to permit transactions by Access Persons to be completed without any appreciable impact on the markets of such securities. Therefore, under certain limited circumstances, exceptions may be made to the policies stated above.

Item 12: Brokerage Practices

Selecting Brokerage Firms

1TaxFinancial does not recommend or require clients utilize a particular broker dealer in order to follow any recommendations included in a financial plan. If a client requests information 1TaxFinancial will provide information about mutual funds and broker dealers for a client to consider. The decision of what broker dealer a client chooses is the responsibility and final decision of the client.

Research and Soft Dollars

1TaxFinancial does not receive non-cash compensation from investment companies, custodians, and third-party vendors.

Brokerage for Client Referrals

1TaxFinancial does not engage in the practice of directing brokerage trades to outside broker dealers for client referrals.

Directed Brokerage

1TaxFinancial does not engage in the practice of directing brokerage trades to outside broker dealers for client referrals.

Order Aggregation

1TaxFinancial does not place any client transactions; therefore, order aggregation practices are not applicable.

Item 13: Review of Accounts

Periodic Reviews

1TaxFinancial does not manage investments and therefore does not conduct reviews of accounts or portfolios on a regular basis.

Review Triggers

Clients not participating in the Subscription Services may request a review of their accounts/portfolio to monitor the progress of their financial plans. Clients will be required to provide 1TaxFinancial copies of statements related to savings and investments. These subsequent meetings will cause the client to incur additional fees at the cost of \$250.00 per hour. Clare Fazackerley or James Iverson will conduct these reviews and meetings.

Regular Reports

1TaxFinancial does not manage portfolios or accounts; therefore, 1TaxFinancial does not create client reports.

Item 14: Client Referrals and Other Compensation

Economic Benefits

1TaxFinancial is required to disclose any relationship or arrangement where it receives an economic benefit from a third party (non-client) for providing advisory services. This type of relationship poses a conflict of interest. 1TaxFinancial does not receive benefit from a third party.

Third Party Solicitors

1TaxFinancial is required to disclose any direct or indirect compensation that it provides for client referrals. 1TaxFinancial does not have any required disclosures for this Item.

Item 15: Custody

1TaxFinancial does not take custody of your funds and securities. As a result, 1TaxFinancial does not accept securities or forward securities to your brokerage firm or custodian. The only checks accepted as payable to 1TaxFinancial are those submitted for payment of advisory fees.

Item 16: Investment Discretion

Discretionary Authority for Trading

1TaxFinancial does not accept or have any discretionary trading accounts.

Limited Power of Attorney

1TaxFinancial does not accept or have any limited power of attorney accounts.

Item 17: Voting Client Securities

Proxy Voting

1TaxFinancial is required to disclose if it accepts authority to vote client securities. 1TaxFinancial does not vote client securities on behalf of its clients. Clients receive proxies directly from the Financial Institutions that hold their accounts.

Item 18: Financial Information

Prepayment of Fees

The lesser of \$500 or 1/3 of the estimated financial planning services fee is required in advance.

Subscription fees are paid periodically in arrears as agreed upon in the contract.

Financial Condition

1TaxFinancial has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients.

Bankruptcy

1TaxFinancial has not been subject to a bankruptcy proceeding.

Item 19: Requirements for State-Registered Advisers

Identify Principal Executive Officers and Management Person

The Principal Executive Officer is Clare Fazackerley. The Primary Management Person is Clare Fazackerley. See Form ADV Part 2B Supplement.

Describe Business Other Than Investment Advice

1TaxFinancial does tax preparation and planning in addition to financial planning.

Describe How Supervised Persons are compensated with performance-based fees

There is no compensation with performance-based fees.

Describe if a Management Person has been subject to a Disciplinary Event

The 1TaxFinancial Management Persons have not been subject to a disciplinary event.

Describe any Relationship with an Issuer of Securities

1TaxFinancial has no relationships with issuers of securities.