Different By Design Financial Planning, LLC

Form ADV Part 2A – Firm Brochure

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Dated February 27th, 2025

This Brochure provides information about the qualifications and business practices of Different By Design Financial Planning, LLC, "DBDFP". If you have any questions about the contents of this Brochure, please contact us at 502-357-3780. 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.

Different By Design Financial Planning, LLC is registered as an Investment Adviser with the State of Kentucky. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about DBDFP is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the firm's identification number 282810.

Item 2: Material Changes

Refiling

Future Changes

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

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at http://www.adviserinfo.sec.gov by searching for our firm name or by our CRD number 282810

You may also request a copy of this Disclosure Brochure at any time, by contacting us at 502-357-3780.

Item 3: Table of Contents

Item 4: Advisory Business

Description of Advisory Firm

Different By Design Financial Planning, LLC is registered as an Investment Adviser with the State of Kentucky. We were founded on 12/23/2015. Charles Travis Reader is the principal owner of DBDFP. DBDFP is a comprehensive financial planning firm that partners with clients to develop customized plans designed to help clients achieve their financial goals. DBDFP is strictly a, FEE-ONLY firm, which means we are only compensated by the client directly and never receive commissions, referral fees, trailing fee, or any other type of compensation.

We specialize in working with clients to 1. Understand their relationship with money and how that drives what they value 2. Gain clarity about their available financial resources 3. Develop detailed goals that leverage specific planning recommendations that seek to achieve the stated goal.

Investment recommendations are made by DBDFP as part of the overall Financial Planning process. In some cases, DBDFP may assist Clients in the implementation of stated recommendation on a Non-Discretionary basis. For the client this means DBDFP will never act without prior consent from the client, nor would DBDFP ever have the ability to access the client's assets. Clients always have the final say on any recommendations and if they are comfortable with the advice.

Types of Advisory Services

Retainer Services Model – Ongoing Comprehensive Financial Planning

This service provides for an ongoing relationship between the planner and the client. By paying monthly, clients get access to a planner who will work with them to design and implement their plan. This agreement does not provide ongoing or continually monitoring of the client's investment assets. Rather, this agreement provides the client with the ability to contact DBDFP to discuss or review their plan if "certain life events" warrant an adjustment to the plan. Otherwise, investment recommendations are provided during review meetings, along with other relevant financial planning recommendations.

Upon desiring a comprehensive plan, a client will be taken through establishing their goals and values around money. They will be required to provide information to help complete the following areas of analysis: net worth, cash flow, insurance, employee benefit, retirement planning, insurance, investments, college planning and estate planning. Once the client's information is reviewed, their plan will be built and analyzed, and then the findings, analysis and potential changes to their current situation will be reviewed with the client. Clients subscribing to this service will receive a written or an electronic report, providing the client with a detailed financial plan designed to achieve his or her stated financial goals and objectives. Typically, a client can expect a review meeting to occur twice a year. As a retainer client, a meeting may be requested as financial events occur throughout the year. Any needed updates will be addressed at that time.

Financial Planning Project – Limited Scope Engagement

This service is offered to clients wishing to seek financial planning advice in regards to a specific area(s) of financial planning. These areas include the following, cash flow/debt management, employee benefits, specific tax planning, estate planning overview, career transition planning, insurance review, retirement planning, education savings, and/or investment review. One or more areas may be addressed in the project as determined by the Planner and Client.

The Client is responsible for providing relevant data and in most cases responsible for implementing the action items of the analysis. The client will receive a written Financial Planning Project (either delivered in person or via electronic communication channels) with detailed analysis of stated objectives along with specific action recommendations.

Once the plan is delivered the client may contact DBDFP to seek clarification on any point delivered in the original planning project for approximately 30 days. No further analysis will be provided after the planning project is delivered. If the client seeks further financial planning advice, they will be required to formally re-engage DBDFP as either a Retainer Client or agree to another Financial Planning Project.

Client Tailored Services and Client Imposed Restrictions

We offer the same suite of services to all of our clients. However, specific client financial plans and their implementation are dependent upon the client's unique financial circumstance which are outlined in their specific plan. The client's plan will outline the client's specific goals, their specific plan based on their desired goals, and a detailed action list that will facilitate the implementation of the plan.

Wrap Fee Programs

We do not participate in wrap fee programs.

Item 5: Fees and Compensation

Retainer Services Model – Ongoing Comprehensive Financial Planning

Comprehensive Financial Planning consists of an ongoing fee that is paid monthly. The client will sign an agreement stating they will retain the services of DBDFP for the period of one year. All initial retainer agreements are billed over the course of 12 months. In most cases the first 3 months of the retainer relationship involve the greatest use of firm resources, such as plan development and recommendations, but DBDFP allows clients to spread the payment out over 12 months. During the initial 12 months, Clients are free to terminate the relationship at any time, but DBDFP will bill the Client for any services rendered and not yet billed

The agreed retainer will be divided into 12 equal payments and paid at the beginning of each month. In rare cases, the client may be billed in the arrears. Once signed, the billing period will be accessed on the first day of the month and pro-rated for partial months. DBDFP and the client can continue the monthly retainer relationship with no further obligation. No further action is required to continue the relationship on a month to month basis. Monthly service may be terminated with 30 days' notice after the completion of one year. Since 30 days' notice is required and fees are deducted at the beginning of the month, monthly retainers will not be refunded any portions of the fee paid. This fee will be reviewed annually and any adjustment in the fee rate will be communicated in writing, no adjustment in fees will be effective without the client's prior written consent. The fee may be negotiable in certain cases.

DBDFP does not impose any asset minimums for new clients, but DBDFP does require a minimum retainer of $4,000. DBDFP is a comprehensive holistic financial planning firm that bases the retainer fee on the overall financial complexity coupled with the magnitude of financial resources available to determine the appropriate retainer fee. Financial Resources used to determine the retainer fee may include but not limited to the following. Taxable Investment Accounts, Individual Retirement Account, Employer Sponsored Retirement Plans, Real Estate Equity, Educational Savings Plans, HSA Plans. The Firm's complexity assessment involves a detailed checklist of things that require an investment of time in servicing that Client. Examples of components include phase in Client's financial life, magnitude and character of income, goals and objectives. Many clients will experience a retainer fee higher than $4,000, but $4,000 is the minimum retainer that must be charged to assure all retainer clients of DBDFP receive a base level of service. **Clients will need to determine if the required retainer fee will fit into their overall financial picture**. Also note similar services may be available at a lower cost from other investment advisors, as DBDFP imposes a minimum fee of $4,000. It is recommended to obtain several quotes from various advisors to understand the services provided and overall cost. DBDFP's desire is to provide the highest level of client experience and work with clients that are committed to developing and ultimately implementing custom tailored financial plans geared toward the client's unique goals. (See Fee Schedule Table Below)

Retainer Services (Minimum Retainer Fee is $4,000/yr.)

The annual retainer fee is determined by the overall complexity and the financial magnitude of the client's resources.

Complexity Factor Rating	Annual Fee (Dollars)	Portion of Fee
Average Complexity	2,000 - 3,000	
Above Average Complexity	3,001 - 5,000	
High Complexity	5,001 & UP	

Financial Resources *Blended Fee Schedule	Annual Fee	Portion of Fee
Resources from $0 - $500,000	$2,000 (Base)	
Resources Between $500k - $1million	0.35%	
Resources Between $1million $1.5 million	0.30%	
Resources Above $1.5 million	0.25%	

**Example of Blended Fee Calculation for Financial Resources:*
$2m of Financial Resources is calculated as: $2,000(Base) +$500,000.35%+$500,000*.3%+$500,000*.25%=$6,500*

Retainer fees are billed monthly. For Clients with accounts at Charles Schwab associated with our Firm, direct fee deduction is offered from taxable and retirement accounts as appropriate. For those lacking those accounts, the Firm accepts direct payment in the form of a check.

Financial Planning Project Fee

Financial Planning will generally be offered on a retainer basis. In some circumstances it may be offered on a limited project basis at a rate of $200.00 per hour, depending on the nature of the specified services. Project fees will be determined on a case by case basis with the fee based on the complexity of the situation and the specific services requested by the client. The fixed fee will be agreed upon before the start of any work. The Project fee is no less than $1,000, based on the overall complexity of the client's financial situation and assets. The fee is negotiable. If a Financial Planning Project is chosen, $500 is due upon signing the Financial Planning Agreement and the remainder is due at completion of work, however, DBDFP will not bill an amount above $500.00 more than 6 months in advance. Project work will commence upon the signing of the Financial Planning Agreement and be completed once the final project is delivered and the Plan Delivery Receipt is signed and all remaining balances are paid. Typically, projects are completed within 6-8 weeks. If a client chooses to terminate the agreement prior to the delivery of the project, DBDFP will refund any unearned portion of the Financial Planning Project deposit.

Other Types of Fees and Expenses

When implementing an investment recommendation, the client may incur additional fees such as brokerage commissions, transaction fees, and other related costs and expenses. Clients may incur certain charges imposed by broker-dealers, and other third parties such as custodial fees, 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. Mutual fund and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that we consider in selecting or recommending broker-dealers for client's transactions and determining the reasonableness of their compensation (e.g., commissions).

We do not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.

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

We do not offer performance-based fees.

Item 7: Types of Clients

We provide comprehensive financial planning and implementation assistance to individuals, typically categorized as the “mass affluent” or “high net worth”. DBDFP also provides service to individuals that exhibited higher levels of human capital along with higher levels of financial complexity, although their current net worth level may not be categorized into one of the previously mentioned.

We do not have a minimum account size requirement. (See Item 5 for more details)

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

When clients have us complete an Investment Analysis (described in Item 4 of this brochure) as part of their financial plan, our primary methods of investment analysis are fundamental and/or passive investing approach.

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.

Passive Investment Approach We primarily practice passive investment strategies in the development of either comprehensive financial plans or project based plans. Passive investing involves building portfolios that are composed of various distinct asset classes. The asset classes are weighted in a manner to achieve a desired relationship between correlation, risk and return. Funds that passively capture the returns of the desired asset classes are placed in the portfolio. The funds that are used to build passive portfolios are typically index mutual funds or exchange traded funds.

Passive investment management is characterized by low portfolio expenses (i.e. the funds inside the portfolio have low internal costs), minimal trading costs (due to infrequent trading activity), and relative tax efficiency (because the funds inside the portfolio are tax efficient and turnover inside the portfolio is minimal).

Material Risks Involved

DBDFP provides either comprehensive or project based financial planning that may include investment recommendations. Many of these risks apply equally to stocks, bonds, commodities and any other investment or security. Material risks associated with our investment strategies are listed below.

Market Risk: Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.

Interest Rate Risk: Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

Legal or Legislative Risk: Legislative changes or Court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.

Inflation: Inflation may erode the buying-power of your investment portfolio, even if the dollar value of your investments remains the same.

Risks Associated with Securities

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

Commercial Paper is, in most cases, an unsecured promissory note that is issued with a maturity of 270 days or less. Being unsecured the risk to the investor is that the issuer may default.

Common stocks may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

Corporate Bonds are debt securities to borrow money. Generally, issuers pay investors periodic interest and repay the amount borrowed either periodically during the life of the security and/or at maturity. Alternatively, investors can purchase other debt securities, such as zero coupon bonds, which do not pay current interest, but rather are priced at a discount from their face values and their values accrete over time to face value at maturity. The market prices of debt securities fluctuate depending on such factors as interest rates, credit quality, and maturity. In general, market prices of debt securities decline when interest rates rise and increase when interest rates fall. The longer the time to a bond's maturity, the greater its interest rate risk.

Bank Obligations including bonds and certificates of deposit may be vulnerable to setbacks or panics in the banking industry. Banks and other financial institutions are greatly affected by interest rates and may be adversely affected by downturns in the U.S. and foreign economies or changes in banking regulations.

Municipal Bonds are debt obligations generally issued to obtain funds for various public purposes, including the construction of public facilities. Municipal bonds pay a lower rate of return than most other types of bonds. However, because of a municipal bond's tax-favored status, investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor's tax bracket. Investing in municipal bonds carries the same general risks as investing in bonds in general. Those risks include interest rate risk, reinvestment risk (the potential risk where future proceeds, such as the coupon payments or debt principal, will need to be reinvested at a lower interest rate compared to the original yield), inflation risk, market risk, call or redemption risk (the possibility that an investment will be redeemed before its maturity date, which can impact an investor's expected returns), credit risk (the possibility that an investment will be redeemed before its maturity date, which can impact an investor's expected returns), and liquidity and valuation risk (the inability to manage unplanned decreases or changes in funding sources)

Options and other derivatives carry many unique risks, including time-sensitivity, and can result in the complete loss of principal. While covered call writing does provide a partial hedge to the stock against which the call is written, the hedge is limited to the amount of cash flow received when writing the option. When selling covered calls, there is a risk the underlying position may be called away at a price lower than the current market price.

Exchange Traded Funds prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected.

Investment Companies Risk. When a client invests in open end mutual funds or ETFs, the client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the client will incur higher expenses, many of which may be duplicative. In addition, the client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives). ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value; (ii) the ETF may employ an investment strategy that utilizes high leverage ratios; or (iii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers'' (which are tied to large decreases in stock prices) halts stock trading generally. The Adviser has no control over the risks taken by the underlying funds in which client's invest.

Item 9: Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of DBDFP or the integrity of our management. We have no information applicable to this Item.

Item 10: Other Financial Industry Activities and Affiliations

Charles Travis Reader currently does not participate in other financial industry activities and is not affiliated with other financial firms.

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

As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in the best interests of each client. Our clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings. The firm also adheres to the Code of Ethics and Professional Responsibility adopted by the CFP® Board of Standards Inc., and accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.

This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory clients. A summary of the Code of Ethics' Principles is outlined below.

- Integrity - Associated persons shall offer and provide professional services with integrity.
- Objectivity - Associated persons shall be objective in providing professional services to clients.
- Competence - Associated persons shall provide services to clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- Fairness - Associated persons shall perform professional services in a manner that is fair and reasonable to clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.
- Confidentiality - Associated persons shall not disclose confidential client information without the specific consent of the client unless in response to proper legal process, or as required by law.
- Professionalism - Associated persons' conduct in all matters shall reflect credit of the profession.
- Diligence - Associated persons shall act diligently in providing professional services.

We will, upon request, promptly provide a complete code of ethics.

Our firm and its "related persons" (associates, their immediate family members, etc.) may buy or sell securities the same as, similar to, or different from, those we recommend to clients for their accounts. A recommendation made to one client may be different in nature or in timing from a recommendation made to a different client. Clients often have different objectives and risk tolerances. At no time, however, will our firm or any related party receive preferential treatment over our clients.

In an effort to reduce or eliminate certain conflicts of interest involving the firm or personal trading, our policy may require that we restrict or prohibit associates' transactions in specific securities transactions. Any exceptions or trading pre-clearance must be approved by our Chief Compliance Officer in advance of the transaction in an account, and we maintain the required personal securities transaction records per regulation.

Item 12: Brokerage Practices

Factors Used to Select Custodians and/or Broker-Dealers

Different By Design Financial Planning, LLC does not have any affiliation with Broker-Dealers. Specific custodian recommendations are made to clients based on their need for such services. We recommend custodians based on the reputation and services provided by the firm.

1. Research and Other Soft-Dollar Benefits

We currently do not receive soft dollar benefits.

2. Brokerage for Client Referrals

We receive no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

3. Clients Directing Which Broker/Dealer/Custodian to Use

DBDFP does not have any affiliation with product sales firms. Specific custodian recommendations are made to Clients based on their need for such services. DBDFP recommends custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates. The Firm recommends discount brokerage firms and trust companies such as Vanguard, Fidelity, or Charles Schwab

DBDFP has an advisor relationship with Charles Schwab which allows the Firm to offer access to institutional platforms for the custody of assets that may offer advantages to ongoing Retainer clients. The Firm does not receive fees or commissions from any of these arrangements, nor does it derive any special benefits beyond tools that enhance the Firm's ability to render quality advice and service.

Aggregating (Block) Trading for Multiple Client Accounts

Since all of the Firm's trading is performed in accordance with the specific needs and objectives of each individual client, DBDFP does not utilize block trading.

Item 13: Review of Accounts

Charles Travis Reader, Owner and CCO of DBDFP, will work with clients to obtain current information regarding their assets and investment holdings and will review this information as part of our financial planning services. DBDFP does not provide specific reports to clients, other than financial plans.

Item 14: Client Referrals and Other Compensation

We do not receive any economic benefit, directly or indirectly from any third party for advice rendered to our clients. Nor do we directly or indirectly compensate any person who is not advisory personnel for client referrals.

Item 15: Custody

DBDFP does not accept custody of client funds.

Item 16: Investment Discretion

DBDFP does not exercise investment discretion.

Item 17: Voting Client Securities

DBDFP does not vote on client securities. Therefore, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. The Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets. If the client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

Item 18: Financial Information

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients, and we have not been the subject of a bankruptcy proceeding.

We do not have custody of client funds or securities or require or solicit prepayment of more than $500 in fees per client six months in advance.

Item 19: Requirements for State-Registered Advisers

Charles Travis Reader MSFS, CFP

Born: 1977

Educational Background

- 2016 – Master of Science in Financial Planning, The American College of Financial Planning
- 2013 – Executive Program for Financial Planning Certification, University of Georgia
- 2008 – BS Business/Finance, Indiana University Southeast

Business Experience

- 1/2025 – Present, Different By Design Financial Planning, LLC, Owner, CCO, Financial Planner
- 9/2024 – 12/2024, Leading Edge Financial Planning, LLC, Paraplanner
- 6/2024 – 8/2024, Unemployed
- 2/2024 – 5/2024, Solitude Financial Services, Inc, Wealth Advisor
- 3/2016 – 1/2024, Different By Design Financial Planning, LLC, Owner, CCO, Financial Planner
- 03/2014 – 12/2015, Coats Financial Planning, Financial Planner

Professional Designations, Licensing & Exams

CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 68,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- **Education –** Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a

Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- **Examination –** Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- **Experience –** Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- **Ethics –** Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- **Continuing Education –** Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the S*tandards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- **Ethics –** Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Performance Based Fees

Please refer to Item 6 of this brochure.

Material Disciplinary Disclosures

No management person at Different By Design Financial Planning, LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Material Relationships That Management Persons Have With Issuers of Securities

Different By Design Financial Planning, LLC, nor Charles Travis Reader, have any relationship or arrangement with issuers of securities

Different By Design Financial Planning, LLC

Form ADV Part 2B – Brochure Supplement

For

Charles Travis Reader MSFS, CFP

Owner, and Chief Compliance Officer

January 14, 2025

This brochure supplement provides information about Charles Travis Reader that supplements the Different By Design Financial Planning, LLC ("DBDFP") brochure. A copy of that brochure precedes this supplement. Please contact Charles Travis Reader if the DBDFP brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Charles Travis Reader is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Please refer to Item 19 of the Form ADV Part 2A.

Item 3: Disciplinary Information

Please refer to Item 19 of the Form ADV Part 2A.

Item 4: Other Business Activities

Please refer to Item 19 of the Form ADV Part 2A.

Item 5: Additional Compensation

Charles Travis Reader does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through DBDFP.

Item 6: Supervision

Charles Travis Reader serves in multiple capacities with the Firm: Member, Chief Compliance Officer, Firm Principal, Financial Planner, and Investment Adviser Representative. As the firm's sole Investment Advisor Representative he is not supervised by another person. Mr. Reader can be reached by phone at 502-357-3780 and e-mail at travis@dxdfinancialplanning.com.

Item 7: Requirements for State Registered Advisers

1. Charles Travis Reader has NOT been involved in any of the events listed below.
    a. An award or otherwise being found liable in an arbitration claim alleging damages in excess of $2,500, involving any of the following:
        i. An investment or an investment-related business or activity;
        ii. Fraud, false statements, or omissions;
        iii. Theft, embezzlement, or other wrongful taking of property;
        iv. Bribery, forgery, counterfeiting, or extortion; or
        v. Dishonest, unfair, or unethical practices.
    b. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

i. An investment or an investment-related business or activity;

ii. Fraud, false statements, or omissions;

iii. Theft, embezzlement, or other wrongful taking of property;

iv. Bribery, forgery, counterfeiting, or extortion; or

v. Dishonest, unfair, or unethical practices.

2. Charles Travis Reader has NOT been the subject of a bankruptcy petition at any time.