

Welcome Kim Powell!



Kim joins us following a rewarding career with Lynden Christian Schools. Her diverse work history also includes human resources, administration, and office management as well as time spent as a business owner specializing in moving and storage solutions. Kim has quickly made herself an important and valuable member of our operations team and we are thrilled to have her onboard! Kim grew up splitting time between Canada and Arkansas, eventually going to school for psychology, then obtaining her master's degree in education from WWU. Her family includes two daughters, both of whom are recent graduates of Grand Canyon University in Arizona. In her free time, Kim is an avid reader who also loves to be outdoors, especially golfing and playing pickleball. Please join us in extending Kim a warm welcome!

Congratulations to Justin Gross, CFP®

We are excited to announce that Justin Gross has moved to the role of Lead Advisor! Our process for sourcing excellent advisors includes at least 5 years working at FP Inc as an Associate Advisor. Justin spent much of this time working with David Dick, assisting in every aspect of planning and managing client accounts. As a Lead Advisor, Justin's depth of knowledge and attention to detail have lead to a focus on complex plans and tax strategies, trusts, and family wealth transfers. Congratulations Justin!

Pershing Transition Update

Last year, we informed you of our pending transition from our current custodian, TD Ameritrade, to a new custodian, Pershing, LLC. Since then, our timeline for making this move has shifted due to a variety of factors. While TD Ameritrade was slated to fully integrate with Schwab this summer, that transition has been postponed by about a year, so we are no longer under pressure to make the move happen immediately. In addition, Pershing has invested \$100 million in a not-yet-launched technology upgrade that we hope to benefit from when we complete the move later this year.



All things happen in their proper time.

Some accounts have already made the move over to Pershing and more will be transitioning over the next few months. Before the move happens for YOUR accounts, we will reach out to you via phone or email and you will receive a group of emails from DocuSign. We will guide you through this process and be available for any questions you may encounter along the way. If you prefer to set up a time to come into the office to complete the paperwork, you will have that option as well.

You may have noticed a new button in the "Client Center" of our website where you can access "NETXInvestor" which is the platform for Pershing accounts. Once your accounts are transferred to Pershing, you will set up new log-in credentials through NETXInvestor, then it will be back to business as usual. There is nothing you need to do in this program until your accounts transfer.

Thank you, as always, for your patience. This transfer process can be arduous on our end, but our hope is to make it as seamless as possible for each of you.

Annual Notice of ADV and Privacy Practices

Each year we are required to send out notification of any material changes to our ADV forms or privacy practices. Since last year, the only change to our ADV (2) is as follows: We have established a relationship with Pershing, LLC and will recommend that clients establish brokerage accounts with Pershing, LLC in addition to TD Ameritrade Institutional.

There have been no material changes to our privacy practices, which can be found on our website or acquired by emailing our Chief Compliance Officer, David Dick at David.Dick@FinancialPlanInc.com. Please reach out to David if you have any questions or if you would like a copy of any of these forms.