



ADV PART 2B BROCHURE

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This Form ADV Part 2B ("Brochure Supplement") provides information about the background and qualifications of Christopher Beard (CRD #2595250). The information in this brochure supplements the Part 2A brochure of Professional Planning & Wealth, LLC (hereinafter "ProPlan" or "firm"). You should have received a copy of that brochure. Please contact our Chief Compliance Officer at 864.626.4380 or jesse.hansford@proplanwealth.com if you did not receive ProPlan's Part 2A brochure or have any questions about the contents of this supplement. Additional information about Christopher Beard is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

CHRISTOPHER BEARD, CFP®, CPFA®

- CRD #: 2595250
- YEAR OF BIRTH: 1972

EDUCATIONAL BACKGROUND:

- 1994: Clemson University; Bachelor of Science, Finance

BUSINESS BACKGROUND:

- 09/2026 – Present: Professional Planning & Wealth, LLC; Chief Executive Officer
- 08/2024 – 09/2026: Osaic Wealth, Inc.; Registered Representative
- 06/2020 – 09/2026: Triad Hybrid Solutions; Investment Advisor Representative
- 06/2020 – 08/2024: Triad Advisors; Registered Representative

PROFESSIONAL DESIGNATIONS:

- CERTIFIED FINANCIAL PLANNER™ (CFP®) ¹
- CERTIFIED PLAN FIDUCIARY ADVISOR (CPFA®) ²

CERTIFIED FINANCIAL PLANNER (“CFP®”) DESIGNATION MINIMUM QUALIFICATIONS¹

I am certified for financial planning services in the United States by the Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and the CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.CFP.net.

CFP® professionals have met the CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas the CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with the CFP Board’s Code and Standards. This includes a commitment to the CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

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.

Check designation status online at www.cfp.net/verify-a-cfp-professional.

CERTIFIED PLAN FIDUCIARY ADVISOR (“CPFA®”) DESIGNATION MINIMUM QUALIFICATIONS²

I hold the Certified Plan Fiduciary Advisor (CPFA®) designation, which is awarded by the National Association of Plan Advisors (“NAPA”). Therefore, I may refer to myself as a CPFA® professional and use the CPFA® certification mark. The CPFA® designation is voluntary. No federal or state law or regulation requires financial professionals to hold the CPFA® designation. You may find more information about the CPFA® designation at www.napa-net.org.

CPFA® professionals have demonstrated knowledge and proficiency in retirement plan fiduciary responsibilities, plan oversight, and the management of employer-sponsored retirement plans. To obtain the CPFA® designation, an individual must fulfill the following requirements:

- Examination – Successfully pass the CPFA® Certification Examination, which assesses knowledge of retirement plan governance, fiduciary responsibilities, and plan management best practices.
- Application – Complete and submit the CPFA® designation application and agree to adhere to NAPA’s code of conduct and ethical standards.

Individuals who hold the CPFA® designation must meet ongoing requirements to maintain the credential and continue using the CPFA® certification mark:

- Ethics – Agree to uphold ethical standards and professional conduct as established by NAPA. NAPA may take disciplinary action if a designee fails to meet these standards but does not guarantee the services of any CPFA® professional.
- Continuing Education – Complete ongoing continuing education requirements (a minimum of four hours annually, including at least one hour of ethics) to maintain current knowledge of retirement plan regulations, fiduciary practices, and industry developments.

CPFA® professionals who fail to comply with the applicable standards and requirements may be subject to disciplinary action, including suspension or revocation of the designation.

You may verify a professional’s CPFA® designation status through NAPA at www.napa-net.org.

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.

Christopher Beard has no history of any legal or disciplinary events deemed material to a client’s consideration of Christopher Beard to act as their investment adviser representative. FINRA’s BrokerCheck® system and the Investment Adviser Public Disclosure (“IAPD”) system provide additional information regarding the registration and disciplinary history of Christopher Beard. Please visit FINRA’s BrokerCheck® system at <https://brokercheck.finra.org> or the IAPD system at www.adviserinfo.sec.gov for additional information.

ITEM 4: OTHER BUSINESS ACTIVITIES

Additional information regarding ProPlan's other financial industry activities and affiliations is provided in Item 10 of ProPlan's Form ADV Part 2A.

RANDOM GLEANINGS

Christopher Beard writes and discusses economic, market, and financial planning topics as a blog/video blog contributor, used as a tool for client communication and public marketing.

Christopher Beard devotes approximately four hours per month to this activity, none of which is during securities trading hours. Because this content is used for public marketing, it is subject to ProPlan's advertising review policies and procedures.

PROFESSIONAL PLANNING & WEALTH – OFFICE SHARING

Christopher Beard participates as an owner in the office-sharing arrangement for the building located at 242 S. Pleasantburg Drive, Greenville, SC 29607, where ProPlan's office is located, and receives rent in that capacity. He devotes no time to this activity during securities trading hours.

242P, LLC

Christopher Beard is the owner of 242P, LLC, which owns the building located at 242 S. Pleasantburg Drive, Greenville, SC 29607, where ProPlan's office is located. He collects rent as owner of the LLC and devotes approximately one hour per month to this activity.

Because ProPlan leases its office space from an entity owned by Christopher Beard, he benefits financially from the rent ProPlan pays. This presents a conflict of interest. ProPlan addresses this conflict by disclosing it to clients. Clients do not pay any portion of this rent, and the arrangement does not affect the advisory fees clients pay.

ITEM 5: ADDITIONAL COMPENSATION

Christopher Beard does not receive any economic benefit, including sales awards or other prizes, from any person who is not a client for providing advisory services.

ITEM 6: SUPERVISION

Christopher Beard is supervised through a compliance program designed to prevent and detect federal and state securities law violations. This compliance program is overseen by Jesse Hansford, the Chief Compliance Officer of Professional Planning & Wealth, LLC. As Chief Compliance Officer, Jesse Hansford reviews the firm's policies and procedures at least annually for their adequacy and the effectiveness of their implementation.

Jesse Hansford can be reached at 864.626.4380 or jesse.hansford@proplanwealth.com.