

Item 1: Cover Page

Soul Wealthy

FINANCIAL

Soul Wealthy Financial, LLC

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Form ADV Part 2A – Firm Brochure

January 2, 2024

This Brochure provides information about the qualifications and business practices of Soul Wealthy Financial, LLC. If you have any questions about the contents of this Brochure, please contact us at 602-339-4692. 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.

Soul Wealthy Financial, LLC is a registered investment adviser. Registration does not imply a certain level of skill or training.

Additional information about Soul Wealthy Financial, LLC also is available on the SEC's website at www.adviserinfo.sec.gov, which can be found using the firm's identification number, 325808.

Item 2: Material Changes

Since the initial filing of the Form ADV Part 2A for Soul Wealthy Financial, LLC, the following material changes have been made to this version of the Disclosure Brochure:

- Item 10 has been amended to more accurately disclose our non-advisory services.
- Items 4 and 5 have been amended to more accurately describe our financial planning services and fees.
- Our Energetic Money Audit for Small Businesses has been added into Items 4 and 5.

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Item 4: Advisory Business

Description of Advisory Firm

Soul Wealthy Financial, LLC is an Investment Adviser principally located in the state of Arizona. We are a limited liability company founded in August 2022. Soul Wealthy Financial, LLC became registered in 2023. Samantha Madar is the principal owner and Chief Compliance Officer (“CCO”).

As used in this brochure, the words “SWF”, “we”, “our firm”, “Advisor” and “us” refer to Soul Wealthy Financial, LLC and the words “you”, “your” and “Client” refer to you as either a client or prospective client of our firm.

At Soul Wealthy Financial, we believe a holistic approach is needed to attract, maintain and grow wealth. Our services craftily combine financial planning and advice with mental, emotional, and spiritual tools (which we refer to as “wealth energetics”). It’s our mission to help our clients create sustainable abundance, achieve their financial goals, and co-create the life they desire.

Types of Advisory Services

SWF is a fee-only firm, meaning the only compensation we receive is from our Clients for our services. From time to time, SWF recommends third-party professionals such as attorneys, accountants, tax advisors, insurance agents, or other financial professionals. Clients are never obligated to utilize any third-party professional we recommend. SWF is not affiliated with nor does SWF receive any compensation from third-party professionals we may recommend.

Financial Planning Services

Financial planning involves an evaluation of a Client's current and future financial state by using currently known variables to predict future cash flows, asset values, and withdrawal plans. The key defining aspect of financial planning is that through the financial planning process, all questions, information, and analysis will be considered as they affect and are affected by the entire financial and life situation of the Client. Clients purchasing this service will receive a written report, providing the Client with a detailed financial plan designed to help achieve the Client’s stated financial goals and objectives.

In general, the financial plan will address some or all of the following areas of concern. The Client and SWF will work together to select specific areas to cover. These areas may include, but are not limited to, the following:

- **Business Planning:** We provide consulting services for Clients who currently operate their own business, are considering starting a business, or are planning for an exit from their

current business. Under this type of engagement, we work with you to assess your current situation, identify your objectives, and develop a plan aimed at achieving your goals.

- **Cash Flow and Debt Management:** We will conduct a review of your income and expenses to determine your current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.
- **College Savings:** Includes projecting the amount that will be needed to achieve college or other post-secondary education funding goals, along with advice on ways for you to save the desired amount. Recommendations as to savings strategies are included, and, if needed, we will review your financial picture as it relates to eligibility for financial aid or the best way to contribute to children and grandchildren (if appropriate).
- **Employee Benefits Optimization:** We will provide review and analysis as to whether you, as an employee, are taking the maximum advantage possible of your employee benefits. If you are a business owner, we will consider and/or recommend the various benefit programs that can be structured to meet both business and personal retirement goals.
- **Estate Planning:** This usually includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts, and other related documents. Our advice also typically includes ways for you to minimize or avoid future estate taxes by implementing appropriate estate planning strategies such as the use of applicable trusts. We always recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys who specialize in estate planning when you wish to hire an attorney for such purposes. From time-to-time, we will participate in meetings or phone calls between you and your attorney with your approval or request.
- **Financial Goals:** We will help Clients identify financial goals and develop a plan to reach them. We will identify what you plan to accomplish, what resources you will need to make it happen, how much time you will need to reach the goal, and how much you should budget for your goal.
- **Insurance:** Review of existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home, and automobile.

- **Investment Analysis:** This may involve developing an asset allocation strategy to meet Clients' financial goals and risk tolerance, providing information on investment vehicles and strategies, reviewing employee stock options, as well as assisting you in establishing your own investment account at a selected broker/dealer or custodian. The strategies and types of investments we may recommend are further discussed in Item 8 of this brochure.
- **Retirement Planning:** Our retirement planning services typically include projections of your likelihood of achieving your financial goals, typically focusing on financial independence as the primary objective. For situations where projections show less than the desired results, we may make recommendations, including those that may impact the original projections by adjusting certain variables (e.g., working longer, saving more, spending less, taking more risk with investments).

If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years.

- **Risk Management:** A risk management review includes an analysis of your exposure to major risks that could have a significant adverse impact on your financial picture, such as premature death, disability, property and casualty losses, or the need for long-term care planning. Advice may be provided on ways to minimize such risks and about weighing the costs of purchasing insurance versus the benefits of doing so and, likewise, the potential cost of not purchasing insurance ("self-insuring").
- **Tax Planning Strategies:** Advice may include ways to minimize current and future income taxes as a part of your overall financial planning picture. For example, we may make recommendations on which type of account(s) or specific investments should be owned based in part on their "tax efficiency," with the consideration that there is always a possibility of future changes to federal, state or local tax laws and rates that may impact your situation.

We recommend that you consult with a qualified tax professional before initiating any tax planning strategy, and we may provide you with contact information for accountants or attorneys who specialize in this area if you wish to hire someone for such purposes. We will participate in meetings or phone calls between you and your tax professional with your approval.

Financial Planning Services are offered on a Project-Based engagement with the option to continue with ongoing services.

Holistic Financial Plan. This service involves working one-on-one with a financial planner ("planner"). The planner will deliver the comprehensive financial plan within the first 90 days of the engagement. Following the 90-day mark, should the client decide to engage the

planner for ongoing services, the planner will monitor the plan, recommend any appropriate changes and ensure the plan is up-to-date as the Client's situation, goals, and objectives evolve.

Upon engaging the firm for a holistic financial plan, SWF is responsible for obtaining and analyzing all necessary qualitative and quantitative information from the Client that is essential to understanding the Client's personal and financial circumstances; helping the Client identify, select, and prioritize certain financial goals while understanding the effect that pursuing one goal may have on other potential goals; assessing the Client's current course of action and alternative courses of action to identify required changes that provide the best opportunity for the client to meet their financial goals; developing & presenting financial planning recommendations based on the aforementioned actions while including all information that was required to be considered in preparing the recommendations. These components all require in-depth communication with the Client in order for the planner to establish a financial plan that provides the Client with the most appropriate options in pursuing their established goals and objectives.

Mini Financial Plan. We provide project-based financial planning services on a limited scope, one-time engagement. A Mini Financial Plan is for those who are in the beginning stages of their financial journey who desire a simple, one-time plan focused on cash flow and debt management. Following the 90-day mark, should the client decide to engage the planner for ongoing services, the planner will monitor the plan, recommend any appropriate changes and ensure the plan is up-to-date as the Client's situation, goals, and objectives evolve. For A Mini Financial Plan, the Client will be ultimately responsible for the implementation of the financial plan if they choose to forgo ongoing services past the 90-day mark.

Energetic Money Audit for Small Businesses

This is a one-time consulting service designed to uncover energetic and financial blocks and inefficiencies of a Client's small business. This service includes reviewing the business' financial goals, doing a financial health assessment (full financial statement and ratio analysis), performing ad hoc sensitivity and scenario analyses around any investment decisions, offering practical guidance on budgeting & forecasting, assessing energetic blocks of the business, and highlighting areas of the business that require more/less attention (process improvement opportunities). Audit findings and recommendations will be disclosed in a report deliverable. The Client will be ultimately responsible for implementing the recommendations. There are no ongoing services past the 90-day mark.

Educational Workshops / Speaking Engagements

We may provide seminars for groups seeking general advice on investments and other areas of personal finance. These seminars are purely educational in nature and do not involve the sale of any investment products. Information presented will not be based on any individual's need, nor does SWF provide individualized investment advice to attendees during these seminars. Topics covered during educational workshops will be determined by the Client and SWF.

Client Tailored Services and Client Imposed Restrictions

We tailor the delivery of our services to meet the individual needs of our Clients. We consult with Clients initially and on an ongoing basis, through the duration of their engagement with us, to determine risk tolerance, time horizon and other factors that may impact the Clients' investment and/or planning needs.

Clients are able to specify, within reason, any restrictions they would like to place as it pertains to individual securities and/or sectors that will be advised on or recommended. All such requests must be provided to SWF in writing. SWF will notify Clients if they are unable to accommodate any requests.

Wrap Fee Programs

We do not participate in wrap fee programs.

Assets Under Management

SWF does not manage Client's assets.

Item 5: Fees and Compensation

Please note, unless a Client has received this brochure at least 48 hours prior to signing an Advisory Contract, the Advisory Contract may be terminated by the Client within five (5) business days of signing the Advisory Contract without penalty.

How we are paid depends on the type of advisory services we perform. Below is a brief description of our fees, however, you should review your executed Advisory Contract for more detailed information regarding the exact fees you will be paying. No increase to the agreed-upon advisory fees outlined in the Advisory Contract shall occur without prior Client consent.

Holistic Financial Plan

Fees for a Holistic Financial Plan are billed according to the table below. Clients have the option to pay either monthly or quarterly. Work will commence immediately after the first fee installment is paid, and will be completed within the first 90 days unless there are unforeseen circumstances that prevent Client or SWF from meeting this timing goal. Fees are negotiable and the final agreed upon fee will be outlined in your Advisory Contract. At no time do we require prepayment of \$500 or more six months or more in advance of rendering the services.

Holistic Financial Plan Fees (if paid Monthly)

	<u>Individuals</u>	<u>Couples</u>
Month 1	\$700	\$950
Month 2	\$700	\$950
Month 3	\$700	\$950
Months 4 through 12	\$100	\$150

Holistic Financial Plan Fees (if paid Quarterly)

	<u>Individuals</u>	<u>Couples</u>
Quarter 1	\$2,100	\$2,850
Quarters 2 through 4	\$300	\$450

Mini Financial Plan

Fees for a Mini Financial Plan are billed according to the table below. Clients have the option to pay either monthly or quarterly. Work will commence immediately after the first fee installment is paid, and will be completed within the first 90 days unless there are unforeseen circumstances that prevent Client or SWF from meeting this timing goal. Fees are negotiable and the final agreed upon fee will be outlined in your Advisory Contract. At no time do we require prepayment of \$500 or more six months or more in advance of rendering the services.

Mini Financial Plan Fees (if paid Monthly)

	<u>Individuals</u>	<u>Couples</u>
Month 1	\$350	\$475
Month 2	\$350	\$475
Month 3	\$350	\$475
Months 4 through 12	\$100	\$150

Mini Financial Plan Fees (if paid Quarterly)

	<u>Individuals</u>	<u>Couples</u>
Quarter 1	\$1,050	\$1,425
Quarters 2 through 4	\$300	\$450

Energetic Money Audit for Small Businesses

Fees for the Energetic Money Audit are paid in 3 equal monthly installments. The monthly fee ranges from \$888 to \$2,222. The monthly fee is based on the state, nature, and complexity of the client's business. Work will commence immediately after the first fee installment is paid, and will be completed within the first 90 days unless there are unforeseen circumstances that prevent Client or SWF from meeting this timing goal. Fees are negotiable and the final agreed upon fee will be outlined in your Advisory Contract. At no time do we require prepayment of \$500 or more six months or more in advance of rendering the services.

Educational Workshops / Speaking Engagements

Seminars and speaking engagements are offered to organizations and the public on a variety of financial topics. Fees range from \$0 to \$15,000 per seminar. The fee range is based on the content, amount of research conducted, the number of hours of preparation needed, and the number of attendees. SWF may collect a portion of the fee in advance with the remainder due at

the conclusion of the Seminar. Fees are due no later than the conclusion of the Seminar. Advisor offers its services in a virtual or in-person setting. Should the event require travel arrangements, both parties must agree to the terms of travel (i.e., cost, distance, hotel arrangements) at the start of the engagement.

Fee Payment

For Financial Planning services, the Energetic Money Audit, and Educational Workshops / Speaking Engagements, fees are paid by electronic funds transfer (EFT) or check. We use an independent third party payment processor in which the Client can securely input their banking information and pay their fee. We do not have access to the Client's banking information at any time. The Client will be provided with their own secure portal in order to make payments.

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.

Clients may incur fees from third-party professionals such as accountants and attorneys that SWF may recommend, upon Client request. Such fees are separate and distinct from SWF's advisory fees.

Terminations and Refunds

For Financial Planning services and the Energetic Money Audit, either party may terminate at any time provided written notice. At the time of termination, any prepaid, unearned fees will be refunded to the client.

For Educational Workshops and Speaking Engagements, Clients may cancel the event with 30 days' advance written notice. Should the Client cancel the event within 30 days of the event (with the exception of weather or similar unforeseen causes), the Client will be responsible for reimbursement of any non-refundable travel expenses already incurred and a prorated fee for any work conducted in preparation of the event, based on the percentage of work done and the flat fee agreed upon by both parties. Should any fees collected in advance exceed the amount of work conducted, Advisor will provide a prorated refund within 30 days from the notice of termination. In the event that the Speaker must cancel due to health or similar unforeseen

circumstances, the Speaker will make all attempts to find a reasonable alternative engagement date and will absorb any incremental additional costs for obtaining alternative travel arrangements. If an alternative date cannot be obtained, the Client will not be responsible for any travel costs already incurred by the Speaker or any portion of the Speaker's fee.

Sale of Securities or Other Investment Products

Advisor and its supervised persons 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 and do not engage in side-by-side management.

Item 7: Types of Clients

We provide financial planning services to individuals and high net-worth individuals.

We do not have a minimum account size requirement.

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

Below is a brief description of our methods of analysis and primary investment strategies when we provide securities recommendations in the context of a financial plan.

Methods of Analysis

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 the 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.

Modern Portfolio Theory (MPT)

The underlying principles of MPT are:

- Investors are risk averse. The only acceptable risk is that which is adequately compensated by an expected return. Risk and investment return are related and an increase in risk requires an increased expected return.
- Markets are efficient. The same market information is available to all investors at the same time. The market prices every security fairly based upon this equal availability of information.
- The design of the portfolio as a whole is more important than the selection of any particular security. The appropriate allocation of capital among asset classes will have far more influence on long-term portfolio performance than the selection of individual securities.
- Investing for the long-term (preferably longer than ten years) becomes critical to investment success because it allows the long-term characteristics of the asset classes to surface.
- Increasing diversification of the portfolio with lower correlated asset class positions can decrease portfolio risk. Correlation is the statistical term for the extent to which two asset classes move in tandem or opposition to one another.

Mutual Fund and/or ETF Analysis: We look at the experience and track record of the manager of the mutual fund or ETF in an attempt to determine if that manager has demonstrated an ability to invest over a period of time and in different economic conditions. We also look at the underlying assets in a mutual fund or ETF in an attempt to determine if there is significant overlap in the underlying investments held in other funds in the Client's portfolio. In addition, we monitor the funds or ETFs in an attempt to determine if they are continuing to follow their stated investment strategy.

A risk of mutual fund and/or ETF analysis is that, as in all securities investments, past performance does not guarantee future results. A manager who has been successful may not be able to replicate that success in the future. In addition, as we do not control the underlying investments in a fund or ETF, managers of different funds held by the client may purchase the same security, increasing the risk to the client if that security were to fall in value. There is also a risk that a manager may deviate from the stated investment mandate or strategy of the fund or ETF, which could make the fund or ETF less suitable for the Client's portfolio.

Investment Strategies

Asset Allocation

In implementing our Clients' investment strategy, we begin by attempting to identify an appropriate ratio of equities, fixed income, and cash (i.e. "asset allocation") suitable to the Client's investment goals and risk tolerance.

A risk of asset allocation is that the Client may not participate in sharp increases in a particular security, industry or market sector. Another risk is that the ratio of equities, fixed income, and cash will change over time due to stock and market movements and, if not corrected, will no longer be appropriate for the Client's goals. We attempt to closely monitor our asset allocation models and make changes periodically to keep in line with the target risk tolerance model.

Passive Investment Management

Passive investing involves building portfolios that are composed of various distinct asset classes. The asset classes are weighted in a manner to achieve the 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).

In contrast, active management involves a single manager or managers who employ some method, strategy or technique to construct a portfolio that is intended to generate returns that are greater than the broader market or a designated benchmark.

Socially Responsible Investing

We may utilize various socially conscious investment approaches if a Client desires. SWF may construct portfolios that utilize mutual funds, ETFs, or individual securities with the purpose of incorporating socially conscious principles into a Client's portfolio. These portfolios may sometimes also be customized to reflect the personal values of each individual, family, or

organization. This allows our Clients to invest in a way that aligns with their values. SWF may rely on mutual funds and ETFs that incorporate Environmental, Social and Governance (“ESG”) research as well as positive and negative screens related to specific business practices to determine the quality of an investment on values-based merits. Additionally, SWF may construct portfolios of individual securities in order to provide Clients with a greater degree of control over the socially conscious strategies they are utilizing. SWF relies on third-party research when constructing portfolios of individual securities with socially conscious considerations.

If you request your portfolio to be invested according to socially conscious principles, you should note that returns on investments of this type may be limited and because of this limitation you may not be able to be as well diversified among various asset classes. The number of publicly traded companies that meet socially conscious investment parameters is also limited, and due to this limitation, there is a probability of similarity or overlap of holdings, especially among socially conscious mutual funds or ETFs. Therefore, there could be a more pronounced positive or negative impact on a socially conscious portfolio, which could be more volatile than a fully diversified portfolio.

Material Risks Involved

SWF does not provide investment management, however investment recommendations may be made as part of the financial planning services. **All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear.** 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.

Strategy Risk: The Adviser’s investment strategies and/or investment techniques may not work as intended.

Small and Medium Cap Company Risk: Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the Client’s portfolio.

Turnover Risk: Actively managed mutual funds tend to have a higher turnover rate than passive funds. A high portfolio turnover would result in higher transaction costs and in higher taxes when shares are held in a taxable account. These factors may negatively affect the account’s performance.

Limited markets: Certain securities may be less liquid (harder to sell or buy) and their prices may at times be more volatile than at other times. Under certain market conditions, we may be unable

to sell or liquidate investments at prices we consider reasonable or favorable or find buyers at any price.

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.

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 factors such 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, inflation risk, market risk, call or redemption risk, credit risk, and liquidity and valuation risk.

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. ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above (premium) or below (discount) their net asset value and an ETF purchased at a premium may ultimately be sold at a discount; (ii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are delisted 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 the Clients invest.

Mutual Funds 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).

Item 9: Disciplinary Information

Criminal or Civil Actions

SWF and its management persons have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

SWF and its management persons have not been involved in administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

SWF and its management persons have not been involved in legal or disciplinary events that are material to a Client's or prospective Client's evaluation of SWF or the integrity of its management.

Item 10: Other Financial Industry Activities and Affiliations

Broker-Dealer Affiliation

Neither SWF or its management persons is registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

Other Affiliations

Neither SWF or its management persons is registered, or have an application pending to register, as a futures commission merchant, commodity pool operator, commodity trading advisor, or an associated person of the foregoing entities.

Related Persons

Aside from the relationship listed below, neither SWF or its management persons have any relationship or arrangement with any related parties.

Non-Advisory Services offered by SWF

SWF offers the following Wealth Energetics programs, which are not advisory services. SWF will work with the client to obtain and analyze information about the Client's mental, emotional, and energetic connection with their wealth using a blend of psychological and spiritual tools. Examples of these tools include but are not limited to: shadow work, divination tools, and neuro-linguistic programming techniques.

Abundance Block Session - This is a 60-minute session designed to bring conscious awareness to 1-2 financial abundance blocks a client is facing using an intuitive and trauma-informed approach. These sessions are meant to provide insight into what is preventing the flow of money, what money needs, or what tools would be most supportive for the client.

Financial Soul Blueprint Reading - This is a written reading that looks in-depth at the financial aspects of a client's astrology, human design, and numerology. Clients will receive a detailed interpretation of their charts in a 20+ page report. The intent of this written reading is to help the client learn more about their unique relationship with money via these spiritual modalities.

Abundance Block Intensive - This is an intensive version of the abundance block session. During this half-day (4-hour) immersion, SWF will help the client discover their mental, emotional and energetic money blocks using an intuitive and trauma-informed approach. Time will also be spent during this intensive session to craft an aligned action plan to help the client build healthy habits and integrate the changes they seek.

*Please note: results of these services may vary and depend on the Client's willingness and ability to implement any non-financial advisory recommendations. SWF does **not** provide any financial advice or planning as part of these services.*

SWF also offers wellness workshops to the general public. A small registration fee may be collected in advance of attending these wellness workshops. *SWF does **not** provide any financial advice or planning as part of these wellness workshops. They are solely focused on the attendees' mental, emotional, and energetic relationship with money.* Educational Workshops and Speaking Engagements related to financial advice may also be provided and are disclosed in Items 4 and 5 of this brochure.

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

As a fiduciary, our firm has 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 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.

Code of Ethics Description

This Code of Ethics does not attempt to identify all possible conflicts of interest, and compliance with each of its specific provisions will not shield our firm or its access persons from liability for misconduct that violates a fiduciary duty to our Clients. A summary of the Code of Ethics' Principles is outlined below.

- Integrity - Access persons shall offer and provide professional services with integrity.
- Objectivity - Access persons shall be objective in providing professional services to Clients.
- Competence - Access 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 - Access 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 - Access 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 - Access persons conduct in all matters shall reflect the credit of the profession.
- Diligence - Access persons shall act diligently in providing professional services.

We periodically review and amend our Code of Ethics to ensure that it remains current, and we require all firm access persons to attest to their understanding of and adherence to the Code of Ethics at least annually. Our firm will provide a copy of its Code of Ethics to any Client or prospective Client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest

Neither our firm, its access persons, or any related person is authorized to recommend to a Client or effect a transaction for a Client, involving any security in which our firm or a related person has

a material financial interest, such as in the capacity as an underwriter, adviser to the issuer, principal transaction, among others.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

From time to time, our firm and/or related persons may invest in the same securities that we recommend to Clients. However, we do not place trades on behalf of our clients. Thus, we have no control over which securities clients buy or sell as it's the Client's ultimate responsibility. Investment advice to Clients are always made in light of the Client's objectives and Advisor and its personnel are prohibited from making recommendations that are for personal gain or not in the best interests of Clients.

Trading Securities At/Around the Same Time as Client's Securities

Neither our firm or its related persons buys or sells securities for client accounts at or about the same time that we or a related person buys or sells the same securities for our own accounts.

Item 12: Brokerage Practices

Factors Used to Select Custodians

SWF does not have any affiliation with any custodian we recommend. Specific custodian recommendations are made to the Client based on their need for such services. We recommend custodians based on the reputation and services provided by the firm.

Research and Other Soft-Dollar Benefits

As a fee-only financial planner who does not offer Investment Management Services, we do not have any soft-dollar arrangements.

Brokerage for Client Referrals

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

Clients Directing Which Broker/Dealer/Custodian to Use

As a fee-only financial planner who does not offer Investment Management Services, we do not have a concern over which custodians a Client may choose in order to implement our investment recommendations.

Aggregating (Block) Trading for Multiple Client Accounts

Some investment advisers execute Client accounts on an aggregated basis as a way to lower expenses. As a fee-only financial planner who does not offer Investment Management Services, we do not execute trades on behalf of Clients. As a result, it is up to the Client to negotiate their own trading costs with their custodian.

Item 13: Review of Accounts

Periodic Reviews

Samantha Madar, Founder and CCO of SWF, 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. SWF does not provide specific reports to Clients, other than financial plans.

Triggers of Reviews

Events that may trigger a special review would be unusual performance, addition or deletions of Client-imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per Client's needs.

Review Reports

Clients will receive trade confirmations from the custodian(s) for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest.

As a fee-only financial planner who does not offer Investment Management Services, SWF does not provide written performance or holdings reports.

Item 14: Client Referrals and Other Compensation

Compensation Received by Soul Wealthy Financial, LLC

SWF is a fee-only firm that is compensated solely by its Clients. SWF does not receive commissions or other sales-related compensation. We do not receive any economic benefit, directly or indirectly, from any third party for advice rendered to our Clients.

Client Referrals from Solicitors

SWF does not, directly or indirectly, compensate any person who is not advisory personnel for Client referrals.

Item 15: Custody

SWF does not accept custody of Client funds.

Item 16: Investment Discretion

We do not provide Investment Management Services, and therefore do not exercise discretion.

Item 17: Voting Client Securities

As a fee-only financial planner who does not offer Investment Management Services, we do not vote Client proxies.

Item 18: Financial Information

We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to our Clients, nor have we been the subject of any bankruptcy proceeding. We do not have custody of Client funds or securities, or require or solicit prepayment of more than \$500 in fees six months or more in advance.

Item 19: Requirements for State-Registered Advisers

Principal Officers

Samantha Madar serves as SWF's sole principal and CCO. Information about Samantha Madar's education, business background, and outside business activities can be found on her ADV Part 2B, Brochure Supplement attached to this Brochure.

Outside Business

All outside business information, if applicable, of SWF is disclosed in Item 10 of this Brochure.

Performance-Based Fees

Neither SWF nor Samantha Madar is compensated by performance-based fees.

Material Disciplinary Disclosures

No management person at SWF 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

SWF nor Samantha Madar have any relationship or arrangement with issuers of securities.

Item 1: Cover Page

Soul Wealthy Financial, LLC

5425 W Straight Arrow Ln
Phoenix, AZ 85083
602-339-4692

Form ADV Part 2B – Brochure Supplement

January 2, 2024

Samantha Madar - Individual CRD# 7723595

Founder and Chief Compliance Officer

This brochure supplement provides information about Samantha Madar that supplements the Soul Wealthy Financial, LLC (“SWF”) brochure. A copy of that brochure precedes this supplement. Please contact Samantha Madar if the SWF brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Samantha Madar is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the identification number 7723595.

Item 2: Educational Background and Business Experience

Samantha Madar

Born: 1991

Educational Background

- 2021 – MBA with Finance Emphasis, Arizona State University
- 2013 – BSBA Finance & Management Information Systems, University of Arizona

Business Experience

- 08/2022 – Present, Soul Wealthy Financial, LLC, Founder and CCO
- 08/2021 – 08/2022, Personal Sabbatical
- 07/2019 – 08/2021, PwC, Digital Assurance & Transparency Manager
- 06/2017 – 07/2019, Republic Services, IT Risk and Compliance Analyst

Item 3: Disciplinary Information

Samantha Madar has never been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4: Other Business Activities

Samantha Madar is not involved with outside business activities.

Item 5: Additional Compensation

Samantha Madar does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through SWF.

Item 6: Supervision

Samantha Madar as Chief Compliance Officer of SWF, supervises the advisory activities of our firm. Samantha Madar is bound by and will adhere to the firm's policies and procedures and Code of Ethics. Clients may contact Samantha Madar at 602-339-4692.

Item 7: Requirements for State Registered Advisers

Samantha Madar has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.