



FIRM BROCHURE

[FORM ADV PART 2A]

This brochure provides information about the qualifications and business practices of La Crosse Financial Planning Inc. If you have any questions about the contents of this brochure, please contact us at (608) 534-4444 or by email at: FLinde@LaxFP.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or any state securities authority.

Additional information about La Crosse Financial Planning Inc. is available on the SEC's website at www.adviserinfo.sec.gov. La Crosse Financial Planning Inc.'s CRD number is 313361.

1131 Main Street
Onalaska, WI 54650
(608) 534-4444
FLinde@LaxFP.com

Registration as an investment adviser does not imply a certain level of skill or training.

Item 2: Material Changes

La Crosse Financial Planning Inc. has the following material changes to report. Material changes relate to RIA La Crosse Financial Planning Inc.'s policies, practices, or conflicts of interest.

- LaxFP has updated its fee schedule to allow for greater flexibility per client.
- Cancelation policy has been updated to allow for more flexibility
- Additional business names have been added to the RIA, including Eagle Financial Planning, XY Financial Planning, and RetireMentorship.
- Several non-material changes have been made throughout the document to improve clarity, conciseness, and readability. None of these changes impact the meaning of the original sentences.

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Item 4: Advisory Business

A. Description of the Advisory Firm

La Crosse Financial Planning Inc. (from now on “LaxFP”) is a Corporation organized in the State of Wisconsin. The firm was formed in December 2020, and the principal owners are Freeman Linde and Michael Swartz.

B. Types of Advisory Services

Portfolio Management Services

LaxFP offers ongoing portfolio management services based on each client's individual goals, objectives, time horizon, and risk tolerance. LaxFP creates an Investment Policy Statement for each client, which outlines the client's current situation (income, tax levels, and risk tolerance levels) and then constructs a plan to aid in selecting a portfolio that matches each client's specific situation. Portfolio management services include, but are not limited to, the following:

- Investment strategy
- Asset allocation
- Regular portfolio monitoring
- Personal investment policy
- Asset selection

LaxFP evaluates the current investments of each client concerning their risk tolerance levels and time horizon. Risk tolerance levels are documented in the Investment Policy Statement, which is given to each client.

LaxFP provides an additional service for accounts not directly held in their custody, but where they do have discretion, and may leverage an Order Management System to implement tax-efficient asset location and opportunistic rebalancing strategies on behalf of the client. These are primarily 401(k) accounts, HSAs, and other assets they do not custody. LaxFP regularly reviews the available investment options in these accounts, monitor them, and rebalance and implement our strategies in the same way they do other accounts, though using different tools as necessary.

LaxFP seeks to provide that investment decisions are made in accordance with the fiduciary duties owed to its accounts and without consideration of LaxFP's economic, investment, or other financial interests. To meet its fiduciary obligations, LaxFP attempts to avoid, among other things, investment or trading practices that systematically advantage or disadvantage certain client portfolios. Accordingly, LaxFP's policy is to seek fair and equitable allocation of investment opportunities/transactions among its clients to avoid favoring one client over another. It is LaxFP's policy to allocate investment opportunities and transactions it identifies as being appropriate and prudent among its clients on a fair and equitable basis over time.

Financial Planning

Financial plans and financial planning may include but are not limited to: investment planning, life insurance; tax concerns; retirement planning; college planning; and debt/credit planning.

On-going Financial Planning

On-going financial planning services may include:

1. Initial Consultation (Free)
 - a. Assess the current financial situation and discuss the financial planning process and my services

2. Detailed meeting to go through the client's financial situation in-depth and gain a better understanding of the client's financial goals and concerns
3. Client Recommendation Meeting
 - a. Delivery of a financial plan, including action items and more.
 - b. Recommendations
 - c. Client walkthrough of the plan and any questions

Included in the ongoing plan:

1. Biannual check-ins with clients to assess financial plan implementation, limitations, adjustments needed, and new variables in a client's financial picture.
2. End of Year meeting to discuss the financial plan
3. A new/updated financial plan annually

LaxFP will create and present a financial plan to the client and offer ongoing services and support.

Services Limited to Specific Types of Investments

LaxFP generally limits its investment advice to ETFs, mutual funds, fixed-income securities, insurance products, including annuities, equities, treasury inflation-protected/inflation-linked bonds, and non-U.S. securities. However, LaxFP primarily recommends equity-based mutual funds and ETFs with separate fixed-income funds. LaxFP may also use other securities to help diversify a portfolio when applicable.

Written Acknowledgement of Fiduciary Status

When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and the Internal Revenue Code, as applicable are laws governing retirement accounts. How we make money conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interests ahead of yours. Under this special rule's provisions, we must:

- Meet a professional standard of care when making investment recommendations (give prudent advice);
- Never put our financial interests ahead of yours when making recommendations (give loyal advice);
- Avoid misleading statements about conflicts of interest, fees, and investments;
- Follow policies and procedures designed to ensure that we give advice that is in your best interest;
- Charge no more than is reasonable for our services; and
- Give you basic information about conflicts of interest.

C. Client Tailored Services and Client Imposed Restrictions

LaxFP will tailor a program for each client. This will include an interview session to get to know the client's specific needs and requirements, as well as a plan that LaxFP will execute on behalf of the client. LaxFP may use model allocations and specific recommendations for each client based on their restrictions, needs, and targets. Clients may impose restrictions in investing in particular securities or types of securities in accordance with their values or beliefs. However, if the restrictions prevent LaxFP from adequately servicing the client account or if it would require LaxFP to deviate from its standard suite of services, LaxFP reserves the right to end the relationship.

D. Wrap Fee Programs

A wrap fee program is an investment program where the investor pays one stated fee, including management fees, transaction costs, fund expenses, and other administrative fees. LaxFP does not participate in any wrap fee programs.

E. Assets Under Management

LaxFP has the following assets under management

Discretionary Amounts:	Non-discretionary Amounts:	Date Calculated:
\$95,000,000	\$3,000,000	06/16/2025

Item 5: Fees and Compensation

A. Fee Schedule

Portfolio Management Fees

Total Assets Under Management	Annual Fees
On the first \$500,000	1.50% ¹ (Up to 5.00% for a limited time)
On \$500,001 - \$1,000,000	1.00% (up to 2.00%)
On \$1,000,001 And Up	0.50% (up to 1.00%)

¹ There is a minimum quarterly fee on household billable assets. While there is no account minimum, the minimum fee will be assessed if the percentage fee calculated on billable assets is less than the minimum fee stated in the Financial & Investment Planning Agreement.

The advisory fee is calculated using the value of the assets in the Account on the last business day of the prior billing period. The fee schedule is a blended tier fee schedule.

The fees shown are the standard fees but are generally negotiable, and the final fee schedule will be memorialized in the client's advisory agreement. Clients may terminate the agreement without penalty for a full refund of LaxFP's fees within five business days of signing the Investment Advisory Services Agreement. After that, clients may terminate the Investment Advisory Services Agreement generally with five days' written notice.

Financial Planning Fees

Fixed Fees

The fixed rate for creating client financial plans may be between \$2,500 and \$25,000.

Ongoing Financial Planning Fees

The negotiated fixed rate for ongoing financial planning services may be \$250 to \$25,000 monthly. Fees may be paid in advance monthly or quarterly.

Clients may terminate the agreement without penalty, for a full refund of LaxFP's fees, within five business days of signing the Financial Planning Agreement. After that, clients may terminate the Financial Planning Agreement within thirty days upon written notice.

B. Payment of Fees

Payment of Portfolio Management Fees

Asset-based portfolio management fees are withdrawn directly from the client's accounts with the client's written authorization every month. Fees are paid in advance.

Payment of Financial Planning Fees

Financial planning fees are paid via check, ACH, or credit card via AdvicePay, or by direct debit from a Schwab Brokerage Account.

Fixed financial planning fees are paid 100% in advance but never more than six months in advance.

Payment of Ongoing Financial Planning Fees

On-going Financial planning fees are paid via check, ACH, or credit card via AdvicePay, or by direct debit from a Schwab Brokerage Account.

C. Client Responsibility For Third-Party Fees

Clients are responsible for paying all third-party fees (i.e., custodian fees, brokerage fees, mutual fund fees, transaction fees, etc.). Those fees are separate and distinct from the fees and expenses charged by LaxFP. Please see Item 12 of this brochure regarding broker-dealer/custodian.

D. Prepayment of Fees

LaxFP collects fees in advance. Refunds for fees paid in advance but not yet earned will be refunded on a prorated basis and returned within fourteen days to the client via check or return deposit into the client's account.

For all asset-based fees paid in advance, the fee refunded will be equal to the balance of the fees collected in advance minus the daily rate* times the number of days elapsed in the billing period up to and including the day of termination. (*The daily rate is calculated by dividing the annual asset-based fee rate by 365.)

Fixed fees collected in advance will be refunded based on the prorated amount of work completed at the point of termination.

E. Outside Compensation For the Sale of Securities to Clients

LaxFP does not accept commissions for the sale of securities to clients. LaxFP only accepts fees paid directly by the client.

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

LaxFP does not accept performance-based fees or other fees based on a share of capital gains or appreciation of a client's assets.

Item 7: Types of Clients

LaxFP generally provides advisory services to the following types of clients:

- ❖ Individuals
- ❖ High Net-worth Individuals
- ❖ Small Businesses

There is no account minimum for any of LaxFP's services.

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

A. Methods of Analysis & Investment Strategies

Our primary investment strategy uses index funds tracking various Morningstar-style box indexes. Research shows that the vast majority of investment advisors who try and actively manage investment underperform their relevant benchmark, and those who have outperformed it in the past are not guaranteed to outperform in the future.

Research by Dalbar shows that the average investor also has historically underperformed the market. We use a buy and hold strategy across multiple indexes to widely diversify client portfolios and rebalance those portfolios annually. Our strategy is not to outperform the S&P 500 (though we may) but rather to ensure we capture what the market does minus fees.

All investing involves risk. Diversifying, rebalancing, and indexing do not protect against volatility or market loss in value. To help mitigate that risk, we invest clients based on their time horizon and liquidity needs, ensuring that they have sufficient funds in cash and low-volatility investments to pull from when their equity portfolio has declined in value. Our strategy is always to ride through volatile markets rather than to try and time them.

If clients do not wish to own index funds and instead try to increase their performance through active management, then we use investment managers who have been doing it for a long time and have more experience than we do. We purchase actively managed mutual funds and ETFs and let the fund managers drive performance. We select funds based on the funds' long-term track record of ten years or more, and the fund managers' tenure is at least ten years, preferably twenty or thirty years. Since the prospects of outperforming are meager, and past performance does not guarantee future performance, we must choose a fund manager and let them do their job at some point.

LaxFP uses long-term trading.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

B. Material Risks Involved

Utilizing index funds, all client portfolios will contain over 2,500 companies. This all but eliminates "diversifiable risk," risks associated with individual companies, specific company types, sectors, geography, and size. There is always "un-diversifiable risk" that you cannot eliminate through more diversification, global economic,

governmental, and social changes that cause uncertainty and volatility across all securities. We can help manage the impact of this volatility by always having some funds outside of the market, not subject to undiversifiable risk.

Our strategy involves minimal trading. Trades are made for contributions and distributions once a year during annual rebalancing. Beyond these, there is little to no trading. Trading tends to diminish returns through fees, taxes, and performance chasing. We do as little trading as possible.

Long-term trading is designed to capture return and risk market rates. Due to its nature, the long-term investment strategy can expose clients to various types of risk that will typically surface at various intervals when the client owns the investments. These risks include but are not limited to inflation (purchasing power) risk, interest rate risk, economic risk, market risk, and political/regulatory risk.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

C. Risks of Specific Securities Utilized

Clients should know the material risk of loss using any investment strategy. The investment types listed below (leaving aside Treasury Inflation-Protected/Inflation-Linked Bonds) are not guaranteed or insured by the FDIC or any other government agency.

Mutual Funds: Investing in mutual funds carries the risk of capital loss; thus, you may lose money investing in mutual funds. All mutual funds have costs that lower investment returns. The funds can be of bond “fixed income” nature (lower risk) or stock “equity” nature.

An equity investment generally refers to buying shares of stocks in return for receiving a future payment of dividends and capital gains if the value of the stock increases. The value of equity securities may fluctuate in response to specific situations for each company, industry conditions, and the general economic environments.

Fixed income investments generally pay a return on a fixed schedule, though the payments can vary. This type of investment can include corporate and government debt securities, leveraged loans, high yield and investment-grade debt, and structured products, such as mortgage and other asset-backed securities. However, individual bonds may be the best-known type of fixed income security. The fixed income market is generally volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk, liquidity risk, call risk, and credit and default risks for both issuers and counterparties. The risk of default on treasury inflation protected/inflation-linked bonds is dependent upon the U.S. Treasury defaulting (extremely unlikely); however, they carry a potential risk of losing share price value, albeit relatively minimal. The risks of investing in foreign fixed income securities include the general risk of non-U.S. investing described below.

Exchange-Traded Funds (ETFs): An ETF is an investment fund traded on stock exchanges, similar to stocks. Investing in ETFs carries the risk of capital loss (sometimes up to a 100% loss in the case of a stock holding bankruptcy). Areas of concern include the lack of transparency in products and increasing complexity, conflicts of interest, and the possibility of inadequate regulatory compliance. Risks in investing in ETFs include trading risks, liquidity and shutdown risks, risks associated with a change in authorized participants and non-participation of authorized participants, risks that trading price differs from indicative net asset value (iNAV), or price fluctuation and disassociation from the index being tracked. About trading risks, regular trading adds cost to your portfolio, thus counteracting the low fees that are one of the typical benefits of ETFs. Additionally, regular trading to beneficially “time the market” is difficult to achieve. Even paid fund managers struggle to do this yearly, with the majority failing to beat the relevant indexes.

Regarding liquidity and shutdown risks, not all ETFs have the same level of liquidity. Since ETFs are at least as liquid as their underlying assets, trading conditions are more accurately reflected in implied liquidity rather than the average daily volume of the ETF itself. Implied liquidity is a measure of what can potentially be traded

in ETFs based on its underlying assets. ETFs are subject to market volatility and the risks of their underlying securities, including the risks associated with investing in smaller companies, foreign securities, commodities, and fixed-income investments (as applicable). Foreign securities, in particular, are subject to interest rate, currency exchange rate, and economic and political risks, all magnified in emerging markets. ETFs that target a small universe of securities, such as a specific region or market sector, are generally subject to greater market volatility and to the specific risks associated with that sector, region, or other focus. ETFs that use derivatives, leverage, or complex investment strategies are subject to additional risks. The return of an index ETF is usually different from that of the index it tracks because of fees, expenses, and tracking errors. An ETF may trade at a premium or discount to its net asset value (NAV) (or indicative value in the case of exchange-traded notes). The degree of liquidity can vary significantly from one ETF to another, and losses may be magnified if no liquid market exists for the ETF's shares when attempting to sell them. Each ETF has a unique risk profile, detailed in its prospectus, offering circular or similar material, which should be considered carefully when making investment decisions.

Annuities are a retirement product for those who may have the ability to pay a premium now and want to guarantee they receive certain monthly payments or a return on investment later in the future. Annuities are contracts issued by a life insurance company designed to meet requirements or other long-term goals. An annuity is not a life insurance policy. Variable annuities are long-term investments to meet retirement and other long-range goals. Variable annuities are unsuitable for meeting short-term goals because substantial taxes and insurance company charges may apply if you withdraw your money early. Variable annuities also involve investment risks, just as mutual funds do.

Non-U.S. securities present certain risks such as currency fluctuation, political and economic change, social unrest, government regulation changes, accounting differences, and the lesser degree of accurate public information available.

Past performance is not indicative of future results. Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

Item 9: Disciplinary Information

A. Criminal or Civil Actions

There are no criminal or civil actions to report.

B. Administrative Proceedings

There are no administrative proceedings to report.

C. Self-regulatory Organization (SRO) Proceedings

There are no self-regulatory organization proceedings to report.

Item 10: Other Financial Industry Activities and Affiliations

A. Registration as a Broker/Dealer or Broker/Dealer Representative

Neither LaxFP nor its Investment Adviser Representatives are registered with a Broker/Dealer.

B. Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor

Neither LaxFP nor its representatives are registered as or have pending applications to become either a Futures Commission Merchant, Commodity Pool Operator, Commodity Trading Advisor, or an associated person of the preceding entities.

C. Registration Relationships Material to this Advisory Business and Possible Conflicts of Interests

Freeman Timothy Linde is an accountant and, from time to time, may offer clients advice or products from those activities, and clients should be aware that these services may involve a conflict of interest. Freeman Timothy Linde receives a fee for these services and does not earn commissions. LaxFP always acts in the client's best interest, and clients are in no way required to utilize the services of any representative of LaxFP.

D. Selection of Other Advisers or Managers and How This Adviser is Compensated for Those Selections

LaxFP does not utilize nor select third-party investment advisers.

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

A. Code of Ethics

LaxFP has a written Code of Ethics that covers the following areas: Prohibited Purchases and Sales, Insider Trading, Personal Securities Transactions, Exempted Transactions, Prohibited Activities, Conflicts of Interest, Gifts, and Entertainment, Confidentiality, Service on a Board of Directors, Compliance Procedures, Compliance with Laws and Regulations, Procedures and Reporting, Certification of Compliance, Reporting Violations, Compliance Officer Duties, Training and Education, Recordkeeping, Annual Review, and Sanctions. LaxFP's Code of Ethics is available for any client or prospective client upon request.

B. Recommendations Involving Material Financial Interests

LaxFP does not recommend that clients buy or sell any security in which a related person to LaxFP or LaxFP has a material financial interest.

C. Investing Personal Money in the Same Securities as Clients

From time to time, representatives of LaxFP may buy or sell securities for themselves that they also recommend to clients. This may provide an opportunity for representatives of LaxFP to buy or sell the same securities before or after recommending the same securities to clients resulting in representatives profiting off the recommendations they provide. Such transactions may create a conflict of interest. LaxFP will always document any transactions that could be construed as conflicts of interest and will never engage in trading that operates to the client's disadvantage when similar securities are being bought or sold.

D. Trading Securities At/Around the Same Time as Clients' Securities

From time to time, representatives of LaxFP may buy or sell securities for themselves at or around the same time as clients. This may provide an opportunity for representatives of LaxFP to buy or sell securities before or after recommending securities to clients resulting in representatives profiting off the recommendations they provide. Such transactions may create a conflict of interest; however, LaxFP will never engage in trading that

operates to the client's disadvantage if representatives of LaxFP buy or sell securities at or around the same time as clients.

Item 12: Brokerage Practices

A. Factors Used to Select Custodians and Broker/Dealers

Custodians/broker-dealers will be recommended based on LaxFP's duty to seek "best execution," which is the obligation to seek execution of securities transactions for a client on the most favorable terms for the client under the circumstances. Clients will not necessarily pay the lowest commission or commission equivalent. Laxfp may also consider the market expertise and research access provided by the broker-dealer/custodian, including but not limited to access to written research, oral communication with analysts, admittance to research conferences, and other resources provided by the brokers that may aid in LaxFP's research efforts. LaxFP will never charge a premium or commission on transactions beyond the cost imposed by the broker-dealer/custodian.

LaxFP will require clients to use Schwab Institutional, a division of Charles Schwab & Co., Inc.

1. Research and Other Soft-Dollar Benefits

While LaxFP has no formal soft dollars program in which soft dollars are used to pay for third-party services, LaxFP may receive research, products, or other services from custodians and broker-dealers in connection with client securities transactions ("soft dollar benefits"). LaxFP may enter into soft-dollar arrangements consistent with (and not outside of) the safe harbor contained in Section 28(e) of the Securities Exchange Act of 1934, as amended. There can be no assurance that any particular client will benefit from soft dollar research, whether or not the client's transactions paid for it, and LaxFP does not seek to allocate benefits to client accounts proportionate to any soft dollar credits generated by the accounts. LaxFP benefits by not having to produce or pay for the research, products, or services, and LaxFP will have an incentive to recommend a broker-dealer based on receiving research or services. Clients should be aware that LaxFP's acceptance of soft dollar benefits may result in higher commissions charged to the client.

2. Brokerage for Client Referrals

LaxFP receives 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

LaxFP will require clients to use a specific broker-dealer to execute transactions. Not all advisers require clients to use a particular broker-dealer.

B. Aggregating (Block) Trading for Multiple Client Accounts

If LaxFP buys or sells the same securities on behalf of more than one client, then it may (but would be under no obligation to) aggregate or bunch such securities in a single transaction for multiple clients to seek more favorable prices, lower brokerage commissions, or more efficient execution. In such case, LaxFP would place an aggregate order with the broker on behalf of all such clients to ensure fairness for all clients; provided, however, that trades would be reviewed periodically to ensure that accounts are not systematically disadvantaged by this policy. LaxFP would determine the appropriate number of shares and select the appropriate brokers consistent with its duty to seek the best execution, except for those accounts with specific brokerage direction (if any).

Item 13: Review of Accounts

A. Frequency and Nature of Periodic Reviews and Who Does Those Reviews

All client accounts for LaxFP's advisory services provided on an ongoing basis are reviewed at least Quarterly by Freeman Linde, Partner, about clients' respective investment policies and risk tolerance levels. All accounts at LaxFP are assigned to this reviewer.

Onetime financial planning accounts are reviewed upon financial plan creation and delivery by Freeman Linde, Partner. Financial planning clients are provided a one-time financial plan concerning their financial situation. After the presentation of the plan, there are no further reports. Clients may request additional plans or reports for a fee. The plans and the client's financial situation are reviewed annually for ongoing financial planning clients and adjusted accordingly.

B. Factors That Will Trigger a Non-Periodic Review of Client Accounts

Reviews may be triggered by material market, economic or political events, or by changes in the client's financial situations (such as retirement, termination of employment, physical move, or inheritance)

Concerning financial plans, LaxFP's services will generally conclude upon delivery of the financial plan.

C. Content and Frequency of Regular Reports Provided to Clients

Each client of LaxFP's advisory services provided on an ongoing basis will receive a quarterly report detailing the client's account, including assets held, asset value, and calculation of fees. This written report will come from the custodian.

Each financial planning client will receive the financial plan upon completion.

Item 14: Client Referrals and Other Compensation

A. Economic Benefits Provided by Third Parties for Advice Rendered to Clients (Includes Sales Awards or Other Prizes)

LaxFP does not receive any economic benefit, directly or indirectly, from any third party for advice rendered to LaxFP's clients.

Regarding Schwab, LaxFP receives access to Schwab's institutional trading and custody services, which are typically unavailable to Schwab retail investors. These services generally are available to independent investment advisers on an unsolicited basis, at no charge to them, so long as a total of at least \$10 million of the adviser's clients' assets are maintained in accounts at Schwab Advisor Services. Schwab's services include brokerage services that are related to the execution of securities transactions, custody, research, including that in the form of advice, analyses, and reports, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment. For LaxFP client accounts maintained in its custody, Schwab generally does not charge separately for custody services but is compensated by account holders through commissions or other transaction-related or asset-based fees for securities trades executed through Schwab or settled into Schwab accounts.

Schwab also makes available to LaxFP other products and services that benefit LaxFP but may not benefit its clients' accounts. These benefits may include national, regional, or LaxFP-specific educational events organized and sponsored by Schwab Advisor Services. Other potential benefits may include occasional

business entertainment of personnel of LaxFP by Schwab Advisor Services personnel, including meals, invitations to sporting events, including golf tournaments, and other forms of entertainment, some of which may accompany educational opportunities. Other products and services assist LaxFP in managing and administering clients' accounts. These include software and other technology (and related technological training) that provide access to client account data (such as trade confirmations and account statements), facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts, if applicable), and provide research, pricing information and other market data, facilitate payment of LaxFP's fees from its clients' accounts (if applicable), and assist with back-office training and support functions, recordkeeping and client reporting. Many of these services generally may be used to service all or some substantial number of LaxFP's accounts. Schwab Advisor Services also makes available to LaxFP other services intended to help LaxFP manage and further develop its business enterprise. These services may include professional compliance, legal and business consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance, employee benefits providers, human capital consultants, insurance, and marketing. In addition, Schwab may make available, arrange and pay vendors for these services rendered to LaxFP by independent third parties. Schwab Advisor Services may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third party providing these services to LaxFP. LaxFP is independently owned and operated and not affiliated with Schwab.

B. Compensation to Non-Advisory Personnel for Client Referrals

LaxFP does not directly or indirectly compensate any person who is not advisory personnel for client referrals.

Item 15: Custody

When advisory fees are deducted directly from client accounts at the client's custodian, LaxFP will be deemed to have limited custody of the client's assets and must have written authorization from the client to do so. Clients will receive all account statements and billing invoices required in each jurisdiction and should carefully review those statements for accuracy.

Item 16: Investment Discretion

LaxFP provides discretionary and non-discretionary investment advisory services to clients. The Investment Advisory Services Agreement established with each client outlines the discretionary authority for trading. Where investment discretion has been granted, LaxFP generally manages the client's account and makes investment decisions without consultation with the client as to what securities to buy or sell, when the securities are to be bought or sold for the account, the total amount of the securities to be bought/sold, or the price per share. In some instances, LaxFP's discretionary authority in making these determinations may be limited by conditions imposed by a client (in investment guidelines or objectives or client instructions otherwise provided to LaxFP).

Item 17: Voting Client Securities (Proxy Voting)

LaxFP will not ask for nor accept voting authority for client securities. Clients will receive proxies directly from the security issuer or the custodian. Clients should direct all proxy questions to the issuer of the security.

Item 18: Financial Information

A. Balance Sheet

LaxFP neither requires nor solicits prepayment of more than \$1,200 in fees per client six months or more in advance and therefore is not required to include a balance sheet with this brochure.

B. Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients

Neither LaxFP nor its management has any financial condition that is likely to reasonably impair LaxFP's ability to meet contractual commitments to clients.

C. Bankruptcy Petitions in Previous Ten Years

LaxFP has not been the subject of a bankruptcy petition in the last ten years.

Item 19: Requirements for State Registered Advisers

A. Principal Executive Officers and Management Persons; Their Formal Education and Business Background

The education and business backgrounds of LaxFP's current management persons, Freeman Timothy Linde and Michael Thomas Swartz, can be found on the Form ADV Part 2B brochure supplements for those individuals.

B. Other Businesses in Which This Advisory Firm or its Personnel are Engaged and Time Spent on Those (If Any)

Other business activities for each relevant individual can be found on the Form ADV Part 2B brochure supplement for each such individual.

C. Calculation of Performance-Based Fees and Degree of Risk to Clients

LaxFP does not accept performance-based fees or other fees based on a share of capital gains or appreciation of a client's assets.

D. Material Disciplinary Disclosures for Management Persons of this Firm

There are no civil, self-regulatory organizations or arbitration proceedings to report under this section.

E. Material Relationships That Management Persons Have With Issuers of Securities (If Any)

See Item 10. C and 11.B.



INDIVIDUAL DISCLOSURE BROCHURE [FORM ADV PART 2B]

For

Freeman Timothy Linde

CRD: 6716820
Investment Adviser
Representative

1131 Main Street
Onalaska, WI 54650
(608) 534-4444
FLinde@LaxFP.com

This brochure supplement provides information about Freeman Timothy Linde that supplements the La Crosse Financial Planning Inc. brochure. You should have received a copy of that brochure. Please contact Freeman Timothy Linde if you did not receive La Crosse Financial Planning Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Freeman Timothy Linde is available on the SEC's website at
www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Name: Freeman Timothy Linde **Born:** 1991

Educational Background and Professional Designations:

Education:

Bachelors of Science Business Management, University of Wisconsin - La Crosse - 2015

Designations:

CFP® - Certified Financial Planner

The 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 the Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is voluntary; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and several 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.

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 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 the 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 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 *Standards 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 the CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Enrolled Agent (EA)

Freeman Linde is Enrolled to practice before the IRS. The Enrolled Agent Designation requires an initial examination to receive and ongoing education to maintain.

- **Examination** – To become an enrolled agent, professionals must pass a three-part exam. Each exam is 100 questions and 3.5 hours.
- **Continuing Education** – To maintain Enrolled Agent status, EAs must complete 24 hours of continuing education every year, including ethics education. The annual nature is required to keep up with the ever-changing tax laws.

Business Background:

04/2021 - Present	Partner, Financial Planner, & CCO La Crosse Financial Planning Inc.
03/2020 - 04/2021	Financial Planner Voya Financial Advisors, Inc
09/2016 - 03/2020	Registered Representative Massachusetts Mutual Life Insurance Company
11/2016 - 03/2020	Registered Representative MSI/MML Investors Services, LLC
05/2015 - 08/2015	Executive Team Leader Target Corporation

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Freeman Timothy Linde is an accountant and, from time to time, may offer clients advice or services for a fee from those activities, and clients should be aware that these services may involve a conflict of interest. LaxFP always acts in the client's best interest, and clients are in no way required to utilize the services of any representative of LaxFP.

Freeman Timothy Linde is a blogger and podcast host at RetireMentorship, an independent educational company. RetireMentorship is not a registered investment advisor and is not affiliated with LaxFP or any other financial services company.

Freeman Timothy Linde is a blogger and podcast host at Victorious Cycle, a personal development brand. Victorious Cycle is not in financial services or advice or affiliated with any financial services company.

Item 5: Additional Compensation

Freeman Timothy Linde does not receive any economic benefit from any person, company, or organization other than La Crosse Financial Planning Inc. in exchange for providing clients advisory services through La Crosse Financial Planning Inc.

Item 6: Supervision

As the Chief Compliance Officer of La Crosse Financial Planning Inc., Freeman Timothy Linde supervises all activities of the firm. Freeman Timothy Linde's contact information is on the cover page of this disclosure document. Freeman Timothy Linde adheres to applicable regulatory requirements and all policies and procedures outlined in the firm's code of ethics and compliance manual.

Item 7: Requirements For State Registered Advisers

This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

- A. Freeman Timothy Linde has NOT been involved in any of the events listed below.
 1. An award or otherwise being found liable in an arbitration claim alleging damages over \$2,500, involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
 2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
- B. Freeman Timothy Linde has NOT been the subject of bankruptcy.



INDIVIDUAL DISCLOSURE BROCHURE [FORM ADV PART 2B]

For

Michael Thomas Swartz

**CRD: 6917325
Investment Adviser
Representative**

1131 Main Street
Onalaska, WI 54650
(608) 534-4444
MSwartz@LaxFP.com

This brochure supplement provides information about Michael Thomas Swartz that supplements the La Crosse Financial Planning Inc. brochure. You should have received a copy of that brochure. Please contact Michael Thomas Swartz if you did not receive La Crosse Financial Planning Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Michael Thomas Swartz is available on the SEC's website at
www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Name: Michael Thomas Swartz **Born:** 1992

Educational Background and Professional Designations:

Education:

Bachelors of Science Engineering, University of Minnesota - Duluth – 2014

Designations:

CFP® - Certified Financial Planner

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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 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 the 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 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 *Standards 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 the CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Business Background:

04/2021 - Present	Partner & Financial Planner La Crosse Financial Planning Inc.
03/2020 - 04/2021	Financial Planner Voya Financial Advisors, Inc
02/2019 - 03/2020	Registered Representative MML Investors Services, LLC
07/2014 - 12/2018	Engineer Braun Intertec

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Michael manages Health and Wealthness, and Swartz Financial Planning, which are both DBAs of La Crosse Financial Planning.

Item 5: Additional Compensation

Michael Thomas Swartz does not receive any economic benefit from any person, company, or organization other than La Crosse Financial Planning Inc. in exchange for providing clients advisory services through La Crosse Financial Planning Inc.

Item 6: Supervision

As a La Crosse Financial Planning Inc. representative, Michael Thomas Swartz is supervised by Freeman Timothy Linde, the firm's Chief Compliance Officer. Freeman Timothy Linde is responsible for ensuring that Michael Thomas Swartz adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Freeman Linde is (608) 534-4444.

Item 7: Requirements For State Registered Advisers

This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

A. Michael Thomas Swartz has NOT been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages over \$2,500, involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.

B. Michael Thomas Swartz has NOT been the subject of bankruptcy.



INDIVIDUAL DISCLOSURE BROCHURE [FORM ADV PART 2B]

For

Benjamin Troy Gibson

CRD: 7583604
Investment Adviser
Representative

1131 Main Street
Onalaska, WI 54650
(608) 534-4444
BGibson@LaxFP.com

This brochure supplement provides information about Benjamin Troy Gibson that supplements the La Crosse Financial Planning Inc. brochure. You should have received a copy of that brochure. Please contact Benjamin Troy Gibson if you did not receive La Crosse Financial Planning Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Benjamin Troy Gibson is available on the SEC's website at
www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Name: Benjamin Troy Gibson **Born:** 1999

Educational Background and Professional Designations:

Education:

Bachelor's of Science, Biology, Viterbo University – La Crosse, WI

Master of Business Administration, Viterbo University – La Crosse, WI

Designations:

CFP® - Certified Financial Planner

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The CFP® certification is voluntary; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and several 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.

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 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 the 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 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 *Standards 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 the CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Business Background:

05/2022 - Present	Financial Planner La Crosse Financial Planning Inc.
05/2022 - Present	Operations Director La Crosse Financial Planning Inc.

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Benjamin Troy Gibson sits on the finance committee of the Onalaska United Methodist Church. This is a volunteer position, and he receives no compensation or benefits. He does not handle money nor solicit business from this activity.

Ben also manages La Crosse Business Planning, and XY Financial Planning, which are both DBAs of La Crosse Financial Planning.

Item 5: Additional Compensation

Benjamin Troy Gibson does not receive any economic benefit from any person, company, or organization other than La Crosse Financial Planning Inc. in exchange for providing clients advisory services through La Crosse Financial Planning Inc.

Item 6: Supervision

As a La Crosse Financial Planning Inc. representative, Benjamin Troy Gibson is supervised by Freeman Timothy Linde, the firm's Chief Compliance Officer. Freeman Timothy Linde is responsible for ensuring that Benjamin Troy Gibson adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Freeman Linde is (608) 534-4444.

Item 7: Requirements For State Registered Advisers

This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

A. Benjamin Troy Gibson has NOT been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages over \$2,500, involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.

B. Benjamin Troy Gibson has NOT been the subject of bankruptcy.



INDIVIDUAL DISCLOSURE BROCHURE [FORM ADV PART 2B]

For

Kathryn Irene Wiegrefe

CRD: 6527278

**Investment Adviser
Representative**

1131 Main Street
Onalaska, WI 54650
(608) 534-4444
KWiegrefe@LaxFP.com

This brochure supplement provides information about Kathryn Irene Wiegrefe that supplements the La Crosse Financial Planning Inc. brochure. You should have received a copy of that brochure. Please contact Kathryn Irene Wiegrefe if you did not receive La Crosse Financial Planning Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Kathryn Irene Wiegrefe is available on the SEC's website at
www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Name: Kathryn Irene Wiegrefe **Born:** 1991

Educational Background and Professional Designations:

Education:

Bachelors of Science Business Management, University of Wisconsin - La Crosse - 2015

Business Background:

01/2025 - Present	Financial Planner La Crosse Financial Planning Inc.
08/2015 - 01/2025	Financial Advisor Mutual of Omaha Investor Services, Inc.

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Kathryn Wiegrefe owns rental properties.

Item 5: Additional Compensation

Kathryn Irene Wiegrefe does not receive any economic benefit from any person, company, or organization other than La Crosse Financial Planning Inc. in exchange for providing clients advisory services through La Crosse Financial Planning Inc.

Item 6: Supervision

As a La Crosse Financial Planning Inc. representative, Kathryn Irene Wiegrefe is supervised by Freeman Timothy Linde, the firm's Chief Compliance Officer. Freeman Timothy Linde is responsible for ensuring that Kathryn Irene Wiegrefe adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Freeman Linde is (608) 534-4444 extension 101.

Item 7: Requirements For State Registered Advisers

This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

- A. Kathryn Irene Wiegrefe has NOT been involved in any of the events listed below.
 - 1. An award or otherwise being found liable in an arbitration claim alleging damages over \$2,500, involving any of the following:

- a) an investment or an investment-related business or activity;
- b) fraud, false statement(s), or omissions;
- c) theft, embezzlement, or other wrongful taking of property;
- d) bribery, forgery, counterfeiting, or extortion; or
- e) dishonest, unfair, or unethical practices.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

- a) an investment or an investment-related business or activity;
- b) fraud, false statement(s), or omissions;
- c) theft, embezzlement, or other wrongful taking of property;
- d) bribery, forgery, counterfeiting, or extortion; or
- e) dishonest, unfair, or unethical practices.

B. Kathryn Irene Wiegrefe has NOT been the subject of bankruptcy.

Privacy Policy

La Crosse Financial Planning



Investment advisers are required by law to inform their clients of their policies regarding the privacy of client information. We are bound by professional standards of confidentiality that are even more stringent than those required by law. Federal law gives the customer the right to limit some but not all sharing of personal information. It also requires us to tell you how we collect, share, and protect your personal information.

TYPES OF NONPUBLIC PERSONAL INFORMATION (NPI) WE COLLECT

We collect nonpublic personal information about you that is either provided to us by you or obtained by us with your authorization. This can include but is not limited to your Phone Number, Address, Social Security Number, Date of Birth, Banking Information, Financial Account Numbers and Balances, Sources of Income, and Liabilities. When you are no longer our customer, we may only continue to share your information as described in this notice.

PARTIES TO WHOM WE DISCLOSE INFORMATION

All Investment Advisers may need to share personal information to run their everyday business. In the section below, we list the reasons that we may share your personal information:

- For everyday business purposes – such as processing your transactions, maintaining your account(s), responding to court orders and legal investigations, or reporting to credit bureaus.
- For our marketing – to offer our products and services to you.

We never share or sell your nonpublic personal information with other companies so that they can market to you. No mobile information will be shared with third parties/affiliates for marketing/promotional purposes. All other categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties. However, in the course of collecting your information for everyday business purposes, some companies we work with may use your information in accordance with their privacy policy. We vet the companies we work with, but we cannot control what they do with your information.

If you are a new customer, we may begin sharing your information on the day you sign our agreement. When you are no longer our customer, we may continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

PROTECTING CONFIDENTIALITY OF CURRENT AND FORMER CLIENT'S INFORMATION

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law, including computer safeguards and secured files and building.

FEDERAL & STATE LAW ALLOWS YOU TO LIMIT SHARING – OPTING OUT

Federal law allows you the right to limit the sharing of your NPI by “opting out” of the following: sharing for non-affiliates’ everyday business purposes – information about your creditworthiness; or sharing with affiliates or non-affiliates who use your information to market to you. State laws and individual companies may give you additional rights to limit sharing. We do not share your information for these purposes.

DEFINITIONS: Affiliates – companies related by common ownership or control. They can be financial and non-financial companies; Non-affiliates – companies not related by common ownership or control. They can be financial and non-financial companies.

Your privacy, our professional ethics, and the ability to provide you with quality financial services are very important to us.