TVFP LLC

dba Treasure Valley Financial Planning

3715 E. Overland Rd., STE #205

Meridian, Idaho 83642

(208) 789-0888

August 20, 2026

FORM ADV PART 2B – BROCHURE SUPPLEMENT

For

DAVID BRUCE MORRISON (CRD# 5463175)

FOUNDER, FINANCIAL ADVISOR

This brochure supplement provides information about DAVID BRUCE MORRISON that supplements the Treasure Valley Financial Planning brochure. Please contact us at (208) 789-0888 or by email at office@treasurevalleyplanning.com if you did not receive the Treasure Valley Financial Planning brochure or if you have any questions about the contents of this supplement.

Additional information about Treasure Valley Financial Planning is available on the SEC's website www.adviserinfo.sec.gov.

Registration does not imply a certain level of skill or training.

ITEM 2 EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

DAVID BRUCE MORRISON

Year of Birth: 1979

Educational Background

- 2005: Bachelor's Degree, Boise State University

Business Experience

- 04/2026 – Present: Treasure Valley Financial Planning, Founder, Financial Advisor
- 01/2011 – Present: Morrison Asset Management, Managing Member
- 05/2009 – Present: Idaho Brewing Company, LLC, Managing Member
- 08/2017 – 08/2026: Clear Creek Financial Management, LLC dba TVFP, Financial Advisor
- 11/2013 – 08/2017: Ameriprise Financial Services, Inc., Registered Representative

- 11/2007 – 11/2013: Waddell & Reed Inc., Associated Person

Exams, Licenses & Other Professional Designations

- 2008: Series 7 & 66
- 2008: Idaho Licensed Insurance Producer – Life; Accident & Health or Sickness
- 2011: Certified Financial Planner™, CFP®

Certified Financial Planner™ (CFP®)

The CFP® certification is obtained by completing an advanced college-level course of study addressing the financial planning subject areas that the CFP® Board's studies have determined as necessary for the competent and professional delivery of financial planning services, a comprehensive certification exam and agreeing to be bound by the CFP® board's Standard of Professional Conduct. As a prerequisite, the individual must have a Bachelor's degree from a regionally accredited United States college or university (or foreign university equivalent) and have at least 3 years of full time financial planning experience (or equivalent measured at 2,000 hours per year). This designation requires 30 hours of continuing education every 2 years and renewing an agreement to be bound by the Standards of Professional Conduct.

ITEM 3 DISCIPLINARY INFORMATION

No management person at Treasure Valley Financial Planning has ever 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

Mr. Morrison acts as the owner of ZRU, LLC, and maintains ownership of real estate in Boise, Idaho. Mr. Morrison also owns Morrison Asset Management, a personal service company for business expenses. He spends approximately 1–9 hours per month dedicated to this activity.

Mr. Morrison is a licensed insurance agent/broker. He may offer insurance products and receive fees as a result of insurance sales. A conflict of interest may arise as these insurance sales may create an incentive to recommend products based on the compensation earned. To mitigate this potential conflict, Mr. Morrison will act in the client's best interest.

ITEM 5 ADDITIONAL COMPENSATION

Mr. Morrison does not receive any material economic benefit from any other person, company, or organization, other than Treasure Valley Financial Planning, in exchange for providing clients advisory services. Mr. Morrison receives a nominal legacy residual payment from insurance policies issued prior to his current firm affiliation, which is de minimis in nature.

ITEM 6 SUPERVISION

As the Chief Compliance Officer (CCO) of Treasure Valley Financial Planning, Nick Stablein supervises all activities of the firm. Nick Stablein's contact information is on the cover page of this disclosure document. Mr. Morrison adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's written supervisory procedures and code of ethics.

TVFP LLC

dba Treasure Valley Financial Planning
3715 E. Overland Rd., STE #205
Meridian, Idaho 83642
(208) 789-0888
August 20, 2026

FORM ADV PART 2B – BROCHURE SUPPLEMENT

For

JONATHAN BELNAP (CRD# 5598602)

FOUNDER / BUSINESS DEVELOPMENT

This brochure supplement provides information about JONATHAN BELNAP that supplements the Treasure Valley Financial Planning brochure. Please contact us at (208) 789-0888 or by email at office@treasurevalleyplanning.com if you did not receive the Treasure Valley Financial Planning brochure or if you have any questions about the contents of this supplement.

Additional information about Treasure Valley Financial Planning is available on the SEC's website www.adviserinfo.sec.gov.

Registration does not imply a certain level of skill or training.

ITEM 2 EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

JONATHAN BELNAP

Year of Birth: 1982

Educational Background

- 2004: Associate of Science, Brigham Young University – Utah
- 2007: Bachelor's Degree of Marketing and Communications, Boise State University – Idaho

Business Experience

- 04/2026 – Present: Treasure Valley Financial Planning, Founder/Business Development
- 01/2015 – Present: Belnap Enterprises, President
- 10/2018 – 08/2026: Clear Creek Financial Management, LLC dba TVFP, Financial Advisor
- 06/2009 – 09/2018: Waddell & Reed, Financial Advisor

Exams, Licenses & Other Professional Designations

- 2008: Series 6 & 63
- 2009: Series 65
- 2009: Idaho Licensed Insurance Producer – Life; Accident & Health or Sickness
- 2013: Series 7
- 2018: SIE

ITEM 3 DISCIPLINARY INFORMATION

No management person at Treasure Valley Financial Planning has ever 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

Jonathan Belnap acts as the president of Belnap Enterprises. This accounts for approximately 10% of his time.

ITEM 5 ADDITIONAL COMPENSATION

Mr. Belnap does not receive any economic benefit from any other person, company, or organization, other than Treasure Valley Financial Planning, in exchange for providing clients with advisory services through Treasure Valley Financial Planning.

ITEM 6 SUPERVISION

As the Chief Compliance Officer (CCO) of Treasure Valley Financial Planning, Nick Stablein supervises all activities of the firm. Nick Stablein's contact information is on the cover page of this disclosure document. Mr. Belnap adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's written supervisory procedures and code of ethics.

TREASURE VALLEY
FINANCIAL PLANNING

TVFP LLC

dba Treasure Valley Financial Planning
3715 E. Overland Rd., STE #205
Meridian, Idaho 83642
(208) 789-0888
August 20, 2026

FORM ADV PART 2B – BROCHURE SUPPLEMENT

For

JUSTIN DILLAN EGBERT (CRD# 7747032)

FINANCIAL ADVISOR

This brochure supplement provides information about JUSTIN DILLAN EGBERT that supplements the Treasure Valley Financial Planning brochure. Please contact us at (208) 789-0888 or by email at office@treasurevalleyplanning.com if you did not receive the Treasure Valley Financial Planning brochure or if you have any questions about the contents of this supplement.

Additional information about Treasure Valley Financial Planning is available on the SEC's website www.adviserinfo.sec.gov.

Registration does not imply a certain level of skill or training.

ITEM 2 EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

JUSTIN DILLAN EGBERT

Year of Birth: 1999

Educational Background

- 2022: Bachelor's Degree, Business Finance, Brigham Young University – Idaho

Business Experience

- 04/2026 – Present: Treasure Valley Financial Planning, Financial Advisor
- 03/2024 – 08/2026: Clear Creek Financial Management, LLC dba TVFP, Financial Advisor
- 01/2023 – 03/2024: Clear Creek Financial Management, LLC dba TVFP, Associate Advisor
- 11/2022 – 08/2024: More Than Suites, LLC, Owner
- 06/2020 – 12/2022: Freeman Clothing Co., General Manager

Exams, Licenses & Other Professional Designations

- 2023: Series 65
- 2024: Idaho Licensed Insurance Producer – Life; Accident & Health or Sickness
- 2024: Certified Financial Planner™, CFP®
- 2025: Retirement Income Certified Professional (RICP®)

Certified Financial Planner™ (CFP®)

The CFP® certification is obtained by completing an advanced college-level course of study addressing the financial planning subject areas that the CFP® Board's studies have determined as necessary for the competent and professional delivery of financial planning services, a comprehensive certification exam and agreeing to be bound by the CFP® board's Standard of Professional Conduct. As a prerequisite, the individual must have a Bachelor's degree from a regionally accredited United States college or university (or foreign university equivalent) and have at least 3 years of full time financial planning experience (or equivalent measured at 2,000 hours per year). This designation requires 30 hours of continuing education every 2 years and renewing an agreement to be bound by the Standards of Professional Conduct.

Retirement Income Certified Professional (RICP®):

The RICP® is offered by The American College and is designed for advanced financial professionals who either have one of the other top financial services credentials or who specifically focus their practices on retirement income planning. To receive the RICP® designation, one must have 3 years of full time professional business experience, successfully complete all courses in the selected program, meet ethics standards, and agree to comply with The American College Code of Ethics and Procedures. The designation also requires 15 hours of continuing education every 2 years.

ITEM 3 DISCIPLINARY INFORMATION

No management person at Treasure Valley Financial Planning has ever 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

Mr. Egbert is not actively engaged in any business activity other than Treasure Valley Financial Planning.

ITEM 5 ADDITIONAL COMPENSATION

Mr. Egbert does not receive any economic benefit from any other person, company, or organization, other than Treasure Valley Financial Planning, in exchange for providing clients with advisory services through Treasure Valley Financial Planning.

ITEM 6 SUPERVISION

As the Chief Compliance Officer (CCO) of Treasure Valley Financial Planning, Nick Stablein supervises all activities of the firm. Nick Stablein's contact information is on the cover page of this disclosure document. Mr. Egbert adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's written supervisory procedures and code of ethics.

TVFP LLC

dba Treasure Valley Financial Planning
3715 E. Overland Rd., STE #205
Meridian, Idaho 83642
(208) 789-0888
August 20, 2026

FORM ADV PART 2B – BROCHURE SUPPLEMENT

For

KENDELL WESLEY FRYE (CRD# 7413418)

FINANCIAL ADVISOR

This brochure supplement provides information about KENDELL WESLEY FRYE that supplements the Treasure Valley Financial Planning brochure. Please contact us at (208) 789-0888 or by email at office@treasurevalleyplanning.com if you did not receive the Treasure Valley Financial Planning brochure or if you have any questions about the contents of this supplement.

Additional information about Treasure Valley Financial Planning is available on the SEC's website www.adviserinfo.sec.gov.

Registration does not imply a certain level of skill or training.

ITEM 2 EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

KENDELL WESLEY FRYE

Year of Birth: 1995

Educational Background

- 2020: Associate of Arts in Business Administration, Riverside City College
- 2022: Bachelor's Degree in Business/Financial Planning, Cal State Fullerton

Business Experience

- 04/2026 – Present: Treasure Valley Financial Planning, Financial Advisor
- 07/2024 – 08/2026: Clear Creek Financial Management, LLC dba TVFP, Financial Advisor
- 07/2021 – 07/2024: Falcon Wealth Planning, Inc., Investment Adviser Representative
- 08/2019 – 07/2021: Falcon Wealth Planning, Financial Planning Specialist

Exams, Licenses & Other Professional Designations

- 2021: Certified Financial Planner™, CFP®
- 2025: Idaho Licensed Insurance Producer – Accident & Health or Sickness
- 2025: Retirement Income Certified Professional (RICP®)

Certified Financial Planner™ (CFP®)

The CFP® certification is obtained by completing an advanced college-level course of study addressing the financial planning subject areas that the CFP® Board's studies have determined as necessary for the competent and professional delivery of financial planning services, a comprehensive certification exam and agreeing to be bound by the CFP® board's Standard of Professional Conduct. As a prerequisite, the individual must have a Bachelor's degree from a regionally accredited United States college or university (or foreign university equivalent) and have at least 3 years of full time financial planning experience (or equivalent measured at 2,000 hours per year). This designation requires 30 hours of continuing education every 2 years and renewing an agreement to be bound by the Standards of Professional Conduct.

Retirement Income Certified Professional (RICP®)

The RICP® is offered by The American College and is designed for advanced financial professionals who either have one of the other top financial services credentials or who specifically focus their practices on retirement income planning. To receive the RICP® designation, one must have 3 years of full time professional business experience, successfully complete all courses in the selected program, meet ethics standards, and agree to comply with The American College Code of Ethics and Procedures. The designation also requires 15 hours of continuing education every 2 years.

ITEM 3 DISCIPLINARY INFORMATION

No management person at Treasure Valley Financial Planning has ever 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

Mr. Frye is not actively engaged in any business activity other than Treasure Valley Financial Planning.

ITEM 5 ADDITIONAL COMPENSATION

Mr. Frye does not receive any economic benefit from any other person, company, or organization, other than Treasure Valley Financial Planning, in exchange for providing clients advisory services through Treasure Valley Financial Planning.

ITEM 6 SUPERVISION

As the Chief Compliance Officer (CCO) of Treasure Valley Financial Planning, Nick Stablein supervises all activities of the firm. Nick Stablein's contact information is on the cover page of this disclosure document. Mr. Frye adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's written supervisory procedures and code of ethics.

TVFP LLC

dba Treasure Valley Financial Planning
3715 E. Overland Rd., STE #205
Meridian, Idaho 83642
(208) 789-0888
August 20, 2026

FORM ADV PART 2B – BROCHURE SUPPLEMENT

For

MATTHEW CANNON JONES (CRD# 7985397)

FINANCIAL ADVISOR

This brochure supplement provides information about MATTHEW CANNON JONES that supplements the Treasure Valley Financial Planning brochure. Please contact us at (208) 789-0888 or by email at office@treasurevalleyplanning.com if you did not receive the Treasure Valley Financial Planning brochure or if you have any questions about the contents of this supplement.

Additional information about Treasure Valley Financial Planning is available on the SEC's website www.adviserinfo.sec.gov.

Registration does not imply a certain level of skill or training.

ITEM 2 EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

MATTHEW CANNON JONES

Year of Birth: 2002

Educational Background

- 2023: Bachelor's Degree, Finance, Utah State University

Business Experience

- 04/2026 – Present: Treasure Valley Financial Planning, Financial Advisor
- 09/2024 – 08/2026: Clear Creek Financial Management, LLC dba TVFP, Financial Advisor
- 05/2024 – 09/2024: Clear Creek Financial Management, LLC dba TVFP, Advisor Assistant
- 08/2023 – 05/2024: Spring Source Wealth Advisors, Paraplanner
- 01/2024 – 03/2024: Adams Wealth Advisors, Financial Planner
- 01/2021 – 05/2023: Utah State University, Student

Exams, Licenses & Other Professional Designations

- 2023: Series 65
- 2025: Idaho Licensed Insurance Producer – Life; Accident & Health or Sickness
- 2025: Certified Financial Planner™, CFP®
- 2025: Retirement Income Certified Professional (RICP®)

Certified Financial Planner™ (CFP®)

The CFP® certification is obtained by completing an advanced college-level course of study addressing the financial planning subject areas that the CFP® Board's studies have determined as necessary for the competent and professional delivery of financial planning services, a comprehensive certification exam and agreeing to be bound by the CFP® board's Standard of Professional Conduct. As a prerequisite, the individual must have a Bachelor's degree from a regionally accredited United States college or university (or foreign university equivalent) and have at least 3 years of full time financial planning experience (or equivalent measured at 2,000 hours per year). This designation requires 30 hours of continuing education every 2 years and renewing an agreement to be bound by the Standards of Professional Conduct.

Retirement Income Certified Professional (RICP®):

The RICP® is offered by The American College and is designed for advanced financial professionals who either have one of the other top financial services credentials or who specifically focus their practices on retirement income planning. To receive the RICP® designation, one must have 3 years of full-time professional business experience, successfully complete all courses in the selected program, meet ethics standards, and agree to comply with The American College Code of Ethics and Procedures. The designation also requires 15 hours of continuing education every 2 years.

ITEM 3 DISCIPLINARY INFORMATION

No management person at Treasure Valley Financial Planning has ever 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

Mr. Jones is not actively engaged in any business activity other than Treasure Valley Financial Planning.

ITEM 5 ADDITIONAL COMPENSATION

Mr. Jones does not receive any economic benefit from any other person, company, or organization, other than Treasure Valley Financial Planning, in exchange for providing clients advisory services through Treasure Valley Financial Planning.

ITEM 6 SUPERVISION

As the Chief Compliance Officer (CCO) of Treasure Valley Financial Planning, Nick Stablein supervises all activities of the firm. Nick Stablein's contact information is on the cover page of this disclosure document. Mr. Jones adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's written supervisory procedures and code of ethics.

TVFP LLC

dba Treasure Valley Financial Planning
3715 E. Overland Rd., STE #205
Meridian, Idaho 83642
(208) 789-0888
August 20, 2026

FORM ADV PART 2B – BROCHURE SUPPLEMENT

For

Ethan Farar (CRD# 7840347)

ASSOCIATE ADVISOR

This brochure supplement provides information about Ethan Farar that supplements the Treasure Valley Financial Planning brochure. Please contact us at (208) 789-0888 or by email at office@treasurevalleyplanning.com if you did not receive the Treasure Valley Financial Planning brochure or if you have any questions about the contents of this supplement.

Additional information about Treasure Valley Financial Planning is available on the SEC's website www.adviserinfo.sec.gov.

Registration does not imply a certain level of skill or training.

ITEM 2 EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

ETHAN FARAR

Year of Birth: 1999

Educational Background

- 2025: Bachelor of Science, Utah Valley University

Business Experience

- 02/2026 – Present: Treasure Valley Financial Planning, Associate Advisor
- 02/2026 – 08/2026: Clear Creek Financial Management, LLC dba TVFP, Financial Advisor
- 08/2025 – 01/2026: Cetera Wealth Services, LLC, Registered Representative
- 12/2023 – 08/2025: Cetera Wealth Services, LLC, Non-Registered Associate Person
- 01/2024 – 07/2025: Renaissance Financial, Financial Advisor Assistant
- 10/2023 – 01/2024: Unemployed, N/A

- 09/2023 – 10/2023: Private Wealth Management, Assistant
- 05/2023 – 08/2023: Point Marketing, Door to door sales
- 11/2021 – 04/2023: Check City, Loan Processor
- 09/2021 – 11/2021: Niche Academy, Appointment Setter
- 05/2021 – 08/2021: Point Marketing, Sales
- 01/2021 – 04/2021: DoorDash, Delivery Driver
- 09/2020 – 01/2021: Encor Solar, Door to door sales

Exams, Licenses & Other Professional Designations

- 2026: Series 65

ITEM 3 DISCIPLINARY INFORMATION

No management person at Treasure Valley Financial Planning has ever 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

Mr. Farar is not actively engaged in any business activity other than Treasure Valley Financial Planning.

ITEM 5 ADDITIONAL COMPENSATION

Mr. Farar does not receive any economic benefit from any other person, company, or organization, other than Treasure Valley Financial Planning, in exchange for providing clients advisory services through Treasure Valley Financial Planning.

ITEM 6 SUPERVISION

As the Chief Compliance Officer (CCO) of Treasure Valley Financial Planning, Nick Stablein supervises all activities of the firm. Nick Stablein's contact information is on the cover page of this disclosure document. Mr. Farar adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's written supervisory procedures and code of ethics.

TVFP LLC

dba Treasure Valley Financial Planning
3715 E. Overland Rd., STE #205
Meridian, Idaho 83642
(208) 789-0888
August 20, 2026

FORM ADV PART 2B – BROCHURE SUPPLEMENT

For

EUGENE DELAROSA (CRD# 4909729)

FINANCIAL ADVISOR

This brochure supplement provides information about EUGENE DELAROSA that supplements the Treasure Valley Financial Planning brochure. Please contact us at (208) 789-0888 or by email at office@treasurevalleyplanning.com if you did not receive the Treasure Valley Financial Planning brochure or if you have any questions about the contents of this supplement.

Additional information about Treasure Valley Financial Planning is available on the SEC's website www.adviserinfo.sec.gov.

Registration does not imply a certain level of skill or training.

ITEM 2 EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

EUGENE DELAROSA

Year of Birth: 1961

Educational Background

- 1983: Bachelor of Science, Stanford University

Business Experience

- 04/2026 – Present: Treasure Valley Financial Planning, Financial Advisor
- 01/2020 – 08/2026: Clear Creek Financial Management, LLC dba TVFP, Financial Advisor
- 05/2009 – 01/2020: Ameriprise Financial Services, Inc., Registered Representative

Exams, Licenses & Other Professional Designations

- 2005: Series 7 & 66

- 2008: Certified Financial Planner™, CFP®
- 2017: Accredited Portfolio Management Advisor (APMA®)
- 2018: Securities Industry Essentials (SIE)

Certified Financial Planner™ (CFP®):

The CFP® certification is obtained by completing an advanced college-level course of study addressing the financial planning subject areas that the CFP® Board's studies have determined as necessary for the competent and professional delivery of financial planning services, a comprehensive certification exam and agreeing to be bound by the CFP® board's Standard of Professional Conduct. As a prerequisite, the individual must have a Bachelor's degree from a regionally accredited United States college or university (or foreign university equivalent) and have at least 3 years of full time financial planning experience (or equivalent measured at 2,000 hours per year). This designation requires 30 hours of continuing education every 2 years and renewing an agreement to be bound by the Standards of Professional Conduct.

Accredited Portfolio Management Advisor (APMA®):

Individuals who hold the APMA® designation have completed a course of study encompassing client assessment and suitability, risk/return, investment objectives, bond and equity portfolios, modern portfolio theory and investor psychology. Students have hands-on practice in analyzing investment policy statements, building portfolios, and making asset allocation decisions including sell, hold, and buy decisions within a client's portfolio. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process. Designees renew their designation every 2 years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

ITEM 3 DISCIPLINARY INFORMATION

No management person at Treasure Valley Financial Planning has ever 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

Mr. DelaRosa is not actively engaged in any business activity other than Treasure Valley Financial Planning.

ITEM 5 ADDITIONAL COMPENSATION

Mr. DelaRosa does not receive any economic benefit from any other person, company, or organization, other than Treasure Valley Financial Planning, in exchange for providing clients advisory services through Treasure Valley Financial Planning.

ITEM 6 SUPERVISION

As the Chief Compliance Officer (CCO) of Treasure Valley Financial Planning, Nick Stablein supervises all activities of the firm. Nick Stablein's contact information is on the cover page of this disclosure document. Mr. DelaRosa adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's written supervisory procedures and code of ethics.

TVFP LLC

dba Treasure Valley Financial Planning
3715 E. Overland Rd., STE #205
Meridian, Idaho 83642
(208) 789-0888
August 20, 2026

FORM ADV PART 2B – BROCHURE SUPPLEMENT

For

PATRICK D COLLINS (CRD# 5728681)

FINANCIAL ADVISOR

This brochure supplement provides information about PATRICK D COLLINS that supplements the Treasure Valley Financial Planning brochure. Please contact us at (208) 789-0888 or by email at office@treasurevalleyplanning.com if you did not receive the Treasure Valley Financial Planning brochure or if you have any questions about the contents of this supplement.

Additional information about Treasure Valley Financial Planning is available on the SEC's website www.adviserinfo.sec.gov.

Registration does not imply a certain level of skill or training.

ITEM 2 EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

PATRICK D COLLINS

Year of Birth: 1965

Educational Background

- 1987: Bachelor's Degree, University of Idaho
- 1989: Master's Degree, American Graduate School of International Management

Business Experience

- 04/2026 – Present: Treasure Valley Financial Planning, Financial Advisor
- 07/2011 – Present: ORTIGARA LLC, Managing Member
- 08/2017 – 08/2026: Clear Creek Financial Management, LLC dba TVFP, Financial Advisor
- 09/2013 – 08/2017: Ameriprise Financial Services, PLLC, Registered Representative
- 01/2010 – 09/2013: Waddell & Reed Inc., Associated Person

Exams, Licenses & Other Professional Designations

- 2009: Idaho Licensed Insurance Producer – Life; Accident & Health or Sickness
- 2010: Series 66 & 7
- 2010: ID Life, Health, and Variable insurance licenses
- 2016: Chartered Retirement Planning Counselor (CRPC®)
- 2017: Securities Industry Essentials (SIE)
- 2017: Accredited Portfolio Management Advisor (APMA®)

Chartered Retirement Planning Counselor (CRPC®):

The CRPC® is offered by The College for Financial Planning®. The CRPC® Program focuses on the pre- and post-retirement needs of individuals. Enrollment in the program guides you through the retirement process, addressing issues such as estate planning and asset management. The College for Financial Planning® awards the Chartered Retirement Planning Counselor℠ and CRPC® designation to students who: successfully complete the program; pass the final examination; and comply with the Code of Ethics, which includes agreeing to abide by the Standards of Professional Conduct promulgated by The College for Financial Planning®. Applicants must also disclose of any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. Conferment of the designation is contingent upon the College for Financial Planning's review of matters either self-disclosed or which are discovered by the College that are required to be disclosed. Successful students receive a certificate and are granted the right to use the designation on correspondence and business cards for a two-year period. Continued use of the CRPC® designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using the CRPC® designation by: completing 16 hours of continuing education and reaffirming to abide by the Standards of Professional Conduct, Terms and Conditions, and self-disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct.

Accredited Portfolio Management Advisor (APMA®):

Individuals who hold the APMA® designation have completed a course of study encompassing client assessment and suitability, risk/return, investment objectives, bond and equity portfolios, modern portfolio theory and investor psychology. Students have hands-on practice in analyzing investment policy statements, building portfolios, and making asset allocation decisions including sell, hold, and buy decisions within a client's portfolio. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process. Designees renew their designation every 2 years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

ITEM 3 DISCIPLINARY INFORMATION

No management person at Treasure Valley Financial Planning has ever 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

Mr. Collins is the Managing Member of Ortigara LLC, a holding company through which he receives compensation from Treasure Valley Financial Planning. Ortigara LLC has no independent business operations or revenue outside of Mr. Collins's role at TVFP.

ITEM 5 ADDITIONAL COMPENSATION

Mr. Collins does not receive any economic benefit from any other person, company, or organization, other than Treasure Valley Financial Planning, in exchange for providing clients with advisory services through Treasure Valley Financial Planning.

ITEM 6 SUPERVISION

As the Chief Compliance Officer (CCO) of Treasure Valley Financial Planning, Nick Stablein supervises all activities of the firm. Nick Stablein's contact information is on the cover page of this disclosure document. Mr. Collins adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's written supervisory procedures and code of ethics.