

Item 1: Cover Page

Leading Edge Financial Planning, LLC.

6921 Office Park Circle
Knoxville, TN 37909

Form ADV Part 2A – Firm Brochure

865-240-2292

www.leadingedgeplanning.com

Dated March 20, 2019

This Brochure provides information about the qualifications and business practices of Leading Edge Financial Planning, LLC, (“LEFP”). If you have any questions about the contents of this Brochure, please contact us at 865-240-2292. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Leading Edge Financial Planning, LLC is registered as an Investment Adviser with the State of Tennessee. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about LEFP is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the firm’s identification number (CRD) 277149.

Item 2: Material Changes

We have prepared this updated Brochure dated March 20, 2019. The last annual update of our Brochure was April 20, 2018.

Material Changes since our last annual update:

- Item 5: The Adviser has updated the fees and compensation for Investment Management Services
- Item 10: The Adviser has updated conflicts of interest disclosures for Leading Edge Tax Planning, LLC.
- Item 15: Updated disclosure to reflect that LEFP may have custody of client assets in certain arrangements.

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations and routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of Leading Edge Financial Planning, LLC.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov> by searching for our firm name or by our CRD number 277149.

You may also request a copy of this Disclosure Brochure at any time, by contacting us at 865-240-2292.

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Item 4: Advisory Business

Description of Advisory Firm

Leading Edge Financial Planning, LLC (“LEFP”) is registered as an Investment Adviser with the State of Tennessee. We were founded in November 2015. Mr. Kevin Gormley and Mr. Charles Mattingly are the principal owners of LEFP.

Types of Advisory Services

Investment Management Services

We are in the business of managing individually tailored investment portfolios on a discretionary basis. Discretionary Authority is outlined in Item 16 of this Part 2A. Our firm provides continuous advice to you regarding the investment of your funds based on your individual needs. Through personal discussions in which goals and objectives based on your particular circumstances are established, we develop your personal investment policy or an

investment plan with an asset allocation target and create and manage a portfolio based on that policy and allocation target. During our data-gathering process, we determine your individual objectives, time horizons, risk tolerance, and liquidity needs. We may also review and discuss your prior investment history, as well as family composition and background.

Account supervision is guided by your stated objectives (i.e., maximum capital appreciation, growth, income, or growth and income), as well as tax considerations. You may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors. Fees pertaining to Investment Management Services are outlined in Item 5 of this brochure.

Financial Planning

We provide financial planning services on topics such as retirement planning, risk management, college savings, cash flow, debt management, work benefits, and estate and incapacity planning.

Financial planning is a comprehensive evaluation of your current and future financial state by using currently known variables to predict future cash flows, asset values and withdrawal plans. The key defining aspect of financial planning is that through the financial planning process, all questions, information and analysis will be considered as they impact and are impacted by the entire financial and life situation of the client. If you purchase this service, you will receive a written or an electronic report, which includes a detailed financial plan designed to achieve your financial goals and objectives.

In general, the financial plan will address any or all (“comprehensive”) of the following areas of concern. You and advisor will work together to select the specific areas to cover. These areas may include, but are not limited to, the following:

- **Business Planning:** We provide consulting services for clients who currently operate their own business, are considering starting a business, or are planning for an exit from their current business. Under this type of engagement, we work with you to assess your current situation, identify your objectives, and develop a plan aimed at achieving your goals.
- **Cash Flow and Debt Management:** We will conduct a review of your income and expenses to determine your current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money

market funds) for such reserves, plus strategies to save desired amounts.

- **College Savings:** Includes projecting the amount that will be needed to achieve college or other post-secondary education funding goals, along with advice on ways for you to save the desired amount. Recommendations as to savings strategies are included, and, if needed, we will review your financial picture as it relates to eligibility for financial aid or the best way to contribute to grandchildren (if appropriate).
- **Employee Benefits Optimization:** We will provide review and analysis as to whether you, as an employee, are taking the maximum advantage possible of your employee benefits. If you are a business owner, we will consider and/or recommend the various benefit programs that can be structured to meet both business and personal retirement goals.
- **Estate Planning:** This usually includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts and other related documents. Our advice also typically includes ways for you to minimize or avoid future estate taxes by implementing appropriate estate planning strategies such as the use of applicable trusts. We always recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys who specialize in estate planning when you wish to hire an attorney for such purposes. From time-to-time, we will participate in meetings or phone calls between you and your attorney with your approval or request. You always have the right to decide whether to engage with any attorney we may recommend.
- **Financial Goals:** We will help you identify financial goals and develop a plan to reach them. We will identify what you plan to accomplish, what resources you will need to make it happen, how much time you will need to reach the goal, and how much you should budget for your goal.
- **Insurance:** Review of existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home and automobile.
- **Investment Analysis:** This may involve developing an asset allocation strategy to meet clients' financial goals and risk tolerance, providing information on investment vehicles and strategies, reviewing employee stock options, as well as assisting you in establishing your own investment account at Charles Schwab. The strategies and types of investments we may recommend are further discussed in Item 8 of this brochure.

- **Retirement Planning:** Our retirement planning services typically include projections of your likelihood of achieving your financial goals, typically focusing on financial independence as the primary objective. For situations where projections show less than the desired results, we may make recommendations, including those that may impact the original projections by adjusting certain variables (i.e., working longer, saving more, spending less, taking more risk with investments).

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

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

*While financial planning does include aspects of tax and estate planning, the financial plan does not constitute legal advice, and we recommend that you consult with a qualified legal and/or tax professional before initiating any tax planning strategy or estate plan documents. Upon request, we may provide you with contact information for accountants or attorneys who can assist you if you wish to hire someone for such purposes. We will participate in meetings or phone calls between you and your legal/tax professional upon request. You always have the right to decide whether to engage with any legal or tax professional we may recommend.

Since we are also in the business of managing assets for an ongoing asset management fee we have a desire from a business perspective to provide investment management services in addition to financial planning. This creates a conflict of interest during the financial planning process. In order to mitigate this conflict we do not discuss our

investment advisory services until the end of the financial planning engagement, if so requested.

Furthermore, we may recommend the management of your investments only if we believe it is in your best interest. The client always has the right to decide if they want to act on that recommendation. If the client does decide to use an investment advisor for investment management they have the choice to engage any investment management firm for these services.

Client Tailored Services and Client Imposed Restrictions

We offer the same suite of services to all of our clients. However, specific client financial plans and their implementation are dependent upon your Investment Policy Statement which outlines your current situation (income, tax levels, and risk tolerance levels) and is used to construct a specific plan to aid in the selection of a portfolio that matches your restrictions, needs, and targets.

Wrap Fee Programs

We do not participate in wrap fee programs.

Client Assets - Discretionary

All of our investment advisory clients' accounts are managed on a discretionary basis, meaning the portfolio manager makes the day-to-day decisions in your investment portfolio. As of December 31, 2018 Leading Edge Financial Planning had \$75,753,461 in assets under management, all of which was on a discretionary basis.

Item 5: Fees and Compensation

After signing the LEFP Advisory Agreement (the Agreement), you may terminate the Agreement within five (5) business days of signing without incurring any advisory fees or penalties. How we are paid depends on the type of advisory service we perform. Please review the fee and compensation information below.

Investment Management Services

Our standard investment advisory fee is paid directly by you and is based on the market value of the assets under management, payable quarterly in advance. The fee calculation is based on the market value of the total portfolio on the last business day of the prior quarter. (LEFP will aggregate accounts for different family members in the same household unless otherwise instructed by the client. In this case, all accounts will receive the same average annual fee, which may be lower than if the accounts were billed individually. Furthermore, If the management fee for “held-away” accounts are discounted they will not be subject to aggregation for purposes of calculating the advisory fee.) The market value of the assets in the portfolio is provided by Charles Schwab at least quarterly and may include accrued interest. The fee schedule is tiered and calculated as follows:

Account Value	Annual Advisory Fee
\$1 - \$250,000	1.00%
\$250,001 - \$1,000,000	0.85%
\$1,000,001 - \$3,000,000	0.75%
\$3,000,001 - \$5,000,000	0.65%
\$5,000,001 - \$10,000,000	0.50%
\$10,000,000 and Above	Negotiable

The advisory fee is calculated by assessing the percentage rates using the predefined levels of assets as shown in the above chart, resulting in a combined weighted fee and rounded to the nearest whole dollar and may be negotiable in certain situations. For example, the annual fee of an account valued at \$2,000,000 on December 31st would be calculated as follows: $(\$250,000 \times 1.00\%) + (\$750,000 \times 0.85\%) + (\$1,000,000 \times 0.75\%) = \$16,375$. Next, the fee for the 1st quarter of the year (January 1st to March 31st) in our example would be billed $\$16,375 \div 4 = \$4,093.75$. No increase in the annual fee shall be effective without your agreement in writing by signing a new LEFP Advisory Agreement.

Advisory fees are directly debited from your account(s), or you may choose to pay by check or credit card via Advice Pay. Please see item 15 for more information on when our fees are directly debited from your account. Accounts initiated or terminated during a calendar quarter will be charged a prorated fee based on the amount of time remaining in the billing period and will be payable during the next billing cycle. Deposits of cash or securities during a quarter (known as “inflows”) will also be charged a prorated fee, payable during the next billing cycle.

Likewise, outflows of cash or securities during a quarter will result in a discounted fee in the following billing cycle.

Either party may terminate an account with written notice of at least 30 calendar days in advance. On the 30th day following notice, all account(s) will be terminated and any unearned fee will be refunded to the client directly through their account if the account is still open or a paper check to be mailed to the client's last known home address.

Qualified clients may be eligible for complimentary personal tax preparation and filing services. These services will be offered through Leading Edge Tax Planning "LETP", a separate but affiliated entity. The client always has the right to decide whether to engage LETP for tax services, and is not in any way required to do so as a part of their relationship with LEFP. If the qualified client decides not to utilize LETP for tax preparation services, LEFP will pay for a portion of the tax preparation fees at the tax firm of the client's choosing. LEFP will either pay the client's tax preparer directly or reduce the client's quarterly management fee by the amount of the tax preparation fee.

Financial Planning Fees

For Financial Planning Services we charge an hourly fee of \$150 - \$300 for services performed by our Investment Adviser Representatives or Clerical Staff. We may also provide financial planning services on a fixed fee basis with fees ranging from \$300 to \$3,000. Our fee is negotiable depending on the scope and complexity of the plan, your situation, and your financial objectives. An estimate of the total time and cost will be determined at the start of the advisory relationship. We may require that you pay 25% of the fee in advance and the remaining portion upon the completion of the services rendered.

We will not require prepayment of a fee more than six months in advance and in excess of \$500. You may terminate the financial planning agreement by providing written notice to our firm. You will incur a pro rata charge for services rendered prior to the termination of the agreement. If you have pre-paid advisory fees that we have not yet earned, you will receive a prorated refund of those fees.

The fees for ongoing, comprehensive financial planning services consist of: (1) an upfront charge based on the hourly fee for financial planning services as set forth above (generally between three and five hours); and, (2) an ongoing fee that is paid monthly, in advance at the rate of \$100 to \$300 per month. This service may be terminated with 30 days' notice.

Other Types of Fees and Expenses

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses that may be incurred by you. You may incur certain charges imposed by custodians,

brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. LEFP strives to keep these transaction costs to a minimum.

Mutual fund and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to our fee; and we shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that we consider in selecting or recommending broker-dealers for client's transactions and determining the reasonableness of their compensation (e.g., commissions).

We do not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.

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

We do not charge performance-based fees and therefore we do not engage in side-by-side management.

Item 7: Types of Clients

We provide financial planning and portfolio management services to individuals, high net-worth individuals, pensions and profit sharing plans.

We do not have a minimum account size requirement.

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

Our primary methods of investment analysis are fundamental, cyclical and passive investing.

Fundamental analysis involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience, and expertise of the company's management, and the outlook for the company's

industry. The resulting data is used to measure the true value of the company's stock compared to the current market value. The risk of fundamental analysis is that the information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.

Cyclical analysis is a type of technical analysis that involves evaluating recurring price patterns and trends based upon business cycles. Economic/business cycles may not be predictable and may have many fluctuations between long-term expansions and contractions. The lengths of economic cycles may be difficult to predict with accuracy and therefore the risk of cyclical analysis is the difficulty in predicting economic trends and consequently the changing value of securities that would be affected by these changing trends.

Passive Investment Management

We primarily practice passive investment management. Passive investing involves building portfolios that are comprised of various distinct asset classes. The asset classes are weighted in a manner to achieve a desired relationship between correlation, risk and return. Funds that passively capture the returns of the desired asset classes are placed in the portfolio. The funds that are used to build passive portfolios are typically index mutual funds or exchange traded funds.

Passive investment management is characterized by; low portfolio expenses, (i.e. the funds inside the portfolio have low internal costs), minimal trading costs (due to infrequent trading activity), and relative tax efficiency (because the funds inside the portfolio are tax efficient and turnover inside the portfolio is minimal).

In contrast, active management involves a single manager or managers who employ some method, strategy or technique to construct a portfolio that is intended to generate returns that are greater than the broader market or a designated benchmark. LEFP may choose to use active management in the form of mutual funds and ETF's where we feel it is appropriate.

Material Risks Involved

All investing strategies we offer involve risk and may result in a loss of your original investment, which you should be prepared to bear. Many of these risks apply equally to stocks, bonds, commodities and any other investment or security. Material risks associated with our investment strategies are listed below.

Market Risk: Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.

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

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

Interest Rate Risk: Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

Legal or Legislative Risk: Legislative changes or Court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.

Inflation: Inflation may erode the buying-power of your investment portfolio, even if the dollar value of your investments remains the same.

Risks Associated with Securities

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

Common stocks may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

Corporate Bonds are debt securities to borrow money. Generally, issuers pay investors periodic interest and repay the amount borrowed either periodically during the life of the security and/or at maturity. Alternatively, investors can purchase other debt securities, such as zero coupon bonds, which do not pay current interest, but rather are priced at a discount from their face values and their values accrete over time to face value at maturity. The market prices of debt securities fluctuate depending on factors such as interest rates, credit quality, and maturity. In general, market prices of debt securities decline when interest rates rise and increase when interest rates fall. The longer the time to a bond's maturity, the greater its interest rate risk.

Municipal Bonds are debt obligations generally issued to obtain funds for various public purposes, including the construction of public facilities. Some municipal bonds offer tax-saving incentives. Investing in municipal bonds carries the same general risks as investing in bonds in general. Those risks include interest rate risk, reinvestment risk, inflation risk, market risk, call or redemption risk, credit risk, and liquidity and valuation risk.

Exchange Traded Funds prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected.

Investment Companies Risk. When you invest in open-end mutual funds or ETFs, you indirectly bear its proportionate share of any fees and expenses payable directly by those funds. Therefore, you will incur higher expenses, many of which may be duplicative. In addition, your portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives). ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value; and (ii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are delisted from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. The Adviser has no control over the risks taken by the underlying funds in which client's invest.

Item 9: Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of LEFP or the integrity of our management. We have had no disciplinary actions against our firm or against our personnel.

Item 10: Other Financial Industry Activities and Affiliations

No LEFP employee is registered, or has an application pending to register as a broker-dealer or a registered representative of a broker-dealer.

No LEFP employee is registered, or has an application pending to register, as a futures commission merchant, commodity pool operator or a commodity trading advisor.

LEFP only receives compensation directly from our clients. We do not receive compensation from any outside source nor do we pay referral fees to outside sources for client referrals.

Conflicts of interest are inherent in our business. However, LEFP and its employees strive to always put your interests ahead of our own and to mitigate conflicts of interest as they arise.

Mr. Kevin Gormley currently does a limited number of tax returns as a Certified Public Accountant. Kevin is an independent contractor for Accounting Consultants Inc. (ACI) as well as

a part owner of Leading Edge Tax Planning (LETP). He dedicates approximately 10% of his time to the management and execution of LETP and 10% of his time to tax preparation for ACI. The client always has the right to decide whether to engage Mr. Gormley for tax return preparation.

In some cases, Charles P. Mattingly may be provided access to client tax information by Leading Edge Tax Planning solely for the purposes of financial planning engagements. The client always has the right to decide whether to engage LETP for tax services, and is not in any way required to do so as a part of their relationship with LEFP.

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

As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in your best interests. You entrust us with your funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings. The firm also adheres to the Code of Ethics and Professional Responsibility adopted by the CFP® Board of Standards Inc. and accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.

This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield our associates from liability for personal trading or other conduct that violates a fiduciary duty to you.

A copy of the firm's Code of Ethics is made available to any client or prospective client upon request.

Our firm, its associates, and family members do not recommend to clients, or buy or sell for client accounts, securities in which we have a material financial interest. We may buy or sell securities in our firm account or our personal accounts that are similar to or the same as those we recommend to you for your accounts. A recommendation made to one client may be different in nature or in timing from a recommendation made to a different client. Clients often have different objectives and risk tolerances. At no time, however, will our firm or its associates receive preferential treatment over our clients nor will the trading of the firm or its associates be permitted to disadvantage the trading of client accounts.

In an effort to reduce or eliminate certain conflicts of interest involving the firm or personal trading, our policy may require that we restrict or prohibit associates' transactions in specific

securities transactions. Any exceptions or trading pre-clearance must be approved by our Chief Compliance Officer in advance of the transaction in an account, and we maintain the required personal securities transaction records per regulation.

Item 12: Brokerage Practices

Factors Used to Select Custodians.

Leading Edge Financial Planning, LLC does not have any affiliation with any custodian. Specific custodian recommendations are made to client based on their need for such services. We recommend Charles Schwab (Schwab) based on the reputation and services provided by the firm.

1. Research and Other Soft-Dollar Benefits

LEFP has access to free or discounted research, educational opportunities, seminars, and the like from Charles Schwab and Company, Inc. and various asset management companies. The research, other products or services received, benefit us because we do not pay for those benefits, and thus are considered soft dollar benefits. Such benefits are provided free of charge to us and other registered investment advisers utilizing the custodial and brokerage services offered by Schwab. In recognition of the value of research services and additional brokerage products and services provided by Schwab, you may pay higher commissions and/or trading costs than those that may be available elsewhere. Therefore, you should be aware that the receipt of economic benefits by our firm is a conflict of interest as we have an economic incentive to recommend Schwab based on our interest in receiving research or other products. While we recognize these services constitute a benefit to LEFP and, therefore, a conflict of interest, the primary purpose of using these available opportunities is to better serve you. We would not attend or take part in these opportunities if it did not benefit you for us to do so. As with any conflicts of interest that may arise, it will be identified and mitigated so as to not adversely affect our relationship with you. We believe the recommendation of Charles Schwab is in the best interest of our clients given the services rendered and fees charged.

2. Brokerage for Client Referrals

We receive no referrals from Schwab or third party in exchange for using Schwab or any third party.

If we are managing assets for our clients, we require that our clients use Charles Schwab & Company as their custodian. By utilizing Schwab as our custodian we may be able to achieve favorable executions of client transactions and we believe this may reduce client cost.

Aggregating (Block) Trading for Multiple Client Accounts

Client account trading may be done on an individual basis or we may combine multiple orders for shares of the same securities purchased or sold for advisory accounts we manage (this practice is commonly referred to as “block trading”). When we choose to combine orders, each participating account pays an average price per share for all transactions and pays their own transaction costs, if any, as charged by Schwab. Accounts owned by our firm or persons associated with our firm may participate in block trading with your accounts; however, they will not be given preferential treatment nor will they be permitted to disadvantage trading of client’s accounts. Whether or not trades occur individually or as a block trade will depend entirely on the circumstances under which trades are executed.

Item 13: Review of Accounts

LEFP will review your accounts at least quarterly. The account is reviewed with regards to your investment policies and risk tolerance levels. Smaller accounts (less than \$50,000) are generally reviewed on an annual basis. Events that may trigger a special review would be unusual performance, addition or deletions of client imposed restrictions, excessive drawdown, volatility in performance, or buy and sell decisions from the firm or per client's needs.

You will receive trade confirmations from Schwab for each transaction in your accounts as well as monthly or quarterly statements and annual tax reporting statements from Schwab showing all activity in the accounts, such as receipt of dividends and interest.

LEFP will provide written reports to investment advisory clients upon request. As indicated in Item 15 below, we also send invoices to clients on a quarterly basis. We urge you to compare these reports and invoices against the account statement from your custodian.

Item 14: Client Referrals and Other Compensation

We do not receive any economic benefit, directly or indirectly from any third party for advice rendered to you nor do we directly or indirectly compensate any person who is not a firm associate for client referrals.

Item 15: Custody

If you chose the direct debit fee-payment option, as a paying agent for our firm, Schwab will directly debit your account(s) for the payment of our advisory fees. This ability to deduct our advisory fees from your accounts causes our firm to exercise custody over your funds or securities (see next paragraph for more information on custody). We do not have physical custody of any of your funds and/or securities. Your funds and securities will be held with a bank, broker-dealer, or other independent qualified custodian.

Under government regulations, we are deemed to have custody of your assets if, for example, you authorize us to instruct your account custodian to deduct advisory fees directly from your account (as noted above), provide us with custodial investment account passwords to your held-away accounts in order for us to manage the account, or if you grant us authority to move money to another person's account. We will engage an independent public accountant to conduct annual surprise audits related to the firm's custodial role to ensure compliance with state rules and regulations.

Clients will receive statements at least quarterly from the qualified custodian that holds and maintains your investment assets. These reports include: (1) trade confirmations reflecting all transactions in securities (except money market mutual fund transactions) unless specifically waived by the client; (2) monthly and/or quarterly statements of the client's account itemizing all transactions in cash and securities, and all deposits and withdrawals of principal and income during the preceding calendar month; (3) statements of securities in custody, listing securities held in the account, submitted at least quarterly; and (4) an annual summary of transactions and dividend and interest statements.

LEFP urges clients to carefully review such statements and compare the official custodial records to the Invoices LEFP provides you. LEFP's statements may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

For your account in which LEFP directly debits your advisory fee:

- i. LEFP will send a copy of its invoice to Schwab at the same time that it sends the client a copy.
- ii. Monthly or Quarterly statements from Schwab will be available to you showing all disbursements for the account, including the amount of the quarterly advisory fee.
- iii. If you choose direct debiting payment option, you will provide written authorization to LEFP, permitting us to be paid directly for your accounts held at Schwab. This written authorization will be included in the Investment Advisory Agreement as well as in the account opening documents required by Schwab.

Item 16: Investment Discretion

For your accounts where we provide investment management services, we require discretion over your accounts with respect to when, why and how much of a security to buy and sell in your accounts, limited only by specific restrictions you place on us. Investment discretion is explained to you in detail when an advisory relationship has commenced. At the start of the advisory relationship, you shall grant LEFP discretion over the account. The discretionary relationship will be outlined in the Investment Advisory Agreement and signed by you and LEFP.

Item 17: Voting Client Securities

We do not vote client proxies. Therefore, you maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to your investment assets. You can instruct your custodian to forward copies of all proxies and shareholder communications relating to your investment assets. If you would like our opinion on a particular proxy vote, you may contact us at the number listed on the cover of this brochure.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized LEFP to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

Item 18: Financial Information

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients, and we have not been the subject of a bankruptcy proceeding.

We do not have custody of client funds or securities, aside from the direct debiting of investment management fees, or require or solicit prepayment of more than \$500 in fees per client six months in advance.

Item 19: Requirements for State-Registered Advisers

Please see the accompanying Form ADV Part 2B brochure supplement immediately following this page for information involving principal executive personnel.

Leading Edge Financial Planning, LLC

6921 Office Park Circle
Knoxville, TN 37909
865-240-2292

Dated March 20, 2019

Form ADV Part 2B – Brochure Supplement

For

Kevin N. Gormley

CRD No. 5921812

Chief Financial Officer

This brochure supplement provides information about Mr. Kevin Gormley that supplements the Leading Edge Financial Planning, LLC (“LEFP”) brochure. A copy of that brochure precedes this supplement. Please contact Mr. Clinton Mattingly if the LEFP brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Mr. Kevin Gormley is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the identification number 5921812.

Item 2: Educational Background and Business Experience

Kevin N. Gormley, CPA, CFP®, PFS

Born: 1966

Educational Background

- 1988 - Bachelor of Science in Business Administration (emphasis on Finance), Susquehanna University
- 2012 - Master of Science in Accounting, Strayer University

Business Experience

- 11/2015 - Present, Leading Edge Financial Planning, LLC, Chief Financial Officer
- 10/2018 - Present, Leading Edge Tax Planning, LLC., Managing Member and Owner
- 01/2011 - Present, Accounting Consultants Inc., Certified Public Accountant
- 12/2007 - 11/2015, Patriot Investment Management, Investment Manager

Professional Designations, Licensing & Exams

CPA (Certified Public Accountant): CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. In addition to the Code of Professional Conduct, AICPA members who provide personal financial

planning services are required to follow the Statement on Standards in Personal Financial Planning Services.

CFP (Certified Financial Planner)®: CFP® certificants must have a minimum of three years' workplace experience in financial planning and develop their theoretical and practical financial planning knowledge by completing a comprehensive course of study approved by CFP Board. They must pass a comprehensive two-day, 10-hour CFP® Certification Examination that tests their ability to apply financial planning knowledge in an integrated format. As a final step to certification, CFP practitioners agree to abide by a strict code of professional conduct.

Personal Financial Specialist (PFS): This designation is issued by the American Institute of Certified Public Accountants (AICPA) and is granted to individuals who must meet all of the following prerequisites: a member of the AICPA; hold an unrevoked CPA certificate issued by a state authority; earn at least 100 points under the PFS point system; and have substantial business experience in personal financial planning related services. The candidate is required to obtain personal financial planning specific education in addition to holding a valid CPA. The candidate must take a final certification examination (proctored by the AICPA) and once issued the individual must undergo Continuing Education in the form of 60 PFS points in personal financial planning experience as well as qualified 'life-long learning' activities every three years.

Item 3: Disciplinary Information

No management person at Leading Edge Financial Planning, LLC 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. Kevin Gormley currently does a limited number of tax returns as a Certified Public Accountant for Accounting Consultants Inc. This activity accounts for approximately 10% of his time. Mr. Gormley is an owner and principal of Leading Edge Tax Planning, LLC. This activity accounts for approximately 10% of his time. The client always has the right to decide whether to engage Mr. Gormley for tax return preparation.

Item 5: Additional Compensation

Mr. Kevin Gormley does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through LEFP.

Item 6: Supervision

Mr. Charles P. Mattingly, as Chief Executive Officer of LEFP, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

Item 7: Requirements for State Registered Advisers

Mr. Kevin Gormley has NOT been involved in arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

Leading Edge Financial Planning, LLC

6921 Office Park Circle
Knoxville, TN 37909
865-240-2292

Dated March 20, 2019

Form ADV Part 2B – Brochure Supplement

For

Charles P. Mattingly

CRD No. 5782195

Chief Executive Officer

This brochure supplement provides information about Mr. Charles Mattingly that supplements the Leading Edge Financial Planning, LLC (“LEFP”) brochure. A copy of that brochure precedes this supplement. Please contact Mr. Clinton Mattingly if the LEFP brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Mr. Charles Mattingly is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the identification number 5782195.

Item 2: Educational Background and Business Experience

Charles P. Mattingly, CFP

Born: 1974

Educational Background

- 1997 – Mechanical Engineering, University of Tennessee
- 2012 – Financial Planning MBA, California Lutheran University

Business Experience

- 11/2015 – Present, Leading Edge Financial Planning, Chief Executive Officer
- 10/2018 - Present, Leading Edge Tax Planning, Managing Member and Owner
- 10/2012 – 11/2015, Patriot Investment Management, Financial Advisor
- 04/2010 – 10/2012, Money Concepts, Financial Advisor

Professional Designations, Licensing & Exams

CFP (Certified Financial Planner)®: CFP certificants must have a minimum of three years' workplace experience in financial planning and develop their theoretical and practical financial planning knowledge by completing a comprehensive course of study approved by CFP Board. They must pass a comprehensive two-day, 10-hour CFP® Certification Examination that tests their ability to apply financial planning knowledge in an integrated format. As a final step to certification, CFP practitioners agree to abide by a strict code of professional conduct.

Item 3: Disciplinary Information

No management person at Leading Edge Financial Planning, LLC 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. Charles Mattingly is currently employed as an airline pilot with Southwest Airlines. He works approximately 10 days per month.

Mr. Charles Mattingly is an owner of Leading Edge Tax Planning, LLC. This activity accounts for roughly 10% of his time.

Item 5: Additional Compensation

Mr. Charles Mattingly does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through LEFP.

Item 6: Supervision

Mr. Kevin Gormley, as Chief Financial Officer of LEFP, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

Item 7: Requirements for State Registered Advisers

Mr. Charles Mattingly has NOT been involved in arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

Leading Edge Financial Planning, LLC

6921 Office Park Circle
Knoxville, TN 37909
865-240-2292

Dated March 20, 2019

Form ADV Part 2B – Brochure Supplement

For

Clinton J. Mattingly

Chief Compliance Officer

This brochure supplement provides information about Mr. Clinton Mattingly that supplements the Leading Edge Financial Planning, LLC (“LEFP”) brochure. A copy of that brochure precedes this supplement. Please contact Mr. Clinton Mattingly if the LEFP brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Item 2: Educational Background and Business Experience

Clinton J. Mattingly

Born: 1979

Educational Background

- 2010 – BSBA in Business Administration, University of Louisville

Business Experience

- 01/2019 – Present, Leading Edge Financial Planning, Chief Compliance Officer
- 01/2017 - 12/2018, Leading Edge Financial Planning, Chief Operations Officer
- 10/2012 - 12/2016, JP Morgan Chase, Credit Specialist

Item 3: Disciplinary Information

No management person at Leading Edge Financial Planning, LLC 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. Clinton Mattingly is not actively engaged in any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients.

Item 5: Additional Compensation

Mr. Clinton Mattingly does not receive any economic benefit from any person, company, or organization, in exchange for providing services through LEFP.

Item 6: Supervision

Mr. Charlie Mattingly, as Chief Executive Officer of LEFP, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

Item 7: Requirements for State Registered Advisers

Mr. Clinton Mattingly has NOT been involved in arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.