



Form ADV Part 2B – Brochure Supplement

for

**Zack H. Payne, CFP®
Paraplanner**

Effective: January 28, 2026

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Zack H. Payne, CFP®, (CRD# 7326023) in addition to the information contained in the Leading Edge Financial Planning LLC (“LEFP” or the “Advisor”, CRD# 277149) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the LEFP Disclosure Brochure or this Brochure Supplement, please contact us at 865-240-2292.

Additional information about Mr. Payne is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 7326023.

Leading Edge Financial Planning LLC
6921 Office Park Circle, Knoxville, TN 37909
Phone: 865-240-2292 * Fax: 865-409-0130
www.leadingedgeplanning.com

Item 2 – Educational Background and Business Experience

Zack H. Payne, CFP®, born in 1999, is dedicated to advising Clients of LEFP as Paraplanner. Mr. Payne earned a Bachelor's of Science in Finance from Western Kentucky University in 2022. Additional information regarding Mr. Payne's employment history is included below.

Employment History:

Paraplanner, Leading Edge Financial Planning LLC	01/2026 to Present
Wealth Planner, Cerity Partners LLC	04/2023 to 01/2026
Financial Advisor, ARGI Investments Services, LLC	01/2022 to 04/2023
Shift Manager, Que Buenos	09/2020 to 01/2022

CERTIFIED FINANCIAL PLANNER® Professional

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

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

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

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

- **Ethics** – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the Client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A Client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the Client.

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- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Payne. Mr. Payne has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Payne.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Payne.***

However, we do encourage you to independently view the background of Mr. Payne on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 7326023.

Item 4 – Other Business Activities

Mr. Payne is dedicated to the investment advisory activities of LEFP's Clients. Mr. Payne does not have any other business activities.

Item 5 – Additional Compensation

Mr. Payne is dedicated to the investment advisory activities of LEFP's Clients. Mr. Payne does not receive any additional forms of compensation.

Item 6 – Supervision

Mr. Payne serves as a Paraplanner of LEFP and is supervised by Charles Mattingly, the Chief Compliance Officer. Mr. Mattingly can be reached at 865-240-2292.

LEFP has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of LEFP. Further, LEFP is subject to regulatory oversight by various agencies. These agencies require registration by LEFP and its Supervised Persons. As a registered entity, LEFP is subject to examinations by regulators, which may be announced or unannounced. LEFP is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.