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Part 2A of Form ADV: Firm Brochure
Dated: March 31, 2026



FAVORED
Financial Planning

Plan with purpose. Live with passion.

3980 Premier Drive
Suite 110
High Point, NC 27265

Contact Information:

Cordi Powell, CFP®, EA
Telephone: 336-422-6734
Email: Cordi@FavoredFP.com
Website: www.FavoredFP.com

This Brochure provides information about the qualifications and business practices of Favored Financial Planning, LLC. If you have any questions about the contents of this Brochure, please contact the office at the telephone or email listed above. 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.

Favored Financial Planning, LLC is a registered investment advisory firm in the State of North Carolina. Registration of an investment advisor does not imply any level of skill or training. The oral and written communications of an advisor provide you with information about which you determine to hire or retain an advisor.

Additional information about Favored Financial Planning, LLC is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Material Changes

The following material changes have been made since the June 10, 2025 filing of this form.

- Item 4 - Two Services added
 - Project Based Financial Planning
 - Educational Seminars/Speaking Engagements.
- Item 5 - Fee payment schedule
 - Standard Financial Planning and Investment Management (SFPIM) clients joining after 03/23/2026 will have fees deducted monthly or quarterly in arrears.
 - Fees for project based services are collected half in advance and half prior to the final meeting.
 - Educational Seminars/Speaking Engagements fees are collected in advance.

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Item 4 – Advisory Business

Firm Description

Favored Financial Planning, LLC (FFP), was established in 2011. FFP is a fee-only, holistic, financial planning firm that specializes in providing personalized, tax-focused financial planning to individuals. FFP serves as a trusted guide, providing tax planning and individual tax preparation, advice on financial risk and investment allocations, retirement planning, insurance, and estate planning. All services are tailored to the client's unique objectives. FFP does not sell insurance or investment products, nor does it accept a commission as a result of any product recommendations. FFP does not pay referral or finder's fees, nor does it accept such fees from other firms.

Principle Owners

Favored Financial Planning is solely owned and operated by Cordi R. Powell, CFP®, EA.

Types of Advisory Services

Favored Financial Planning, LLC provides the following types of engagements:

1. Standard Financial Planning and Investment Management (SFPIM): a Standard Financial Planning and Investment Management Agreement includes comprehensive financial planning and ongoing investment management services.

The goals and objectives of each client are evaluated. Recommendations provided are unique to the client and their current situation. Detailed investment advice and specific recommendations are provided as part of this process. Implementation of the recommendations is at the discretion of the client.

For investment management, the advisor will only execute transactions for clients in brokerage accounts when specifically requested and authorized by the client in writing, and only via a fully executed Limited Power of Attorney (LPOA) or Limited Agent Authorization.

During the **Initial Year**, there are a number of meeting topics to discuss. Typically, each topic is covered in separate scheduled meetings. Combining several topics into longer meetings can reduce the number of meetings. Topics include, but are not limited to:

- **Financial Goal Setting:** Define your financial goals, estimate required resources and timelines, and develop budgeting and action steps to support achievement.
- **Cash Flow & Debt Management:** Review income and expenses to identify surplus or shortfall, recommend strategies to allocate excess cash or reduce spending, prioritize debt repayment based on interest rates and tax

considerations, and suggest appropriate emergency reserves and savings strategies.

- **Tax Planning:** Recommend strategies to help minimize current and future income taxes, including tax-efficient account structures and investment placement, based on current tax law.
- **Investment Strategy:** Inventory of your assets and development of asset allocation aligned with goals and personalized risk profile.
- **Estate Planning:** Review your existing estate documents (e.g., wills, trusts, powers of attorney) and evaluate potential estate tax exposure. Suggest strategies to preserve wealth and coordinate with qualified estate planning attorneys, including participation in joint meetings upon request.
- **Insurance Review:** Determine existing life, health, disability, long-term care, homeowners, and auto coverage to assess alignment with your needs.
- **Retirement Planning:** Create estimates required for financial independence and suggest changes such as saving more, spending less, retiring later, or adjusting investment risk. For clients close to or in retirement, provide guidance on how to withdraw money in a way that sustains income.
- **Employee Benefits Optimization:** Analyze how to maximize employer benefits. For business owners, evaluate benefit programs that support both business objectives and personal retirement goals.
- **Business Planning:** Review of current business or advice on starting a business in preparation to leave traditional employment. Assess your current position, clarify your goals, and develop strategic plans for growth, transition, and long-term financial success.

In **Renewal Years** the number of meeting topics is on average 3-4 per year and will depend on what is appropriate for the client. Common renewal topics include:

- Annual Financial Goal Setting
- Tax Planning and Tax Preparation
- Investment Portfolio Review and Rebalancing
- Financial topics requested by client or deemed necessary by advisor

Fees pertaining to this service are outlined in Item 5 of this brochure.

2. Project Based Financial Planning : We provide Project Based Financial Planning services on a limited scope engagement. Project Based Financial Planning is available for clients looking to address specific questions or issues. The client may choose from one or more of the above topics to cover or other areas as requested and agreed to by FFP. For Project Based Financial Planning, the client will be ultimately responsible for the implementation of the financial plan. Tax preparation is excluded from Project Based Financial Planning. Fees pertaining to this service are outlined in Item 5 of this brochure.

3. Education Seminars/Speaking Engagements: These services are offered to organizations and the public on a variety of financial topics. Fees range from \$0 to \$15,000. The fee range is based on the content, the amount of research conducted, and the number of hours of preparation needed. FFP collects the fee in advance. This service is offered in a virtual or in-person setting. Should the event require travel arrangements for the advisor, both parties must agree to the terms of travel (i.e. cost, distance, hotel arrangements) at the start of the engagement.

4. Pro Bono: The Pro Bono service includes discussions limited to goal setting, budgeting and an explanation of funds available in your employer's retirement plan. The Pro Bono service is *not* a comprehensive financial plan. It is a brief overview of your finances. Pro Bono Agreements are available at the sole discretion of the FFP. Tax preparation is excluded from Pro Bono services.

Assets Under Management - As of December 31, 2025, FFP reports \$3,398,296 in discretionary assets under management and no non-discretionary assets under management.

Item 5 – Fees and Compensation

Fee Billing

Favored Financial Planning's fees are established in a client's written agreement with FFP. In no event will the Advisor collect more than \$500.00 more than six months in advance from any client.

Fees

Fees are calculated based on variables including the specific needs of the Client, complexity, estimated time, research, and resources required to provide services, among other factors deemed relevant. Standard Financial Planning and Investment Management client fees may be recalculated yearly.

Standard Financial Planning and Investment Management Agreement (SFPIM)

The SFPIM fee is calculated using the following table based on the client's marketable assets:

Fee Calculation				
For Marketable Assets Above:	But Not Over:	Base Fee Is:	Plus:	Of Marketable Assets Over:
\$0	\$1,000,000	\$5,000	0.80%	\$625,000
\$1,000,000	\$3,000,000	\$8,000	0.65%	\$1,000,000
\$3,000,000	\$5,000,000	\$21,000	0.40%	\$3,000,000

Marketable assets include all assets owned by the client, regardless of where the

account is held, including cash, securities, retirement accounts, value of life or other insurance products, and real estate (including home minus the mortgage). Marketable assets do not include items such as Donor Advised Fund balances, nor personal property such as household goods, collectibles, or jewelry.

Tax preparation is additional and invoiced separately.

SFPIM advisory fees are calculated on an annual basis and billed monthly or quarterly in arrears. Clients paying monthly will receive an invoice and may remit payment via check, ACH, debit, or credit card. Alternatively, the Advisor has arranged with the independent custodian to deduct advisory fees directly from client accounts. Clients provide written authorization for such fee deductions in the executed advisory agreement.

Project Based Financial Planning

Fees for project based services are collected half in advance and half prior to the final meeting. This service is not an ongoing engagement, thus upon receipt of the final fees, the Advisory Agreement will automatically be terminated.

Pro Bono Agreement

There is no charge for the Pro Bono Agreement.

Additional fees, Add-ons, credits, and miscellaneous adjustments:

- A charge of \$400 may be assessed for each amended tax return prepared, if applicable. A charge of \$400 per return may be assessed for additional tax returns prepared for dependents of the Client.
- There may be additional costs associated with out-of-pocket expenses incurred in performing professional services by an Investment Advisor Representative (IAR) of FFP. An example of out-of-pocket expenses would be the travel of an IAR to a client's Estate Planning attorney's office. Out-of-pocket expenses might include the cost of gas or an airline ticket.
- Additional fees may be assessed for representation before the Internal Revenue Service if requested by the client. If the tax return was prepared by FFP, fees for representation due to tax return errors as a result of omission or misrepresentation of information by the client shall be charged based on the complexity of IRS representation due to the incorrect tax information. At the discretion of FFP, fees for representation of tax returns that have not been prepared by the Advisor shall be charged based on the complexity of the IRS representation.
- Additional professional services will not be performed unless such expenses are expressly written and authorized by the Client.
- Credits and miscellaneous adjustments may be applied, as deemed appropriate, at the discretion of FFP's management.

FFP is a fee-only financial advisory firm and does not sell investment or insurance products. All fees are generally non-negotiable and are paid as described above.

Other fees

Clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds 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 FFP's fee. FFP does not receive any portion of these commissions, fees, and costs.

Past Due Accounts and Termination of Agreement

FFP reserves the right to stop work on any account that is more than 30 days overdue. In addition, FFP reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in FFP's judgment, to provide proper financial and tax advice.

Either the client or FFP may terminate an engagement at any time, without penalty, upon written notice. Upon termination of any agreement, any prepaid, unearned fees will be promptly refunded, and any earned, unpaid fees will be due and payable.

For Project Based Financial Planning the client may terminate at any time by providing written notice. If fees are paid in advance, a prorated refund will be given, if applicable, upon termination of the Advisory Agreement for any unearned fee. For fees paid in arrears, clients shall be charged a pro-rata fee based upon the percentage of the work done up to the date of termination.

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

Favored Financial Planning does not charge any performance-based fees (i.e. fees based on a share of capital gains on or capital appreciation of the assets of a client).

Item 7 – Types of Clients

Favored Financial Planning provides comprehensive financial planning services primarily to middle-income individuals and families. We enjoy working with people from different walks of life. As such, we maintain no minimum net worth or asset requirements. As discussed above, your chosen relationship agreement and fee will be based on your individual circumstances.

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

Methods of Analysis

In determining investment recommendations, FFP will utilize public information obtained from custodian research services, financial subscription magazines, and fund performance reporting software as well as other public research. Moreover, FFP approaches investment portfolio analysis and implementation based on internal factors such as your tax situation, overall risk tolerance, current financial situation, and your personal goals and aspirations. After identifying these items, your portfolio will be structured around your individual needs, while attempting to minimize the negative effects of external factors, such as interest rates, market performance, and the economy as a whole.

Investment Strategies

In general, Favored Financial Planning recommends mostly no-load mutual funds (i.e. funds that have no upfront or backend sales fees), Exchange Traded Funds (ETFs), US Government bonds, money market accounts, and certificates of deposit. However, in the course of providing investment advice, FFP may address issues related to other types of assets that clients may already own. Any other products that may be deemed appropriate for you will be discussed, based on your goals, needs and objectives. For a portion of a client's portfolio some holdings will be for long-term growth of wealth, and some for short-term spending needs.

Risk of Loss

Investing in securities involves risk of loss that clients should be prepared to bear. The inherent risks associated with any investment recommended by FFP will be reviewed and discussed with the client's goals, needs, and objectives at the forefront. This will help ensure the client fully understands his/her investments and that he/she is properly prepared to bear any associated risks. Our investment approach consistently keeps the risk of loss in mind.

Item 9 – Disciplinary Information

Registered Investment Advisers (RIA), i.e. Favored Financial Planning (FFP), are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of FFP or the integrity of FFP's management. FFP has no management persons or others that are or have been involved in any legal or disciplinary events including criminal or civil actions, administrative proceedings before the SEC or any other federal, state, foreign agency, or any self-regulatory organizations.

Item 10 – Other Financial Industry Activities and Affiliations

- Cordi R. Powell is a member of the Alliance of Comprehensive Planners (ACP). This non-profit, member-run organization provides training and support through an alliance of fee-only, holistic financial advisors. As a member of ACP, FFP has the right to use proprietary products and systems designed by ACP. ACP provides ongoing training in the form of conferences and services produced by collaborative efforts of fee-only financial advisors.
- Cordi R. Powell is also a member of the Association of African American Financial Advisors (AAAA). AAAA is a non-profit membership organization for African American financial advisors and affiliated professionals. The vision of AAAA is a future where the Black community is financially savvy with expert guidance to sustain generational wealth.
- Cordi R. Powell also serves as a consultant with SUM180. SUM180 is a financial wellness program offered to businesses.

Item 11 – Code of Ethics

Code of Ethics

The employees of Favored Financial Planning have committed to a Code of Ethics. Our Code of Ethics are the standards set by the Certified Financial Planning Board and the ACP Pledge to Clients, which form the foundation of FFP ethics. In concise terms Favored Financial Planning, LLC members shall always:

- Act as a fiduciary; act in the best interest of each and every client
- Act with integrity and dignity when dealing with clients, prospects, and others
- Strive to maintain and continually enhance our high degree of professional education regarding all aspects of personal financial planning; and
- Seek at all times to preserve our firm's independence and to maintain our complete objectivity with respect to our planning services and each recommendation made to our clients.

Participation or Interest in Client Transactions

Favored Financial Planning may buy or sell securities that are also held by clients. FFP does not currently participate in securities in which it has a material financial interest. Employees may not trade their own securities ahead of client trades. Employees must comply with the provisions of the Favored Financial Planning *Written Policies and Procedures*.

Personal Trading

The Chief Compliance Officer of Favored Financial Planning is Cordi R. Powell. Since most employee trades are small trades, the trades do not affect the securities markets.

Favored Financial Planning further prohibits the use of material non-public information and protects the confidentiality of the client information. FFP acts in

accordance with all applicable Federal and State regulations governing registered investment advisory practices.

Item 12 – Brokerage Practices

Selecting Brokerage Firms

Favored Financial Planning offers investment advisory services through the custodial platform offered by Altruist Financial LLC (“Altruist”), an unaffiliated SEC registered broker dealer and FINRA/SIPC member. Custody, clearing and execution services are provided by Altruist Financial LLC as a self-clearing broker-dealer. Favored Financial Planning’s clients establish brokerage accounts through Altruist. Favored Financial Planning maintains an institutional relationship with Altruist whereby Altruist provides certain benefits to Favored Financial Planning, including a fully digital account opening process, a variety of investments, and integration with software tools that can benefit Favored Financial Planning and its clients. Favored Financial Planning is not affiliated with Altruist. Altruist does not supervise Favored Financial Planning, its agents, activities, or its regulatory compliance.

Best Execution

In recommending a broker dealer for specific trades, FFP will generally seek “best execution”. Factors considered include, but are not limited to, the broker-dealer's facilities, costs, reliability and financial responsibility, the ability of the broker-dealer to effect transactions, and the research and related brokerage services provided to you and/or FFP.

Soft Dollars

Favored Financial Planning receives occasional small gifts from firms that are recommended to clients, but all at a de minimis level (i.e. there is minimal value to the firm or its employees).

Order Aggregation

Some Registered Investment Advisers combine orders for the same security across multiple accounts as a way to lower expenses. We generally do not execute Client accounts on an aggregated basis for the advisory accounts we manage.

Item 13 – Review of Accounts

Periodic Reviews and Triggers

Account reviews are typically performed annually, at the request of the client, by Cordi Powell, CFP®, EA. Account reviews may be performed more frequently when client situations dictate.

Regular Reports

Favored Financial Planning makes written recommendations at the conclusion of topic discussions. A summary of the topic discussed and recommendations are presented. If you, as a client, have any brokerage accounts, you will receive monthly or quarterly statements from your custodians, either in paper or electronic form pertaining to your account(s). FFP does not prepare regular reports.

Item 14 – Client Referrals and Other Compensation

Favored Financial Planning does accept referrals. The referrals come from current clients, personal friends and other similar sources. The firm does not compensate referring parties for these referrals, nor does it accept such fees from other firms or individuals.

Item 15 – Custody

Custody occurs when a Registered Investment Adviser holds directly or indirectly, client funds or securities or has any authority to obtain possession of them. Favored Financial Planning does not maintain custody of client funds or securities except in the instance of having fees withdrawn upon presentation of a bill to the custodian. For client accounts in which FFP directly debits their advisory fee:

1. The client will provide written authorization to FFP, permitting them to be paid directly from their accounts held by the custodian.
2. FFP will send written notification regarding the fees to be deducted.
3. The custodian will send at least quarterly statements to the client showing all disbursements for the account, including the amount of the advisory fee. If you maintain any brokerage account(s), you should receive, at least quarterly, statements from the brokerage firm, bank or other qualified custodian that holds and maintains the client's investment assets. FFP urges clients to carefully review such statements and compare such official custodial records to the account statements that we may provide. FFP is not affiliated with the custodian. The custodian does not supervise the advisor, its agents or activities.

Item 16 – Investment Discretion

Discretionary Authority for Trading

Discretionary trading authority allows Favored Financial Planning (FFP) to identify which securities and the amount to purchase and sell for the client without the client's immediate prior consent. At the client's request, FFP may execute the sell and/or purchase of investments using discretionary authority.

Limited Power of Attorney

A Limited Power of Attorney is a written trading authorization. If discretionary authority is requested, clients are required to authorize discretion in the client agreement and sign a Limited Power of Attorney so that FFP may execute the trades without immediate prior consent from the client.

Item 17 – Voting Client Securities

As a matter of firm policy and practice, Favored Financial Planning does not have any authority to and nor do we vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. FFP does not provide advice to clients regarding the clients' voting of proxies.

Item 18 – Financial Information

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about Favored Financial Planning's financial condition. Favored Financial Planning has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding. FFP does not require the prepayment of more than \$500 in fees per client, six months or more in advance for investment advisory services.

Item 19 – Requirements for State-Registered Advisers

Employee:

Cordi R. Powell, CFP®, EA,

Educational Background:

- CERTIFIED FINANCIAL PLANNER® certification was received on December 11, 2017.
- Passed AFCPE® Accredited Financial Counselor (AFC®) Examination – November 15, 2016
- Enrolled Agent, Enrolled to practice before the Internal Revenue Service – November 2012
- FINRA Series 65 Uniform Investment Adviser Law Exam – November 2011

- Passed CERTIFIED FINANCIAL PLANNER® exam, March 2011
- Completion of CERTIFIED FINANCIAL PLANNER® Professional Education Program, College for Financial Planning, Denver CO – January 2010
- Completion of Physical Medicine and Rehabilitation Residency – August 1997 – May 2001
- Doctor of Medicine from Brody School of Medicine – August 1992 – May 1997
- Registered Dietitian Graduate School East Carolina University – May 1991 – May 1992
- B.S. in Dietetics from East Carolina University – August 1987 - 1991

Business Background:

- Favored Financial Planning, Principal, June 2011 – present
- Member, Alliance of Comprehensive Planners (ACP), September 2011 – present
- H&R Block, Tax Professional, High Point, NC – January 2008 – April 2009
- Pro bono financial planning services to local church 2007 - present

Other Business Activities

Cordi R. Powell may from time to time be employed or contracted by firms for specific financial planning or other consulting work. Currently, Cordi R. Powell is providing consulting work for SUM180 an online financial wellness service that provides access to financial advisors to help support participants' unique priorities and goals.

Additional Compensation

Cordi R. Powell receives a monthly advisor retainer by SUM180.

Cordi R. Powell does not receive any additional compensation (or other economic benefit) for providing investment advisory services.

Cordi R. Powell does not receive commissions, bonuses or other compensation based on the sale of securities or other investment products.

Disciplinary Information

Disciplinary Information: Cordi R. Powell has **not been involved in any disciplinary action** from any of the following:

- (a) An investment or an investment-related business or activity;
- (b) Fraud, false statement(s), or omission;
- (c) Theft, embezzlement, or other wrongful taking of property;
- (d) Bribery, forgery, counterfeiting, or extortion; or
- (e) Dishonest, unfair, or unethical practices.

Supervision

Cordi R. Powell, as Owner and Chief Compliance Officer of Favored Financial Planning, is responsible for supervision. There are policies and procedures in place to guide the fiduciary obligations to clients of FFP. For additional information please contact the telephone number listed on the front of this brochure.

Favored Financial Planning

3980 Premier Drive, Suite 110
High Point, NC 27265
336-422-6734

March 31, 2026

Form ADV Part 2B – Brochure Supplement

For

Cordi R. Powell Individual CRD# 6021834

Owner

This brochure supplement provides information about Cordi R. Powell that supplements the Favored Financial Planning (“FFP”) brochure. A copy of that brochure precedes this supplement. Please contact Cordi R. Powell if the Favored Financial Planning brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Cordi R. Powell is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the identification number 6021834.

Item 2: Educational Background and Business Experience

Cordi R. Powell, CFP®, EA

Born: May 4, 1969

Educational Background

- CERTIFIED FINANCIAL PLANNER® certification was received on December 11, 2017.
- Passed AFCPE® Accredited Financial Counselor (AFC®) Examination – November 15, 2016
- Enrolled Agent, Enrolled to practice before the Internal Revenue Service – November 2012
- FINRA Series 65 Uniform Investment Adviser Law Exam – November 2011
- Passed CERTIFIED FINANCIAL PLANNER® exam, March 2011
- Completion of CERTIFIED FINANCIAL PLANNER® Professional Education Program, College for Financial Planning, Denver CO – January 2010
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- B.S. in Dietetics from East Carolina University – August 1987 - 1991

Business Experience

- Favored Financial Planning, Principal, June 2011 – present
- Member, Alliance of Comprehensive Planners (ACP), September 2011 – present
- H&R Block, Tax Professional, High Point, NC – January 2008 – April 2009
- Pro bono financial planning services to local church 2007 - present

Item 3: Disciplinary Information

No management person at Favored 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

Cordi R. Powell may from time to time be employed or contracted by firms for specific financial planning or other consulting work. Currently, Cordi R. Powell is providing consulting work for SUM180 an online financial wellness service that provides access to financial advisors to help support participants' unique priorities and goals.

Item 5: Additional Compensation

Cordi R. Powell receives a monthly advisor retainer by SUM180.

Cordi R. Powell does not receive any additional compensation (or other economic benefit) for providing investment advisory services.

Cordi R. Powell does not receive commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 6: Supervision

Cordi R. Powell, as Owner and Chief Compliance Officer of Favored Financial Planning, is responsible for supervision. She may be contacted at the phone number on this brochure supplement.

Item 7: Requirements for State Registered Advisers

Cordi R. Powell has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

2026 Privacy Notice

Favored Financial Planning, LLC is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us.

The categories of nonpublic information that we collect from you may include information about your personal finances, information about your health to the extent that it is needed for the financial planning process, information about transactions between you and third parties, and information from consumer reporting agencies, e.g., credit reports. We use this information to help you meet your personal financial goals. With your permission, we disclose limited information to attorneys, accountants, insurance agents, mortgage lenders and associated professionals with whom you have established a relationship. You may opt out from sharing information with these nonaffiliated third parties by notifying us at any time by telephone, mail, fax, email, or in person.

With your permission, we share a limited amount of information about you with your brokerage firm in order to execute securities transactions on your behalf. To ensure continuity of business operations and service in the event of the death or long-term disability of Favored's Owner, your information may be disclosed to an agent, estate or successor entity where necessary.

We maintain a secure office to ensure that your information is not placed at unreasonable risk. We employ a firewall barrier, secure data encryption techniques and authentication procedures in our computer environment.

We do not provide your personal information to mailing list vendors or solicitors. We require strict confidentiality in our agreements with unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review our Company records and your personal records as permitted by law.

Personally identifiable information about you will be maintained while you are a client, and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

We will notify you in advance if our privacy policy is expected to change. We are required by law to deliver this Privacy Notice to you annually, in writing.

Should you have any questions regarding our privacy policies, please contact us at 336-422-6734 or by mail at: 3980 Premier Drive, Suite 110, High Point, NC 27265.