



GPS Financial

— Guided Planning Solutions —

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Item 1 - This brochure provides information about the qualifications and business practices of GPS Financial, LLC. If you have any questions about the contents of this brochure, please contact us at (585) 598-9111 or by email at: brian@planwithgps.com. 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.

Additional information about GPS Financial, LLC is also available on the SEC's website at www.adviserinfo.sec.gov. GPS Financial, LLC's CRD number is: 290227.

GPS Financial, LLC

Firm Brochure ADV Part 2A

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

Version Date: 03/2023

Item 2: Material Changes

Since our last Annual Amendment filing on 02/09/2022, GPS Financial, LLC has no material changes to report.

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Item 4: Advisory Business

A. Description of the Advisory Firm

GPS Financial, LLC (hereinafter “GPS”) is a Limited Liability Company organized in the State of New York. The firm was formed in September 2017, and the principal owner is Brian Imrich.

B. Description of Advisory Services We Offer

GPS provides One Time & Ongoing Financial Planning Services and Ongoing Investment Management Services.

Financial Planning Services

Initial & One Time Financial Planning

At the onset of a client relationship, GPS provides an initial & a one-time financial planning services under either a Full (Focused) Financial Planning or a Project & Meeting (Limited Scope) Financial Planning delivered through a structured and systematic process. The fee charged is based on the scope of the work, time involved, and the complexity of the situation and previous relationships. Should your situation not warrant the breadth of our Full Financial Planning process, it is possible to engage in our Project & Meeting Financial Planning option. The services provided by GPS pursuant to this level of service are limited to the areas described in the Planning Agreement. This level of service is not a substitute for a full comprehensive plan. Upon completion of our work, additional or ongoing services provided by GPS are agreed to in a separate contract with our firm’s Ongoing Financial Planning.

For appropriate client situations, where a client is at a crossroad and looking for help making a specific decision(s), GPS is available to provide recommendations and guidance at an hourly rate. These fees are not negotiable, and the final fee will be included in the summary. All fees are paid upon completion with the delivery of the written summary.

Recommendations may address the following topics/areas:

Household Cash Flow	Estate & Legacy
Upcoming Major Expenses	Workplace Retirement Plans
Upcoming Life Events	Retirement Planning
Distribution & Withdrawal Rates	Investment Risk & Return
Contribution & Savings Rates	Investment Product Review
Tax Planning	Investment Strategy Review
Debt Planning	Frequency of Rebalance/Reallocation
Risk & Insurance	Goal Planning (college funding etc..)

Implementation of our recommendations is at your sole discretion. In our recommendations, we may refer you to an accountant, attorney or other specialist as necessary for non-advisory related services we believe are appropriate.

Ongoing Financial Planning

Upon completion of your initial financial plan, you may continue to engage us in an ongoing financial planning relationship based on what areas of your plan needs updating and monitoring. Ongoing Financial Planning is separate from Ongoing Investment Management.

Portfolio Management Services

GPS' main offering is our Flagship Level: Ongoing Portfolio Management (Comprehensive Portfolio Management) and Atlas Level: Guided Portfolio Solutions (Asset Management).

We will meet on an ongoing basis (semi-annual or annual meetings) to review your goals, priorities, changes in your situation, general economic conditions and outlook, progress toward your goals. GPS creates an Investment Policy Statement for each client, which outlines the client's current situation (income, tax levels, and risk tolerance levels). These areas are the variables that impact the decisions of how your portfolio is invested and assists in the recommended changes year over year:

- | | |
|--|--|
| <input type="checkbox"/> Household Cash Flow | <input type="checkbox"/> Estate & Legacy |
| <input type="checkbox"/> Upcoming Major Expenses | <input type="checkbox"/> Workplace Retirement Plans |
| <input type="checkbox"/> Upcoming Life Events | <input type="checkbox"/> Proximity to Goal (i.e. Retirement) |
| <input type="checkbox"/> Distribution & Withdrawal Rates | <input type="checkbox"/> Investment Risk & Return |
| <input type="checkbox"/> Contribution & Savings Rates | <input type="checkbox"/> Investment Product Review |
| <input type="checkbox"/> Tax Planning | <input type="checkbox"/> Investment Strategy Review |
| <input type="checkbox"/> Debt Planning | <input type="checkbox"/> Frequency of Rebalance/Reallocation |
| <input type="checkbox"/> Risk & Insurance | <input type="checkbox"/> Other: _____ |

Should you experience any significant changes to your financial or personal circumstances between regular review meetings, we will need you to notify us so that we can consider such information in managing your investment portfolio.

GPS may direct clients to a third-party platform provider. However, GPS does not utilize third party money managers for the management decisions of client accounts. The client may select that 3rd party platform provider and separately select GPS to manage all or a portion of the client's assets. GPS has existing relationships with Orion Portfolio Solutions, Aspire Financial Services, and MTG, LLC dba Betterment Securities ("Betterment Securities").

GPS seeks to provide that investment decisions are made in accordance with the fiduciary duties owed to its accounts and without consideration of GPS's economic, investment or other financial interests. To meet its fiduciary obligations, GPS attempts to avoid, among other things, investment or trading practices that systematically advantage or disadvantage certain

client portfolios, and accordingly, GPS's policy is to seek fair and equitable allocation of investment opportunities/transactions among its clients to avoid favoring one client over another over time. It is GPS's policy to allocate investment opportunities and transactions it identifies as being appropriate and prudent among its clients on a fair and equitable basis over time.

Services Limited to Specific Types of Investments

GPS generally limits its investment advice to exchange traded funds ("ETFs"), mutual funds, real estate funds, fixed insurance products including annuities, equities and ETFs, although GPS primarily recommends ETFs and mutual funds but may use other securities as well to help diversify a portfolio when applicable.

C. Client Tailored Services & Client Imposed Restrictions

GPS offers individualized investment advice to clients utilizing our Flagship Level: Ongoing Portfolio Management service and our Atlas Level: Guided Portfolio Management service. We offer general investment advice to clients utilizing a third party platform. GPS may use model allocations together with a specific set of recommendations for each client based on their personal restrictions, needs, and targets. Clients may impose restrictions in investing in certain securities or types of securities in accordance with their values or beliefs. However, if the restrictions prevent GPS from properly servicing the client account, or if the restrictions would require GPS to deviate from its standard suite of services, GPS reserves the right to end the relationship.

D. Participation in Wrap Fee Programs

We do not participate in any wrap fee programs.

E. Assets Under Management

GPS manages \$43,585,900 in discretionary accounts and \$0 in non-discretionary accounts as of December 31, 2022.

Item 5: Fees & Compensation

A. Financial Planning Fees

All Financial planning fees are paid via check or ACH (debit) from a bank or non-qualified investment account. Clients may terminate the agreement without penalty, for full refund of GPS's fees, within five business days of signing the Financial Planning Agreement. Thereafter, GPS or the client may terminate the Financial Planning Agreement at any time upon written notice. Client will be responsible for paying the prorated fee for work completed, but unpaid (if any) at the time termination becomes effective. GPS will refund all fees collected, but unearned within 14 business days of termination date.

Full Financial Planning services are delivered through a structured and systematic process referred to as The Wealth Navigation Process. The fee is based on the scope of work, time involved, complexity of the situation, previous relationships and is generally not negotiable with a minimum fixed fee of \$2,400 and a maximum of \$10,000. Upon the completion of our work, additional or ongoing services provided by GPS are agreed to in a separate contract. Initial financial planning fees are paid 50% in advance, but never more than six months in advance, with the remainder due upon presentation of the plan.

Our Project & Meeting Financial Planning service fee is based on the scope of work, time involved, complexity of the situation and previous relationship. The fee is generally not negotiable with a minimum fixed fee of \$250 and a maximum fixed fee of \$2,400. The services provided by GPS pursuant to this level of service are limited to the areas described in the Planning Agreement. This level of service is not a substitute for a full comprehensive plan. Upon the completion of our work, additional or ongoing services provided by GPS are agreed to in a separate contract.

One Time fees (Full or Project & Meeting) are paid 50% in advance, but never more than six months in advance, with the remainder due upon presentation of the work.

The minimum annual Ongoing Financial Planning fee is \$1,500, most typically \$1,800 and based on the scope, complexity and time needed for each client's situation. Ongoing planning fees may be paid annually, semiannually, or ACH debited, upon written agreement, in 12 equal installments but not further than 6 months in advance of work being done.

Hourly financial planning fees are charged at an hourly rate of \$250 and are paid 100% in arrears, upon completion of the agreed upon work.

B. Investment Services Fees

Flagship Level: Ongoing Portfolio Management

Our primary goal is to help you plan, achieve, and stay on course for the goals that are most important to you. These goals are often funded by the decisions we make as a team with respect to your money. Many different variables go into us being able to prudently steward and act as the fiduciary of your financial future. Clients pay for Ongoing Portfolio Management on a tiered of flat fee percentage of assets basis. The maximum annual fee charged for this service will not exceed 1.25%. As part of this process, Clients understand the following:

- a) The client's independent custodian sends statements at least quarterly showing the market values for each security included in the Assets and all account disbursements, including the amount of the advisory fees paid to our firm;
- b) Clients will provide authorization permitting our firm to be directly paid by these terms. Our firm will send an invoice directly to the custodian; and

- c) If our firm sends a copy of our invoice to the client, a legend urging the comparison of information provided in our statement with those from the qualified custodian will be included.

GPS will not be compensated on the basis of a share of capital gains upon or capital appreciation of the funds or any portion of the funds of the Account. There is no minimum account size (but a minimum annual fee of \$250). Based on your needs, we will provide the following services and areas of review in order to provide the appropriate investment management recommendations:

- | | |
|--|---|
| <input type="checkbox"/> 1 Annual Meeting or Phone Call | <input type="checkbox"/> Review of Rebalance/Reallocations |
| <input type="checkbox"/> Investment Risk & Return Review | <input type="checkbox"/> Contribution & Savings Review |
| <input type="checkbox"/> Investment Product Review | <input type="checkbox"/> Distributions & Withdrawals Review |
| <input type="checkbox"/> Investment Strategy Review | <input type="checkbox"/> Workplace Retirement Plan Review |
| <input type="checkbox"/> Proximity to Goal Review | |

A full suite of financial planning services is included, at no additional charge, to clients with household assets exceeding \$400,000. Financial Planning advice may include, but is not limited to, additional meeting time, access to financial planning services such as assistance with cash flow, planning for major expenses, upcoming life events, post retirement planning, strategic tax planning and estate planning document review. Clients with less than \$400,000 may access additional services offered by GPS through a separate fee and agreement.

Fees are paid monthly (every month is weighted an equal 1/12th billing factor) in advance and calculated using the sum value of assets in all accounts of the household on the last day of the prior month. Fees are negotiable and, in some cases, higher than the range listed above. Fees may not be paid from a different account. Unless otherwise noted in writing, our firm bills on cash. Upon inception of the agreement, or establishment of new account, a prorated interim billing can be debited based upon the proportional amount of time left in the month. Additions and withdrawals into previously established accounts of less than \$50,000 are not billed/refunded accordingly.

Although the Flagship Level: Ongoing Portfolio Management Agreement is an ongoing agreement the client or GPS may at any time terminate an Agreement by written notice to the other party. Upon termination of an agreement, for any unearned fees paid in advance, the fee refunded will be equal to the balance of the fees collected minus the proportional amount of time elapsed in the month (days left in month divided by total days in month).

Current client relationships may exist where the fees are higher or lower than the fee schedule above.

Atlas Level: Guided Portfolio Management

Our primary goal is to help you plan, achieve and stay on course for the goals that are most

important to you. These goals are often funded by the decisions we make as a team with respect to your money. Many different variables go into us being able to prudently steward and act as the fiduciary of your financial future. Clients pay for Guided Portfolio Management on a tiered or flat fee percentage of assets basis.

The maximum annual fee charged for this service will not exceed 1.00%. Annualized fees are billed on a pro-rata basis monthly or quarterly depending on the directive of the custodian. Fees are negotiable and will be deducted from Client account(s) by GPS. Adjustments will be made for deposits and withdrawals during the month or quarter depending on the directive of the custodian. In rare cases, GPS will agree to directly invoice. As part of this process, Clients understand the following:

- a) The client's independent custodian sends statements at least quarterly showing the market values for each security included in the Assets and all account disbursements, including the amount of the advisory fees paid to our firm;
- b) Clients will provide authorization permitting our firm to be directly paid by these terms. Our firm will send an invoice directly to the custodian; and
- c) If our firm sends a copy of our invoice to the client, a legend urging the comparison of information provided in our statement with those from the qualified custodian will be included.

GPS will not be compensated on the basis of a share of capital gains or capital appreciation of the funds or any portion of the funds of the Account. There is no minimum account size. Fees are paid monthly or quarterly depending on the directive of the custodian. Please refer to the custodians account agreement for further information. on or capital appreciation of the funds or any portion of the funds of the Account. Based on your needs, we will provide the following services and areas of review in order to provide the appropriate investment management recommendations:

- Annual allocation or "Speed" review of your accounts to be updated when your life changes. It is very important that you contact us to let us know what's new!
- Periodic "nudges" to save more or stay the course.
- Review of the Third Party Platform and the chosen underlying investment vehicles.

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Financial planning services and advice relating to other areas of your financial life are available through a separate agreement. Current client relationships may exist where the fees are higher or lower than the fee schedule above.

Although the Atlas Level: Guided Portfolio Management Agreement is an ongoing agreement the client or GPS may at any time terminate an Agreement by written notice to the other party. Upon termination of an agreement, for any unearned fees paid in advance, the fee refunded will be equal to the balance of the fees collected minus the proportional amount of time elapsed in the month (days left in month divided by total days in month).

C. Other Fees

Custodians may charge transaction fees on purchases or sales of certain mutual funds and exchange traded funds. Clients are responsible for the payment of these costs. These transaction charges are usually small and incidental to the purchase or sale of a security. GPS

believes that the selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security. Mutual fund companies and ETF issuers charge their shareholders an investment management fee, or expense ratio, that is disclosed in the fund or ETF prospectus. For example, an expense rate of .25% means that the mutual fund or ETF charges .25% for their investment management services. These fees are in addition to the fees paid by you to GPS. GPS does not receive any compensation for management fees charged by a mutual fund/ETF provider.

D. Client Responsibility for Third Party Platform Fees

Clients are responsible for the payment of all third party platform fees (i.e. custodian fees, brokerage fees, mutual fund fees, transaction fees, etc.) according to the third party platform's fee schedule. This schedule will be presented and provided and those fees are separate and distinct from the fees and expenses charged by GPS. Please see Item 12 of this brochure regarding broker-dealer/custodian.

E. Outside Compensation for the Sale of Securities to Clients

Neither GPS nor its supervised persons accept any compensation for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds. In order to sell securities for a commission, we would need to have our associated persons registered with a broker-dealer. We have chosen not to do so.

Commissions are not a source of compensation for advisory services.

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Item 6: Performance Based Fees & Side by Side Management

GPS does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client



Item 7: Types of Clients

We have the following types of clients:

- Individuals
- High-Net-Worth Individuals

Our requirement for opening and maintaining accounts or otherwise engaging us:

There is no account minimum for any of GPS's services, but a recommended minimum of \$400,000 for Flagship Level: Ongoing Portfolio Management. We may group certain related client accounts ("households") for the purposes of achieving the minimum account size requirements and determining the annualized fee.

Item 8: Methods of Analysis and Investment Strategies

A. Methods of Analysis

GPS is focused on capital preservation and risk management. We employ methods relating to behavioral economics and asset allocation strategies in order to build a portfolio that matches a client's investment objectives. GPS uses our goal based financial planning process to make investment recommendations for our clients.

GPS manages several discretionary portfolios for clients seeking to achieve their financial objectives. All of these portfolios are long term in nature and should not be viewed under a short-term lens. These portfolios include multiple versions of a core and tactical asset allocation which employs no commission class mutual funds and exchange traded funds.

B. Material Risks Involved

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear. Past performance is not indicative of future results. Investing in securities involves a risk of loss that you, as a client, should be prepared to bear. While the stock market may increase and your account(s) could enjoy a gain, it is also possible that the stock market may decrease and your account(s) could suffer a loss.

Item 9: Disciplinary Information

A. Criminal or Civil Actions

There are no criminal or civil actions, administrative proceedings or self-regulatory organization proceedings to report.

Item 10: Other Financial Industry Activities & Affiliations

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

Neither GPS nor its representatives are registered as, or have pending applications to become, a broker/dealer or a representative of a broker/dealer.

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

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

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

Brian Joseph Imrich is an independent licensed insurance agent, and from time to time, will offer clients advice or products from those activities. Clients should be aware that these services pay a commission or other compensation and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. GPS always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to utilize the services of any representative of GPS in connection with such individual's activities outside of GPS.

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

GPS may direct clients to third-party platform providers. GPS has existing relationships with FTJ FundChoice, Aspire Financial Services and MTG, LLC dba Betterment Securities (“Betterment Securities”). However, GPS does not utilize third party money managers for client accounts. Clients will pay GPS its standard fee in addition to third-party platform provider’s standard fee. GPS does not receive any compensation from the third-party platform as a result of this recommendation. This relationship will be memorialized in each contract between GPS and each third-party platform being utilized. The fees will not exceed any limit imposed by any regulatory agency. GPS will always act in the best interests of the client, including when determining which third-party platform providers to recommend to clients. GPS will ensure that all recommended

platforms are licensed or notice filed in the states in which GPS is recommending them to clients.

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

A. Code of Ethics

As a fiduciary, it is an investment adviser's responsibility to provide fair and full disclosure of all material facts and to act solely in the best interest of each of our clients at all times. Our fiduciary duty is the underlying principle for our firm's Code of Ethics, which includes procedures for personal securities transaction and insider trading. Our firm requires all representatives to conduct business with the highest level of ethical standards and to comply with all federal and state securities laws at all times. Upon employment with our firm, and at least annually thereafter, all representatives of our firm will acknowledge receipt, understanding and compliance with our firm's Code of Ethics. Our firm and representatives must conduct business in an honest, ethical, and fair manner and avoid all circumstances that might negatively affect or appear to affect our duty of complete loyalty to all clients. This disclosure is provided to give all clients a summary of our Code of Ethics. If a client or a potential client wishes to review our Code of Ethics in its entirety, a copy will be provided promptly upon request.

Our firm recognizes that the personal investment transactions of our representatives demands the application of a Code of Ethics with high standards and requires that all such transactions be carried out in a way that does not endanger the interest of any client. At the same time, our firm also believes that if investment goals are similar for clients and for our representatives, it is logical, and even desirable, that there be common ownership of some securities.

In order to prevent conflicts of interest, our firm has established procedures for transactions effected by our representatives for their personal accounts. In order to monitor compliance with our personal trading policy, our firm has pre-clearance requirements and a quarterly securities transaction reporting system for all of our representatives.

Neither our firm nor a related person recommends, buys or sells for client accounts, securities in which our firm or a related person has a material financial interest without prior disclosure to the client.

Related persons of our firm may buy or sell securities and other investments that are also recommended to clients. In order to minimize this conflict of interest, our related persons will place client interests ahead of their own interests and adhere to our firm's Code of Ethics, a copy of which is available upon request.

Likewise, related persons of our firm buy or sell securities for themselves at or about the same time they buy or sell the same securities for client accounts. In order to minimize this conflict of interest, our related persons will place client interests ahead of their own interests and adhere to our firm's Code of Ethics, a copy of which is available upon request. Further, our related

persons will refrain from buying or selling securities that will be bought or sold in client accounts unless done so after the client execution or concurrently as a part of a block trade.

Item 12: Brokerage Practices

A. Factors Used to Select Custodians and/or Broker/Dealers

The custodian, TD Ameritrade Institutional, was chosen based on their relatively low transaction fees, customer service, transparency and access to a broad selection of investment options. TD Ameritrade may charge their own trade fees related to transactions. The client may incur account maintenance and/or money movement charges directly from TD Ameritrade. GPS will never charge a premium or commission on transactions, beyond the actual cost imposed by the TD Ameritrade.

GPS will require clients to use TD Ameritrade Institutional, a division of TD Ameritrade, Inc. Member FINRA/SIPC or MTG, LLC dba Betterment Securities ("Betterment Securities"), a registered broker-dealer and member of SIPC. TD Ameritrade and Betterment Securities are independent and unaffiliated SEC-registered broker-dealers.

For our clients' accounts that Betterment Securities maintains, Betterment Securities does not charge you separately for custody/brokerage services but is compensated as part of the Betterment for Advisors (defined below) platform fee, which is charged for a suite of platform services, including custody, brokerage, and sub-advisory services provided by Betterment and access to the Betterment for Advisors platform. The platform fee is an asset-based fee charged as a percentage of assets in your Betterment account. Clients utilizing the Betterment for Advisors platform may pay a higher aggregate fee than if the investment management, brokerage and other platform services are purchased separately. Nonetheless, for those Clients participating in the Betterment for Advisors platform, we have determined that having Betterment Securities execute trades is consistent with our duty to seek "best execution" of your trades. Best execution means the most favorable terms for a transaction based on all relevant factors, including those listed above (see "Factors Used to Select...").

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1. Research and Other Soft-Dollar Benefits

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

SERVICES AVAILABLE TO US VIA BETTERMENT FOR ADVISORS

Betterment Securities serves as broker-dealer to Betterment for Advisors, an investment and advice platform serving independent investment advisory firms like us (“Betterment for Advisors”). Betterment for Advisors also makes available various support services which may not be available to Betterment’s retail customers. Some of those services help us manage or administer our clients’ accounts, while others help us manage and grow our business. Betterment for Advisors’ support services are generally available on an unsolicited basis (we don’t have to request them) and at no charge to us. Following is a more detailed description of Betterment for Advisors’ support services:

1. SERVICES THAT BENEFIT YOU. Betterment for Advisors includes access to a globally diversified, low-cost portfolio of ETFs, execution of securities transactions, and custody of

client assets through Betterment Securities. In addition, a series of model portfolios created by third-party providers are also available on the platform. Betterment Securities’ services described in this paragraph generally benefit you and your account.

2. SERVICES THAT MAY NOT DIRECTLY BENEFIT YOU. Betterment for Advisors also makes available to us other products and services that benefit us, but may not directly benefit you or your account. These products and services assist us in managing and administering our clients’ accounts, such as software and technology that may:

- Assist with back-office functions, recordkeeping, and client reporting of our clients’ accounts.
- Provide access to client account data (such as duplicate trade confirmations and account statements).

- Provide pricing and other market data.

3. **SERVICES THAT GENERALLY BENEFIT ONLY US.** By using Betterment for Advisors, we may be offered other services intended to help us manage and further develop our business enterprise. These services include:

- Consulting (including through webinars) on technology and business needs.
- Access to publications and conferences on practice management and business succession.

2. Brokerage for Client Referrals

GPS receives no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

3. Clients Directing Which Broker/Dealer/Custodian to Use

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

B. Aggregating (Block) Trading for Multiple Client Accounts

GPS maintains the ability to block trade across accounts (aggregate or bunch the securities) to be purchased or sold for multiple clients. Since TD Ameritrade does not discount client trade fees from block trading, the decision to block trade (or not) has no impact on the fees paid by clients.

Item 13: Review of Accounts

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

Investment Services client accounts are monitored at least annually by Brian J Imrich, with assistance of various software programs. Accounts are monitored with regard to clients' respective investment policies and risk tolerance levels. All accounts at GPS are assigned to this reviewer.

Initial financial plans are reviewed upon creation and plan delivery by Brian J Imrich, Owner. After the presentation of the plan, there are no further reports. Only clients engaged in an ongoing relationship will be provided updates and access to ongoing planning services.

One time “focused” financial plans and hourly work is reviewed upon creation and delivery by Brian J. Imrich, Owner. After the presentation of the summary, there are no further reports.

Ongoing Financial Planning work is reviewed upon creation and delivery by Brian J. Imrich, Owner.

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

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

With respect to initial financial plans, after the presentation of the plan, there are no further reports. Only clients engaged in an ongoing relationship will be provided updates and access to ongoing planning services.

With respect to ongoing financial planning, outside of an annual review, clients should contact GPS right away with any material changes in their goals, objectives or financial health status.

C. Content and Frequency of Regular Reports Provided to Clients

Each client of GPS's will receive at least monthly, from the custodian (TD Ameritrade), a written or electronic report that details the client's account including assets held and asset value from the custodian. In addition, upon request, GPS will send performance reports on a frequency determined by the relationship with each client (typically semi annually) . These reports are designed to clearly illustrated he long term performance of client accounts.

Each client, whether for one time services or ongoing will receive all recommendations in writing either upon completion of work or upon written/verbal request.

Item 14: Client Referrals & Other Compensation

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

GPS participates in the institutional advisor program (the "Program") offered by TD Ameritrade. TD Ameritrade offers to independent investment advisor services which include custody of securities, trade execution, clearance and settlement of transactions. GPS receives some benefits from TD Ameritrade through its participation in the Program.

As disclosed above, GPS participates in TD Ameritrade's institutional advisor program and GPS may recommend TD Ameritrade to clients for custody and brokerage services. There is no direct link between GPS's participation in the Program and the investment advice it gives to its clients, although GPS receives economic benefits through its participation in the Program that are typically not available to TD Ameritrade retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving GPS participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to client accounts); the ability to have GPS's fees deducted directly from client accounts; access to an electronic communications network for client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to GPS by third party vendors. TD Ameritrade may also pay for business consulting and professional services received by GPS's related persons. Some of the products and services made available by TD Ameritrade through the Program may benefit GPS but may not benefit its client accounts. These products or services may assist GPS in managing and administering client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help GPS manage and further develop its business enterprise. The benefits received by GPS or its personnel through participation in the Program do not depend on the amount of brokerage transactions directed to TD Ameritrade. As part of its fiduciary duties to clients, GPS endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by GPS or its related persons in and of itself creates a conflict of interest and may indirectly influence the GPS's choice of TD Ameritrade for custody and brokerage services.

The availability of these services from Betterment for Advisors benefits us because we do not have to produce or purchase them. In addition, we do not have to pay for Betterment Securities'

services. [These services may be contingent upon us committing a certain amount of business to Betterment Securities in assets in custody.] We may have an incentive to recommend that you maintain your account with Betterment Securities, based on our interest in receiving Betterment for Advisors and Betterment Securities' services that benefit our business rather than based on your interest in receiving the best value in custody services and the most favorable execution of your transactions. This is a potential conflict of interest. We believe,

however, that our selection of Betterment Securities as custodian and broker is in the best interests of our clients. Our selection is primarily supported by the scope, quality, and price of Betterment Securities' services (see "How we select brokers/custodians")

and not Betterment for Advisors and Betterment Securities' services that benefit only us or that may not directly benefit you.

We receive a non-economic benefit from Betterment for Advisors and Betterment Securities in the form of the support products and services it makes available to us and other independent investment advisors whose clients maintain their accounts at Betterment Securities. These products and services, how they benefit us, and the related conflicts of interest are described above (see Item 12—Brokerage Practices). The availability to us of Betterment for Advisors' and Betterment Securities' products and services is not based on us giving particular investment advice, such as buying particular securities for our clients.

B. Compensation to Non – Advisory Personnel for Client Referrals

In accordance with Rule 206 (4)-1 of the Investment Advisers Act of 1940, our firm does not provide cash or non-cash compensation directly or indirectly to unaffiliated persons for testimonials or endorsements (which include client referrals).

Item 15: Custody

While our firm does not maintain physical custody of client assets (which are maintained by a qualified custodian, as discussed above), we are deemed to have custody of certain client assets if given the authority to withdraw assets from client accounts, as further described below under “Third Party Money Movement.” All of our clients receive account statements directly from their qualified custodian(s) at least quarterly upon opening of an account. We urge our clients to carefully review these statements. Additionally, if our firm decides to send its own account statements to clients, such statements will include a legend that recommends the client compare the account statements received from the qualified custodian with those received from our firm. Clients are encouraged to raise any questions with us about the custody, safety or security of their assets and our custodial recommendations.

We encourage our clients to raise any questions with us about the custody, safety or security of their assets. The custodians we do business with will send you independent account statements listing your account balance(s), transaction history and any fee debits or other fees taken out of your account.

Third Party Money Movement:

On February 21, 2017, the SEC issued a no-action letter (“Letter”) with respect to Rule 206(4)-2 (“Custody Rule”) under the Investment Advisers Act of 1940 (“Advisers Act”). The letter provided guidance on the Custody Rule as well as clarified that an adviser who has the power to disburse client funds to a third party under a standing letter of

authorization (“SLOA”) is deemed to have custody. As such, our firm has adopted the following safeguards in conjunction with our custodian:

- The client provides an instruction to the qualified custodian, in writing, that includes the client’s signature, the third party’s name, and either the third party’s address or the third party’s account number at a custodian to which the transfer should be directed.
- The client authorizes the investment adviser, in writing, either on the qualified custodian’s form or separately, to direct transfers to the third party either on a specified schedule or from time to time.
- The client’s qualified custodian performs appropriate verification of the instruction, such as a signature review or other method to verify the client’s authorization, and provides a transfer of funds notice to the client promptly after each transfer.
- The client has the ability to terminate or change the instruction to the client’s qualified custodian.
- The investment adviser has no authority or ability to designate or change the identity of the third party, the address, or any other information about the third party contained in the client’s instruction.
- The investment adviser maintains records showing that the third party is not a related party of the investment adviser or located at the same address as the investment adviser.
- The client’s qualified custodian sends the client, in writing, an initial notice confirming the instruction and an annual notice reconfirming the instruction.

Item 16: Investment Discretion

For those client accounts where GPS provides ongoing supervision, the client has given GPS written discretionary authority over the client’s accounts with respect to securities to be bought or sold and the amount of securities to be bought or sold. The agreement established with each client sets forth the discretionary authority for trading. In some instances, GPS’s discretionary authority in making these determinations may be limited by conditions imposed by a client (in investment guidelines or objectives, or client instructions otherwise provided to GPS).

Item 17: Voting Client Securities (Proxy Voting)

GPS will not ask for, nor accept voting authority for client securities. Clients will receive

proxies directly from the issuer of the security or the custodian. Clients should direct all proxy questions to the issuer of the security.

Item 18: Financial Information

We are not required to provide financial information in this Brochure because:

- We do not require the prepayment of more than \$1,200 in fees and six or more months in advance.
- We do not have a financial condition or commitment that impairs our ability to meet contractual and fiduciary obligations to clients.
- We have never been the subject of a bankruptcy proceeding.

This brochure supplement provides information about Brian Joseph Imrich that supplements the GPS Financial, LLC brochure. You should have received a copy of that brochure. Please contact Brian Joseph Imrich if you did not receive GPS Financial, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Brian Joseph Imrich is also available on the SEC's website at

GPS Financial, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Brian Joseph Imrich

Personal CRD Number: 4800010
Investment Adviser Representative

GPS Financial, LLC
125 Sullys Trail, Suite 1

Pittsford, NY 14534

(585) 598-9111

brian@planwithgps.com

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UPDATED: 03/2023

Item 2: Educational Background and Business Experience

Name: Brian Joseph Imrich **Born:** 1982

Educational Background and Professional Designations:

Education:

BA Economics, SUNY College at Geneseo - 2004

Designations:

CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- i. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- ii. Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Business Background:

10/2017 - Present	Managing Member & CCO GPS Financial, LLC
01/2014 – 12/2017	Financial Advisor Cambridge Investment Research
05/2009 - 01/2014	Financial Advisor Lincoln Financial Advisors Corp.
06/2004 - 05/2009	Financial Advisor Waddell & Reed

Item 3: Disciplinary Information

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

Item 4: Other Business Activities

Brian Joseph Imrich is a licensed insurance agent. From time to time, he will offer clients advice or products from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. GPS Financial, LLC always acts in the best interest of the client; including in the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of GPS Financial, LLC in their capacity as a licensed insurance agent.

Item 5: Additional Compensation

Brian Joseph Imrich does not receive any economic benefit from any person, company, or organization, other than GPS Financial, LLC in exchange for providing clients advisory services through GPS Financial, LLC.

Item 6: Supervision

As the Chief Compliance Officer of GPS Financial, LLC, Brian Joseph Imrich supervises all activities of the firm. Brian Joseph Imrich's contact information is on the cover page of this disclosure document. Brian Joseph Imrich adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.

GPS Financial, LLC

Privacy Notice

Maintaining the trust of our clients is our high priority. We believe it is of most importance that you understand how we protect your privacy when we collect and use information about you, and the steps that we take to safeguard that information. This notice is provided to you on behalf of GPS Financial, LLC. (“GPS”)

Types of Information We Collect: In connection with providing investment products, financial advice, or other services, we obtain non-public personal information about you, including: Information we receive from you on account applications, such as your address, date of birth, Social Security Number, occupation, financial goals, assets and income; Information about your transactions with us, our affiliates, or others.

Categories of Information We Disclose: We may only disclose information that we collect in accordance with this policy. GPS does not provide client information to non-affiliated companies except in the normal course of providing advisory services requested by our clients. GPS does not sell customer lists and will not sell your name to telemarketers.

Parties to Whom We Disclose: We will not disclose information regarding you or your assets at GPS, other than at your request, except under the following circumstances: To entities that perform services for us or function on our behalf, such as investment custodians, clearing broker-dealers or portfolio reporting firms; To your attorney, trustee or anyone else who represents you in a fiduciary capacity; To our attorneys, accountants or auditors; and To government entities or other third parties in response to subpoenas or other legal process as required by law or to comply with regulatory inquiries.

How We Use Information: Information may be used among companies that perform support services for us, such as client relationship management technology, technical systems consultants and programmers, to: Protect your accounts/non-public information from unauthorized access or identity theft; Process your requests, such as account distributions, securities purchases and sales; Establish or maintain an account with an unaffiliated third party, such as a clearing broker-dealer providing services to you and/or GPS; Service your accounts, such as by issuing checks and account statements; Comply with Federal, State, and Self-Regulatory Organization requirements; and Keep you informed about financial services of interest to you.

Regulation S-AM: Under Regulation S-AM, GPS is prohibited from using eligibility information from an affiliate to make a marketing solicitation unless: (1) the potential marketing use of that information has been clearly, conspicuously and concisely disclosed; (2) the consumer has been

provided a reasonable opportunity and a simple method to opt out of receiving the solicitations; and (3) the consumer has not opted out. GPS does not receive information regarding marketing eligibility from affiliates to make solicitations.

Regulation S-ID: Regulation S-ID requires GPS to have an Identity Theft Protection Program (ITPP) to control reasonably foreseeable risks to customers or to the safety and soundness of GPS from identity theft. We have developed an ITPP to adequately identify and detect potential red-flags to prevent and mitigate identity theft.

Our Security Policy: We restrict access to nonpublic personal information about you to those individuals who need to know that information to provide products or services to you and perform their respective duties. We maintain physical, electronic, and procedural security measures to safeguard confidential client information.

Cyber Security: Internal policies and procedures are in place to address cyber security.

Your Right To Opt Out: Federal privacy laws give you the right to restrict us from sharing your personal financial information. These laws balance your right to privacy with GPS need to provide information for normal business purposes. You have the right to opt out of sharing certain information with affiliated and unaffiliated companies of our firm. Choosing to restrict the sharing of your personal financial information will not apply to (1) your information that we may share with companies that help promote and market our own products or products offered under a joint agreement with another company; (2) records of your transactions--such as your loan payments, credit card or debit card purchases, and checking and savings account statements--to firms that provide data processing and mailing services for our firm; (3) information about you in response to a court order; and (4) your payment history on loans and credit cards to credit bureaus. If you opt out, you limit the extent to which GPS can provide your personal financial information to non-affiliated companies. You may opt out of the disclosure of nonpublic personal financial information to non-affiliates by contacting GPS at (585) 598-9111.

Departing Financial Planners (Investment Adviser Representatives ["IARs"]): If a Financial Planner's affiliation with GPS ends and he/she joins a non-affiliated securities broker-dealer or registered investment adviser, GPS will not permit him/her to use client contact information to solicit clients to join their new firm.

Succession Planning: In the event that the owner(s) of GPS retire, become incapacitated or perish unexpectedly, a change in control of ownership of GPS would require your consent, as dictated by your signed Advisory Agreement, in order to continue providing advisory services to you.

Closed or Inactive Accounts: If you decide to close your account(s) or become an inactive client, our Privacy Policy will continue to apply to you.

Complaint Notification: Please direct complaints to: Brian Imrich at GPS Financial, LLC, 125 Sully's Trail, Suite 1 Pittsford, NY 14534: (585) 598-9111.

Changes to This Privacy Policy: If we make substantial changes to the way we use or disseminate confidential information, we will notify you. If you have any questions concerning this Privacy Policy, please contact us at GPS Financial, LLC, 125 Sully's Trail, Suite 1 Pittsford, NY 14534: (585) 598-9111.