FORM ADV PART 2A
DISCLOSURE BROCHURE

CARDINAL
RETIREMENT PLANNING, INC.

Main Office Address:
5809 Garrett Rd
Durham, NC 27707

Mailing Address:
PO Box 17115
Chapel Hill, NC 27516

Tel: 919-439-2114

doug@planwithcardinal.com

www.planwithcardinal.com

www.cardinalretirementnc.com

This brochure provides information about the qualifications and business practices of Cardinal Retirement Planning, Inc. Being registered as an investment advisor does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at 919-439-2114. 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 Cardinal Retirement Planning, Inc. (CRD #166545) is available on the SEC's website at www.adviserinfo.sec.gov

JUNE 2, 2026

Item 2: Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

Since the last update of this brochure on March 3, 2026, the following changes have been made:

- Item 4 to update the assets under management.
- Document updated to remove TPM services.

Full Brochure Available

This Firm Brochure being delivered is the complete brochure for the firm.

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Item 4: Advisory Business

Firm Description

Doug ("Buddy") Amis is the 100% owner, Chief Executive Officer, Investment Advisor Representative, and Chief Compliance Officer. Anessa Custovic serves as an Investment Advisor Representative and Chief Investment Officer for the firm.

Cardinal Retirement Planning, Inc., ("CRP") was founded in 2013. It provides financial planning & consulting services, portfolio management, and econometric consulting to its clients.

CRP works primarily with pre-retirees & retirees in addition to high-net-worth clients, businesses, and non-profits that often have non-retirement goals. CRP helps its clients in many areas, including cash flow, retirement planning, tax & estate planning, insurance policies, alternative assets, and college planning. The firm does not sell commissioned products like annuities, insurance, stocks, bonds, mutual funds, or limited partnerships. The firm's investment advisor representatives are affiliated with entities that sell financial and health insurance products.

Other professionals like lawyers, accountants, tax preparers, and insurance agents will be necessary to fully implement most financial plans. These professionals must be engaged directly by the Client, on an as-needed basis, and may charge fees of their own.

Types of Advisory Services

FINANCIAL PLANNING & CONSULTING

CRP offers Clients the option of either retaining CRP for ongoing consulting services or for hourly or project-based engagements. Generally, Financial Planning & Consulting clients want help defining goals and creating strategies to meet those goals. These engagements involve multiple meetings to help CRP and the client develop a better understanding of the client's risk tolerance, objectives, goals, and any guidelines or restrictions.

Ongoing Consultation

Designed with retirees and high-net-worth clients in mind, Ongoing Consultations are useful for do-it-yourself clients and clients with non-financial assets that require ongoing cash flow, tax, or estate planning. Consulting services will continue from year to year unless cancelled in writing by either party. Client may terminate the Agreement within five (5) business days without obligation.

Consultation will include the following:

- Initial meeting (in person or remote) – generally 90 minutes
- Follow-up meetings to deliver and discuss initial recommendations – generally 60 minutes
- Written financial planning recommendations (paper and/or electronic)
- Recurring meetings, as outlined in the scope of work in the Financial Planning & Consulting Agreement, to check on progress and adjust recommendations as life, financial or otherwise, continues to evolve
- Phone or email access to answer questions

The consultation may include, but is not limited to: a net worth statement; a cash flow statement; a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans including recommendations; active monitoring and maintenance of

distressed investments; a review of insurance policies and recommendations for changes if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations.

Project-Based Consultation

Clients may alternatively elect to hire CRP for consultation for financial planning and consulting projects. These services are offered for a negotiable hourly rate described in Item 5 of this brochure. The scope of topics will be agreed to on the Financial Planning & Consulting Agreement and no ongoing service will be provided beyond that scope.

All consultations are individualized and not all services are appropriate for all clients. CRP reserves the right to modify plans as necessary in the best interest of the Client with no adjustment to the fee. CRP will not change the fee without prior written consent from the Client.

CRP works alongside multiple CPAs and law firms. CRP receives no referral fees or compensation from legal or accounting professionals. Any conflicts of interest will be disclosed. Any fee charged by these providers is completely independent of any agreement with CRP. Implementing recommendations with these professionals is solely the client's responsibility.

The Client is not required to implement any recommendations with CRP or DAmis, Inc. CRP has a fiduciary responsibility to place the best interest of the Client first in any recommendation.

ASSET MANAGEMENT

CRP offers discretionary and non-discretionary asset management services (like portfolio management) to its Clients. CRP offers Clients ongoing asset management services through determining individual investment goals, time horizons, objectives, and risk tolerance. Investment strategies, investment selection, asset allocation, portfolio monitoring, and the overall investment program will be based on the above factors.

Discretionary

When the Client provides CRP discretionary authority the Client will sign a limited trading authorization or equivalent. The Client will authorize CRP discretionary authority to execute selected investment program transactions as stated within the Investment Advisory Agreement. CRP will have the authority to execute transactions in the account without seeking Client approval on each transaction.

Non-discretionary

When the Client elects to use CRP on a non-discretionary basis, CRP will determine the securities to be bought or sold and the amount of the securities to be bought or sold. However, CRP will obtain prior Client approval on each and every transaction before executing any transaction. This delay also normally means the affected account(s) will not be able to participate in block trades, a practice designed to optimize the execution cost for all accounts included in the block. In a non-discretionary agreement, the client retains the responsibility for final decisions taken with respect to the portfolio.

CRP offers the following two different types of asset management services:

CRP Benchmark+ Portfolios

The client works directly with CRP's team of Investment Advisor Representatives in selecting an appropriate benchmark and model portfolio. CRP will have discretion on these accounts and monitor the account on an ongoing basis. This is the typical portfolio management service CRP offers; investment management inherently involves planning and analysis of the client's financial needs and circumstances. CRP includes similar services to

the Ongoing Financial Planning & Consulting Agreement for Clients in the CRP Benchmark+ Portfolios.

Client Directed Non-Discretionary Portfolios

Under special or unique circumstances, clients may require prior approval for all transactions and in these circumstances, CRP can engage on a non-discretionary basis. This type of portfolio management service is offered only in special circumstances.

VARIABLE ANNUITY ASSET MANAGEMENT

CRP offers discretionary direct asset management services to advisory Clients on their variable annuities. CRP will work with Clients and their insurance company to assemble an appropriate portfolio using the selection of funds offered on the annuity platform. These accounts will be monitored on an annual basis.

ERISA PLAN SERVICES

CRP provides service to qualified and non-qualified retirement plans including 401(k) plans, 403(b) plans, pension and profit-sharing plans, cash balance plans, and deferred compensation plans as either a 3(21) or 3(38) advisor: .

Limited Scope ERISA 3(21) Fiduciary. CRP typically acts as a limited scope ERISA 3(21) fiduciary that can advise, help and assist plan sponsors with their investment decisions on a non-discretionary basis. As an investment advisor CRP has a fiduciary duty to act in the best interest of the Client. The plan sponsor is still ultimately responsible for the decisions made in their plan, though using CRP can help the plan sponsor delegate liability by following a diligent process.

Fiduciary Services are:

- Provide investment advice to the Client about asset classes and investment alternatives available for the Plan in accordance with the Plan's investment policies and objectives. Client will make the final decision regarding the initial selection, retention, removal and addition of investment options. CRP acknowledges that it is a fiduciary as defined in ERISA section 3 (21) (A) (ii).
- Assist the Client in the development of an investment policy statement ("IPS"). The IPS establishes the investment policies and objectives for the Plan. Client shall have the ultimate responsibility and authority to establish such policies and objectives and to adopt and amend the IPS.
- Provide investment advice to the Plan Sponsor with respect to the selection of a qualified default investment alternative for participants who are automatically enrolled in the Plan or who have otherwise failed to make investment elections. The Client retains the sole responsibility to provide all notices to the Plan participants required under ERISA Section 404(c) (5) and 404(a)-5.
- Assist in monitoring investment options by preparing periodic investment reports that document investment performance, consistency of fund management and conformance to the guidelines set forth in the IPS and make recommendations to maintain, remove or replace investment options.
- Meet with Client on a periodic basis to discuss the reports and the investment recommendations.

Non-fiduciary Services are:

- Assist in the education of Plan participants about general investment information and the investment alternatives available to them under the Plan. Client understands CRP's assistance in education of the Plan participants shall be consistent with and within the

scope of the Department of Labor's definition of investment education (Department of Labor Interpretive Bulletin 96-1). As such, CRP is not providing fiduciary advice as defined by ERISA 3(21)(A)(ii) to the Plan participants. CRP will not provide investment advice concerning the prudence of any investment option or combination of investment options for a particular participant or beneficiary under the Plan.

- Assist in the group enrollment meetings designed to increase retirement plan participation among the employees and investment and financial understanding by the employees.

Advisor may provide these services or, alternatively, may arrange for the Plan's other providers to offer these services, as agreed upon between Advisor and Client.

1. The Advisor has no responsibility to provide services related to the following types of assets ("Excluded Assets"):

    - Employer securities;
    - Real estate (except for real estate funds or publicly traded REITs);
    - Stock brokerage accounts or mutual fund windows;
    - Participant loans;
    - Non-publicly traded partnership interests;
    - Other non-publicly traded securities or property (other than collective trusts and similar vehicles); or
    - Other hard-to-value or illiquid securities or property.

Excluded Assets will **not** be included in calculation of Fees paid to the Advisor under this Agreement.

Specific services will be outlined in detail to each plan in the 408(b)(2) disclosure.

ERISA 3(38) Investment Manager. CRP can also act as an ERISA 3(38) Investment Manager in which it has discretionary management and control of a given retirement plan's assets. CRP would then become solely responsible and liable for the selection, monitoring and replacement of the plan's investment options.

1. Fiduciary Services are:

    - CRP has discretionary authority and will make the final decision regarding the initial selection, retention, removal and addition of investment options in accordance with the Plan's investment policies and objectives.
    - Assist the Client with the selection of a broad range of investment options consistent with ERISA Section 404(c) and the regulations thereunder.
    - Assist the Client in the development of an investment policy statement ("IPS"). The IPS establishes the investment policies and objectives for the Plan.
    - Provide discretionary investment advice to the Plan Sponsor with respect to the selection of a qualified default investment option for participants who are automatically enrolled in the Plan or who have otherwise failed to make investment elections. The Client retains the sole responsibility to provide all notices to the Plan participants required under ERISA Section 404(c) (5).

2. Non-fiduciary Services are:

    - Assist in the education of Plan participants about general investment information and the investment options available to them under the Plan. Client understands the CRP's

assistance in education of the Plan participants shall be consistent with and within the scope of the Department of Labor's definition of investment education (Department of Labor Interpretive Bulletin 96-1). As such, the CRP is not providing fiduciary advice as defined by ERISA to the Plan participants. CRP will not provide investment advice concerning the prudence of any investment option or combination of investment options for a particular participant or beneficiary under the Plan.

- Assist in the group enrollment meetings designed to increase retirement plan participation among the employees and investment and financial understanding by the employees.

CRP may provide these services or, alternatively, may arrange for the Plan's other providers to offer these services, as agreed upon between CRP and Client.

3. CRP has no responsibility to provide services related to the following types of assets ("Excluded Assets"):

   - Employer securities;
   - Real estate (except for real estate funds or publicly traded REITs);
   - Stock brokerage accounts or mutual fund windows;
   - Participant loans;
   - Non-publicly traded partnership interests;
   - Other non-publicly traded securities or property (other than collective trusts and similar vehicles); or
   - Other hard-to-value or illiquid securities or property.

   Excluded Assets will **not** be included in calculation of Fees paid to the Adviser on the ERISA Agreement. Specific services will be outlined in detail to each plan in the 408(b)2 disclosure.

Client-Tailored Services and Client-Imposed Restrictions

The goals and objectives for each client are documented in our client files. Investment strategies are created that reflect the stated goals and objectives. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without written Client consent.

Wrap Fee Programs

CRP does not sponsor any wrap fee programs.

Client Assets Under Management

CRP has the following assets under management:

Discretionary Amounts:	Non-discretionary Amounts:	Date Calculated:
$125,367,911	$2,047,572	April 30, 2026

Item 5: Fees and Compensation

Method of Compensation and Fee Schedule

FINANCIAL PLANNING & CONSULTING

CRP offers two types of financial consulting engagements, either an ongoing consulting arrangement or a project-based consultation. The fees for these services are as follows:

Ongoing Consulting

Ongoing financial planning and consulting services are offered on a negotiable flat fee basis. This consists of an initial upfront fee of between $500 and $5,000 plus a quarterly recurring fee between $250 and $2,250 to be charged after each quarterly follow-up. Fees are based on the unique needs of the Client and complexity of the services required. Prior to the planning process the Client will be provided an estimated fee. Client will pay the initial fee upon signing the Agreement and the recurring fee within 10 days of the receipt of invoice. Client may cancel within five (5) business days of signing Agreement for a full refund. If the Client cancels after five (5) business days, any unearned fees will be refunded to the Client, or any unpaid earned fees will be due to CRP.

Project-Based Consultation

Project-based financial planning and consulting services are offered based on an hourly fee up to $350 per hour depending on the complexity of the services and expertise required by the advisor. Services will be described in Exhibit A of the Agreement. Clients will be provided an estimated fee range prior to the Client engaging in services. Fees are based on the unique needs of the Client and complexity of the services required. The hourly rate will be agreed upon in advance of any service. Fees for project-based financial plans are paid 50% or $600, whichever is less, up front with the balance due at the time of delivery of the completed project. Services are completed and delivered inside of six (6) months. Client may cancel within five (5) business days of signing Agreement for a full refund. If the Client cancels after five (5) business days, any unearned fees will be refunded to the Client, or any unpaid earned fees will be due to CRP.

ASSET MANAGEMENT

CRP offers direct asset management services to advisory Clients. CRP charges an annual investment advisory fee based on the total assets under management as follows:

Benchmark+ Portfolios	
Assets Under Management	Annual Fee
Up to $1,000,000	1.25%
$1,000,001 to $2,000,000	0.80%
Over $2,000,000	0.60%

Client Directed Portfolios	
Assets Under Management	Annual Fee
All Assets	0.60%

The annual fee may be negotiable based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with

Clients, etc.). In rare cases a flat annual fee can negotiated, not to exceed 2% of the assets managed.

Fees are billed quarterly in arrears based on the amount of assets managed as of the close of business on the last business day of the previous quarter. Lower fees for comparable services may be available from other sources. If margin is utilized, the fees will be billed based on the net asset value of the account. Clients may terminate their account within five (5) business days of signing the Investment Advisory Agreement with no obligation and without penalty. Clients may terminate advisory services with thirty (30) days written notice. For accounts opened or closed mid-billing period, any unpaid earned fees will be due to CRP. Client shall be given thirty (30) days prior written notice of any increase in fees. Any increase in fees will be acknowledged in writing by both parties before any increase in said fees occurs.

VARIABLE ANNUITY MANAGEMENT

The fees for these services will be based on a percentage of Assets Under Management as follows:

Fees will be 0.50% of the contract value. CRP requires a minimum variable annuity account value of $25,000 to be eligible for this service.

Fees will be disclosed prior to Client signing the Investment Advisory Agreement.

CRP's fees are billed quarterly in arrears based on the amount of assets managed as of the close of business on the last business day of the previous quarter. Quarterly advisory fees will be paid in the following ways:

a) deducting from Client's variable annuity (Only available for clients over age 59 ½)

b) deducting from Client's non-qualified account held with CRP

c) direct billing to the Client payable within 10 days of invoice presentation

The annual fee may be negotiable. Accounts within the same household may be combined for a reduced fee. Lower fees for comparable services may be available from other sources. Clients may terminate their account within five (5) business days of signing the Investment Advisory Agreement with no obligation and without penalty. Clients may terminate advisory services with thirty (30) days written notice. CRP will be entitled to a pro rata fee for the days service was provided in the final billing period. Client shall be given thirty (30) days prior written notice of any increase in fees, and Client will acknowledge, in writing, any agreement of increase in said fees.

ERISA PLAN SERVICES

The annual fees are based on the market value of the Included Assets and will not exceed 1%. Fees are charged quarterly in arrears based on the assets as calculated by the custodian or record keeper of the Included Assets (without adjustments for anticipated withdrawals by Plan participants or other anticipated or scheduled transfers or distribution of assets) on the last business day of the previous quarter. If the services to be provided start any time other than the first day of a quarter, the fee will be prorated based on the number of days remaining in the quarter. If the Agreement is terminated prior to the end of the fee period, the Client shall be entitled to a prorated refund based on the number of days during the fee period services were not provided.

The fee schedule, which includes compensation of CRP for the services, is described in detail in Schedule A of the ERISA Plan Agreement. The Plan is obligated to pay the fees; however, the Plan Sponsor may elect to pay the fees. Client may elect to be billed directly or have fees deducted from Plan Assets. CRP does not reasonably expect to receive any additional

compensation, directly or indirectly, for its services under the Agreement. If additional compensation is received, CRP will disclose this compensation, the services rendered, and the payer of compensation. CRP will offset the compensation against the fees agreed upon under the Agreement.

Client Payment of Fees

Investment management fees are billed quarterly in arrears. Fees are usually deducted from a designated Client account to facilitate billing. The Client must consent in advance to direct debiting of their investment account.

CRP, in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with Clients, etc.).

Variable Annuity management fees are billed quarterly in arrears.

Fees for project-based financial plans are paid 50% or $600, whichever is less, up front with the balance due at the time of delivery of the completed plan. Ongoing financial planning and consulting fees consist of an initial upfront fee of between $500 and $5,000 plus a quarterly recurring fee between $250 and $2,250 to be charged after each quarterly follow-up.

Additional Client Fees Charged

Custodians may charge transaction fees on purchases or sales of certain mutual funds, equities, and exchange-traded funds. These charges may include mutual fund transactions fees, postage and handling, margin interest and miscellaneous fees.

For more details on the brokerage practices, see Item 12 of this brochure.

Prepayment of Client Fees

CRP charges the lesser of 50% or $600 in advance for one-time financial planning fees and an initial upfront fee of between $500 and $5,000 for ongoing financial planning.

External Compensation for the Sale of Securities to Clients

CRP does not receive any external compensation for the sale of securities to Clients, nor do any of the investment advisor representatives of CRP.

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

Sharing of Capital Gains

Fees are <u>not</u> based on a share of the capital gains or capital appreciation of managed securities.

CRP does not use a performance-based fee structure. Performance-based compensation may create an incentive for CRP to recommend an investment that may carry a higher degree of risk to the Client.

Item 7: Types of Clients

Description

CRP generally provides investment advice to individuals, high-net-worth individuals, and corporations or other businesses.

Client relationships vary in scope and length of service.

Account Minimums

CRP requires a minimum of $250,000 to open an account. In certain instances, the minimum account size may be lowered or waived.

CRP requires a minimum of $25,000 for Variable Annuity account management.

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

Methods of Analysis

Security analysis methods may include fundamental analysis, technical analysis, and cyclical analysis. Investing in securities involves risk of loss that Clients should be prepared to bear. Past performance is not a guarantee of future returns. CRP's research team develops proprietary quantitative models and analysis to formulate investment advice. These models are complemented by fundamental and technical analysis.

Our quantitative models harness the power of advanced computing systems to represent complex systems like financial markets. The models typically employ simulation-based methods, which provide a range of possible scenarios for investment portfolios.

Fundamental analysis involves evaluating an asset using data such as company revenues, earnings, return on equity, and profit margins to determine underlying value and potential growth. Our analysis connects these company-specific metrics to the state of the macroeconomy. Meanwhile, technical analysis involves evaluating securities based on past prices and volume. Cyclical analysis involves analyzing the cycles of the market.

Generally, CRP utilizes a top-down research approach when analyzing assets. We begin by carefully examining the macroeconomic environment and connect it to fundamentals to evaluate potential opportunities for clients. With regard to variable annuities, CRP assesses economic value, income replacement, and risk mitigation.

In developing a Financial Plan for a Client, CRP's analysis may include cash flow analysis, investment planning, risk management, tax planning and estate planning. Based on the information gathered, a detailed strategy is tailored to the Client's specific situation.

CRP uses a variety of sources of information to make decisions. These include financial newspapers and subscriptions (like Morningstar®), annual reports, prospectuses, and filings with the Securities and Exchange Commission.

Investment Strategy

CRP helps the Client complete paperwork that documents their objectives, assets, and desired investment strategy. The investment strategy for a specific client is based upon the objectives stated by the Client during consultations, and the Client can update CRP to changes in their objectives at any time.

Other strategies may include long-term buy & hold purchases, tactical and strategic trading, and option writing (including covered options, uncovered options, or spreading strategies).

Security-Specific Material Risks

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks and should discuss these risks with CRP:

- *Market Risk*: The prices of securities held by mutual funds in which Clients invest may decline in response to certain events taking place around the world, including those directly involving the companies whose securities are owned by a fund; conditions affecting the general economy; overall market changes; local, regional or global

political, social or economic instability; and currency, interest rate and commodity price fluctuations. Investors should have a long-term perspective and be able to tolerate potentially sharp declines in market value.

- *Interest-rate Risk*: Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- *Inflation Risk*: When any type of inflation is present, a dollar today will buy more than a dollar next year because purchasing power is eroding at the rate of inflation.
- *Currency Risk*: Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- *Reinvestment Risk*: This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- *Liquidity Risk*: Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- *Management Risk:* The advisor's investment approach may fail to produce the intended results. If the advisor's assumptions regarding the performance of a specific asset class or fund are not realized in the expected time frame, the overall performance of the Client's portfolio may suffer.
- *Equity Risk:* Equity securities tend to be more volatile than other investment choices. The value of an individual mutual fund or exchange-traded fund (ETF) can be more volatile than the market as a whole. This volatility affects the value of the Client's overall portfolio. Small- and mid-cap companies are subject to additional risks. Smaller companies may experience greater volatility; higher failure rates; more limited markets, product lines and financial resources; and less management experience than larger companies. Smaller companies may also have a lower trading volume, which may disproportionately affect their market price, tending to make them fall more in response to selling pressure than is the case with larger companies.
- *Fixed Income Risk:* The issuer of a fixed-income security may not be able to make interest and principal payments when due. Generally, the lower the credit rating of a security, the greater the risk that the issuer will default on its obligation. If a rating agency gives a debt security a lower rating, the value of the debt security will decline because investors will demand a higher rate of return. As nominal interest rates rise, the value of fixed income securities held by a fund is likely to decrease. A nominal interest rate is the sum of a real interest rate and an expected inflation rate.
- *Investment Companies Risk:* When a Client invests in open-end mutual funds or ETFs, the Client indirectly bears their proportionate share of any fees and expenses payable directly by those funds. Therefore, the Client will incur higher expenses, which may be duplicative. In addition, the Client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives). ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value, or (ii) trading of an ETF's shares may be halted if the listing exchange's

officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. CRP has no control over the risks taken by the underlying funds in which Client invests.

- *Foreign Securities Risk:* Funds in which Clients invest may invest in foreign securities. Foreign securities are subject to additional risks not typically associated with investments in domestic securities. These risks may include, among others, currency risk, country risks (politics, diplomacy, regional conflict, terrorism, war, social and economic instability, currency devaluation and policies that have the effect of limiting or restricting foreign investment or the movement of assets), different trading practices, less government supervision, less publicly available information, limited trading markets and greater volatility. To the extent that underlying funds invest in issuers located in emerging markets, the risk may be heightened by political changes, changes in taxation, or currency controls that could adversely affect the values of these investments. Emerging markets have been historically more volatile than the markets of developed countries with more mature economies.
- *Long-term purchases*: Long-term investments are those vehicles purchased with the intention of being held for more than one year. Typically, the expectation of an investment is to increase in value so that it can eventually be sold for a profit. In addition, there may be an expectation for the investment to provide income. One of the biggest risks associated with long-term investments is volatility, the fluctuations in the financial markets that can cause investments to lose value.
- *Trading risk*: Investing involves risk, including possible loss of principal. There is no assurance that the investment objective of any fund or investment will be achieved.
- *Options Trading*: The risks involved with trading options are that they are very time-sensitive investments. An options contract is generally a few months. The buyer of an option could lose his or her entire investment even with a correct prediction about the direction and magnitude of a particular price change if the price change does not occur in the relevant time period (i.e., before the option expires). Additionally, options are less tangible than some other investments. An option is a "book entry only" investment without a paper certificate of ownership.
- *Trading on Margin:* In a cash account, the risk is limited to the amount of money that has been invested. In a margin account, risk includes the amount of money invested plus the amount that has been loaned. As market conditions fluctuate, the value of marginable securities will also fluctuate, causing a change in the overall account balance and debt ratio. As a result, if the value of the securities held in a margin account depreciates, the Client will be required to deposit additional cash or make full payment of the margin loan to bring account back up to maintenance levels. Clients who cannot comply with such a margin call may be sold out or bought in by the brokerage firm.

The specific risks associated with financial planning include:

- Risk of Loss
  - Client fails to follow the recommendations of CRP resulting in market loss
  - Client has changes in financial status or lifestyle and therefore plan recommendations are no longer valid

Item 9: Disciplinary Information

Criminal or Civil Actions

The firm and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

CRP and its management have not been involved in any administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

The firm and its management have not been involved in legal or disciplinary events related to past or present investment clients.

Item 10: Other Financial Industry Activities and Affiliations

Broker-Dealer or Representative Registration

CRP has no representatives or employees who are registered representatives of a broker-dealer.

Futures or Commodity Registration

Neither CRP nor its employees are registered or have an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

Material Relationships Maintained by this Advisory Business and Conflicts of Interest

Doug Amis has a financial industry–affiliated business as a licensed insurance agent with DAmis, Inc., and less than 10% of Mr. Amis' time is spent in this practice. From time to time, he will offer Clients advice or products from this activity. He receives commissions for the insurance products he sells.

Doug Amis also is a tax preparer/assistant with William B. Clark CFP CPA. He spends approximately 5% of his time in this business.

These practices represent a conflict of interest because it gives an incentive to recommend products and services based on the commission or fee amount received. This conflict is mitigated by disclosures, procedures and the firm's fiduciary obligation to place the best interest of the Client first, and Clients are not required to purchase any products or services. Clients have the option to purchase these products or services through another insurance agent or tax preparer/CPA of their choosing.

Recommendations or Selections of Other Investment Advisors and Conflicts of Interest

CRP does not select or recommend other investment advisors.

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

Code of Ethics Description

The employees of CRP have committed to a Code of Ethics ("Code"). The purpose of our Code is to set forth standards of conduct expected of CRP employees and addresses conflicts that may arise. The Code defines acceptable behavior for employees of CRP. The Code reflects CRP and its supervised persons' responsibility to act in the best interest of their Client.

One area which the Code addresses is how to mitigate any conflict of interest with our Clients when employees buy or sell securities for their personal accounts. We do not allow any employees to use non-public, material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our Clients.

CRP's policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other employee, officer or director of CRP may recommend any transaction in a security or its derivative to advisory Clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

CRP's Code is based on the guiding principle that the interests of the Client are our top priority. CRP's officers, directors, advisors, and other employees have a fiduciary duty to our Clients and must diligently perform that duty to maintain the complete trust and confidence of our Clients. When a conflict arises, it is our obligation to put the Client's interests over the interests of either employees or the company.

The Code applies to "access" persons. Access persons are employees who have access to non-public information regarding any Clients' purchase or sale of securities, or non-public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to Clients or who have access to such recommendations that are non-public.

The firm will provide a copy of the Code of Ethics to any Client or prospective Client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflict of Interest

CRP and its employees do not recommend to Clients securities in which we have a material financial interest.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

CRP and its employees may buy or sell securities that are also held by Clients. In order to mitigate conflicts of interest such as front running, employees are required to disclose all reportable securities transactions as well as provide CRP with copies of their brokerage statements.

The Chief Compliance Officer of CRP is Doug Amis. He reviews all employee trades each quarter. The personal trading reviews help mitigate that the personal trading of employees does not affect the markets and that clients of the firm have received preferential treatment over employee trade.

Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest

CRP does not maintain a firm proprietary trading account and does not have a material financial interest in any securities being recommended, and therefore no conflicts of interest exist. However, employees may buy or sell securities at the same time they buy or sell securities for Clients. In order to mitigate conflicts of interest such as front running, employees are required to disclose all reportable securities transactions as well as provide CRP with copies of their brokerage statements.

The Chief Compliance Officer of CRP is Doug Amis. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that Clients of the firm receive preferential treatment over employee transactions.

Item 12: Brokerage Practices

Factors Used to Select Broker-Dealers for Client Transactions

CRP will recommend the use of a particular broker-dealer based on their duty to seek best execution for the client, meaning they have an obligation to obtain the most favorable terms for a client under the circumstances. The determination of what may constitute best execution and price in the execution of a securities transaction by a broker involves a number of considerations and is subjective. Factors affecting brokerage selection include the overall direct net economic result to the portfolios, the efficiency with which the transaction is affected, the ability to effect the transaction where a large block is involved, the operational facilities of the broker-dealer, the value of an ongoing relationship with such broker and the financial strength and stability of the broker. CRP will select appropriate brokers based on a number of factors including but not limited to their relatively low transaction fees and reporting ability. CRP relies on its broker to provide its execution services at the best prices available. Lower fees for comparable services may be available from other sources. Clients pay for any and all custodial fees in addition to the advisory fee charged by CRP. CRP does not receive any portion of the trading fees.

CRP will recommend the use of Charles Schwab.

- *Directed Brokerage*
  In circumstances where a Client directs CRP to use a certain broker-dealer, CRP still has a fiduciary duty to its Clients. The following may apply with Directed Brokerage: CRP's inability to negotiate commissions; or to obtain volume discounts, disparity in commission charges among Clients and conflicts of interest arising from brokerage firm referrals.
- *Best Execution*
  Investment advisors who manage or supervise Client portfolios on a discretionary basis have a fiduciary obligation of best execution. The determination of what may constitute best execution and price in the execution of a securities transaction by a broker involves a number of considerations and is subjective. Factors affecting brokerage selection include the overall direct net economic result to the portfolios, the efficiency with which the transaction is effected, the ability to effect the transaction where a large block is involved, the operational facilities of the broker-dealer, the value of an ongoing relationship with such broker and the financial strength and stability of the broker. The firm does not receive any portion of the trading fees.
- *Soft Dollar Arrangements*
  CRP does not maintain any soft dollar arrangements.

Aggregating Securities Transactions for Client Accounts

CRP is authorized in its discretion to aggregate purchases and sales and other transactions made for the account with purchases and sales and transactions in the same securities for other Clients of CRP. All Clients participating in the aggregated order shall receive an average share price with all other transaction costs shared on a prorated basis.

Item 13: Review of Accounts

Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved

Account reviews are performed quarterly by the Chief Compliance Officer of CRP. Doug Amis is the Chief Compliance Officer of CRP. Account reviews are performed more frequently when market conditions dictate. Financial Plans are considered complete when

recommendations are delivered to the Client. Financial Plan reviews are done only upon request of Client.

Review of Client Accounts on Non-Periodic Basis

Other conditions that may trigger a review of Clients' accounts are changes in the tax laws, new investment information, and changes in a Client's own situation.

Content of Client-Provided Reports and Frequency

Clients receive written (paper and/or electronic) account statements no less than quarterly for managed accounts. Account statements are issued by CRP's custodian. Clients receive confirmations of each transaction in account from the Custodian and an additional statement during any month in which a transaction occurs.

Under one-time financial planning services, the Client will receive a one-time, written financial plan.

Item 14: Client Referrals and Other Compensation

Economic Benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest

CRP does not receive any economic benefits from external sources.

Advisory Firm Payments for Client Referrals

CRP does not compensate for Client referrals.

Item 15: Custody

Account Statements

All assets are held at qualified custodians, which means the custodians provide account statements directly to Clients at their address of record at least quarterly. Clients are urged to compare the account statements received directly from their Custodians to any performance reports received.

CRP is deemed to have constructive custody solely because advisory fees are directly deducted from Client's accounts by the custodian on behalf of CRP.

CRP is also deemed to have custody due to its Third-Party Standing Letters of Authorization ("SLOA").

CRP and its qualified custodian meet the following seven (7) conditions in order to avoid maintaining full custody and be subject to the surprise exam requirement:

1. 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.
2. The Client authorizes CRP, 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.
3. 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.
4. The Client has the ability to terminate or change the instruction to the Client's qualified custodian.

5. CRP 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.
6. CRP maintains records showing that the third party is not a related party nor located at the same address as CRP.
7. 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

Discretionary Authority for Trading

CRP may require discretionary authority to manage securities accounts on behalf of Clients. CRP has the authority to determine, without obtaining specific Client consent, the securities to be bought or sold and the amount of the securities to be bought or sold. The Client will authorize CRP discretionary authority to execute selected investment program transactions as stated within the Investment Advisory Agreement.

CRP allows Clients to place certain restrictions, as outlined in the Client's Investment Policy Statement or similar document. Such restrictions could include only allowing purchases of socially conscious investments. These restrictions must be provided to CRP in writing.

The Client approves the custodian to be used and the commission rates paid to the custodian. CRP does not receive any portion of the transaction fees or commissions paid by the Client to the Custodian.

Item 17: Voting Client Securities

Proxy Votes

CRP does not vote proxies on securities. Clients are expected to vote their own proxies. The Client will receive their proxies directly from the Custodian of their account or from a transfer agent.

When assistance on voting proxies is requested, CRP will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client.

Item 18: Financial Information

Balance Sheet

A balance sheet is not required to be provided because CRP does not serve as a custodian for Client funds or securities and CRP does not require prepayment of fees of more than $1,200 per Client and six months or more in advance.

Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients

CRP has no condition that is reasonably likely to impair our ability to meet contractual commitments to our Clients.

Bankruptcy Petitions during the Past Ten Years

No bankruptcy petitions to report.

SUPERVISED PERSON BROCHURE

FORM ADV PART 2B

Douglas V. Amis, CFP® CLU®

CARDINAL
RETIREMENT PLANNING, INC.

Main Office Address:
5809 Garrett Rd
Durham, NC 27707

Mailing Address:
PO Box 17115
Chapel Hill, NC 27516

Tel: 919-439-2114

doug@planwithcardinal.com

www.planwithcardinal.com

www.cardinalretirementnc.com

This brochure supplement provides information about Douglas Amis and supplements the Cardinal Retirement Planning, Inc.'s brochure. You should have received a copy of that brochure. Please contact Douglas Amis if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Douglas Amis (CRD #6022170) is available on the SEC's website at www.adviserinfo.sec.gov.

JUNE 2, 2026

Brochure Supplement (Part 2B of Form ADV)

Principal Executive Officer

Douglas ("Buddy") V. Amis, CFP® CLU®

- Year of birth: 1989

Item 2 Educational Background and Business Experience

Educational Background:

- Certified Financial Planner™ (CFP®); 08/2016
- University of North Carolina at Chapel Hill; Bachelor of Arts Degree in Economics and English; 2011
- University of North Carolina at Chapel Hill (Kenan-Flagler Business School); Certificate of Business Essentials Program; 2011

Business Experience:

- William B. Clark, CFP CPA; Tax Preparer/Assistant; 03/2022 - Present
- DAmis, Inc.; Owner/Insurance Agent; 05/2021 - Present
- Cardinal Retirement Planning, Inc.; Owner/Chief Compliance Officer, CEO; 01/2018 - Present
- Cardinal Retirement Planning, Inc.; President/COO; 11/2016 - Present
- Cardinal Retirement Planning, Inc.; Investment Advisor Representative; 01/2013 - Present
- Gradient Investments, LLC; Solicitor; 07/2013 – Present
- H.E. Scheil & Associates, Inc.; Vice President/Insurance Agent; 11/2016 – 05/2021
- Insurance Advisor Associates, Inc.; Vice President; 01/2018 – 05/2021
- Insurance Advisor Associates, Inc.; Insurance Agent; 09/2017 – 05/2021
- H.E. Scheil & Associates, Inc.; Insurance Agent; 11/2012 - 11/2016
- Edward D. Jones & Co., L.P.; Registered Representative; 01/2012 - 10/2012

Professional Certifications

Douglas Amis has earned certifications and credentials that are required to be explained in further detail.

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:

- 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
- 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.

Chartered Life Underwriter (CLU®): Chartered Life Underwriter is a designation granted by the American College. CLU® designation requirements:

- Successfully complete CLU® coursework: five required and three elective courses.
- Meet the experience requirements: Three years of business experience immediately preceding the date of the use of the designation are required. An undergraduate or graduate degree from an accredited education institution qualifies as one year of business experience.
- Take the Professional Ethics Pledge.
- When you achieve the CLU® designation, you must complete 30 hours of continuing education credit every two years.

Item 3 Disciplinary Information

None to report.

Item 4 Other Business Activities

Doug Amis has a financial industry–affiliated business as an insurance agent with DAmis, Inc. Approximately 10% of his time is spent in this activity. From time to time, he offers Clients advice or products from this activity. He receives separate yet typical compensation in the form of commissions for the sale of insurance products.

Doug Amis also is a tax preparer/assistant with William B. Clark CFP CPA. He spends approximately 5% of his time in this business.

These practices represent a conflict of interest because they give Mr. Amis an incentive to recommend products and services based on the commission or fee amount received. This conflict is mitigated by disclosures, procedures and the firm's fiduciary obligation to place the best interest of the Client first, and the Clients are not required to purchase any products or services. Clients have the option to purchase these products or services through another insurance agent or tax preparer/CPA of their choosing.

Additionally, pursuant to the rules of the State of North Carolina Department of the Secretary of State, Mr. Amis is registered as a solicitor for Gradient Investments. This registration with Gradient Investments, LLC, is due to requirements from the State of North Carolina. Gradient Investments, LLC, does not act in a supervisory capacity nor does it have control over Cardinal Retirement Planning, Inc., or Mr. Amis.

Item 5 Additional Compensation

Doug Amis receives compensation from the sale of insurance products, but he does not receive any performance-based fees.

Doug Amis may receive certain benefits from Gradient Investments, LLC, (and/or its affiliated companies) based on achieving certain production thresholds. These thresholds are not based on the sale of any specific product or specific product type. These incentives include marketing assistance, access to technology, office support, and business trainings and trips. While some of these benefit the client, such as technology and training, some do not. This creates a conflict of interest because it gives an incentive to the representative to meet this threshold. This conflict is mitigated by disclosures, procedures and the firm's fiduciary obligation to place the best interest of the Client first. Clients are not required to use Gradient Investments, LLC or any of its affiliated companies.

Item 6 Supervision

Doug Amis is majority owner and Chief Compliance Officer of Cardinal Retirement Planning, Inc., and therefore he is responsible for all supervision and formulation and monitoring of investment advice offered to Clients. Mr. Amis will adhere to the policies and procedures as described in the firm's compliance manual.

SUPERVISED PERSON BROCHURE

FORM ADV PART 2B

Anessa Custovic, PhD

CARDINAL
RETIREMENT PLANNING, INC.

Main Office Address:
5809 Garrett Rd
Durham, NC 27707

Mailing Address:
PO Box 17115
Chapel Hill, NC 27516

Tel: 919-439-2114

Anessa@planwithcardinal.com

www.planwithcardinal.com

www.cardinalretirementnc.com

This brochure supplement provides information about Anessa Custovic and supplements the Cardinal Retirement Planning, Inc.'s brochure. You should have received a copy of that brochure. Please contact Anessa Custovic if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Anessa Custovic (CRD #7283489) is available on the SEC's website at www.adviserinfo.sec.gov.

JUNE 2, 2026

Brochure Supplement (Part 2B of Form ADV)
Supervised Person Brochure

Anessa Custovic

- Year of birth: 1991

Item 2 Educational Background and Business Experience

Educational Background:

- University of North Carolina at Chapel Hill; Doctor of Philosophy in Financial Econometrics; 05/2020
- Temple University; Studied Economics and Math; 05/2013 – 05/2015
- Arcadia University; Bachelor of Arts in International Business; 05/2013

Business Experience:

- Cardinal Retirement Planning, Inc.; Chief Investment Officer; 03/2022 - Present
- Cardinal Retirement Planning, Inc.; Investment Advisor Representative; 09/2020 – Present
- Self-Employed; Dog Trainer; 08/2018 - Present
- University of North Carolina at Chapel Hill; Teaching Assistant; 08/2015 – 05/2020
- Tower Street Associates; Analyst; 12/2017 – 06/2018
- Center for Regional Economics at Temple University; Research Assistant; 01/2015 – 07/2015
- Select Greater Philadelphia; Research Analyst; 09/2012 – 05/2015

Item 3 Disciplinary Information

None to report.

Item 4 Other Business Activities

Anessa Custovic does not have any financial affiliated outside business activities to disclose.

Item 5 Additional Compensation

Anessa Custovic does not receive any performance-based fees.

Item 6 Supervision

Anessa Custovic is supervised by Doug (Buddy) Amis, Owner and Chief Compliance Officer of Cardinal Retirement Planning, Inc. Buddy reviews Anessa's work through client account reviews, quarterly personal transaction reports as well as face-to-face and phone interactions. Mr. Amis can be contacted by telephone at: 919-439-2114 or by email at: doug@planwithcardinal.com.