

Brochure Supplement

JANUARY 19, 2022

GREGORY P. BENNER

3000 Woodcreek Drive, Suite 100
Downers Grove, IL 60515

(630) 836-3300

This Brochure Supplement provides information about Gregory P. Benner that supplements the Disclosure Brochure of Vertex Planning Partners, LLC (hereinafter "Vertex Partners"), a copy of which you should have received. Please contact Vertex Partners's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Gregory P. Benner is available on the SEC's website at www.adviserinfo.sec.gov.

Vertex Planning Partners, LLC, a Registered Investment Adviser

3000 Woodcreek Drive, Suite 100, Downers Grove, IL 60515 | (630) 836-3300
www.vertexplanningpartners.com

Item 2. Educational Background and Business Experience

Born 1980

Post-Secondary Education

Miami University | Bachelor of Science, Finance | 2001

Recent Business Background

Vertex Planning Partners, LLC | Managing Partner and Investment Adviser Representative | January 2022 – Present

Vertex Accounting Partners | Managing Partner | January 2018 – Present

LPL Financial LLC | Registered Representative | June 2011– Present

Highpoint Planning Partners dba Vertex Planning Partners | Investment Adviser Representative | April 2016 – January 2022

Professional Designations

Gregory P. Benner holds the professional designations of CERTIFIED FINANCIAL PLANNER™ (“CFP®”), Chartered Financial Consultant (“ChFC®”), Chartered Life Underwriter (“CLU®”), and Certified Private Wealth Advisor® (CPWA®), Accredited Investment Fiduciary (“AIF®”) and Retirement Management Advisor® (“RMA®”).

The CFP® certification is a financial planning credential awarded by the Certified Financial Planner Board of Standards Inc. (the “CFP Board”) to individuals who meet its education, examination, experience and ethics requirements. Eligible candidates are generally required to have three years of financial planning related experience and possess a bachelor’s degree from an accredited U.S. college or university. Certificants are further required to complete a CFP Board-Registered Education Program (or possess a qualifying professional credential), clear a personal and professional background check, and pass the CFP® Certification Examination, a ten-hour multiple choice exam divided into three separate sessions. In order to maintain the certification, CFP® designees must also complete at least 30 hours of continuing education every two years on an ongoing basis.

The ChFC® designation is a financial planning credential awarded by the American College to individuals who satisfy its educational, work experience and ethics requirements. Recipients of the ChFC® certification have completed at least seven mandatory college-level courses in the areas of financial, insurance, retirement and/or estate planning, as well as income taxation and/or investments. Additionally, recipients have completed at least two elective courses on the financial system, estate planning applications, executive compensation, and/or retirement decisions. In order to maintain the designation, ChFC® holders must satisfy the ongoing requirements of the Professional Achievement in Continuing Education (“PACE”) Recertification Program, which includes 30 hours of continuing education at least every two years.

The CLU® designation is an insurance credential awarded by the American College to individuals who meet its educational, work experience and ethical requirements. Recipients of the CLU® designation have completed five required college-level core courses and three electives, covering all aspects of insurance planning, estate and retirement issues, taxation, business insurance and risk management. Recipients are further required to have three years of full-time business experience and must adhere to the American College Code of Ethics and Procedures. In order to maintain the designation, CLU® holders must satisfy the ongoing requirements of the PACE Recertification Program, which includes 30 hours of continuing education at least every two years.

The CPWA® designation is an advanced professional certification for advisers who serve high-net-worth clients awarded by the Investments & Wealth Institute to candidates who satisfy its educational, work, examination, and continuing education requirements. Recipients of the CPWA® have completed a course of study in four knowledge domains, covering 11 knowledge sections derived from a job task analysis. Knowledge domains include human dynamics, wealth management-technical design, legacy issues, and specialty client services. Recipients have passed a four-hour examination, which consists of 135 multiple choice questions. In order to maintain the designation, CPWA® holders must satisfy the ongoing continuing education requirements of 40 credit-hours within a 2-year period, with at least two credit hours devoted to ethics.

The AIF® designation is a credential awarded by the Center for Fiduciary Studies, LLC, a division of Fiduciary360, to individuals who meet its professional, educational and ethical requirements, and demonstrate a commitment to fiduciary principles. The AIF® training curriculum culminates in a 60-question exam on the fiduciary practices, which requires a passing score of at least 75 percent. AIF® designees must agree to abide by the applicable code of ethics and complete six hours of continuing education each year on an ongoing basis.

The RMA® designation is an advanced certificate program and pathway to certification that focuses on building custom retirement income plans to mitigate clients' risks and to master the retirement planning advisory process, all within the increasing regulatory environment and awarded by the Investments & Wealth Institute to candidates who satisfy its educational, work, examination, and continuing education requirements. RMA® education equips certificants with the knowledge needed to speak the language of retirement-focused clients and teaches how to build a plan that includes the option of a safety-first approach. RMA® certification ongoing continuing education requires 40 credits every two years.

For additional information about each of these credentials, please refer directly to the website of the issuing organization.

Item 3. Disciplinary Information

Vertex Partners is required to disclose information regarding any legal or disciplinary events material to a client's evaluation of Gregory P. Benner. Vertex Partners has no information to disclose in relation to this Item.

Item 4. Other Business Activities

Vertex Partners is required to disclose information regarding any investment-related business or occupation in which Gregory P. Benner is actively engaged.

Registered Representative of a Broker-Dealer

Gregory P. Benner is a registered representative of LPL Financial LLC (“LPL”), an SEC registered broker-dealer and member of FINRA. In this capacity, Gregory P. Benner may provide securities brokerage services and implement securities transactions under a commission based arrangement. Gregory P. Benner may be entitled to a portion of the brokerage commissions paid to LPL, as well as a share of any ongoing distribution or service (“trail”) fees from the sale of mutual funds.

A conflict of interest exists to the extent that Gregory P. Benner recommends the purchase of securities where he receives commissions or other additional compensation as a result. This practice may give him an incentive to recommend investment products based on compensation received rather than on the client’s needs. Vertex Partners has procedures in place to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned. For certain accounts covered by ERISA (and such others that the firm deems appropriate), Vertex Partners provides investment advisory services on a fee offset basis, whereby the firm reduces its fee by an amount equal to the aggregate commissions and 12b-1 fees earned by Gregory P. Benner in his individual capacity as a registered representative of LPL.

Licensed Insurance Agent

Gregory P. Benner is a licensed insurance agent and in such capacity may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that Vertex Partners recommends the purchase of insurance products where Gregory P. Benner receives insurance commissions or other additional compensation. Vertex Partners seeks to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

Item 5. Additional Compensation

Vertex Partners is required to disclose information regarding any arrangement under which Gregory P. Benner receives an economic benefit from someone other than a client for providing investment advisory services. Vertex Partners has no information to disclose in relation to this Item.

Item 6. Supervision

Michael D. Bellis, Managing Member, is generally responsible for supervising Gregory P. Benner's advisory activities on behalf of Vertex Partners. Michael D. Bellis can be reached at the firm's main telephone number listed on the cover page of this Brochure Supplement.

Vertex Partners supervises its personnel and the investments made in client accounts. Vertex Partners monitors the investments recommended by Gregory P. Benner to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Vertex Partners periodically reviews the advisory activities of Gregory P. Benner, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Gregory P. Benner.

Brochure Supplement

JANUARY 19, 2022

MICHAEL D. BELLIS

3000 Woodcreek Drive, Suite 100
Downers Grove, IL 60515

(630) 836-3300

This Brochure Supplement provides information about Michael D. Bellis that supplements the Disclosure Brochure of Vertex Planning Partners, LLC (hereinafter "Vertex Partners"), a copy of which you should have received. Please contact Vertex Partners's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Michael D. Bellis is available on the SEC's website at www.adviserinfo.sec.gov.

Vertex Planning Partners, LLC, a Registered Investment Adviser

3000 Woodcreek Drive, Suite 100, Downers Grove, IL 60515 | (630) 836-3300
www.vertexpartners.com

Item 2. Educational Background and Business Experience

Born 1972

Post-Secondary Education

Illinois State University | Bachelors, Business & Marketing | 1994

Recent Business Background

Vertex Planning Partners, LLC | Managing Partner and Investment Adviser Representative | January 2022 – Present

Vertex Accounting Partners | Managing Partner | January 2018 – Present

LPL Financial LLC | Registered Representative | September 2009– Present

Highpoint Planning Partners dba Vertex Planning Partners | Managing Partner and Investment Adviser Representative | May 2016 – January 2022

Professional Designations

Michael D. Bellis holds the professional designations of CERTIFIED FINANCIAL PLANNER™ (“CFP®”) and Chartered Life Underwriter (“CLU®”).

The CFP® certification is a financial planning credential awarded by the Certified Financial Planner Board of Standards Inc. (the “CFP Board”) to individuals who meet its education, examination, experience and ethics requirements. Eligible candidates are generally required to have three years of financial planning related experience and possess a bachelor’s degree from an accredited U.S. college or university. Certificants are further required to complete a CFP Board-Registered Education Program (or possess a qualifying professional credential), clear a personal and professional background check, and pass the CFP® Certification Examination, a ten-hour multiple choice exam divided into three separate sessions. In order to maintain the certification, CFP® designees must also complete at least 30 hours of continuing education every two years on an ongoing basis.

The CLU® designation is an insurance credential awarded by the American College to individuals who meet its educational, work experience and ethical requirements. Recipients of the CLU® designation have completed five required college-level core courses and three electives, covering all aspects of insurance planning, estate and retirement issues, taxation, business insurance and risk management. Recipients are further required to have three years of full-time business experience and must adhere to the American College Code of Ethics and Procedures. In order to maintain the designation, CLU® holders must satisfy the ongoing requirements of the PACE Recertification Program, which includes 30 hours of continuing education at least every two years.

For additional information about each of these credentials, please refer directly to the website of the issuing organization.

Item 3. Disciplinary Information

Vertex Partners is required to disclose information regarding any legal or disciplinary events material to a client's evaluation of Michael D. Bellis. Vertex Partners has no information to disclose in relation to this Item.

Item 4. Other Business Activities

Vertex Partners is required to disclose information regarding any investment-related business or occupation in which Michael D. Bellis is actively engaged.

Registered Representative of a Broker-Dealer

Michael D. Bellis is a registered representative of LPL Financial LLC ("LPL"), an SEC registered broker-dealer and member of FINRA. In this capacity, Michael D. Bellis may provide securities brokerage services and implement securities transactions under a commission based arrangement. Michael D. Bellis may be entitled to a portion of the brokerage commissions paid to LPL, as well as a share of any ongoing distribution or service ("trail") fees from the sale of mutual funds.

A conflict of interest exists to the extent that Michael D. Bellis recommends the purchase of securities where he receives commissions or other additional compensation as a result. This practice may give him an incentive to recommend investment products based on compensation received rather than on the client's needs. Vertex Partners has procedures in place to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned. For certain accounts covered by ERISA (and such others that the firm deems appropriate), Vertex Partners provides investment advisory services on a fee offset basis, whereby the firm reduces its fee by an amount equal to the aggregate commissions and 12b-1 fees earned by Michael D. Bellis in his individual capacity as a registered representative of LPL.

Licensed Insurance Agent

Michael D. Bellis is a licensed insurance agent and in such capacity may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that Vertex Partners recommends the purchase of insurance products where Michael D. Bellis receives insurance commissions or other additional compensation. Vertex Partners seeks to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

Item 5. Additional Compensation

Vertex Partners is required to disclose information regarding any arrangement under which Michael D. Bellis receives an economic benefit from someone other than a client for providing investment advisory services. Vertex Partners has no information to disclose in relation to this Item.

Item 6. Supervision

Gregory P. Benner, Managing Member and Chief Compliance Officer, is generally responsible for supervising Michael D. Bellis's advisory activities on behalf of Vertex Partners. Gregory P. Benner can be reached at the firm's main telephone number listed on the cover page of this Brochure Supplement.

Vertex Partners supervises its personnel and the investments made in client accounts. Vertex Partners monitors the investments recommended by Michael D. Bellis to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Vertex Partners periodically reviews the advisory activities of Michael D. Bellis, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Michael D. Bellis.

Brochure Supplement

JANUARY 27, 2023

SCOTT A. SANDEE

3000 Woodcreek Drive, Suite 100
Downers Grove, IL 60515

(630) 836-3300

This Brochure Supplement provides information about Scott A. Sandee that supplements the Disclosure Brochure of Vertex Planning Partners, LLC (hereinafter "Vertex Partners"), a copy of which you should have received. Please contact Vertex Partners's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Scott A. Sandee is available on the SEC's website at www.adviserinfo.sec.gov.

Vertex Planning Partners, LLC, a Registered Investment Adviser

3000 Woodcreek Drive, Suite 100, Downers Grove, IL 60515 | (630) 836-3300
www.vertexpartners.com

Item 2. Educational Background and Business Experience

Born 1973

Post-Secondary Education

Northern Illinois University | BA, Applied Computer Science | 1996

Recent Business Background

Vertex Planning Partners, LLC | IAR | January 2023 – Present

Oxford Financial Group | Managing Director | July 2021 – January 2023

Capital Group Private Client Services | Senior Vice President | October 2018 – July 2021

BNY Mellon | Senior Director | July 2016 – September 2018

BMO Private Bank | Director | April 2015 – July 2016

Northern Trust | Senior Vice President | February 2010 – March 2015

Professional Designations

Scott A. Sandee holds the professional designations of CERTIFIED FINANCIAL PLANNER™ (“CFP®”).

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:

- a. 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

- b. 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.

CIMA® - Certified Investment Management Analyst®

MINIMUM QUALIFICATIONS:

- The CIMA certification program requires that candidates meet all eligibility requirements, including experience, education, examination, and ethics.
- Candidates must demonstrate a minimum of three years of client-centered financial services experience and complete five steps to earn the certification: 1. submit application, fee, and pass background check; 2. pass online Qualification Examination; 3. complete education program with Registered Education Provider; 4. pass online Certification Examination; 5. and sign licensing agreement.

CPWA® - Certified Private Wealth Advisor®

- The CPWA designation signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for the professional designation, which is centered on private wealth management topics and strategies for high-net-worth clients. Prerequisites for the CPWA designation are: a Bachelor's degree from an accredited college or university or one of the following
- Designations or licenses: CIMA®, CIMC®, CFA®, CFP®, ChFC®, or CPA license; have an acceptable regulatory history as evidenced by FINRA Form U-4 or other regulatory requirements and five years of experience in financial services or delivering services to high-net-worth clients. CPWA designees have completed a rigorous educational process that includes self-study requirements, an in-class education component and successful completion of a comprehensive examination. CPWA designees are required at the University of Chicago Booth School of Business to IMCA's Code of Professional Responsibility and Rules and Guidelines for Use of the Marks. CPWA designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through Investment Management Consultants Association (IMCA).

CEPA - Certified Exit Planning Advisor

- The Certified Exit Planning Advisor (CEPA) credential is for professional advisors who want to effectively engage more business owners. Through the process of Exit Planning (the Value Acceleration Methodology), owners can build more valuable companies, have stronger personal financial plans, and align their personal goals. Earning CEPA doesn't change your expertise, it enhances your ability to engage business owners and have value-added conversations around growth and exit.

Item 3. Disciplinary Information

Vertex Partners is required to disclose information regarding any legal or disciplinary events material to a client's evaluation of Scott A. Sandee. Vertex Partners has no information to disclose in relation to this Item.

Item 4. Other Business Activities

Vertex Partners is required to disclose information regarding any investment-related business or occupation in which Scott A. Sandee is actively engaged. Vertex Partners has no information to disclose in relation to this Item.

Item 5. Additional Compensation

Vertex Partners is required to disclose information regarding any arrangement under which Scott A. Sandee receives an economic benefit from someone other than a client for providing investment advisory services. Vertex Partners has no information to disclose in relation to this Item.

Item 6. Supervision

Gregory P. Benner, Managing Member and Chief Compliance Officer, is generally responsible for supervising Scott A. Sandee's advisory activities on behalf of Vertex Partners. Gregory P. Benner can be reached at the firm's main telephone number listed on the cover page of this Brochure Supplement.

Vertex Partners supervises its personnel and the investments made in client accounts. Vertex Partners monitors the investments recommended by Scott A. Sandee to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Vertex Partners periodically reviews the advisory activities of Scott A. Sandee, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Scott A. Sandee.

Brochure Supplement

March 18, 2022

CHRISTOPHER C. HUSTON

3000 Woodcreek Drive, Suite 100
Downers Grove, IL 60515

(630) 836-3300

This Brochure Supplement provides information about Christopher C. Huston that supplements the Disclosure Brochure of Vertex Planning Partners, LLC (hereinafter "Vertex Partners"), a copy of which you should have received. Please contact Vertex Partners's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Christopher C. Huston is available on the SEC's website at www.adviserinfo.sec.gov.

Vertex Planning Partners, LLC, a Registered Investment Adviser

3000 Woodcreek Drive, Suite 100, Downers Grove, IL 60515 | (630) 836-3300
www.vertexpartners.com

Item 2. Educational Background and Business Experience

Born 1977

Post-Secondary Education

Bucknell University | BA, English | 2000

Recent Business Background

Vertex Planning Partners, LLC | Managing Partner, Director of Portfolio Management & Investment Adviser Representative | January 2022 – Present

LPL Financial LLC | Registered Representative | March 2016– Present

Highpoint Planning Partners dba Vertex Planning Partners | Director and Investment Adviser Representative | November 2016 – January 2022

Professional Designations

Christopher C. Huston holds the professional designations of Accredited Investment Fiduciary (“AIF®”), Accredited Investment Fiduciary Analyst (“AIFA®”), Certified Investment Management Analyst (CIMA), and Chartered Alternative Investment Analyst (“CAIA®”).

The AIF® designation is a credential awarded by the Center for Fiduciary Studies, LLC, a division of Fiduciary360, to individuals who meet its professional, educational and ethical requirements, and demonstrate a commitment to fiduciary principles. The AIF® training curriculum culminates in a 60-question exam on the fiduciary practices, which requires a passing score of at least 75 percent. AIF® designees must agree to abide by the applicable code of ethics and complete six hours of continuing education each year on an ongoing basis.

The AIFA® designation is a credential awarded by the Center for Fiduciary Studies, LLC, a division of Fiduciary360, to individuals who meet its professional, educational and ethical requirements, and demonstrate a commitment to fiduciary principles. The AIFA® Training is held in a three-day classroom format and culminates with an accreditation examination on fiduciary standards. AIFA® designees are required to abide by the applicable code of ethics and complete 10 hours of continuing education each year on an ongoing basis.

The CIMA certification is an asset management credential administered through the Investment Management Consultants Association (“IMCA”) to individuals who meet its experience, ethical, education and examination requirements. Prerequisites for the CIMA designation include three years of financial services experience and an acceptable regulatory history. In order to obtain the CIMA certification, candidates must successfully complete a one-week classroom education program at an accredited university business school and pass an online certification examination. CIMA designees are further required to adhere to the IMCA’s Code of Professional Responsibility and Standards of Practice on an

ongoing basis. CIMA designees must also report 40 hours of continuing education credits on a biannual basis in order to maintain the designation.

The CAIA® designation is an investment related credential awarded by the CAIA Association to individuals who meet its experience and educational requirements, and successfully complete the two-tiered CAIA® curriculum. Eligible candidates are required to have either four years of professional work experience or, alternatively, at least one year of professional work experience in conjunction with a U.S. bachelor's degree (or equivalent). Designees must also pass Levels I and II of the CAIA examination, which addresses issues, such as due diligence, portfolio management and monitoring, and risk management.

For additional information about each of these credentials, please refer directly to the website of the issuing organization.

Item 3. Disciplinary Information

Vertex Partners is required to disclose information regarding any legal or disciplinary events material to a client's evaluation of Christopher C. Huston. Vertex Partners has no information to disclose in relation to this Item.

Item 4. Other Business Activities

Vertex Partners is required to disclose information regarding any investment-related business or occupation in which Christopher C. Huston is actively engaged.

Registered Representative of a Broker-Dealer

Christopher C. Huston is a registered representative of LPL Financial LLC ("LPL"), an SEC registered broker-dealer and member of FINRA. In this capacity, Christopher C. Huston may provide securities brokerage services and implement securities transactions under a commission based arrangement. Christopher C. Huston may be entitled to a portion of the brokerage commissions paid to LPL, as well as a share of any ongoing distribution or service ("trail") fees from the sale of mutual funds.

A conflict of interest exists to the extent that Christopher C. Huston recommends the purchase of securities where he receives commissions or other additional compensation as a result. This practice may give him an incentive to recommend investment products based on compensation received rather than on the client's needs. Vertex Partners has procedures in place to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned. For certain accounts covered by ERISA (and such others that the firm deems appropriate), Vertex Partners provides investment advisory services on a fee offset basis, whereby the firm reduces its fee by an amount equal to the aggregate commissions and 12b-1 fees earned by Christopher C. Huston in his individual capacity as a registered representative of LPL.

Item 5. Additional Compensation

Vertex Partners is required to disclose information regarding any arrangement under which Christopher C. Huston receives an economic benefit from someone other than a client for providing investment advisory services. Vertex Partners has no information to disclose in relation to this Item.

Item 6. Supervision

Gregory P. Benner, Managing Member and Chief Compliance Officer, is generally responsible for supervising Christopher C. Huston's advisory activities on behalf of Vertex Partners. Gregory P. Benner can be reached at the firm's main telephone number listed on the cover page of this Brochure Supplement.

Vertex Partners supervises its personnel and the investments made in client accounts. Vertex Partners monitors the investments recommended by Christopher C. Huston to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Vertex Partners periodically reviews the advisory activities of Christopher C. Huston, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Christopher C. Huston.

Brochure Supplement

JANUARY 19, 2022

STEVEN P. FRANZEN

3000 Woodcreek Drive, Suite 100
Downers Grove, IL 60515

(630) 836-3300

This Brochure Supplement provides information about Steven P. Franzen that supplements the Disclosure Brochure of Vertex Planning Partners, LLC (hereinafter "Vertex Partners"), a copy of which you should have received. Please contact Vertex Partners's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Steven P. Franzen is available on the SEC's website at www.adviserinfo.sec.gov.

Vertex Planning Partners, LLC, a Registered Investment Adviser

3000 Woodcreek Drive, Suite 100, Downers Grove, IL 60515 | (630) 836-3300
www.vertexpartners.com

Item 2. Educational Background and Business Experience

Born 1972

Post-Secondary Education

Millikin University | BS, Accounting | 1994

Recent Business Background

Vertex Planning Partners, LLC | Managing Partner and Investment Adviser Representative |
January 2022 – Present

LPL Financial LLC | Registered Representative | September 2009– Present

Steven P Franzen, CPA PC | President | February 2005 – Present

Vertex Accounting Partners | Managing Partner | January 2018 – Present

Highpoint Planning Partners dba Vertex Planning Partners | Investment Adviser Representative &
Director of Financial Planning | June 2016– January 2022

Professional Designations

Steven P. Franzen holds the professional designations of Personal Financial Specialist (“PFS[®]”) and Certified Public Accountant (“CPA”).

The PFS designation is a financial planning credential awarded by the American Institute of Certified Public Accountants (“AICPA”) to individuals who satisfy its professional, work experience and educational requirements. Recipients of the PFS designation are required to be Certified Public Accountants (“CPAs”), maintain AICPA membership, have completed at least 80 hours of personal financial planning education, have at least two years of financial planning related business or teaching experience, and have passed the Personal Financial Planning examination. In order to maintain an active PFS credential, holders must remain in good standing with the AICPA, retain a valid and unrevoked CPA certificate and complete 60 hours of financial planning related continuing education every three years.

The CPA, Certified Public Accountant and certification marks are public accounting credentials awarded by the Illinois Board of Examiners to individuals who meet its education, examination, work experience, and ethics requirements. Eligible candidates must have at least a four-year college degree by a regional accredited college or university. The candidate must have an accounting degree or graduate degree equivalent approved by the board of no less than 150 semester hours with a concentration of specific accounting courses at no less than 30 semester hours approved by the state board in order to sit for the CPA exam. The candidate shall also complete 3 or more years in regular and continuous public accountancy after receiving his degree, before he will become eligible to sit for the CPA exam. The candidate is required to pass a four part comprehensive exam within an 18 month period consisting of the

follow information: Regulation (3hr exam covering ethics, individual & corporate tax law, as well as business law); Financial (4hr exam covering financial statements presentation & disclosures, accounting transactions, governmental accounting/reporting, and Not-for-Profit accounting/reporting); Audit (4 hr exam covering public & private company financial audit engagements, accounting and review services, and professional ethics/independence responsibilities); Business (3hr exam covering economic management concepts and analysis, financial management, information systems, strategic planning, operations management, and corporate governance). CPA certified candidates are required to maintain 120 hours of continued professional education every 3 years on and ongoing basis in accordance with the Illinois Board of Examiners standards.

For additional information about each of these credentials, please refer directly to the website of the issuing organization.

Item 3. Disciplinary Information

Vertex Partners is required to disclose information regarding any legal or disciplinary events material to a client's evaluation of Steven P. Franzen. Vertex Partners has no information to disclose in relation to this Item.

Item 4. Other Business Activities

Vertex Partners is required to disclose information regarding any investment-related business or occupation in which Steven P. Franzen is actively engaged.

Registered Representative of a Broker-Dealer

Steven P. Franzen is a registered representative of LPL Financial LLC ("LPL"), an SEC registered broker-dealer and member of FINRA. In this capacity, Steven P. Franzen may provide securities brokerage services and implement securities transactions under a commission based arrangement. Steven P. Franzen may be entitled to a portion of the brokerage commissions paid to LPL, as well as a share of any ongoing distribution or service ("trail") fees from the sale of mutual funds.

A conflict of interest exists to the extent that Steven P. Franzen recommends the purchase of securities where he receives commissions or other additional compensation as a result. This practice may give him an incentive to recommend investment products based on compensation received rather than on the client's needs. Vertex Partners has procedures in place to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned. For certain accounts covered by ERISA (and such others that the firm deems appropriate), Vertex Partners provides investment advisory services on a fee offset basis, whereby the firm reduces its fee by an amount equal

to the aggregate commissions and 12b-1 fees earned by Steven P. Franzen in his individual capacity as a registered representative of LPL.

Certified Public Accountant

Steven P. Franzen is a President and Certified Public Accountant (“CPA”) with the accounting firm of Vertex Accounting Partners, LLC. Vertex Partners may recommend that certain of its advisory clients engage Vertex Accounting Partners, LLC to render various accounting and tax preparation services. While Vertex Partners does not receive a fee for said referrals, Steven P. Franzen is generally entitled to receive distributions relative to his ownership stake in Vertex Accounting Partners, LLC. A conflict of interest exists to the extent that the firm recommends the services of Vertex Accounting Partners, LLC and Steven P. Franzen receives compensation as a result. Vertex Partners seeks to ensure that all such recommendations are made in its clients’ best interests.

Item 5. Additional Compensation

Vertex Partners is required to disclose information regarding any arrangement under which Steven P. Franzen receives an economic benefit from someone other than a client for providing investment advisory services. Vertex Partners has no information to disclose in relation to this Item.

Item 6. Supervision

Gregory P. Benner, Managing Member and Chief Compliance Officer, is generally responsible for supervising Steven P. Franzen’s advisory activities on behalf of Vertex Partners. Gregory P. Benner can be reached at the firm’s main telephone number listed on the cover page of this Brochure Supplement.

Vertex Partners supervises its personnel and the investments made in client accounts. Vertex Partners monitors the investments recommended by Steven P. Franzen to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Vertex Partners periodically reviews the advisory activities of Steven P. Franzen, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Steven P. Franzen.

Brochure Supplement

JANUARY 19, 2022

JULIE HUPP

3000 Woodcreek Drive, Suite 100
Downers Grove, IL 60515

(630) 836-3300

This Brochure Supplement provides information about Julie Hupp that supplements the Disclosure Brochure of Vertex Planning Partners, LLC (hereinafter "Vertex Partners"), a copy of which you should have received. Please contact Vertex Partners's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Julie Hupp is available on the SEC's website at www.adviserinfo.sec.gov.

Vertex Planning Partners, LLC, a Registered Investment Adviser

3000 Woodcreek Drive, Suite 100, Downers Grove, IL 60515 | (630) 836-3300
www.vertexpartners.com

Item 2. Educational Background and Business Experience

Born 1965

Post-Secondary Education

Northwestern University – Kellogg Graduate School | Masters in Marketing & International Finance
| 1994

University of Illinois | B.S., Accounting | 1987

Recent Business Background

Vertex Planning Partners, LLC | Investment Adviser Representative | January 2022 – Present

Highpoint Planning Partners dba Aspire Planning Group, LLC | Investment Adviser Representative |
June 2014 – December 2021

LPL Financial LLC | Registered Representative | May 2014 – January 2018

Professional Designations

Julie Hupp holds the professional designations of CERTIFIED FINANCIAL PLANNER™ (“CFP®”) and Certified Public Accountant (“CPA”).

The CFP® certification is a financial planning credential awarded by the Certified Financial Planner Board of Standards Inc. (the “CFP Board”) to individuals who meet its education, examination, experience and ethics requirements. Eligible candidates are generally required to have three years of financial planning related experience and possess a bachelor’s degree from an accredited U.S. college or university. Certificants are further required to complete a CFP Board-Registered Education Program (or possess a qualifying professional credential), clear a personal and professional background check, and pass the CFP® Certification Examination, a ten-hour multiple choice exam divided into three separate sessions. In order to maintain the certification, CFP® designees must also complete at least 30 hours of continuing education every two years on an ongoing basis.

The CPA, Certified Public Accountant and certification marks are public accounting credentials awarded by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA)

members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. Source: www.aicpa.org.

For additional information about each of these credentials, please refer directly to the website of the issuing organization.

Item 3. Disciplinary Information

Vertex Partners is required to disclose information regarding any legal or disciplinary events material to a client's evaluation of Julie Hupp. Vertex Partners has no information to disclose in relation to this Item.

Item 4. Other Business Activities

Vertex Partners is required to disclose information regarding any investment-related business or occupation in which Julie Hupp is actively engaged.

Licensed Insurance Agent

Julie Hupp is a licensed insurance agent and in such capacity may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that Vertex Partners recommends the purchase of insurance products where Julie Hupp receives insurance commissions or other additional compensation. Vertex Partners seeks to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

Item 5. Additional Compensation

Vertex Partners is required to disclose information regarding any arrangement under which Julie Hupp receives an economic benefit from someone other than a client for providing investment advisory services. Vertex Partners has no information to disclose in relation to this Item.

Item 6. Supervision

Gregory P. Benner, Managing Member and Chief Compliance Officer, is generally responsible for supervising Julie Hupp's advisory activities on behalf of Vertex Partners. Gregory P. Benner can be reached at the firm's main telephone number listed on the cover page of this Brochure Supplement.

Vertex Partners supervises its personnel and the investments made in client accounts. Vertex Partners monitors the investments recommended by Julie Hupp to ensure they are suitable for the particular client

Vertex Planning Partners, LLC Brochure Supplement

and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Vertex Partners periodically reviews the advisory activities of Julie Hupp, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Julie Hupp.

Brochure Supplement

DECEMBER 14, 2022

PETER M. BABILLA

3000 Woodcreek Drive, Suite 100
Downers Grove, IL 60515

(630) 836-3300

This Brochure Supplement provides information about Peter M. Babilla that supplements the Disclosure Brochure of Vertex Planning Partners, LLC (hereinafter "Vertex Partners"), a copy of which you should have received. Please contact Vertex Partners's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Peter M. Babilla is available on the SEC's website at www.adviserinfo.sec.gov.

Vertex Planning Partners, LLC, a Registered Investment Adviser

3000 Woodcreek Drive, Suite 100, Downers Grove, IL 60515 | (630) 836-3300
www.vertexpartners.com

Item 2. Educational Background and Business Experience

Born 1960

Post-Secondary Education

Indiana University | BS, Finance | 1983

Recent Business Background

Vertex Planning Partners, LLC | Investment Adviser Representative | December 2022 – Present

LPL Financial LLC | Investment Adviser Representative and Registered Representative | January 2019– Present

Avant Holistic Wealth Management, LLC | President | January 2019 – Present

Morgan Stanley | Financial Advisor | June 2009 – January 2019

Professional Designations

Peter M. Babilla holds the professional designations of CERTIFIED FINANCIAL PLANNER™ (“CFP®”) and Chartered Retirement Plans SpecialistSM (“CRPS®”).

The CFP® certification is a financial planning credential awarded by the Certified Financial Planner Board of Standards Inc. (the “CFP Board”) to individuals who meet its education, examination, experience and ethics requirements. Eligible candidates are generally required to have three years of financial planning related experience and possess a bachelor’s degree from an accredited U.S. college or university. Certificants are further required to complete a CFP Board-Registered Education Program (or possess a qualifying professional credential), clear a personal and professional background check, and pass the CFP® Certification Examination, a ten-hour multiple choice exam divided into three separate sessions. In order to maintain the certification, CFP® designees must also complete at least 30 hours of continuing education every two years on an ongoing basis.

The CRPS® designation is a retirement plan related credential awarded by the College for Financial Planning® to individuals who meet its educational, examination and ethical requirements. Certificants are required to have completed the CRPS® Program, a self-taught educational program designed to educate professional who design, install and maintain retirement plans for the business community. Recipients are further required to have successfully passed a multiple-choice examination addressing a range retirement plan related matters. On an ongoing basis, CRPS® designees are also required to affirm their adherence to the applicable Code of Ethics and complete at least 16 hours of continuing education every two years.

For additional information about each of these credentials, please refer directly to the website of the issuing organization.

Item 3. Disciplinary Information

Vertex Partners is required to disclose information regarding any legal or disciplinary events material to a client's evaluation of Peter M. Babilla. Vertex Partners has no information to disclose in relation to this Item.

Item 4. Other Business Activities

Vertex Partners is required to disclose information regarding any investment-related business or occupation in which Peter M. Babilla is actively engaged.

Registered Representative of a Broker-Dealer

Peter M. Babilla is a registered representative of LPL Financial LLC ("LPL"), an SEC registered broker-dealer and member of FINRA. In this capacity, Peter M. Babilla may provide securities brokerage services and implement securities transactions under a commission based arrangement. Peter M. Babilla may be entitled to a portion of the brokerage commissions paid to LPL, as well as a share of any ongoing distribution or service ("trail") fees from the sale of mutual funds.

A conflict of interest exists to the extent that Peter M. Babilla recommends the purchase of securities where he receives commissions or other additional compensation as a result. This practice may give him an incentive to recommend investment products based on compensation received rather than on the client's needs. Vertex Partners has procedures in place to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned. For certain accounts covered by ERISA (and such others that the firm deems appropriate), Vertex Partners provides investment advisory services on a fee offset basis, whereby the firm reduces its fee by an amount equal to the aggregate commissions and 12b-1 fees earned by Peter M. Babilla in his individual capacity as a registered representative of LPL.

Dually-Registered Investment Adviser Representative

Peter M. Babilla is dually-registered as an investment adviser representative of LPL Financial LLC ("LPL") an SEC registered investment adviser. A conflict of interest exists to the extent that Vertex Partners recommends clients utilize the investment advisory services of Vertex Partners where he is entitled to receive a portion of the investment advisory fees or other additional compensation.

Item 5. Additional Compensation

Vertex Partners is required to disclose information regarding any arrangement under which Peter M. Babilla receives an economic benefit from someone other than a client for providing investment advisory services. Vertex Partners has no information to disclose in relation to this Item.

Item 6. Supervision

Gregory P. Benner, Managing Member and Chief Compliance Officer, is generally responsible for supervising Peter M. Babilla's advisory activities on behalf of Vertex Partners. Gregory P. Benner can be reached at the firm's main telephone number listed on the cover page of this Brochure Supplement.

Vertex Partners supervises its personnel and the investments made in client accounts. Vertex Partners monitors the investments recommended by Peter M. Babilla to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Vertex Partners periodically reviews the advisory activities of Peter M. Babilla, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Peter M. Babilla.

Brochure Supplement

JANUARY 19, 2022

JUSTIN J. D'AGOSTINO

3000 Woodcreek Drive, Suite 100
Downers Grove, IL 60515

(630) 836-3300

This Brochure Supplement provides information about Justin J. D'Agostino that supplements the Disclosure Brochure of Vertex Planning Partners, LLC (hereinafter "Vertex Partners"), a copy of which you should have received. Please contact Vertex Partners's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Justin J. D'Agostino is available on the SEC's website at www.adviserinfo.sec.gov.

Vertex Planning Partners, LLC, a Registered Investment Adviser

3000 Woodcreek Drive, Suite 100, Downers Grove, IL 60515 | (630) 836-3300
www.vertexpartners.com

Item 2. Educational Background and Business Experience

Born 1993

Post-Secondary Education

Hilldale College | Bachelor of Arts, Accounting & Finance | 2016

Recent Business Background

Vertex Planning Partners, LLC | Wealth Advisor & IAR | January 2022 – Present

LPL Financial LLC | Registered Representative | September 2019– Present

Highpoint Planning Partners dba Vertex Planning Partners | Private Wealth Advisor | July 2019–
January 2022

TD Ameritrade | Senior Financial Consultant | January 2017 – July 2019

Executive Wealth Management | Private Wealth Advisor Associate | May 2016 – January 2017

Professional Designations

Justin J. D'Agostino holds the professional designations of CERTIFIED FINANCIAL PLANNER™ (“CFP®”), Accredited Investment Fiduciary (“AIF®”) and Chartered Retirement Planning CounselorSM (“CRPC®”).

The CFP® certification is a financial planning credential awarded by the Certified Financial Planner Board of Standards Inc. (the “CFP Board”) to individuals who meet its education, examination, experience and ethics requirements. Eligible candidates are generally required to have three years of financial planning related experience and possess a bachelor’s degree from an accredited U.S. college or university. Certificants are further required to complete a CFP Board-Registered Education Program (or possess a qualifying professional credential), clear a personal and professional background check, and pass the CFP® Certification Examination, a ten-hour multiple choice exam divided into three separate sessions. In order to maintain the certification, CFP® designees must also complete at least 30 hours of continuing education every two years on an ongoing basis.

The AIF® designation is a credential awarded by the Center for Fiduciary Studies, LLC, a division of Fiduciary360, to individuals who meet its professional, educational and ethical requirements, and demonstrate a commitment to fiduciary principles. The AIF® training curriculum culminates in a 60-question exam on the fiduciary practices, which requires a passing score of at least 75 percent. AIF® designees must agree to abide by the applicable code of ethics and complete six hours of continuing education each year on an ongoing basis.

The CRPC® designation is a retirement planning credential awarded by the College for Financial Planning® to individuals who meet its educational, examination and ethical requirements. Certificants are required to have completed the CRPC® Designation Program, a self-taught educational program focused

on various pre- and post-retirement needs of individuals. Recipients are further required to have successfully passed a multiple-choice examination addressing a range retirement related matters, such as estate planning and asset management. On an ongoing basis, CRPC® designees are also required to affirm their adherence to the applicable Code of Ethics and complete at least 16 hours of continuing education every two years.

For additional information about each of these credentials, please refer directly to the website of the issuing organization.

Item 3. Disciplinary Information

Vertex Partners is required to disclose information regarding any legal or disciplinary events material to a client's evaluation of Justin J. D'Agostino. Vertex Partners has no information to disclose in relation to this Item.

Item 4. Other Business Activities

Vertex Partners is required to disclose information regarding any investment-related business or occupation in which Justin J. D'Agostino is actively engaged.

Registered Representative of a Broker-Dealer

Justin J. D'Agostino is a registered representative of LPL Financial LLC ("LPL"), an SEC registered broker-dealer and member of FINRA. In this capacity, Justin J. D'Agostino may provide securities brokerage services and implement securities transactions under a commission based arrangement. Justin J. D'Agostino may be entitled to a portion of the brokerage commissions paid to LPL, as well as a share of any ongoing distribution or service ("trail") fees from the sale of mutual funds.

A conflict of interest exists to the extent that Justin J. D'Agostino recommends the purchase of securities where he receives commissions or other additional compensation as a result. This practice may give him an incentive to recommend investment products based on compensation received rather than on the client's needs. Vertex Partners has procedures in place to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned. For certain accounts covered by ERISA (and such others that the firm deems appropriate), Vertex Partners provides investment advisory services on a fee offset basis, whereby the firm reduces its fee by an amount equal to the aggregate commissions and 12b-1 fees earned by Justin J. D'Agostino in his individual capacity as a registered representative of LPL.

Item 5. Additional Compensation

Vertex Partners is required to disclose information regarding any arrangement under which Justin J. D'Agostino receives an economic benefit from someone other than a client for providing investment advisory services. Vertex Partners has no information to disclose in relation to this Item.

Item 6. Supervision

Gregory P. Benner, Managing Member and Chief Compliance Officer, is generally responsible for supervising Justin J. D'Agostino's advisory activities on behalf of Vertex Partners. Gregory P. Benner can be reached at the firm's main telephone number listed on the cover page of this Brochure Supplement.

Vertex Partners supervises its personnel and the investments made in client accounts. Vertex Partners monitors the investments recommended by Justin J. D'Agostino to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Vertex Partners periodically reviews the advisory activities of Justin J. D'Agostino, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Justin J. D'Agostino.

Brochure Supplement

JANUARY 19, 2022

CYNTHIA MITTLESTAEDT

3000 Woodcreek Drive, Suite 100
Downers Grove, IL 60515

(630) 836-3300

This Brochure Supplement provides information about Cynthia Mittlestaedt that supplements the Disclosure Brochure of Vertex Planning Partners, LLC (hereinafter "Vertex Partners"), a copy of which you should have received. Please contact Vertex Partners's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Cynthia Mittlestaedt is available on the SEC's website at www.adviserinfo.sec.gov.

Vertex Planning Partners, LLC, a Registered Investment Adviser

3000 Woodcreek Drive, Suite 100, Downers Grove, IL 60515 | (630) 836-3300
www.vertexpartners.com

Item 2. Educational Background and Business Experience

Born 1966

Post-Secondary Education

Northern Illinois University | B.S., Finance | 1989

Recent Business Background

Vertex Planning Partners, LLC | Investment Adviser Representative | January 2022 – Present

Highpoint Planning Partners dba Aspire Planning Group, LLC | Investment Adviser Representative |
March 2019– December 2021

Highpoint Advisor Group dba Aspire Planning | Financial Planning Associate | December 2018 –
March 2019

Edward Jones | Branch Office Administrator | November 2015 – November 2018

Item 3. Disciplinary Information

Vertex Partners is required to disclose information regarding any legal or disciplinary events material to a client's evaluation of Cynthia Mittlestaedt. Vertex Partners has no information to disclose in relation to this Item.

Item 4. Other Business Activities

Vertex Partners is required to disclose information regarding any investment-related business or occupation in which Cynthia Mittlestaedt is actively engaged. Vertex Partners has no information to disclose in relation to this Item.

Item 5. Additional Compensation

Vertex Partners is required to disclose information regarding any arrangement under which Cynthia Mittlestaedt receives an economic benefit from someone other than a client for providing investment advisory services. Vertex Partners has no information to disclose in relation to this Item.

Item 6. Supervision

Gregory P. Benner, Managing Member and Chief Compliance Officer, is generally responsible for supervising Cynthia Mittlestaedt's advisory activities on behalf of Vertex Partners. Gregory P. Benner can be reached at the firm's main telephone number listed on the cover page of this Brochure Supplement.

Vertex Partners supervises its personnel and the investments made in client accounts. Vertex Partners monitors the investments recommended by Cynthia Mittlestaedt to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Vertex Partners periodically reviews the advisory activities of Cynthia Mittlestaedt, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Cynthia Mittlestaedt.

Brochure Supplement

JANUARY 19, 2022

TAMMY T. BILLADEAU

3000 Woodcreek Drive, Suite 100
Downers Grove, IL 60515

(630) 836-3300

This Brochure Supplement provides information about Tammy T. Billadeau that supplements the Disclosure Brochure of Vertex Planning Partners, LLC (hereinafter "Vertex Partners"), a copy of which you should have received. Please contact Vertex Partners's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Tammy T. Billadeau is available on the SEC's website at www.adviserinfo.sec.gov.

Vertex Planning Partners, LLC, a Registered Investment Adviser

3000 Woodcreek Drive, Suite 100, Downers Grove, IL 60515 | (630) 836-3300
www.vertexpartners.com

Item 2. Educational Background and Business Experience

Born 1984

Post-Secondary Education

University of California, Santa Barbara | BA, Business/Economics | 2007

Recent Business Background

Vertex Planning Partners, LLC | Director of Financial Planning & IAR | January 2022 – Present

LPL Financial LLC | Registered Representative | July 2019– Present

Highpoint Planning Partners dba Vertex Planning Partners | Investment Adviser Representative & Director of Financial Planning | May 2019– January 2022

Churchill Management Group | Vice President – Financial Planning | October 2015 – May 2019

Professional Designations

Tammy T. Billadeau holds the professional designations of CERTIFIED FINANCIAL PLANNER™ (“CFP®”), Accredited Asset Management SpecialistSM (“AAMS®”), and Certified Divorce Financial Analyst™ (“CDFA™”).

The CFP® certification is a financial planning credential awarded by the Certified Financial Planner Board of Standards Inc. (the “CFP Board”) to individuals who meet its education, examination, experience and ethics requirements. Eligible candidates are generally required to have three years of financial planning related experience and possess a bachelor’s degree from an accredited U.S. college or university. Certificants are further required to complete a CFP Board-Registered Education Program (or possess a qualifying professional credential), clear a personal and professional background check, and pass the CFP® Certification Examination, a ten-hour multiple choice exam divided into three separate sessions. In order to maintain the certification, CFP® designees must also complete at least 30 hours of continuing education every two years on an ongoing basis.

The AAMS® designation is an asset management credential awarded by the College for Financial Planning® to individuals who complete the 12-module AAMS® Professional Education Program and successfully pass an examination addressing various investment related matters. Topics tested include asset allocation and selection, taxation of investment products, and deferred compensation and other benefit plans for key executives, amongst others. AAMS® designees must also agree to abide by the College of Financial Planning’s Standards of Professional Conduct and complete 16 hours of continuing education on a biannual basis.

The CDFATM certification is a divorce planning credential awarded by the Institute for Divorce Financial Analysts™ to individuals who meet its education and examination requirements. Recipients of the CDFATM

designation are required to have successfully completed four distinct modules of training, the first three of which culminate in separate two-hour examinations. Among the divorce related topics covered by the educational modules include personal and marital property, valuing and dividing property, retirement and pension plans, splitting the house, tax problems and solutions, and providing litigation support to attorneys. In order to maintain the certification, CDFA™ designees are required to complete at least 20 hours of continuing education every two years, ten hours of which must specifically address divorce related matters.

For additional information about these credentials, please refer directly to the website of the issuing organization.

Item 3. Disciplinary Information

Vertex Partners is required to disclose information regarding any legal or disciplinary events material to a client's evaluation of Tammy T. Billadeau. Vertex Partners has no information to disclose in relation to this Item.

Item 4. Other Business Activities

Vertex Partners is required to disclose information regarding any investment-related business or occupation in which Tammy T. Billadeau is actively engaged.

Registered Representative of a Broker-Dealer

Tammy T. Billadeau is a registered representative of LPL Financial LLC ("LPL"), an SEC registered broker-dealer and member of FINRA. In this capacity, Tammy T. Billadeau may provide securities brokerage services and implement securities transactions under a commission based arrangement. Tammy T. Billadeau may be entitled to a portion of the brokerage commissions paid to LPL, as well as a share of any ongoing distribution or service ("trail") fees from the sale of mutual funds.

A conflict of interest exists to the extent that Tammy T. Billadeau recommends the purchase of securities where she receives commissions or other additional compensation as a result. This practice may give her an incentive to recommend investment products based on compensation received rather than on the client's needs. Vertex Partners has procedures in place to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned. For certain accounts covered by ERISA (and such others that the firm deems appropriate), Vertex Partners provides investment advisory services on a fee offset basis, whereby the firm reduces its fee by an amount equal to the aggregate commissions and 12b-1 fees earned by Tammy T. Billadeau in her individual capacity as a registered representative of LPL.

Licensed Insurance Agent

Tammy T. Billadeau is a licensed insurance agent and in such capacity may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that Vertex Partners recommends the purchase of insurance products where Tammy T. Billadeau receives insurance commissions or other additional compensation. Vertex Partners seeks to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

Item 5. Additional Compensation

Vertex Partners is required to disclose information regarding any arrangement under which Tammy T. Billadeau receives an economic benefit from someone other than a client for providing investment advisory services. Vertex Partners has no information to disclose in relation to this Item.

Item 6. Supervision

Gregory P. Benner, Managing Member and Chief Compliance Officer, is generally responsible for supervising Tammy T. Billadeau's advisory activities on behalf of Vertex Partners. Gregory P. Benner can be reached at the firm's main telephone number listed on the cover page of this Brochure Supplement.

Vertex Partners supervises its personnel and the investments made in client accounts. Vertex Partners monitors the investments recommended by Tammy T. Billadeau to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Vertex Partners periodically reviews the advisory activities of Tammy T. Billadeau, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Tammy T. Billadeau.