

# Item 1: Cover Page

Brooklyn FI, LLC

33 Nassau Ave  
Brooklyn, New York 11222

**Form ADV Part 2A – Firm Brochure**

(718)-690-3600

March 14, 2024

<https://www.brooklynfi.com/>

This Brochure provides information about the qualifications and business practices of Brooklyn FI, LLC, “Brooklyn FI”. If you have any questions about the contents of this Brochure, please contact us at (718)-690-3600. 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.

Brooklyn FI, LLC is registered as a New York-based Investment Adviser registered with the Securities and Exchange Commission. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about Brooklyn FI is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the firm’s identification number 292115.

## Item 2: Material Changes

Since the previous annual filing of this brochure on March 13, 2023, the following material changes have been made to this version of the Disclosure Brochure:

- The use of Pontera to manage held-away assets was added into Items 4 and 5.
- The minimum annual fee for Comprehensive Financial Planning has been updated in Item 5.

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# Item 4: Advisory Business

## Description of Advisory Firm

Brooklyn FI, LLC is registered as an Investment Adviser with the SEC (Securities and Exchange Commission). We were founded in November 2017 and became a state-registered investment adviser in 2018. We became SEC-registered in April, 2021. Shane Mason and Ally-Jane Ayers are managing members of Brooklyn FI, LLC; John Owens is a member of Brooklyn FI, LLC.

Brooklyn FI reports \$227,519,078 in discretionary, and \$0 in non-discretionary Assets Under Management as of January 3, 2023.

## Types of Advisory Services

### Investment Management Services

We are in the business of managing individually tailored investment portfolios. Our firm provides continuous advice to a Client regarding the investment of Client funds based on the individual needs of the Client. We manage assets on a household basis (rather than an individual basis), unless specifically requested by the Client. Through personal discussions in which goals and objectives based on a Client's particular circumstances are established, we develop a Client's personal investment policy or an investment plan with an asset allocation target and create and manage a portfolio based on that policy and allocation targets. We will also review and discuss a Client's prior investment history, as well as family composition and background.

Account supervision is guided by the stated objectives of the Client (e.g., maximum capital appreciation, growth, income, or growth, and income), as well as tax considerations. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors. Fees pertaining to this service are outlined in Item 5 of this brochure.

In cases where the Client chooses to have Brooklyn FI advise on assets that are not held at a qualified custodian in which Brooklyn FI has an advisory relationship (See Item 12 of this Brochure) referred to as "held-away accounts," Brooklyn FI is able to provide investment management services of those held-away accounts through a third-party order management system, Pontera Solutions, Inc ("Pontera"). These held-away accounts include 401(k) accounts, 529 plans, variable annuities, and other similar accounts.

Access to held-away accounts is achieved by the Client giving permission via a provided link through Pontera for the Advisor to make asset allocation changes via the Client's online login credentials. Access is restricted and Advisor will only have permissions to make changes to the allocation of funds or other securities in the account and will not at any time be able to adjust, add to or subtract from investment options, or any other plan policies or fees assessed by the plan or the fund providers, access the financial assets in the account, make deposits, withdrawals or distributions. These assets will be monitored using third party account aggregation software where the account values and holdings are transmitted and viewed from the account aggregation software. These assets are included in calculating the total assets under management when assessing the annual advisory fee.

## **Comprehensive Financial Planning**

This service involves working one-on-one with a planner over an extended period of time. By paying a fixed monthly fee, clients get to work with a planner who will work with them to develop and implement their plan. The planner will monitor the plan, recommend any changes and ensure the plan is up to date.

Upon desiring a comprehensive plan, a client will be taken through establishing their goals and values around money. They will be required to provide information to help complete the following areas of analysis: net worth, cash flow, insurance, credit scores/reports, employee benefit, retirement planning, insurance, investments, college planning and estate planning. Once the client's information is reviewed, their plan will be built and analyzed, and then the findings, analysis and potential changes to their current situation will be reviewed with the client. Clients subscribing to this service will receive a written or an electronic report, providing the client with a detailed financial plan designed to achieve his or her stated financial goals and objectives. If a follow up meeting is required, we will meet at the client's convenience. The plan and the client's financial situation and goals will be monitored throughout the year and follow-up phone calls and emails will be made to the client to confirm that any agreed upon action steps have been carried out. On an annual basis there will be a full review of this plan to ensure its accuracy and ongoing appropriateness. Any needed updates will be communicated at that time. Client is responsible for implementing any recommendations made by Planner during the financial planning process.

## **Educational Seminars and Speaking Engagements**

We may provide seminars on an "as announced" basis for groups seeking general advice on investments and other areas of personal finance. The content of these seminars will vary depending upon the needs of the attendees. These seminars are purely educational in nature and do not involve the sale of any investment products. Information presented will not be based on any individual's person's need, nor does Brooklyn FI provide individualized investment advice to attendees during these seminars.

## **Employee Benefit Plan Services - Advisement on 401(k) Plans**

Our firm provides employee benefit plan services to employer plan sponsors on an ongoing basis. Generally, such services consist of assisting employer plan sponsors in establishing, monitoring and reviewing their company's participant-directed retirement plan. As the needs of the plan sponsor dictate, areas of advising could include: investment options, plan structure, and participant education. In providing employee benefit plan services, our firm does not provide any advisory services with respect to the following types of assets: employer securities, real estate (excluding real estate funds and publicly traded REITS), participant loans, non-publicly traded securities or assets, other illiquid investments, or brokerage window programs (collectively, "Excluded Assets").

## **Retirement Account Advice**

When we provide investment advice to Clients regarding Client's retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with Client's interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours.

Under this special rule's provisions, we must:

- Meet a professional standard of care when making investment recommendations (give prudent advice);
- Never put our financial interests ahead of yours when making recommendations (give loyal advice);
- Avoid misleading statements about conflicts of interest, fees, and investments;
- Follow policies and procedures designed to ensure that we give advice that is in your best interest;
- Charge no more than is reasonable for our services; and
- Give you basic information about conflicts of interest.

### **Client Tailored Services and Client Imposed Restrictions**

We offer the same suite of services to all of our clients. However, specific client financial plans and their implementation are dependent upon the client investment policy and/or investment plan which outlines each client's current situation (income, tax levels, and risk tolerance levels) and is used to construct a client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

### **Wrap Fee Programs**

We do not participate in wrap fee programs.

## **Item 5: Fees and Compensation**

Please note, unless a client has received the firm's disclosure brochure at least 48 hours prior to signing the investment advisory contract, the investment advisory contract may be terminated by the client within five (5) business days of signing the contract without incurring any advisory fees. How we are paid depends on the type of advisory service we are performing. Please review the fee and compensation information below.

Our fees are negotiable. The intent of negotiable fees is to allow Brooklyn FI to provide services at a reduced cost (including pro bono) to those in financial duress.

### **Investment Management Services (Brooklyn FI manages accounts)**

The standard advisory fee is based on the market value of the account and is calculated as follows:

<b>Account Value</b>	<b>Brooklyn FI's Annual Advisory Fee</b>
<b>First \$1,000,000</b>	0.90%
<b>Next \$1,000,000</b>	0.70%
<b>Next \$3,000,000</b>	0.50%
<b>Assets Above \$5,000,000</b>	0.30%

The annual fees are negotiable and are pro-rated and paid in arrears on a quarterly basis. The amount of managed held-away assets is included in the total account value that the advisory fee is calculated on. The advisory fee is a blended fee and is calculated by assessing the percentage rates using the predefined levels of assets as shown in the above chart and applying the fee to the gross account value as of the average daily balance over the previous billing period, resulting in a combined weighted fee. For example, an account valued at \$3,000,000 would pay an effective fee of 0.70% with the annual fee of \$21,000. The quarterly fee is determined

by the following calculation:  $((\$1,000,000 \times 0.90\%) + (\$1,000,000 \times 0.70\%) + (\$1,000,000 \times 0.50\%)) \div 4 = \$5,250$ .  
30 days advance notice will be provided prior to any fee increase.

Accounts initiated or terminated during a calendar quarter will be charged a pro-rated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at any time. Since fees are paid in arrears, no rebate will be needed upon termination of the account.

#### **Employee Benefit Plan Services - Advisement on 401(k) Plans**

Account Value	Brooklyn FI's Fee
<b>\$0 - \$3,000,000</b>	0.50%
<b>\$3,000,001 - \$5,000,000</b>	0.40%
<b>\$5,000,001 and Above</b>	0.30%

Brooklyn FI will be compensated for Employee Benefit Plan services according to the value of plan assets. The advisory fee is a tiered fee and is calculated by assessing the percentage rates using the predefined levels of assets as shown in the above chart and applying the fee to the account value as of the last day of the previous quarter. Fees for this service are deducted directly from the plan assets by the Custodian on a quarterly basis, and Brooklyn FI's fee is remitted to Brooklyn FI. This does not include fees to other parties, such as RecordKeepers, Custodians, or Third-Party-Administrators. Accounts initiated or terminated during a calendar quarter will be charged a pro-rated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 30 calendar days in advance. Since fees are paid in arrears, no rebate will be needed upon termination of the account.

#### **Comprehensive Financial Planning**

Comprehensive Financial Planning consists of an annual fee that is paid in advance, at the rate of \$500 - \$2,000 per month based on complexity and needs of the client. We have a minimum annual fee ranging from \$6,000 to \$24,000, based on client complexity. The minimum requirement and amount of the fee is negotiable at the advisor's discretion. 30 days advance notice will be provided prior to any fee increase.

For clients with at least \$500,000 in assets under management, Brooklyn FI may offer discounted monthly planning fees.

*Example 1: The client moves assets of \$500,000 in month 2 of the Financial Planning Agreement. The Financial Planning Fee will be discounted 50%, effective month 3 of the Financial Planning Agreement.*

*Example 2: The client moves assets of \$5,000,000 in month 6 of the Financial Planning Agreement. The financial planning fee will be discounted 100%, effective month 7 of the Financial Planning Agreement.*

*Example 3: The client moves assets of \$5,000,000 at the beginning of the engagement. The financial planning fee will be discounted 100%, effective immediately.*

Fixed fees may be pulled from the client's brokerage account(s), paid via credit card, or paid via ACH on a monthly subscription basis. After the first 12 months, this service may be terminated at any time, with written

notice, effective immediately. Upon termination of any engagement, any prepaid, unearned fee will be refunded to the client and any unpaid, earned fees will be billed to the client.

### **Educational Seminars/ Speaking engagements**

Seminars are offered to organizations and the public on a variety of financial topics. Fees range from free to \$25,000 per seminar. Half of the fees are due prior to the engagement, and the other half are to be paid the day of, no later than the conclusion of the event. The fee range is based on the content, amount of research conducted, number of hours of preparation needed, and the number of attendees. In the event of inclement weather or a flight cancellation, the Speaker shall make all reasonable attempts to make alternative travel arrangements to arrive in time for the presentation. If travel proves impossible, or the event is otherwise canceled, the Speaker's fee is waived, but the Client will still be responsible for reimbursement of any non-refundable travel expenses already incurred. In the event that the Client decides to cancel or change the date of the event for any reason besides weather or similar unforeseen causes, the Client will still be responsible for reimbursement of any non-refundable travel expenses already incurred, and will provide payment for 100% of the Speaker's fee if the cancellation occurs within 30 days of the event. In the event that the Speaker must cancel due to health or similar unforeseen circumstances, the Speaker will make all attempts to find a reasonable alternative engagement date and will absorb any incremental additional costs for obtaining alternative travel arrangements. If an alternative date cannot be obtained, the Client will not be responsible for any travel costs already incurred by the Speaker or any portion of the Speaker's fee.

Educational Seminars and Speaking Engagements may be provided pro-bono at Brooklyn FI's discretion.

### **Other Types of Fees and Expenses**

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that we consider in selecting or recommending broker-dealers for client's transactions and determining the reasonableness of their compensation (e.g., commissions).

We do not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.

## **Item 6: Performance-Based Fees and Side-By-Side Management**

We do not offer performance-based fees.



## Item 7: Types of Clients

We provide financial planning and portfolio management services to individuals and high net-worth individuals.

We do not have a minimum account size requirement.

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

We complete an Investment Analysis (described in Item 4 of this brochure) as part of their financial plan, our primary methods of investment analysis are Passive Investment Management/Selection of Other Advisors.

### **Passive Investment Management**

We primarily practice passive investment management. Passive investing involves building portfolios that are comprised of various distinct asset classes. The asset classes are weighted in a manner to achieve a desired relationship between correlation, risk and return. Funds that passively capture the returns of the desired asset classes are placed in the portfolio. The funds that are used to build passive portfolios are typically index mutual funds or exchange traded funds.

Passive investment management is characterized by low portfolio expenses (i.e. the funds inside the portfolio have low internal costs), minimal trading costs (due to infrequent trading activity), and relative tax efficiency (because the funds inside the portfolio are tax efficient and turnover inside the portfolio is minimal).

In contrast, active management involves a single manager or managers who employ some method, strategy or technique to construct a portfolio that is intended to generate returns that are greater than the broader market or a designated benchmark. Academic research indicates most active managers underperform the market.

### **Material Risks Involved**

**All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear.** Many of these risks apply equally to stocks, bonds, commodities and any other investment or security. Material risks associated with our investment strategies are listed below.

**Market Risk:** Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.

**Strategy Risk:** The Adviser's investment strategies and/or investment techniques may not work as intended.

**Small and Medium Cap Company Risk:** Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the client's portfolio.

**Turnover Risk:** At times, the strategy may have a portfolio turnover rate that is higher than other strategies. A high portfolio turnover would result in correspondingly greater brokerage commission expenses and may result

in the distribution of additional capital gains for tax purposes. These factors may negatively affect the account's performance.

**Limited markets:** Certain securities may be less liquid (harder to sell or buy) and their prices may at times be more volatile than at other times. Under certain market conditions we may be unable to sell or liquidate investments at prices we consider reasonable or favorable, or find buyers at any price.

**Concentration Risk:** Certain investment strategies focus on particular asset-classes, industries, sectors or types of investment. From time to time these strategies may be subject to greater risks of adverse developments in such areas of focus than a strategy that is more broadly diversified across a wider variety of investments.

**Interest Rate Risk:** Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

**Legal or Legislative Risk:** Legislative changes or Court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.

**Inflation:** Inflation may erode the buying-power of your investment portfolio, even if the dollar value of your investments remains the same.

### **Risks Associated with Securities**

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

**Commercial Paper** is, in most cases, an unsecured promissory note that is issued with a maturity of 270 days or less. Being unsecured the risk to the investor is that the issuer may default.

**Common stocks** may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

**Corporate Bonds** are debt securities to borrow money. Generally, issuers pay investors periodic interest and repay the amount borrowed either periodically during the life of the security and/or at maturity. Alternatively, investors can purchase other debt securities, such as zero coupon bonds, which do not pay current interest, but rather are priced at a discount from their face values and their values accrete over time to face value at maturity. The market prices of debt securities fluctuate depending on such factors as interest rates, credit quality, and maturity. In general, market prices of debt securities decline when interest rates rise and increase when interest rates fall. The longer the time to a bond's maturity, the greater its interest rate risk.

**Bank Obligations** including bonds and certificates of deposit may be vulnerable to setbacks or panics in the banking industry. Banks and other financial institutions are greatly affected by interest rates and may be adversely affected by downturns in the U.S. and foreign economies or changes in banking regulations.

**Municipal Bonds** are debt obligations generally issued to obtain funds for various public purposes, including the construction of public facilities. Municipal bonds pay a lower rate of return than most other types of bonds. However, because of a municipal bond's tax-favored status, investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor's tax bracket. Investing in municipal bonds

carries the same general risks as investing in bonds in general. Those risks include interest rate risk, reinvestment risk, inflation risk, market risk, call or redemption risk, credit risk, and liquidity and valuation risk.

**Options and other derivatives** carry many unique risks, including time-sensitivity, and can result in the complete loss of principal. While covered call writing does provide a partial hedge to the stock against which the call is written, the hedge is limited to the amount of cash flow received when writing the option. When selling covered calls, there is a risk the underlying position may be called away at a price lower than the current market price.

**Exchange Traded Funds** prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected. 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; (ii) the ETF may employ an investment strategy that utilizes high leverage ratios; or (iii) 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. The Adviser has no control over the risks taken by the underlying funds in which client's invest.

**Investment Companies Risk.** When a client invests in open end mutual funds or ETFs, the client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the client will incur higher expenses, many of 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).

## Item 9: Disciplinary Information

### **Criminal or Civil Actions**

Brooklyn FI and its management have not been involved in any criminal or civil action.

### **Administrative Enforcement Proceedings**

Brooklyn FI and its management have not been involved in administrative enforcement proceedings.

### **Self-Regulatory Organization Enforcement Proceedings**

Brooklyn FI and its management have not been involved in legal or disciplinary events that are material to a client's or prospective client's evaluation of Brooklyn FI or the integrity of its management.

## Item 10: Other Financial Industry Activities and Affiliations

No Brooklyn FI employee is registered, or has an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

No Brooklyn FI employee is registered, or has an application pending to register, as a futures commission merchant, commodity pool operator or a commodity trading advisor.

Brooklyn FI only receives compensation directly from clients. We do not receive compensation from any outside source. We do not have any conflicts of interest with any outside party.

Shane Mason provides tax preparation services through Mason Tax, LLC d/b/a Brooklyn FI Tax and may refer clients to Mason Tax, LLC d/b/a Brooklyn FI Tax when appropriate, to receive tax preparation services. Clients of Brooklyn FI are never under any obligation to utilize Mason Tax, LLC d/b/a Brooklyn FI Tax for tax preparation services. The tax preparation fee at Mason Tax, LLC d/b/a Brooklyn FI Tax may be waived.

Shane Mason and Ally “AJ” Ayers are equal owners of In the Money Media, LLC, a podcasting company based in Brooklyn, NY. In The Money Media LLC is not affiliated with Brooklyn FI, LLC. Shane Mason and Ally “AJ” Ayers spend less than 10% of their time on this other business.

Shane Mason and Ally “AJ” Ayers are equal owners of Guided Equity Management, Inc., a startup FinTech software solution focused on equity compensation analysis. Guided Equity Management, Inc. is not affiliated with Brooklyn FI, LLC. Shane Mason and Ally “AJ” Ayers spend less than 10% of their time on this other business.

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

As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in the best interests of each client. Our clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings. The firm also adheres to the Code of Ethics and Professional Responsibility adopted by the CFP® Board of Standards Inc., and accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.

### **Code of Ethics Description**

This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory clients. A summary of the Code of Ethics' Principles is outlined below.

- Integrity - Associated persons shall offer and provide professional services with integrity.
- Objectivity - Associated persons shall be objective in providing professional services to clients.
- Competence - Associated persons shall provide services to clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- Fairness - Associated persons shall perform professional services in a manner that is fair and reasonable to clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.

- Confidentiality - Associated persons shall not disclose confidential client information without the specific consent of the client unless in response to proper legal process, or as required by law.
- Professionalism - Associated persons' conduct in all matter shall reflect credit of the profession.
- Diligence - Associated persons shall act diligently in providing professional services.

We periodically review and amend our Code of Ethics to ensure that it remains current, and we require all firm access persons to attest to their understanding of and adherence to the Code of Ethics at least annually. Our firm will provide of copy of its Code of Ethics to any client or prospective client upon request.

### **Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest**

Neither our firm, its associates or any related person is authorized to recommend to a client, or effect a transaction for a client, involving any security in which our firm or a related person has a material financial interest, such as in the capacity as an underwriter, adviser to the issuer, etc.

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

Our firm, its access persons, and its related persons may buy or sell securities similar to, or different from, those we recommend to Clients. In an effort to reduce or eliminate certain conflicts of interest, our Code of Ethics may require that we restrict or prohibit access persons' transactions in specific reportable securities. Any exceptions or trading pre-clearance must be approved by Brooklyn FI, LLC's Chief Compliance Officer in advance of the transaction in an account. Brooklyn FI, LLC maintains a copy of access persons' personal securities transactions as required.

### **Trading Securities At/Around the Same Time as Client's Securities**

From time to time our firm, its access persons, or its related persons may buy or sell securities for themselves at or around the same time as they buy or sell securities for Clients' account(s). To address this conflict, it is our policy that neither our firm or access persons shall have priority over Clients' accounts in the purchase or sale of securities.

## **Item 12: Brokerage Practices**

### **Factors Used to Select Custodians and/or Broker-Dealers**

Brooklyn FI, LLC does not have any affiliation with Broker-Dealers. Specific custodian recommendations are made to client based on their need for such services. We recommend custodians based on the reputation and services provided by the firm.

#### **1. Research and Other Soft-Dollar Benefits**

We currently receive soft dollar benefits by nature of our relationship with and Charles Schwab.

#### **2. Brokerage for Client Referrals**

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

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

We do recommend a specific custodian for clients to use, however, clients may custody their assets at a custodian of their choice. Clients may also direct us to use a specific broker-dealer to execute transactions. By

allowing clients to choose a specific custodian, we may be unable to achieve most favorable execution of client transactions and this may cost clients money over using a lower-cost custodian.

## The Custodian and Brokers We Use (Charles Schwab)

The custodian and brokers we use maintain custody of your assets that we manage, although we may be deemed to have limited custody of your assets due to our ability to withdraw fees from your account (see Item 15 – Custody, below).

We recommend that our clients use Charles Schwab & Co., Inc. (“Schwab”), a registered broker-dealer, member SIPC, as the qualified custodian. We are independently owned and operated and are not affiliated with Schwab. Schwab will hold your assets in a brokerage account and buy and sell securities when we instruct them to. While we recommend that you use Schwab as custodian broker, you will decide whether to do so and will open your account with Schwab by entering into an account agreement directly with them. We do not open the account for you, although we may assist you in doing so. Even though your account is maintained at Schwab, we can still use other brokers to execute trades for your account as described below (see “Your brokerage and custody costs”)

**How we select brokers/custodians** We seek to recommend a custodian/broker that will hold your assets and execute transactions on terms that are overall most advantageous when compared with other available providers and their services. We consider a wide range of factors, including:

- Combination of transaction execution services and asset custody services (generally without a separate fee for custody)
- Capability to execute, clear, and settle trades (buy and sell securities for your account)
- Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payment, etc.)
- Breadth of available investment products (stocks, bonds, mutual funds, exchange-traded funds (ETFs), etc.)
- Availability of investment research and tools that assist us in making investment decisions
- Quality of services
- Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate the prices
- Reputation, financial strength, security and stability
- Prior service to us and our clients
- Availability of other products and services that benefit us, as discussed below (see “Products and services available to us from Schwab”)

**Your brokerage and custody costs** For our clients’ accounts that Schwab maintains, Schwab generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account. Certain trades (for example, many mutual funds and ETFs) may not incur Schwab commissions or transaction fees.

**Products and services available to us from Schwab** Schwab Advisor Services<sup>TM</sup> is Schwab’s business serving independent investment advisory firms like us. They provide our clients and us with access to their institutional brokerage services (trading, custody, reporting and related services), many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those services help us manage or administer our clients’ accounts, while others help us manage and grow our business. Schwab’s

support services are generally available on an unsolicited basis (we don't have to request them) and at no charge to us. Following is a more detailed description of Schwab's support services:

**Services that benefit you** Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of client assets. The investment products available through Schwab include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients. Schwab's services described in this paragraph generally benefit you and your account.

**Services that may not directly benefit you** Schwab also makes available to us other products and services that benefit us but may not directly benefit you or your account. These products and services assist us in managing and administering our clients' accounts. They include investment research, both Schwab's own and that of third parties. We may use this research to service all or a substantial number of our clients' accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that:

- provide access to client account data (such as duplicate trade confirmations and account statements)
- facilitate trade execution and allocate aggregated trade orders for multiple client accounts
- provide pricing and other market data
- facilitate payment of our fees from our clients' accounts
- assist with back-office functions, recordkeeping, and client reporting

**Services that generally benefit only us** Schwab also offers other services intended to help us manage and further develop our business enterprise. These services include:

- Educational conferences and events
- Consulting on technology, compliance, legal, and business needs
- Publications and conferences on practice management and business succession

## Aggregating (Block) Trading for Multiple Client Accounts

When available and appropriate, we combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as "block trading"). We will then distribute a portion of the shares to participating accounts in a fair and equitable manner. The distribution of the shares purchased is typically proportionate to the size of the account, but it is not based on account performance or the amount or structure of management fees. Subject to our discretion, regarding particular circumstances and market conditions, when we combine orders, each participating account pays an average price per share for all transactions and pays a proportionate share of all transaction costs. Accounts owned by our firm or access persons may participate in block trading with your accounts; however, they will not be given preferential treatment.

## Item 13: Review of Accounts

Client accounts with the Investment Management Service will be reviewed regularly on a quarterly basis. The account is reviewed with regards to the client's investment policies and risk tolerance levels. Events that may trigger a special review would be unusual performance, addition or deletions of client imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per client's needs.

Clients will receive trade confirmations from the broker(s) for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest.

Brooklyn FI may provide written reports to Investment Management clients.

## Item 14: Client Referrals and Other Compensation

We do not receive any economic benefit, directly or indirectly, from any third party for advice rendered to our clients. Brooklyn FI may compensate non-advisory persons for referring clients to Brooklyn FI. An agreement will be entered into with any person or entity that Brooklyn FI agrees to compensate in exchange for client referrals.

We receive a benefit from Schwab in the form of the support products and services it makes available to us and other independent investment advisors whose clients maintain their accounts at Schwab. These products and services, how they benefit us, and the related conflicts of interest are described above in Item 12—Brokerage Practices.

## Item 15: Custody

Brooklyn FI does accept custody of certain client funds or securities when serving as that client's investment manager with the primary objective being the ability to access the client's employee stock plan details and transact to implement an agreed-upon trading plan with the client. Brooklyn FI maintains robust custody policies and procedures and is in compliance with the annual surprise examination requirement.

For client accounts in which Brooklyn FI directly debits their advisory fee:

- i. Brooklyn FI will send a copy of its invoice to the custodian at the same time that it sends the client a copy.
- ii. The custodian will send at least quarterly statements to the client showing all disbursements for the account, including the amount of the advisory fee.
- iii. The client will provide written authorization to Brooklyn FI, permitting them to be paid directly for their accounts held by the custodian.

Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains the client's investment assets. We urge you to carefully review such statements and compare such official custodial records to the account statements or reports that we may provide to you. Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

## Item 16: Investment Discretion

For those client accounts where we provide investment advisory services, we may maintain discretion over client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold



and will have discretion to instruct the outside manager to make changes to the client's account without requiring the client's authorization each time. Investment discretion is explained to clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the client will execute a Limited Power of Attorney, which will grant our firm discretion over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the client.

## Item 17: Voting Client Securities

We do not vote Client proxies. Therefore, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. The Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets. If the client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

## Item 18: Financial Information

Registered Investment Advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients, and we have not been the subject of a bankruptcy proceeding.

We do not require or solicit prepayment of more than \$1,200 in fees per client six months in advance.

## Brooklyn FI, LLC

33 Nassau Ave  
Brooklyn, New York 11222

(718)-690-3600

March 14, 2024

### Form ADV Part 2B – Brochure Supplement

#### **Shane Mason - Individual CRD# 6906036**

##### Managing Member

This brochure supplement provides information about Shane Mason that supplements the Brooklyn FI, LLC (“Brooklyn FI”) brochure. A copy of that brochure precedes this supplement. Please contact John Owens if the Brooklyn FI brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Shane Mason is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the identification number 6906036.

# Item 2: Educational Background and Business Experience

## Shane Mason

Born: 1987

### Educational Background

- 2009 - Bachelors of Science in Accountancy, University of Mississippi
- 2010 - Masters of Science in Accountancy, University of Mississippi

### Business Experience

- 08/2022 - Present, Guided Equity Management, Inc., Co-Founder
- 11/2017 – Present, Brooklyn FI, LLC, Managing Member
- 05/2010 - Present, Mason Tax, LLC d/b/a Brooklyn FI Tax, Founder
- 08/2019 - Present, In The Money Media, LLC, Co-founder
- 9/2020 - 12/2022, Global Equity Solutions, LLC, Member, Co-founder
- 7/2020 - 12/2022, Rise and Fi, LLC, Member, Co-founder
- 11/2017 - 08/2022, Brooklyn FI, LLC, CCO
- 01/2015 – 12/2017, Raich, Ende, Malter & Co, Supervisor
- 01/2014 – 04/2014, JD Pantzis, Accountant
- 08/2013 – 12/2014, Yours Sincerely, Manager
- 01/2013 – 07/2013, Traveling/Volunteering
- 08/2010 – 12/2013, PriceWaterhouseCoopers, Associate
- 05/2010 – 07/2010, RTW Financial Advisors, Intern
- 07/2005 – 04/2010, University of Mississippi, Student

### Professional Designations, Licensing & Exams

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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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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.

**Certified Public Accountant (CPA):** the CPA is a license to provide accounting services to the public. It is awarded by each of the 50 states for practice in that state. Additionally, almost every state (49 out of 50) has passed mobility laws to allow CPAs from other states to practice in their state. State licensing requirements vary, but the minimum standard requirements include passing the Uniform Certified Public Accountant Examination, 150 semester units of college education, and one year of accounting related experience.

**Personal Financial Specialist (PFS):** This designation is issued by the American Institute of Certified Public Accountants (AICPA) and is granted to individuals who must meet all of the following prerequisites: a member of the AICPA; hold an unrevoked CPA certificate issued by a state authority; earn at least 100 points under the PFS point system; and have substantial business experience in personal financial planning related services. The candidate is required to obtain personal financial planning specific education in addition to holding a valid CPA. The candidate must take a final certification examination (proctored by the AICPA) and once issued the individual must undergo Continuing Education in the form of 60 PFS points in personal financial planning experience as well as qualified ‘life-long learning’ activities every three years.

**Equity Compensation Associate (ECA)** is the CEP Institute’s new designation for individuals in equity compensation. An ECA is qualified in the fundamentals of equity compensation taxation, plan design, law, and

very basic accounting, and can address these topics intelligently with equity plan participants. The ECA designation is for individuals interacting with equity plan participants, whether working at a company that issues equity compensation, an equity plan services organization, or a wealth management firm, and for individuals who intend to become a CEP. For those who do not need full CEP certification, an ECA designation is a way to demonstrate knowledge of equity compensation fundamentals. An ECA is qualified in the fundamentals of equity compensation taxation, plan design, law, and very basic accounting, and can address these topics intelligently with equity plan participants. The ECA exam is also the first test in the Certified Equity Professional (CEP) exam series. It is a prerequisite for continuing on to the other two exams that lead to the CEP designation. ECAs are required to do 30 hours of Continuing Education every two years. The continuing education requirement can be satisfied by sitting for the CEP Level 2 and Level 3 exam or the Advanced Equity Compensation Accounting Certificate exam. For those not continuing on to the other CEP exams, the necessary hours can be acquired at industry conferences, NASPP and GEO chapter meetings, educational sessions offered by service providers, as well as recorded CEP Institute Symposium sessions and webinars.

**CPWA (Certified Private Wealth Advisor)®** is an advanced credential created specifically for wealth managers who work with high-net-worth individuals, focusing on the life cycle of wealth: accumulation, preservation, and distribution. This designation is issued by the Investments and Wealth Institute. Candidates must complete a six-month pre-study educational component and an in-class program at The University of Chicago Booth School of business or online program through the Yale School of Management. Individuals holding this designation are required to complete 40 hours of continuing education every two years.

## Item 3: Disciplinary Information

No management person at Brooklyn FI, LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

## Item 4: Other Business Activities

Shane Mason is currently the owner of Shane Mason, Inc. where he provides tax preparation. This activity accounts for approximately 20% of his time.

Shane Mason is 50% owner of In the Money Media, LLC, a podcasting company based in Brooklyn, NY. In The Money Media LLC is not affiliated with Brooklyn FI, LLC. This activity accounts for less than 10% of his time.

Shane Mason is 50% owner of Guided Equity Management, Inc., a company based in Brooklyn, NY. Guided Equity Management, Inc. is not affiliated with Brooklyn FI, LLC. This activity accounts for less than 10% of Shane's time.

## Item 5: Additional Compensation

Shane Mason does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Brooklyn FI.

## Item 6: Supervision

John Owens, as Chief Compliance Officer of Brooklyn FI, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

## Brooklyn FI, LLC

33 Nassau Ave  
Brooklyn, New York 11222  
(718)-690-3600

March 14, 2024

### Form ADV Part 2B – Brochure Supplement

#### **Ally “AJ” Ayers - Individual CRD# 7192030**

##### Managing Member, Investment Adviser Representative

This brochure supplement provides information about Ally “AJ” Ayers that supplements the Brooklyn FI, LLC (“Brooklyn FI”) brochure. A copy of that brochure precedes this supplement. Please contact John Owens if the Brooklyn FI brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Ally “AJ” Ayers is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the identification number Individual CRD# 7192030.

# Item 2: Educational Background and Business Experience

## Ally “AJ” Ayers

Born: 1988

### Educational Background

- 2010 – Bachelors of Arts, Skidmore

### Business Experience

- 08/2022 - Present, Guided Equity Management, Inc., Co-Founder
- 06/2018 – Present, Brooklyn FI, LLC, Managing Member,
- 01/2020 - Present, Mason Tax, LLC d/b/a Brooklyn FI Tax, Partner
- 08/2019 - Present, In The Money Media, LLC, Co-founder
- 9/2020 - 12/2022, Global Equity Solutions, LLC, Member, Co-founder
- 7/2020 - 12/2022, Rise and FI, LLC, Member, Co-founder
- 04/2016 – 06/2018, Bandcamp, Senior Editor
- 11/2015 -- 04/2016, Word, Events Director
- 07/2010 – 11/2015, Bloomsbury, Commissioning Editor

### Professional Designations, Licensing & Exams

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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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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.

**ENROLLED AGENT (EA):** An Enrolled Agent (EA) is a federally-authorized tax practitioner who has technical expertise in the field of taxation and who is empowered by the U.S. Department of the Treasury to represent taxpayers before all administrative levels of the Internal Revenue Service for audits, collections, and appeals. "Enrolled" means to be licensed to practice by the federal government, and "Agent" means authorized to appear in the place of the taxpayer at the IRS. Only Enrolled Agents, attorneys, and CPAs may represent any taxpayer before the IRS. The Enrolled Agent profession dates back to 1884 when, after questionable claims had been presented for Civil War losses, Congress acted to regulate persons who represented citizens in their dealings with the U.S. Treasury Department. The license is earned in one of two ways: by passing a comprehensive examination which covers all aspects of the tax code, or having worked at the IRS for five years in a position which regularly interpreted and applied the tax code and its regulations. All candidates are subjected to a rigorous background check conducted by the IRS.

In addition to the stringent testing and application process, the IRS requires Enrolled Agents to complete 72 hours of continuing professional education, reported every three years, to maintain their Enrolled Agent status. Because of the knowledge necessary to become an Enrolled Agent and the requirements to maintain the license, there are only about 46,000 practicing Enrolled Agents. Unlike attorneys and CPAs, who may or may not choose to specialize in taxes, all Enrolled Agents specialize in taxation. Enrolled Agents receive their right to practice from the U.S. government (CPAs and attorneys are licensed by the states). Enrolled Agents are required to abide by the provisions of the Department of Treasury's Circular 230, which provides the regulations governing the practice of Enrolled Agents before the IRS.

**Certified Equity Professional (CEP):** The Certified Equity Professional Institute (CEPI), at Santa Clara University, is the only certification body for equity compensation professionals. The CEPI curriculum covers accounting; corporate and securities laws; taxation; and design, analysis and administration, ensuring that CEP designees

have achieved a required level of expertise in all of the relevant areas of equity compensation.

The certification requires three exams: basic (ECA Exam), intermediate (Level II), and advanced (Level III). Candidates must take all three exams to be awarded certification. The ECA Exam questions tend to be definitional and basic concepts, whereas Level II and Level III questions tend to focus on application and the synthesis of concepts. The examination questions cover a wide range of topics, and are developed from the readings outlined by the course syllabi.

To protect and enhance the reputation of the Certified Equity Professional designation, CEP and ECAs are required to report 30 hours of industry-related Continuing Education (CE) every two years in order to continue using the designation.

## Item 3: Disciplinary Information

No management person at Brooklyn FI, LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

## Item 4: Other Business Activities

Ally “AJ” Ayers is currently employed by Mason Tax, LLC d/b/a Brooklyn FI Tax, a separate entity that provides tax preparation services. This activity accounts for up to 30% of her time during normal business hours.

Ally “AJ” Ayers is 50% owner of In the Money Media, LLC, a podcasting company based in Brooklyn, NY. In The Money Media LLC is not affiliated with Brooklyn FI, LLC. This activity accounts for less than 10% of AJ’s time.

Ally “AJ” Ayers is 50% owner of Guided Equity Management, Inc., a company based in Brooklyn, NY. Guided Equity Management, Inc. is not affiliated with Brooklyn FI, LLC. This activity accounts for less than 10% of AJ’s time.

## Item 5: Additional Compensation

Ally “AJ” Ayers does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Brooklyn FI.

## Item 6: Supervision

John Owens, as Chief Compliance Officer of Brooklyn FI, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

## Brooklyn FI, LLC

33 Nassau Ave  
Brooklyn, New York 11222  
(718)-690-3600

March 14, 2024

### Form ADV Part 2B – Brochure Supplement

#### **John Owens - Individual CRD# 7041108**

Member, Director of Financial Planning & Chief Compliance Officer

This brochure supplement provides information about John Owens that supplements the Brooklyn FI, LLC (“Brooklyn FI”) brochure. A copy of that brochure precedes this supplement. Please contact John Owens if the Brooklyn FI brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about John Owens is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the identification number Individual CRD# 7041108.

# Item 2: Educational Background and Business Experience

## John Owens

Born: 1992

### Educational Background

- 2015 – Clarion University, Bachelors in Finance & Economics

### Business Experience

- 08/2022 - Present, Brooklyn FI, LLC, Member, Director of Financial Planning & CCO
- 08/2020 – Present, Mason Tax, LLC d/b/a Brooklyn FI Tax, Member, Director of Financial Planning & CCO
- 08/2020 – 08/2022, Brooklyn FI, LLC, Director of Financial Planning
- 07/2016 – 07/2020, Vintage Financial Services LLC, Director of Financial Planning and Tax
- 06/2015 – 07/2016, UPMC, Financial Analyst
- 02/2008 – 12/2016, WMGH/WLSH Radio, Broadcaster & Account Rep

### Professional Designations, Licensing & Exams

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- 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.

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- 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.

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In addition to the stringent testing and application process, the IRS requires Enrolled Agents to complete 72 hours of continuing professional education, reported every three years, to maintain their Enrolled Agent status. Because of the knowledge necessary to become an Enrolled Agent and the requirements to maintain the license, there are only about 46,000 practicing Enrolled Agents. Unlike attorneys and CPAs, who may or may not choose to specialize in taxes, all Enrolled Agents specialize in taxation. Enrolled Agents receive their right to practice from the U.S. government (CPAs and attorneys are licensed by the states). Enrolled Agents are required to abide by the provisions of the Department of Treasury’s Circular 230, which provides the regulations governing the practice of Enrolled Agents before the IRS.

**Equity Compensation Associate (ECA)** is the CEP Institute’s new designation for individuals in equity compensation. An ECA is qualified in the fundamentals of equity compensation taxation, plan design, law, and very basic accounting, and can address these topics intelligently with equity plan participants.

The ECA designation is for individuals interacting with equity plan participants, whether working at a company that issues equity compensation, an equity plan services organization, or a wealth management firm, and for

individuals who intend to become a CEP. For those who do not need full CEP certification, an ECA designation is a way to demonstrate knowledge of equity compensation fundamentals.

An ECA is qualified in the fundamentals of equity compensation taxation, plan design, law, and very basic accounting, and can address these topics intelligently with equity plan participants.

The ECA exam is also the first test in the Certified Equity Professional (CEP) exam series. It is a prerequisite for continuing on to the other two exams that lead to the CEP designation.

ECAs are required to do 30 hours of Continuing Education every two years. The continuing education requirement can be satisfied by sitting for the CEP Level 2 and Level 3 exam or the Advanced Equity Compensation Accounting Certificate exam. For those not continuing on to the other CEP exams, the necessary hours can be acquired at industry conferences, NASPP and GEO chapter meetings, educational sessions offered by service providers, as well as recorded CEP Institute Symposium sessions and webinars.

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## Item 3: Disciplinary Information

No management person at Brooklyn FI, LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

## Item 4: Other Business Activities

John Owens is currently employed by Mason Tax, LLC d/b/a Brooklyn FI Tax, a separate entity that provides tax preparation services. This activity accounts for up to 10% of his time during normal business hours.

## Item 5: Additional Compensation

John Owens does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Brooklyn FI.

## Item 6: Supervision

John Owens, as Chief Compliance Officer of Brooklyn FI, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

## Brooklyn FI, LLC

33 Nassau Ave  
Brooklyn, New York 11222  
(718)-690-3600

March 14, 2024

### Form ADV Part 2B – Brochure Supplement

#### **Kurtis Rohlf - Individual CRD# 6973530**

##### Senior Financial Planner

This brochure supplement provides information about Kurtis Rohlf that supplements the Brooklyn FI, LLC (“Brooklyn FI”) brochure. A copy of that brochure precedes this supplement. Please contact John Owens if the Brooklyn FI brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Kurtis Rohlf is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the identification number Individual CRD# 6973530.

# Item 2: Educational Background and Business Experience

## Kurtis Rohlf

Born: 1988

### Educational Background

- 2018 - Bachelor of Science, California State University, Sacramento
- 2016 - Associate of Science, Sacramento City College

### Business Experience

- 10/2021 – Present, Brooklyn FI, LLC, Senior Financial Planner
- 10/2021 – Present, Mason Tax, LLC d/b/a Brooklyn FI Tax, Senior Financial Planner
- 04/2021 - 09/2021, Jeffrey N. Mehler CFP, LLC, Associate Financial Planner
- 01/2019 - 04/2021, Symphony Financial Planning, LLC, Client Service Specialist
- 06/2018 - 01/2019, WGG Wealth Partners, Administrative Assistant
- 06/2015 - 05/2018, Full-Time Student
- 09/2012 - 05/2015, P.F. Change, Server Trainer / Bartender
- 03/2011 - 09/2012, Jimmy Johns, General Manager

### Professional Designations, Licensing & Exams

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- 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.

**Equity Compensation Associate (ECA)** is the CEP Institute's new designation for individuals in equity compensation. An ECA is qualified in the fundamentals of equity compensation taxation, plan design, law, and very basic accounting, and can address these topics intelligently with equity plan participants. The ECA designation is for individuals interacting with equity plan participants, whether working at a company that issues equity compensation, an equity plan services organization, or a wealth management firm, and for individuals who intend to become a CEP. For those who do not need full CEP certification, an ECA designation is a way to demonstrate knowledge of equity compensation fundamentals. An ECA is qualified in the fundamentals of equity compensation taxation, plan design, law, and very basic accounting, and can address these topics intelligently with equity plan participants. The ECA exam is also the first test in the Certified Equity Professional (CEP) exam series. It is a prerequisite for continuing on to the other two exams that lead to the CEP designation. ECAs are required to do 30 hours of Continuing Education every two years. The continuing education requirement can be satisfied by sitting for the CEP Level 2 and Level 3 exam or the Advanced Equity Compensation Accounting Certificate exam. For those not continuing on to the other CEP exams, the necessary hours can be acquired at industry conferences, NASPP and GEO chapter meetings, educational sessions offered by service providers, as well as recorded CEP Institute Symposium sessions and webinars.

## Item 3: Disciplinary Information

No management person at Brooklyn FI, LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

## Item 4: Other Business Activities

Kurtis Rohlf is not involved in any other business activities.

## Item 5: Additional Compensation

Kurtis Rohlf does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Brooklyn FI.

## Item 6: Supervision

John Owens, as Chief Compliance Officer of Brooklyn FI, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

## Brooklyn FI, LLC

33 Nassau Ave  
Brooklyn, New York 11222  
(718)-690-3600

March 14, 2024

### Form ADV Part 2B – Brochure Supplement

#### **Caitlin Fastiggi - Individual CRD# 7515241**

##### Lead Financial Planner

This brochure supplement provides information about Caitlin Fastiggi that supplements the Brooklyn FI, LLC (“Brooklyn FI”) brochure. A copy of that brochure precedes this supplement. Please contact John Owens if the Brooklyn FI brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Caitlin Fastiggi is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the identification number Individual CRD# 7515241.

# Item 2: Educational Background and Business Experience

## Caitlin Fastiggi

Born: 1988

### Educational Background

- 2010 - BA in Economics and Political Science, Drew University - Madison, NJ

### Business Experience

- 02/2022 – Present, Brooklyn FI, LLC, Lead Financial Planner
- 02/2022 – Present, Mason Tax, LLC d/b/a Brooklyn FI Tax, Lead Financial Planner
- 09/2021 - 02/2022, Unemployed
- 01/2014 - 09/2021, HFO Services Corp, Relationship Manager
- 05/2010 - 01/2014, HFO Services Corp, Associate Relationship Manager

### Professional Designations, Licensing & Exams

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- 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
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**CPWA (Certified Private Wealth Advisor)®** is an advanced credential created specifically for wealth managers who work with high-net-worth individuals, focusing on the life cycle of wealth: accumulation, preservation, and distribution. This designation is issued by the Investments and Wealth Institute. Candidates must complete a six-month pre-study educational component and an in-class program at The University of Chicago Booth School of business or online program through the Yale School of Management. Individuals holding this designation are required to complete 40 hours of continuing education every two years.

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## Item 3: Disciplinary Information

No management person at Brooklyn FI, LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

## Item 4: Other Business Activities

Caitlin Fastiggi is not involved in any other business activities.

## Item 5: Additional Compensation

Caitlin Fastiggi does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Brooklyn FI.

## Item 6: Supervision

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## Brooklyn FI, LLC

33 Nassau Ave  
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(718)-690-3600

March 14, 2024

### Form ADV Part 2B – Brochure Supplement

#### **Eduard Zolotarev - Individual CRD# 6559331**

##### Senior Financial Planner

This brochure supplement provides information about Eduard Zolotarev that supplements the Brooklyn FI, LLC (“Brooklyn FI”) brochure. A copy of that brochure precedes this supplement. Please contact John Owens if the Brooklyn FI brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Eduard Zolotarev is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the identification number Individual CRD# 6559331.

# Item 2: Educational Background and Business Experience

## Eduard Zolotarev

Born: 1990

### Educational Background

- 2017 - Taxation & Financial Planning, Widener University, Chester, PA
- 2012 - Accounting & Finance Degree, Temple University - Philadelphia, PA

### Business Experience

- 08/2022 – Present, Brooklyn FI, LLC, Senior Financial Planner
- 08/2022 – Present, Mason Tax, LLC d/b/a Brooklyn FI Tax, Senior Financial Planner
- 08/2019 - 08/2022, Marcum LLP, Tax Manager
- 01/2019 - 08/2019, Gryphon Financial Wealth Advisors, LLC, Investment Adviser Representative
- 08/2016 - 08/2019, Morris J. Cohen & CO P.C., Tax Supervisor
- 12/2018 - 08/2019, 1st Global Capital Corp, Advisor
- 04/2016 - 08/2016, Widener University, Full-Time Student
- 06/2015 - 04/2016, Wipfli Hewins Financial, Associate Advisor
- 10/2012 - 06/2015, Ernst & Young, LLP, Tax Staff

### Professional Designations, Licensing & Exams

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**Certified Public Accountant (CPA):** the CPA is a license to provide accounting services to the public. It is awarded by each of the 50 states for practice in that state. Additionally, almost every state (49 out of 50) has passed mobility laws to allow CPAs from other states to practice in their state. State licensing requirements vary, but the minimum standard requirements include passing the Uniform Certified Public Accountant Examination, 150 semester units of college education, and one year of accounting related experience.

## Item 3: Disciplinary Information

No management person at Brooklyn FI, LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

## Item 4: Other Business Activities

Eduard Zolotarev is not involved in any other business activities.

## Item 5: Additional Compensation

Eduard Zolotarev does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Brooklyn FI.

## Item 6: Supervision

John Owens, as Chief Compliance Officer of Brooklyn FI, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

## Brooklyn FI, LLC

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March 14, 2024

### Form ADV Part 2B – Brochure Supplement

#### **Kody Sherlund - Individual CRD# 6835710**

##### Senior Financial Planner

This brochure supplement provides information about Kody Sherlund that supplements the Brooklyn FI, LLC ("Brooklyn FI") brochure. A copy of that brochure precedes this supplement. Please contact John Owens if the Brooklyn FI brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Kody Sherlund is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the identification number Individual CRD# 6835710.

# Item 2: Educational Background and Business Experience

## Kody Sherlund

Born: 1994

### Educational Background

- 2016 - B.S. in Applied Economic Management from Virginia Tech

### Business Experience

- 03/2023 – Present, Brooklyn FI, LLC, Senior Financial Planner
- 03/2023 – Present, Mason Tax, LLC d/b/a Brooklyn FI Tax, Senior Financial Planner
- 06/2017 - 03/2023, Heritage Wealth Architects, Senior Integrated Wealth Manager
- 06/2016 - 05/2017, McLean Pool & Spa, Pool Technician
- 08/2012 - 05/2016, Virginia Tech, Full-Time Student

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## Item 3: Disciplinary Information

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## Item 4: Other Business Activities

Kody Sherlund is not involved in any other business activities.

## Item 5: Additional Compensation

Kody Sherlund does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Brooklyn FI.

## Item 6: Supervision

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(718)-690-3600

March 14, 2024

### Form ADV Part 2B – Brochure Supplement

#### **James McDougal - Individual CRD# 7359999**

##### Associate Financial Planner

This brochure supplement provides information about James McDougal that supplements the Brooklyn FI, LLC (“Brooklyn FI”) brochure. A copy of that brochure precedes this supplement. Please contact John Owens if the Brooklyn FI brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about James McDougal is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the identification number Individual CRD# 7359999.

# Item 2: Educational Background and Business Experience

## James McDougal

Born: 1999

### Educational Background

- 2020 - Bachelor of Economics from Texas A&M University in College Station, TX

### Business Experience

- 04/2023 – Present, Brooklyn FI, LLC, Associate Financial Planner
- 04/2023 – Present, Mason Tax, LLC d/b/a Brooklyn FI Tax, Associate Financial Planner
- 03/2021 – 04/2023, Brighton Jones, Advisor
- 01/2021 – 03/2021, Blendin Coffe & Tea LLC, Barista
- 10/2020 – 11/2020, Gogh Gogh LLC, Barista
- 05/2019 – 10/2020, WMNUS LLC, Barista
- 05/2019 – 08/2019, Memorial Drive Presbyterian Church, Youth Intern
- 11/2017 – 05/2019, Sweet Eugene's Inc, Barista

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## Item 3: Disciplinary Information

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## Item 4: Other Business Activities

James McDougal is not involved in any other business activities.

## Item 5: Additional Compensation

James McDougal does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Brooklyn FI.

## Item 6: Supervision

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(718)-690-3600

March 14, 2024

### Form ADV Part 2B – Brochure Supplement

#### **Melanie Taylor - Individual CRD# 7819722**

##### Associate Financial Planner

This brochure supplement provides information about Melanie Taylor that supplements the Brooklyn FI, LLC ("Brooklyn FI") brochure. A copy of that brochure precedes this supplement. Please contact John Owens if the Brooklyn FI brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Melanie Taylor is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the identification number Individual CRD# 7819722.

# Item 2: Educational Background and Business Experience

## Melanie Taylor

Born: 2000

### Educational Background

- 2021 – B.S. in Financial Planning, University of Georgia (Athens, GA)
- 2021 – B.S. in Consumer Economics, University of Georgia (Athens, GA)

### Business Experience

- 09/2023 – Present, Brooklyn FI, LLC, Associate Financial Planner
- 09/2023 – Present, Mason Tax, LLC d/b/a Brooklyn FI Tax, Associate Financial Planner
- 05/2021 – 09/2023, Elwood & Goetz Wealth Advisory Group, LLC, Associate Financial Planner
- 01/2020 – 05/2021, Elwood & Goetz Wealth Advisory Group, LLC, Financial Planning Assistant
- 08/2018 – 05/2021, University of Georgia, Full-Time Student
- 08/2018 – 05/2019, Athens YMCA, Youth Athletics Coach

### Professional Designations, Licensing & Exams

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## Item 3: Disciplinary Information

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## Item 4: Other Business Activities

Melanie Taylor is not involved in any other business activities.

## Item 5: Additional Compensation

Melanie Taylor does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Brooklyn FI.

## Item 6: Supervision

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