Item 1: Cover Page

Brooklyn FI, LLC

33 Nassau Ave
Brooklyn, New York 11222

Form ADV Part 2A – Firm Brochure

(332) 296-1660

November 13, 2026

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 (332) 296-1660. 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 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 25, 2025, there have been, we report the following material change made to this version of the Disclosure Brochure. :

We entered into an agreement with Orion Portfolio Solutions, LLC to offer clients access to its investment platform, and we added Altruist Financial LLC and Fidelity as available custodians for client accounts (Items 4, 5, 12 and 14).

We updated Item 8 to disclose the risks associated with structured notes.

We updated Item 14 to indicate that Brooklyn FI has arrangements in place with certain third parties who refer clients to us in exchange for a percentage of the advisory fees we collect from such referred clients.

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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. Brooklyn FI, LLC is a wholly owned subsidiary of Brooklyn FI Holding Company, LLC. Shane Mason, Ally-Jane Ayers and JCF AWP Holdco II LLC are indirect owners of Brooklyn FI, LLC.

Brooklyn FI reports $563,098,081 in discretionary, and $0 in non-discretionary Assets Under Management as of December 31, 2025.

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 by taking custody (by way of maintaining client login credentials). These held-away accounts include 401(k) accounts, 529 plans, variable annuities, and other similar accounts. Brooklyn FI has the capability to review, monitor, and manage these held-away accounts in a fashion similar to the way in which Brooklyn FI reviews, monitors, and manages accounts that are not held away.

These assets are monitored using third party account aggregation software where the account values and holdings are transmitted and viewed in our portfolio management software. These assets are included in calculating the total assets under management when assessing the annual advisory fee (as described in Item 5 of this brochure).

Use of Outside Managers

When appropriate, we utilize the services of third-party investment advisers ("Outside Managers") to assist with the management of Client accounts. We assist Clients in completing the Outside Managers' investor profile, selecting an appropriate asset allocation model, interacting with the Outside Managers and conducting an

ongoing review of the Outside Managers' investment offerings and investment selection. Our review process and analysis of Outside Managers is further discussed in Item 8 of this Brochure. Additionally, we will meet with the Client on a periodic basis to discuss changes in their personal or financial situation, suitability, and any new or revised restrictions to be applied to the account.

We have entered into an agreement with Orion Portfolio Solutions, LLC ("Orion"), an unaffiliated SEC-registered investment adviser, to offer eligible clients access to Orion's investment platform. Clients invested through Orion remain our clients. We determine that the platform and the selected service option are appropriate for the client, recommend a strategy, and monitor the account. Orion provides trading, billing, recordkeeping and administrative services and, depending on the service option, investment management. Clients receive our Form ADV Part 2A and Orion's Form ADV Part 2A before opening an account. Certain Orion service options are offered as wrap fee programs, in which clients pay no separate brokerage commissions, markups or transaction charges for trades executed through the program. We also make available to clients access to Orion Cash and Credit, a platform that provides access to various banking and lending solutions through Uptiq, Inc. ("Uptiq"). These services are offered by Uptiq through an integration with the platform of an affiliate of Orion. Participating third-party financial institutions offer banking and lending products through the platform. There is no charge to the Firm or its clients for access to or use of the platform, and neither the Firm nor its supervised persons receive compensation in connection with clients' access to or use of the platform. Clients who elect to obtain banking or lending products through the platform will be subject to the fees, interest rates, terms and conditions imposed by the applicable financial institution. Use of the platform is optional, and clients may independently obtain banking or lending products from other providers.

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 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.

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.

As a fiduciary, we have duties of care and of loyalty to you and are subject to obligations imposed on us by the federal and state securities laws. As a result, you have certain rights that you cannot waive or limit by contract. Nothing in our agreement with you should be interpreted as a limitation of our obligations under the federal and state securities laws or as a waiver of any non-waivable rights you possess.

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

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.

Fees for preparation of the client(s) personal tax returns, any amendments to prior returns, trust and estate, gift, and business tax returns will be billed separately, as will other tax work such as audit representation. Fees for those services are separate and in addition to advisory fees paid to Brooklyn FI.

Investment Management Services

The standard advisory fee is based on the market value of the account (including cash and cash equivalents, accrued interest, and the value of securities held on margin) and is calculated as follows:

Account Value	Brooklyn FI's Annual Advisory Fee
First $2,000,000	1.00%
Next $3,000,000	0.75%
Next $5,000,000	0.50%
Assets Above $10,000,000	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 and outside managed assets are 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 0.92% with the annual fee of $27,500. The quarterly fee is determined by the following calculation: (($2,000,000 x 1.00%) + ($1,000,000 x 0.75%)) ÷ 4 = $6,875. *Advisor will notify the Client electronically 30 days in advance of any other fee increase. If no objection is made by the Client within thirty (30) days following delivery of such notice, Brooklyn FI will assume the Client's inaction constitutes consent.*

*Outside Manager fees are applied to the account value as of the end of the previous billing period. Typically when an Outside Manager is used, both Brooklyn FI and the Outside Manager will debit the Client's account for their own portion of the fee.

Clients invested through Orion pay our advisory fee, Orion's platform fee for the selected service option, and any fees of the strategists, managers or funds used in the portfolio. Orion deducts the fees from the client's account and remits our fee to us. Orion's fees are described in Orion's Form ADV Part 2A and the client's enrollment documents.

For certain clients, as noted above, we charge an advisory fee for services provided to the held-away accounts mentioned above in Item 4, just as we do with client accounts held at our primary custodian(s). The specific fee schedule charged by us is provided in the client's investment advisory agreement with us.

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.

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 typically 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.

The annual fee shall be adjusted upwards every year on the anniversary of the Agreement in line with Consumer Price Index for all Urban Consumers (CPI-U) to keep pace with inflation. The Client will receive an automatic, electronic notice of this increase the month before it takes effect. Advisor will notify the Client electronically 30 days in advance of any other fee increase. If no objection is made by the Client within thirty (30) days following delivery of such notice, Brooklyn FI will assume the Client's inaction constitutes consent.

For clients with at least $500,000 in assets under management, Brooklyn FI offers discounted monthly planning fees in some cases.

Fixed fees are 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 are in some cases 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. Clients are additionally responsible for the fees and expenses of externally managed investments, such as the fees of private investment funds, third-party managers and/or investment advisers. 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.

We enroll select client households in Altruist One, an optional bundled subscription program offered by Altruist Corp., the parent company of Altruist Financial LLC, an SEC-registered broker-dealer and FINRA/SIPC member, and Altruist LLC, an SEC-registered investment adviser. Enrolled households pay a monthly subscription fee of 0.01% per month (0.12% annually), which is paid by the client and includes zero transaction fees and reduced or waived fees on certain models. Benefits also include enhanced interest rates on certain cash balances, waived or discounted transaction fees on mutual funds, fixed income and other securities, and waived or discounted fees for tax management tools and model portfolios. Only households receive these benefits; clients who custody assets with Altruist but do not participate in Altruist One will not receive the benefits or discounts associated with the program but can access the underlying custodial and investment services subject to the applicable fees.

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.

Use of Outside Managers

We refer Clients to Third Party Investment Advisers or advisory programs in some cases ("Outside Managers"). Our analysis of Outside Managers involves the examination of the experience, expertise, investment philosophies, and past performance of the Outside Managers in an attempt to determine if that Outside Manager has demonstrated an ability to invest over a period of time and in different economic conditions. We monitor the Outside Manager's underlying holdings, strategies, concentrations, and leverage as part of our overall periodic risk assessment. Additionally, as part of our due diligence process, we survey the Outside Manager's compliance and business enterprise risks. A risk of investing with an Outside Manager who has been successful in the past is that they may not be able to replicate that success in the future. In addition, we do not control the underlying investments in an Outside Manager's portfolio. There is also a risk that an Outside Manager may deviate from the stated investment mandate or strategy of the portfolio, making it a less suitable investment for our Clients. Moreover, as we do not control the Outside Manager's daily business and compliance operations, we may be unaware of the lack of internal controls necessary to prevent business, regulatory or reputational deficiencies.

Direct Indexing by Outside Managers

Direct indexing is an approach to index investing that involves buying some of the individual stocks that make up an index, with the aim of tracking the overall index. This is in contrast to buying an index mutual fund or index exchange-traded fund (index ETF) that tracks the index. Direct indexing can provide greater autonomy, control, and tax advantages to certain investors over owning an index mutual fund or an index exchange-traded fund (index ETF).

Separately Managed Accounts by Outside Managers for Municipal Bond Investments

Municipal Bond SMAs generally seek to provide federally tax-exempt interest income (and, in certain cases, state/local tax-exempt income) by investing primarily in municipal securities. Outside Managers may employ various approaches, which can include (without limitation) ladders and barbell structures, duration/curve positioning, credit selection, sector and geographic allocations, use of taxable municipals, opportunistic trading, and tax-aware trading intended to manage after-tax outcomes.

Separately Managed Accounts by Outside Managers (Options-Based Lending/Borrowing) using Box Spreads

For certain clients, we recommend or implement financing transactions using listed options, commonly referred to as "box spreads" (or "box spread trades"). A box spread generally involves entering into a combination of call and put options with the same expiration date but different strike prices, designed to create a defined payout at expiration. Depending on how the box spread is structured and priced at execution, the transaction may function economically as (i) a means of borrowing funds (receiving cash upfront in exchange for an obligation to repay a larger amount at expiration) or (ii) a means of lending funds (paying cash upfront in exchange for receiving a larger amount at expiration). We help clients use box spreads to manage liquidity needs, fund investment activity, potentially reduce financing costs relative to other sources of credit, or seek incremental yield on cash.

Separately Managed Accounts by Outside Managers for Tax Advantaged Long-Short Equity Portfolios

Tax Advantaged Long-Short SMAs generally seek to efficiently harvest tax losses, while accommodating individualized customizations and adhering to clients' desired portfolio characteristics. An index or blend of indices creates the basis for the portfolio and portfolios can be customized for tax management, concentrated positions and exclusions by ESG, sector, industry or individual holdings. Portfolio construction includes transition analysis and management. To keep portfolios aligned to goals over time, outside managers may employ frequent monitoring and optimizations for rebalancing and tax loss harvesting. These strategies may involve:

- Idiosyncratic risk, due to company-specific factors that are generally not correlated with the broad market environment, can lead to loss.
- Short-sale risk, that can amplify losses if the stock price appreciates.
- Leverage risk, due to time-varying correlations that introduce unexpected net exposures between longs and shorts, resulting in improper portfolio hedging.
- Tracking error risk, in that the performance of a client portfolio may not match or correlate to that of the index it attempts to track which may cause the performance of a client portfolio to be less than expected.
- Tax-managed investing risk, as investment strategies that seek to enhance after-tax performance may be unable to fully realize strategic gains or harvest losses due to various factors. Any reduction in taxes will depend on an investor's specific tax situation and market conditions may limit the ability to generate tax losses. A tax-managed strategy may cause a client portfolio to hold a security in order to achieve more favorable tax treatment or to sell a security in order to create tax losses. A tax loss realized by a U.S. investor after selling a security will be negated if the investor purchases the security within thirty days.
- Investment strategies that employ tax-loss harvesting also involve the risk that a replacement investment could perform worse than the original investment and that such factor, as well as transaction costs (which may be significant), could offset any potential tax benefit.

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 Advisor'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.

Alternative Investments. Though it is not Brooklyn FI's primary investment strategy, Brooklyn FI and its representatives may from time to time recommend less traditional assets (sometimes called "alternative investments") in combination with more traditional assets like stocks and bonds, when suitable. Alternative investments can include: commodities, currency hedging, direct lending, hedge funds, precious metals, private equity, private credit, venture capital, among others. Alternative investments may be accessed in multiple ways, including, but not limited to, Direct Investment, Pooled Investment Vehicles, and Private Investment Funds. Alternative Investments, including private investment funds and private placements, are subject to a high degree of risk and are not suitable for all investors.

Alternative investments generally involve various risk factors, including, but not limited to the following. Private investment vehicles are varied, and each requires a careful evaluation of the specific structure of the fund, management team's experience, and operational risks. A more in-depth discussion of risks that must be

considered is set forth in each investment's offering documents or similar disclosure document, which will be provided to each Client for review and consideration prior to investing.

- Potential for complete loss of principal, meaning that you may lose your entire investment
- High fees
- Liquidity constraints
- Lack of transparency
- Difficulty obtaining price evaluation
- Limited or no secondary market
- Long term investment commitment
- Volatility of returns
- High internal and operating costs
- Restrictions on withdrawals
- Complex tax structures and delays in tax reporting
- Lack of transparency
- Less regulation

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).

Structured Notes are complex instruments consisting of a bond component and an imbedded derivative. Structured notes that provide for the repayment of principal at maturity are subject to the credit risk of the issuing financial institution. Structured notes that do not offer this protection may cause a client to lose some, or all, of its principal. Depending on the nature of the linked asset or index, the market risk of the structured note may include changes in equity or commodity prices, changes in interest rates or foreign exchange rates, or market volatility. After issuance, structured notes may not be re-sold on a daily basis and thus may be difficult to value given their complexity. A client's ability to trade or sell structured notes in a secondary market is often very limited and clients should, therefore, be prepared to hold a structured note to its maturity date, or risk selling the note at a discount to its value at the time of sale. Structured notes may have complicated payoff structures that can make it difficult for clients to accurately assess their value, risk and potential for growth through the term of the structured note. Determining the performance of each note can be complex and this calculation can vary significantly from note to note depending on the structure. Notes can be structured in a wide variety of ways. Structured notes expose investors to credit risk: if the structured note issuer defaults on these obligations, investors may lose some, or all, of the principal amount they invested in the structured notes as well as any other payments that may be due on the structured notes. If a structured note has a "call provision" and the issuer "calls" the structured note, investors may not be able to reinvest their money at the same rate of return provided by the structured note that the issuer redeemed.

Cybersecurity Risk. The computer systems, networks, and devices used by Brooklyn FI and service providers to us and our clients to carry out routine business operations employ a variety of protections designed to prevent damage or interruption from computer viruses, network failures, computer and telecommunication failures, infiltration by unauthorized persons, and security breaches. Despite the various protections utilized, systems, networks, or devices potentially can be breached. A client could be negatively impacted as a result of a cybersecurity breach. Cybersecurity breaches can include unauthorized access to systems, networks, or devices; infection from computer viruses or other malicious software code; and attacks that shut down, disable, slow, or otherwise disrupt operations, business processes, or website access or functionality. Cybersecurity breaches may cause disruptions and impact business operations, potentially resulting in financial losses to a client; impediments to trading; the inability by us and other service providers to transact business; violations of applicable privacy and other laws; regulatory fines, penalties, reputational damage, reimbursement or other compensation costs, or additional compliance costs; as well as the inadvertent release of confidential information. Similar adverse consequences could result from cybersecurity breaches affecting issuers of securities in which a client invests; governmental and other regulatory authorities; exchange and other financial

market operators, banks, brokers, dealers, and other financial institutions; and other parties. In addition, substantial costs may be incurred by these entities in order to prevent any cybersecurity breaches in the future.

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 provide tax preparation services through its affiliate Mason Tax, LLC d/b/a Brooklyn FI Tax and 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 is waived in certain cases.

Shane Mason and Ally "AJ" Ayers are owners of Guided Equity Management, Inc., a startup FinTech software solution focused on equity compensation analysis. Guided Equity Management, Inc. is an affiliate of Brooklyn FI, LLC by virtue of being under common control with it. Shane Mason and Ally "AJ" Ayers spend less than 10% of their time on this other business.

Brooklyn FI, LLC occasionally receives compensation from Intuit, Inc. when Shane Mason provides consulting in regard to their software products. There is no referral arrangement in place between Shane Mason / Brooklyn FI and Intuit, Inc and the two entities are not affiliated.

Recommendations of Outside Managers - Brooklyn FI recommends Outside Managers to manage some client accounts. In the event that we recommend an Outside Manager, we do not share in their advisory fee. Our fee is separate and in addition to their compensation (as noted in Item 5 of this brochure).

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.

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, advisor 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 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 requires 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 could 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 do not receive soft dollar benefits.

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

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

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

The Firm uses technology and related services provided by Orion in connection with the administration and servicing of certain client accounts. For these accounts, we recommend Fidelity Brokerage Services LLC and National Financial Services LLC (collectively, "Fidelity"), registered broker-dealers and SIPC members not affiliated with us. Orion, and not us, submits trades to the custodian, and we do not control the timing, aggregation or allocation of those trades. Orion's managers may trade away from the custodian, which may result in additional costs to the client.

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 Custodians”)

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. For our clients’ accounts that Altruist maintains, as noted above, households enrolled in Altruist One pay a subscription fee, which is paid by the client and includes zero transaction fees and reduced or waived fees on certain models. Altruist does not charge commissions on equity and ETF trades. Transaction fees apply to certain mutual fund trades. Other account and service fees may apply.

Products and services available to us from Custodians The Custodians 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 retail customers. The Custodians also make 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. the Custodians’ 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 the Custodians’ support services:

Services that benefit you The Custodians’ 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 the Custodians include some to which we might not otherwise have access or that would

require a significantly higher minimum initial investment by our clients. The Custodians' services described in this paragraph generally benefit you and your account.

Services that may not directly benefit you The Custodians 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 the Custodians' own and that of third parties. We use this research to service all or a substantial number of our clients' accounts, including accounts not maintained at the Custodians. We do not use client brokerage commissions to obtain research or other products or services, and we do not direct client brokerage transactions in exchange for the receipt of such products or services. In addition to investment research, the Custodians also make 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

Brooklyn FI does not make a commitment to invest any specific amount or percentage of client assets in any specific mutual funds, securities, or other products as a result of the above arrangements. However, Brooklyn FI's receipt of these products and services from the Custodians creates a conflict of interest as these benefits may influence Brooklyn FI's decision to recommend them over other service providers that do not furnish similar support, services, or software to Brooklyn FI.

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 are permitted to participate in block trading with your accounts; however, they will not be given preferential treatment.

Outside Managers used by Brooklyn FI may block Client trades at their discretion. Their specific practices are further discussed in their ADV Part 2A, Item 12.

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 could 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. .

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 has arrangements in place with certain third parties, called promoters, under which such promoters refer clients to us in exchange for a percentage of the advisory fees we collect from such referred clients. Such compensation creates an incentive for the promoters to refer clients to us, which is a conflict of interest for the promoters. Rule 206(4)-1 under the Advisers Act addresses this conflict of interest by, among other things, requiring disclosure of whether the promoter is a client or a non-client and a description of the material conflicts of interest and material terms of the compensation arrangement with the promoter. Accordingly, we require promoters to disclose to referred clients, in writing: whether the promoter is a client or a non-client; that the promoter will be compensated for the referral; the material conflicts of interest arising from the relationship and/or compensation arrangement; and the material terms of the compensation arrangement, including a description of the compensation to be provided for the referral.

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

Certain BKFI investment adviser representatives participate in Orion's Elite Advisor Network Program (the "EAN Program") at no cost. Benefits (such as technology tools and conference access) are based on the amount of client assets on Orion's platform and on engagement activities. The EAN Program provides qualifying participants with benefits that may include training and operational support, marketing support, discounts on technology services, access to events and other resources, and reimbursement of certain travel and event expenses. This creates a conflict of interest because we have an incentive to recommend Orion and place and maintain assets on its platform. The Firm addresses this conflict by disclosing the arrangement to clients and by investment adviser representatives evaluating advisory services and investment recommendations based on a client's best interest, rather than eligibility for or receipt of EAN Program benefits. Clients are not obligated to use Orion and have the option to maintain their assets with a different custodian.

Item 15: Custody

Brooklyn FI accepts 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; and/or to direct trades in clients outside investment accounts (i.e. Employer-sponsored 401(k) plan) in line with the clients portfolio strategy. 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 provide to you. Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Brooklyn FI can establish a standing letter of instructions or other similar asset transfer authorization arrangements ("SLOA") with qualified custodians in order for us to disburse funds to accounts as specifically designated by the client. With a SLOA a client can typically authorize first-party and/or third- party transfers.

Item 16: Investment Discretion

For those client accounts where we provide investment advisory services, we typically 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 (if applicable) 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.

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

(332) 296-1660

May 13, 2026

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 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 - 12/2024, 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

Professional Designations, Licensing & Exams

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

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

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Shane Mason.

Item 4: Other Business Activities

Shane Mason is currently a part owner of Mason Tax, LLC d/b/a Brooklyn FI Tax where he provides tax preparation. This activity accounts for approximately 20% of his time.

Shane Mason is a part owner of Guided Equity Management, Inc., a company based in Brooklyn, NY. Guided Equity Management, Inc. is an affiliate of Brooklyn FI, LLC by virtue of being under common control with it. 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

Shane Mason, who may be contacted at the phone number on this brochure supplement, is a co-founder of Brooklyn FI. Mr. Mason is subject to the policies and procedures and the code of ethics of Brooklyn FI.

Brooklyn FI, LLC

33 Nassau Ave
Brooklyn, New York 11222
(332) 296-1660

May 13, 2026

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 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

- 11/2024 – Present, Money Changes Everything (Sole Proprietor), Newsletter Author
- 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 - 12/2024, 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

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

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

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Ally "AJ" Ayers.

Item 4: Other Business Activities

Ally "AJ" Ayers is currently part owner of 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 a part owner of Guided Equity Management, Inc., a company based in Brooklyn, NY. Guided Equity Management, Inc. is an affiliate of Brooklyn FI, LLC by virtue of being under common control with it. This activity accounts for less than 10% of AJ's time.

Ally "AJ" Ayers currently publishes a newsletter under the name Money Changes Everything, a sole proprietorship. 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

Ally "AJ" Ayers, who may be contacted at the phone number on this brochure supplement, is a co-founder of Brooklyn FI. Ms. Ayers is subject to the policies and procedures and the code of ethics of Brooklyn FI.

Brooklyn FI, LLC

33 Nassau Ave
Brooklyn, New York 11222
(332) 296-1660

May 13, 2026

Form ADV Part 2B – Brochure Supplement

John Owens - Individual CRD# 7041108

Managing Partner & 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 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, Managing Partner & CCO
- 08/2020 – Present, Mason Tax, LLC d/b/a Brooklyn FI Tax, Managing Partner & 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

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

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

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

There are no legal or disciplinary events material to a client's or prospective client's evaluation of John Owens.

Item 4: Other Business Activities

John Owens is currently a minority owner of Mason Tax, LLC d/b/a Brooklyn FI Tax, a separate entity that provides tax preparation services. This activity accounts for less than 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 is supervised by Ally "AJ" Ayers, co-founder of Brooklyn FI. Ms. Ayers may be contacted at the phone number on this brochure supplement.

Brooklyn FI, LLC

33 Nassau Ave
Brooklyn, New York 11222
(332) 296-1660

May 13, 2026

Form ADV Part 2B – Brochure Supplement

Caitlin Fastiggi - Individual CRD# 7515241

Director of Financial Planning

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

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- 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.

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Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Caitlin Fastiggi.

Item 4: Other Business Activities

Caitlin Fastiggi is currently a minority owner of Mason Tax, LLC d/b/a Brooklyn FI Tax where she provides tax preparation. This activity accounts for less than 10% of her time.

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

Caitlin Fastiggi is supervised by John Owens, as Managing Partner of Brooklyn FI. Mr. Owens may be contacted at the phone number on this brochure supplement.

Brooklyn FI, LLC

33 Nassau Ave
Brooklyn, New York 11222
(332) 296-1660

May 13, 2026

Form ADV Part 2B – Brochure Supplement

Eduard Zolotarev - Individual CRD# 6559331

Lead 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 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, Lead Financial Planner
- 08/2022 – Present, Mason Tax, LLC d/b/a Brooklyn FI Tax, Lead 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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- 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:

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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.

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

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Eduard Zolotarev.

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

Eduard Zolotarev is supervised by John Owens, as Managing Partner of Brooklyn FI. Mr. Owens may be contacted at the phone number on this brochure supplement.

Brooklyn FI, LLC

33 Nassau Ave
Brooklyn, New York 11222
(332) 296-1660

May 13, 2026

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 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

Professional Designations, Licensing & Exams

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- 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

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- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*.
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Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Kody Sherlund.

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

Kody Sherlund is supervised by John Owens, as Managing Partner of Brooklyn FI. Mr. Owens may be contacted at the phone number on this brochure supplement.

Brooklyn FI, LLC

33 Nassau Ave
Brooklyn, New York 11222
(332) 296-1660

May 13, 2026

Form ADV Part 2B – Brochure Supplement

Melanie Taylor - Individual CRD# 7819722

Senior 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 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, Senior Financial Planner
- 09/2023 – Present, Mason Tax, LLC d/b/a Brooklyn FI Tax, Senior 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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- 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

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Melanie Taylor.

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

Melanie Taylor is supervised by John Owens, as Managing Partner Managing Partner of Brooklyn FI. Mr. Owens may be contacted at the phone number on this brochure supplement.

Brooklyn FI, LLC

33 Nassau Ave
Brooklyn, New York 11222
(332) 296-1660

May 13, 2026

Form ADV Part 2B – Brochure Supplement

Gage Legare - Individual CRD# 6928529

Associate Financial Planner

This brochure supplement provides information about Gage Legare 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 Gage Legare is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the identification number Individual CRD# 6928529.

Item 2: Educational Background and Business Experience

Gage Legare

Born: 1996

Educational Background

- 2022 – CFP Education from College of Financial Planning (online/virtual)
- 2019 – Bachelor's Degree from Montana State University in Bozeman, MT

Business Experience

- 06/2024 – Present, Brooklyn FI, LLC, Senior Financial Planner
- 06/2024 – Present, Mason Tax, LLC d/b/a Brooklyn FI Tax, Associate Financial Planner
- 10/2019 – 06/2024, Stewart & Associates, PLLC, Associate Financial Planner
- 05/2019 – 10/2019, Trade Risk Guarantee, Junior Underwriter
- 09/2015 – 06/2019, Montana State University, Full-Time Student
- 03/2018 – 05/2019, Shore to Summit Wealth Management, Intern

Professional Designations, Licensing & Exams

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

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

- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*.
  The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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

Chartered Retirement Planning Counselor℠, CRPC®: The CHARTERED RETIREMENT PLANNING COUNSELOR℠, and CRPC® are trademarks or registered service marks of the College for Financial Planning in the United States and/or other countries.

The CRPC® designation is a voluntary designation; no federal or state law or regulation requires financial planners to hold a CRPC® designation. Individuals who hold the CRPC® designation have completed a course of study encompassing pre-and post-retirement needs, asset management, estate planning and the entire retirement planning process using models and techniques from real Client situations.

To be entitled to use this CRPC® mark, candidates must successfully complete the specialized graduate-level program that focuses exclusively on retirement planning and pass an examination, sign a code of professional ethics and complete a disclosure form attesting to their adherence to the College for Financial Planning "Standards of Professional Conduct" and to disclose any investigations or legal proceedings relating to professional or business conduct. Designees must also acknowledge adherence to the College's Terms and Conditions governing the use of the College's Marks. Authorization for continued use of the professional designation must be renewed every two years at the end of the authorization period, with subsequent authorization periods being two years in length. In addition, all CRPC® designees must sign a commitment to ongoing continuing education to ensure that they receive up-to-date information about current issues impacting the area of retirement planning. Every two years individuals must renew their right to continue using the CRPC® designation by: completing 16 hours of continuing education and reaffirming to abide by the Standards of Professional Conduct, Terms and Conditions, and self-disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct.

Violations of the College's Standards of Professional Conduct are subject to disciplinary procedures based on the seriousness of the situation and may include, but are not limited to: Reprimand, Suspension and/or Revocation.

AWMA®, or Accredited Wealth Management Advisor℠:

Education - The College offers several proprietary professional designation programs covering the asset management, retirement planning, and financial planning sectors. Programs are offered in both self-study and instructor-led formats and require the successful completion of a specific curriculum covering both theoretical and practical application of the material. The curricula are developed by the College's full-time faculty with input from the country's top investment firms.

Individuals who hold the AWMA® designation have completed a course of study encompassing wealth strategies, equity-based compensation plans, tax reduction alternatives, and asset protection alternatives. The program is designed for approximately 120-150 hours of self-study. The program is self-paced and must be completed within one year from enrollment.

Examination - Individuals are required to pass an online, timed and proctored end-of-course examination with a 70% score or higher. The examination tests the individual's ability to relate complex concepts and apply theoretical concepts to real-life situations. Individuals in the MPAS®designation program are required to complete assignments, projects, research, and papers, and meet all graduation requirements for the Master of Science degree.

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Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client’s or prospective client’s evaluation of Gage Legare.

Item 4: Other Business Activities

Gage Legare is not involved in any other business activities.

Item 5: Additional Compensation

Gage Legare 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

Gage Legare is supervised by John Owens, as Managing Partner of Brooklyn FI. Mr. Owens may be contacted at the phone number on this brochure supplement.

Brooklyn FI, LLC

33 Nassau Ave
Brooklyn, New York 11222
(332) 296-1660

May 13, 2026

Form ADV Part 2B – Brochure Supplement

Crystal Kozlak - Individual CRD# 7935048

Associate Financial Planner

This brochure supplement provides information about Crystal Kozlak 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 Crystal Kozlak is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the identification number Individual CRD# 7935048.

Item 2: Educational Background and Business Experience

Crystal Kozlak

Born: 1994

Educational Background

- 2016 – Bachelor of Arts from University of British Columbia

Business Experience

- 05/2025 – Present, Brooklyn FI, LLC, Associate Financial Planner
- 05/2025 – Present, Mason Tax, LLC d/b/a Brooklyn FI Tax, Associate Financial Planner
- 06/2024 – 05/2025, Falcon Wealth Planning, Inc., Investment Adviser Representative
- 05/2023 – 05/2025, Falcon Wealth Planning, Inc., Relationship Manager
- 09/2016 – 05/2023, Animal Place, Food for Thought Program Manager
- 05/2021 – 10/2021, Self Employed
- 01/2020 – 04/2020, The Human League, Volunteer Recruitment and Retention Fellow

Professional Designations, Licensing & Exams

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- 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
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Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Crystal Kozlak.

Item 4: Other Business Activities

Crystal Kozlak is not involved in any other business activities.

Item 5: Additional Compensation

Crystal Kozlak 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

Crystal Kozlak is supervised by John Owens, as Managing Partner of Brooklyn FI. Mr. Owens may be contacted at the phone number on this brochure supplement.

Brooklyn FI, LLC

33 Nassau Ave
Brooklyn, New York 11222
(332) 296-1660

May 13, 2026

Form ADV Part 2B – Brochure Supplement

Jacqueline Worstell - Individual CRD# 7670057

Senior Financial Planner

This brochure supplement provides information about Jacqueline Worstell 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 Jacqueline Worstell is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the identification number Individual CRD# 7670057.

Item 2: Educational Background and Business Experience

Jacqueline Worstell

Born: 1992

Educational Background

- 2016 – Bachelors in Business Administration (emphasis in Accounting) from Pacific Union College

Business Experience

- 01/2026 – Present, Brooklyn FI, LLC, Senior Financial Planner
- 01/2026 – Present, Mason Tax, LLC d/b/a Brooklyn FI Tax, Senior Financial Planner
- 11/2022 – 08/2025, Cheryl R. Worstell, CPA, Tax Accountant
- 06/2022 – 08/2022, Abacus Wealth Partners, Intern
- 01/2016 – 11/2017, G & J Seiberlich & Co., LLP, Staff Accountant

Professional Designations, Licensing & Exams

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- 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 S*tandards 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*.
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Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Jacqueline Worstell.

Item 4: Other Business Activities

Jacqueline Worstell is not involved in any other business activities.

Item 5: Additional Compensation

Jacqueline Worstel 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

Jacqueline Worstel is supervised by John Owens, as Managing Partner of Brooklyn F. Mr. Owens may be contacted at the phone number on this brochure supplement.

Brooklyn FI, LLC

33 Nassau Ave
Brooklyn, New York 11222
(332) 296-1660

July 8, 2026

Form ADV Part 2B – Brochure Supplement

Janae' Bridges - Individual CRD# 7779285

Financial Planner

This brochure supplement provides information about Janae' Bridges 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 Janae' Bridges is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the identification number Individual CRD# 7779285.

Item 2: Educational Background and Business Experience

Janae' Bridges

Born: 1995

Educational Background

- 2025 – Masters of Science, Finance, University of Wyoming
- 2024 – Bachelor of Arts, Economics, Colorado State University
- 2018 – Bachelor of Science, Finance, University of New Orleans

Business Experience

- 06/2026 – Present, Brooklyn FI, LLC, Financial Planner
- 03/2024– 03/2026, AE Wealth Management, Investment Adviser Representative
- 02/2024– 03/2026, Gregory Ricks & Associates, Financial Advisor
- 03/2023 – 01/2024, JE Cohen & Co., LLC, Investment Adviser Representative
- 11/2018 – 12/2023 – State of Wyoming, Payroll Accountant

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Janae' Bridges.

Item 4: Other Business Activities

Janae' Bridges is not involved in any other business activities.

Item 5: Additional Compensation

Janae' Bridges 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

Janae' Bridges is supervised by John Owens, as Managing Partner of Brooklyn F. Mr. Owens may be contacted at the phone number on this brochure supplement.

Brooklyn FI, LLC

33 Nassau Ave
Brooklyn, New York 11222
(332) 296-1660

August 27, 2026

Form ADV Part 2B – Brochure Supplement

Erika Moromisato - Individual CRD# 7911332

Financial Planner

This brochure supplement provides information about Erika Moromisato 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 Erika Moromisato is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the identification number Individual CRD# 7911332.

Item 2: Educational Background and Business Experience

Erika Moromisato

Born: 1990

Educational Background

- 2012 – Bachelor of Arts, Liberal Arts, Soka University of America

Business Experience

- 07/2026 – Present, Brooklyn FI, LLC, Financial Planner
- 06/2025– 07/2026, Connective Wealth Planners, Investment Advisor Representative
- 05/2024– 06/2025, FG Advisory Services, LLC, Investment Advisor Representative
- 05/2022 – 05/2025, The Financial Gym, Certified Financial Trainer
- 02/2020 – 05/2022, Europerfumes, Customer Service Logistics Administrator
- 07/2012 – 08/2022, Risk Placement Services, Inc., Associate Underwriter

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Erika Moromisato.

Item 4: Other Business Activities

Erika Moromisato is not involved in any other business activities.

Item 5: Additional Compensation

Erika Moromisato 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

Erika Moromisato is supervised by John Owens, as Managing Partner of Brooklyn FI. Mr. Owens may be contacted at the phone number on this brochure supplement.

Brooklyn FI, LLC

33 Nassau Ave
Brooklyn, New York 11222
(332) 296-1660

August 27, 2026

Form ADV Part 2B – Brochure Supplement

Anna Bhai - Individual CRD# 7086870

Senior Financial Planner

This brochure supplement provides information about Anna Bhai 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 Anna Bhai is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the identification number Individual CRD# 7086870.

Item 2: Educational Background and Business Experience

Anna Bhai

Born: 1987

Educational Background

- 2010 –Bachelor of Business Administration, Risk Management and Insurance, University of Georgia,
- 2010 –Bachelor of Business Administration, Family Financial Planning, University of Georgia,

Business Experience

- 7/2026 – Present, Brooklyn FI, LLC, Senior Financial Planner
- 3/2026– 7/2026, JPL Wealth Management, Head of Financial Planning, Advisor
- 12/2024 – 3/2026, JPL Wealth Management, Head of Financial Planning
- 1/2023 – 11/2023, Dew Wealth Management, Advisor
- 12/2018 – 12/2022, Private Capital Management, Advisor
- 1/2014 – 9/2018, Signature FD, LLC: Senior Financial Planner

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Anna Bhai.

Item 4: Other Business Activities

Anna Bhai is not involved in any other business activities.

Item 5: Additional Compensation

Anna Bhai 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

Anna Bhai is supervised by John Owens, as Managing Partner of Brooklyn FI. Mr. Owens may be contacted at the phone number on this brochure supplement.

Brooklyn FI, LLC

33 Nassau Ave
Brooklyn, New York 11222
(332) 296-1660

August 27, 2026

Form ADV Part 2B – Brochure Supplement

Jeffrey Dingle - Individual CRD# 8232020

Senior Financial Planner

This brochure supplement provides information about Jeffrey Dingle 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 Jeffrey Dingle is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the identification number Individual CRD# 8232020.

Item 2: Educational Background and Business Experience

Jeffrey Dingle

Born: 2000

Educational Background

- 2024 –Bachelor of Science, Financial Planning, University of Georgia,

Business Experience

- 8/2026 – Present, Brooklyn FI, LLC, Senior Financial Planner
- 3/2026– 8/2026, Lido Advisors, LLC, Investment Adviser Representative
- 10/2024– 3/2026, Lido Advisors, LLC, Associate, Private Client Services
- 2/2024 – 9/2024– Elwood & Goetz, Intern
- 08/2021– 5/2024– University of Georgia, Student

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Jeffrey Dingle.

Item 4: Other Business Activities

Jeffrey Dingle is not involved in any other business activities.

Item 5: Additional Compensation

Jeffrey Dingle 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

Jeffrey Dingle is supervised by John Owens, as Managing Partner of Brooklyn FI. Mr. Owens may be contacted at the phone number on this brochure supplement.

Brooklyn FI, LLC

33 Nassau Ave
Brooklyn, New York 11222
(332) 296-1660

September 3, 2026

Form ADV Part 2B – Brochure Supplement

Stuart Connelly - Individual CRD# 5952361

Client Development Advisor

This brochure supplement provides information about Stuart Connelly 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 Stuart Connelly is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the identification number Individual CRD# 5952361.

Item 2: Educational Background and Business Experience

Stuart Connelly

Born: 1989

Educational Background

- 2011 –Bachelor of Arts, Business Management and Ethics, Minor in Sports and Entertainment Law, Bentley University

Business Experience

- 8/2026 – Present, Brooklyn FI, LLC, Client Development Advisor
- 6/2013 – 8/2026, Fisher investments, LLC, Investment Counselor

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Stuart Connelly.

Item 4: Other Business Activities

Stuart Connelly is not involved in any other business activities.

Item 5: Additional Compensation

Stuart Connelly 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

Stuart Connelly is supervised by John Owens, as Managing Partner of Brooklyn FI. Mr. Owens may be contacted at the phone number on this brochure supplement.

Brooklyn FI, LLC

33 Nassau Ave
Brooklyn, New York 11222
(332) 296-1660

October 16, 2026

Form ADV Part 2B – Brochure Supplement

Ryan Goldenhar - Individual CRD# 4013614

Partner and Lead Planner

This brochure supplement provides information about Ryan Goldenhar 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 Ryan Goldenhar is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the identification number Individual CRD# 4013614.

Item 2: Educational Background and Business Experience

Ryan Goldenhar

Born: 1972

Educational Background

- 1998 - Master of Arts, University of Southern California
- 1994 - Bachelor of Arts, California State University, Northridge

Business Experience

- 10/2026 – Present, Brooklyn FI, LLC, Partner and Lead Planner
- 3/2022 – 10/2026 – Mariner Platform Solutions, Partner Advisor
- 3/2022 – 10/2026 – Wealth with Options, Director
- 1/2019 – 3/2022 – AdvicePeriod, Partner Advisor
- 11/2006 – 1/2019 – Wells Fargo, Investment Strategist

Professional Designations, Licensing & Exams

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- 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 S*tandards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*.
  The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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

Chartered Financial Analyst® and CFA® are professional certification marks granted by the CFA Institute. The CFA certification is a voluntary certification; no federal or state law or regulation requires investment advisers to hold a CFA certification. It is recognized in the United States and a number of other countries.

To become a charterholder, an individual must:

- Adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct.
- Complete the CFA Program. The CFA Program curriculum includes ethical and professional standards, financial reporting and analysis, corporate finance, economics, quantitative methods, equity, fixed income, alternative investments, derivatives, portfolio management and wealth planning. Individuals must pass the three exams in order (Level I, II and III). Each exam is six hours and requires approximately six months of preparation.
- Have four years of qualified investment work experience.
- Become a regular member of CFA Institute and apply for membership to a local CFA member society.

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Ryan Goldenhar.

Item 4: Other Business Activities

Ryan Goldenhar is a board member and treasurer for the audit committee at Jewish Family Services of San Diego and a board member of Congregation Beth Israel of San Diego.

Item 5: Additional Compensation

Ryan Goldenhar 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

Ryan Goldenhar is supervised by John Owens, as Managing Partner of Brooklyn FI. Mr. Owens may be contacted at the phone number on this brochure supplement.

Brooklyn FI, LLC

33 Nassau Ave
Brooklyn, New York 11222
(332) 296-1660

October 16, 2026

Form ADV Part 2B – Brochure Supplement

Jackie Lewis - Individual CRD# 1560181

Partner and Lead Planner

This brochure supplement provides information about Jackie Lewis 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 Jackie Lewis is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the identification number Individual CRD# 1560181.

Item 2: Educational Background and Business Experience

Jackie Lewis

Born: 1961

Educational Background

- 1988 – Master of Business Administration, San Diego State University
- 1983 – Bachelor of Business Administration, University of Hawaii at Manoa

Business Experience

- 10/2026 – Present, Brooklyn FI, LLC, Partner and Lead Planner
- 3/2022 – 10/2026 – Mariner Platform Solutions, Partner Advisor
- 3/2022 – 10/2026 – Wealth with Options, Director
- 1/2019 – 3/2022 – AdvicePeriod, Partner Advisor
- 11/2011 – 1/2019 – Wells Fargo Clearing Services, LLC, Registered Representative,

Professional Designations, Licensing & Exams

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

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

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Jackie Lewis.

Item 4: Other Business Activities

Jackie Lewis sits on the Board of Directors of the Ronald McDonald House of San Diego.

Item 5: Additional Compensation

Jackie Lewis 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

Jackie Lewis is supervised by John Owens, as Managing Partner of Brooklyn FI. Mr. Owens may be contacted at the phone number on this brochure supplement.