Form ADV Part 2A – Firm Brochure

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Item 1: Cover Page

This Firm Brochure provides information about the qualifications and business practices of Financial Design Studio, Inc. ("FDS"). If you have any questions about the contents of this Brochure, please contact us at (847) 238-8050. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission ("SEC") or by any state securities authority.

FDS is registered as an investment adviser. Registration as an investment adviser does not imply any level of skill or training.

Additional information about FDS is available on the SEC's website at www.adviserinfo.sec.gov, which can be found using the firm's CRD number 286686.

Item 2: Material Changes

Material Changes

We will initially provide you with a copy of our Brochure when we enter into an agreement with you. On an annual basis, we will provide you with a Summary of Material Changes within 120 days of our fiscal year end. In the alternative, we could choose to provide you with a complete copy of our Brochure.

Since our last annual update of March 25, 2025, we have not made any material changes to our Brochure.

As of December 31, 2025, FDS managed $105,500,000 in assets on a discretionary basis and $0 in assets on a non-discretionary basis. We also had $2,100,000 in assets under advisement.

Note that we could have made other changes that are editorial in nature, to correct grammatical or typographical errors, to provide additional information or clarifications, or to correct formatting issues. We do not consider these to be material.

Future Changes

From time to time, we may amend this Brochure to reflect changes in our business practices, changes in regulations, and routine annual updates as required by the securities regulators. This complete Brochure or a Summary of Material Changes shall be provided to each client promptly if material changes occur in our business practices.

At any time, you may view the current Brochure from the SEC's Investment Advisor Public Disclosure website at www.adviserinfo.sec.gov by searching for our firm name or by our CRD number 286686. You may also request a copy of this Brochure at any time without charge by contacting us at (847) 238-8050.

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Item 4: Advisory Business

Description of Advisory Firm

Financial Design Studio, Inc. ("FDS") is registered as an investment adviser with the United States Securities and Exchange Commission ("SEC"). The firm incorporated in Illinois in December 2016 and became registered as an investment adviser in February 2017. Our principal owners are Trevore Meyer, Michelle Smalenberger, Stephen Smalenberger, and Robert Stoll.

Types of Advisory Services

We tailor our advisory services to the individual needs of our clients. We offer Investment Management Services, Financial Planning Services, Personal Tax Return Preparation Services, Business Bookkeeping and Consulting Solutions, and Educational Seminars and Speaking Engagements. Each of these is described in more detail below. Before receiving any services, you will need to sign a written agreement that details the exact terms of service.

Investment Management Services

With our Investment Management Services, FDS will provide continuous advice to a client regarding the investment of their funds based on their individual needs and we will provide ongoing management of their investment portfolio based on their investment objectives. Your investment portfolio includes your brokerage accounts held by a qualified custodian for which you have appointed us as your investment adviser of record.

Through personal discussions in which goals and objectives are established based on the client's particular circumstances, we develop their investment plan with an asset allocation target. We then create and manage a portfolio based on that plan designed to meet your goals and objectives. During our data-gathering process, we determine the client's individual objectives, time horizons, risk tolerance, and liquidity needs. We may also review and discuss a client's prior investment history, as well as family composition and background.

We will provide our Investment Management Services on a discretionary basis, which means we are not required to give you advance notice or to seek your consent for any changes to your portfolio. Although you retain ownership and control over your investment account, we ask that you refrain from conducting transactions in the account without first notifying us so we can ensure your investment strategy is maintained.

For clients engaging our Investment Management Services, we also provide Ongoing Financial Planning Services at no additional cost. We will use the information provided by you during the data gathering process to also provide you with continuous support by a financial planner to create, implement, and maintain a financial plan, as described in further detail below. Further, for clients engaging our Ongoing Financial Planning Services with assets of less than $875,000, we provide Investment Management Services at no additional cost. Once the client's assets reach $875,000, we will transition them to our Investment Management Services.

Financial Planning Services

Financial Planning Services involve working one-on-one with a financial planner over an extended period of time. We will evaluate your current financial circumstances and future projections by using currently known variables to predict future cash flows, asset values, and withdrawal plans. The key defining aspect of financial planning is that through the financial planning process, all questions, information, and analysis will be considered as they affect and are affected by the entire financial and life situation of the client.

Upon engaging FDS for Financial Planning Services, we will guide you through a process to establish your goals and objectives. You will be required to provide information as necessary to help us analyze your current financial situation and develop a financial plan or advice specific to your needs. With this service, we are responsible for:

- Obtaining and analyzing all necessary qualitative and quantitative information from the client that is essential to understanding their personal and financial circumstances;
- Helping them identify, select, and prioritize certain financial goals, while understanding the effect that pursuing one goal may have on other potential goals;
- Assessing their current course of action and alternative courses of action to identify required changes that provide the best opportunity for them to meet their financial goals; and
- Developing and presenting financial planning recommendations based on the aforementioned actions, while including all information required to be considered in preparing the recommendations.

These components all require in-depth communication with the client in order for the planner to establish a financial plan and implementation strategy that provides the client with the most appropriate options in pursuing their established goals and objectives.

The specific areas covered in our financial planning advice may include, but are not limited to, the following:

- **Business Planning:** We will provide personal planning advice for clients who currently operate their own business, are considering starting a business, or are planning for an exit from their current business. We will assess your current situation, identify your objectives, and develop a plan aimed at achieving your goals.
- **Cash Flow and Debt Management:** We will conduct a review of your income and expenses to determine your current surplus or deficit, along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.
- **College Savings:** This analysis includes projecting the amount that will be needed to achieve college or other education funding goals, along with advice on ways for you to save the desired amount. Recommendations for savings strategies are included, and, if needed, we will review your financial picture as it relates to eligibility for financial aid or the best way to contribute to grandchildren (if applicable).
- **Employee Benefits Optimization:** We will provide review and analysis as to whether you, as an employee, are taking the maximum advantage possible of your employee benefits. Examples of benefits we analyze are health insurance options, group life insurance, and savings plans.
- **Estate Planning:** This review usually includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts, and other related documents. Our advice also typically includes ways for you to minimize or avoid future estate taxes by implementing appropriate estate planning strategies, such as the use of applicable trusts. We always recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys who specialize in estate planning when you wish to hire an attorney for such purposes. From time-to-time, we will participate in meetings or phone calls between you and your attorney upon your request.
- **Financial Goals:** We will help clients identify financial goals and develop a plan to reach them. We will identify what you plan to accomplish, what resources you will need to make it happen, how much time you will need to reach the goal, and how much you should budget for your goal.

- **Insurance and Risk Management:** An insurance and risk management review includes an analysis of your exposure to major risks that could have a significant adverse impact on your financial picture, such as premature death, disability, property and casualty losses, or the need for long-term care planning. Advice may be provided on ways to minimize such risks and about weighing the costs of purchasing insurance versus the benefits of doing so and, likewise, the potential cost of not purchasing insurance (that is, "self-insuring"). We will also review your existing insurance policies to ensure proper coverage for life, health, disability, long-term care, liability, home, and automobile insurance.
- **Investment Analysis:** This analysis may involve developing an asset allocation strategy to meet clients' financial goals and risk tolerance, providing information on investment vehicles and strategies, reviewing employee stock options, as well as assisting you in establishing your own investment account at a selected broker-dealer or custodian. We will review your existing investment accounts and employer-sponsored savings plans and recommend changes based on your goals and risk tolerance. The strategies and types of investments we may recommend are further discussed in Item 8 below.
- **Retirement Planning:** Our retirement planning analysis typically includes projections of your likelihood of achieving your financial goals, typically focusing on financial independence as the primary objective. For situations where projections show less than the desired results, we may make recommendations, including those that may impact the original projections by adjusting certain variables (such as working longer, saving more, spending less, or taking more risk with investments). If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years.
- **Tax Planning Strategies:** Tax planning advice may include ways to minimize current and future income taxes as a part of your overall financial planning picture. For example, we may make recommendations on which type of accounts or specific investments should be owned based in part on their "tax efficiency," with consideration that there is always a possibility of future changes to federal, state, or local tax laws and rates that may impact your situation. We recommend that you consult with a qualified tax professional before initiating any tax planning strategy, and we may provide you with contact information for accountants or attorneys who specialize in this area if you wish to hire someone for such purposes. We will participate in meetings or phone calls between you and your tax professional upon your request.

Financial Planning Services are provided on a non-discretionary basis. This means you have the option to implement any of the recommendations we make to you. Unless the client also engages our Investment Management Services, we do not have any control over the timing and accuracy of any investment transactions executed by the client.

To accommodate different levels of planning needs, our Financial Planning Services are offered as either an ongoing engagement for continuous planning support through our Ongoing Financial Planning Services or an hourly engagement for as-needed support through our Hourly Planning and Consulting Services. Each of these services is described in more detail below.

Ongoing Financial Planning Services

Our Ongoing Financial Planning Services are a good fit for individuals who want a comprehensive financial plan along with ongoing support for implementation of our recommendations, monitoring of progress, and updating of their plan as their financial situation evolves. Clients engaging Ongoing Financial Planning Services will receive a written or an electronic report, providing them with a detailed financial plan designed to achieve their stated financial goals and objectives. We will recommend any appropriate changes and ensure the plan is up-to-date as the client's situation, goals, and objectives evolve.

The client may decide to participate in regularly scheduled follow-ups, during which we will discuss progress towards the implementation of their financial plan. The plan and the client's financial situation and goals will be monitored throughout the year and follow-up meetings, phone calls, and emails will be facilitated to confirm that any agreed-upon action steps have been carried out or to answer any client questions that arise. There will be regular reviews of the plan to ensure its accuracy and ongoing appropriateness, on a schedule agreed to with the client. Any needed updates to the plan will be implemented at that time.

Hourly Planning and Consulting Services

We offer Hourly Planning and Consulting Services for clients needing ad hoc planning support or expert consulting on various financial planning or investment-related matters. Through these consulting services, FDS and client will establish the limited scope of the project or engagement, including any agreed upon meetings or deliverables. Depending on the scope of the engagement, clients may receive a written or an electronic report, providing them with a detailed financial plan designed to achieve their stated goals and objectives. With Hourly Planning and Consulting Services, we do not provide an ongoing review or updates to the financial plan or analysis provided beyond the scope of the engagement, unless the client engages us for an additional fee.

Personal Tax Return Preparation Services

We provide Personal Tax Return Preparation Services for our clients to assist with the filing of federal and state tax returns for individuals and businesses. We may ask for an explanation or clarification of some items, but we will not audit or otherwise verify client data. The client is responsible for the completeness and accuracy of information used to prepare the returns. Our responsibility is to prepare the returns in accordance with applicable tax laws. We will utilize the services of a third-party accounting, bookkeeping, and tax preparation firm to facilitate the preparation and filing of your tax return and we will work with you and the third-party in order to gather the necessary information as part of this service.

We may observe opportunities for tax savings that require planning or changes in the way the client handles some transactions. While an engagement for Personal Tax Return Preparation Services does not include significant tax planning services, we will share any ideas we have with you and discuss terms for any additional work that may be required to implement those ideas. Clients are not required to use our Personal Tax Return Preparation Services and may choose another tax professional.

Business Bookkeeping and Consulting Solutions

Our Business Bookkeeping and Consulting Solutions provide accounting, tax, and consulting solutions to business owners. Typical services offered are monthly account reconciliation, preparation of financial statements, payroll processing and reporting, and cash flow planning. We will conduct an initial review of financial statements using information provided by the business owners or their previous bookkeeping service. The client is responsible for the completeness and accuracy of information used to prepare financial information for the business. As every business is unique, these services are highly customized and tailored to suit the needs of each client.

Any planning advice offered as part of this service will be for the benefit of the business itself. Personal financial planning is not offered as part of this service. Clients who are business owners and desire personal financial planning related to their business ownership would be required to engage our Financial Planning Services described above.

Educational Seminars and Speaking Engagements

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

individualized investment advice to attendees during these events. Educational Seminars and Speaking Engagements are provided at no cost.

Types of Investments

We generally employ long-term buy-and-hold passive investment and asset allocation strategies, and we do not engage in market timing. We typically recommend mutual funds and exchange-traded funds for our clients' investment portfolios, but we could also recommend other types of investments when appropriate based on a client's circumstances. See Item 8 below for additional information on our portfolio management practices.

Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors. We will make a reasonable attempt to honor any restrictions you request, but in the case of pooled investment vehicles, such as mutual funds or exchange-traded funds, where underlying holdings change frequently, we cannot guarantee restrictions will always be enforced. In addition, such restrictions could cause us to deviate from the investment decisions we would otherwise make in managing your account. In some cases, we could be unable to accommodate restrictions if they do not allow us to manage your portfolio in a prudent manner.

Client Tailored Services

We tailor our services to our clients' individual needs. We conduct an initial interview and data gathering process to determine the client's specific financial circumstances, goals, and objectives. Our strategies and recommendations are dependent upon each client's current financial situation, income, tax levels, and risk tolerance levels. Investment account supervision is guided by the stated objectives of the client (such as maximum capital appreciation, growth, income, or growth and income), as well as the client's tax considerations, restrictions, needs, and targets.

We assign our recommendations based on the information you provide to us. Inaccurate or incomplete information could result in inappropriate or incomplete advice. To provide investment and financial planning recommendations, we must make certain assumptions with respect to interest and inflation rates, past trends, and future projections of the performance of the market and economy. Past performance is no indication of future performance, and we cannot offer any guarantees or promises that your goals and objectives will be met. Changes to your financial circumstances, goals, or objectives could cause our recommendations to become inaccurate and out of date.

We will contact or attempt to contact you annually to confirm if there have been any changes in your financial situation or investment objectives or determine if you wish to impose or modify account restrictions. Because our advisory services are based on your specific circumstances, you are urged to promptly notify us any time you experience changes to your financial situation, so we can determine if any changes to our recommendations are necessary.

Wrap Fee Programs

We do not participate in wrap fee programs.

Assets Under Management

As of December 31, 2025, FDS managed $105,500,000 in assets on a discretionary basis and $0 in assets on a non-discretionary basis. We also had $2,100,000 in assets under advisement. This section will be updated on at least an annual basis to reflect our assets under management as of December 31 each year, or more frequently if material changes occur with regard to the assets we manage.

Item 5: Fees and Compensation

How we are paid depends on the type of advisory service we provide. Please review the fee and compensation information below. Fees could be negotiable based on factors such as the complexity of your financial situation or total assets under management. Complexity considers various factors of the client's financial circumstances, such as

income, assets, liabilities, marital and family status, employment status, and number of financial areas that need to be addressed. In addition, we reserve the right to offer fee waivers or discounts at our discretion. Therefore, some clients could pay different fees than those shown below. Our fees could be higher or lower than fees charged by other investment advisers for similar services.

The specific fee for each client will be outlined in their advisory agreement. No increase in a client's fee shall be effective without the client signing a new agreement or amendment to their current agreement. If the fee schedule in this Brochure differs from what is in their agreement, we will continue billing based upon the signed agreement.

Investment Management Services Fees

For our Investment Management Services, our standard advisory fee is based on the combined market value of the client's assets under management, paid in arrears on a monthly basis. FDS has a minimum portfolio value requirement of $875,000 for this service, which may be waived at our discretion. Fees are assessed as a percentage of the total assets under management according to the following fee schedule:

Assets Under Management	Annual Fee (%)
$0 – $500,000	1.25%
$500,001 – $1,000,000	1.00%
$1,000,001 – $3,000,000	0.80%
Over $3,000,000	0.60%

The fee is a blended tier fee, which means that different percentage rates are applied to the defined levels of assets under management. For example, for assets under management of $2,000,000, a client would pay 1.25% on the first $500,000, 1.00% on the next $500,000, and 0.80% on the remaining balance. The monthly fee is determined by the following calculation: (($500,000 x 1.25%) + ($500,000 x 1.00%) + ($1,000,000 x 0.80%)) ÷ 12 = $1,604.17.

Fees are calculated on the fair market value of your investment portfolio, including cash and cash equivalents, as of the last day of the previous calendar month. Your portfolio will typically hold investment options that are regularly traded on an open exchange with an observable market value, which is used to calculate the advisory fee. The custodian provides the valuation of these securities. In the rare event your portfolio includes a holding which does not have an observable market value, we will use accepted industry methods for determining a fair market value for such a holding. If you dispute our valuation analysis, you can provide us with additional information to substantiate a different fair market value.

Fees are directly debited from client accounts held by the qualified custodian, or the client may choose to pay by check or electronic funds transfer. When we directly debit our fees from your account, you will authorize the custodian to deduct the fees and pay them to us. We are responsible for calculating the fee and delivering instructions to the custodian; however, the custodian does not verify the accuracy of the advisory fees deducted. We encourage you to review the statements you receive from the custodian to verify that appropriate fees are being deducted from your account. If you have any questions or concerns, you are urged to contact us immediately.

Accounts initiated or terminated during a calendar month will be charged a prorated fee based on the amount of time remaining in the billing period. You may terminate our Investment Management Services by providing us with written notice at least 30 calendar days in advance. Your final fee will be calculated on the amount of assets under management as of the termination date. Since fees are paid in arrears, no refund will be needed upon the termination of our services.

Financial Planning Services Fees

Ongoing Financial Planning Services Fees

For clients engaging our Ongoing Financial Planning Services, our annual flat fee is typically $10,000, based on the complexity of the client's financial situation. The fee is paid in arrears in 12 monthly installments. Fees for this service may be paid by electronic funds transfer or check.

If you engage our Investment Management Services, we do not charge a separate fee for Ongoing Financial Planning Services. These services are covered by the Investment Management Services fees described above. Further, for clients engaging Ongoing Financial Planning Services, Investment Management Services are included at no additional cost for clients with less than $875,000 in managed assets. Once a client's assets under management exceed $875,000 as of the last day of a calendar month, the client will have 90 days to transition to the Investment Management Services fee schedule described above, and Ongoing Financial Planning Services will be provided for no additional fee under that schedule. A new advisory agreement will be signed at that time to reflect the new fee schedule and terms.

The client may choose to terminate our Ongoing Financial Planning Services upon 30 days' written notice. The final fee will be prorated based on the number of days services were provided during the final month. Since fees are paid in arrears, no refund will be needed upon termination. We will provide you with any completed deliverables. However, please note that if the agreement is terminated prior to completion, the scope and/or soundness of any analysis or other work product made prior to completion could be limited, inaccurate, or incomplete.

Hourly Planning and Consulting Services Fees

Hourly Planning and Consulting Services are typically offered at a rate of $250 per hour. However, rates could be negotiable based on additional factors required to complete services, such as clerical assistance, database research costs, and the extent of services. We will provide you with an estimated number of hours required to complete the specified engagement, but the final fee will be determined based on the actual number of hours services were provided. Half of the estimated fee is payable upon signing of the agreement, with the remaining balance due upon the delivery of the services specified in the agreement. The client will not pay more than $500 six or more months in advance of services rendered. Fees for this service may be paid by electronic funds transfer or check.

The client may terminate our Hourly Planning and Consulting Services at any time upon written notice. In the event of early termination, any prepaid but unearned fees will be refunded to the client and no further fees will be charged. The refund of prepaid fees will be determined by calculating the number of hours of work performed at the agreed-upon rate and deducting from the fees paid by the client in advance. If any fees are owed to FDS, they will be due promptly upon termination. We will provide the client with any completed deliverables. However, please note that if the agreement is terminated prior to completion, the scope and/or soundness of any analysis or other work product made prior to completion could be limited, inaccurate, or incomplete.

Personal Tax Return Preparation Services Fees

The fees for Personal Tax Return Preparation Services will be determined based on the complexity of the return and quality of the client's recordkeeping. These fees typically range from $400 to $3,000 per client and include federal and state tax returns, as needed. The fees may be negotiable in certain cases, will be agreed upon at the start of the engagement, and are due at the completion of the engagement. Fees for this service may be paid by electronic funds transfer or check. Clients are not required to utilize any third-party products or services that we may recommend, and they can receive similar services from other professionals at a similar or lower cost.

Typically, Personal Tax Return Preparation Services will automatically terminate upon delivery of the client's finalized tax returns. However, the client may terminate an engagement earlier upon written notice. In the event of early

termination, the client will be responsible for payment of all forms and schedules completed and provided prior to termination according to a prorated value of the agreed-upon fee and the total work performed.

Business Bookkeeping and Consulting Services Fees

Business Bookkeeping and Consulting Services are offered on either an ongoing monthly basis or as part of an hourly consulting engagement.

Hourly engagements are offered at a rate of $250 per hour. The client and FDS will work to determine the scope of the engagement and the number of hours expected to complete the project. We will provide you with an estimated number of hours required to complete the specified project, but the final fee will be determined based on the actual number of hours services were provided. Half of the fee will be due at the beginning of the engagement, with the remainder due at the completion of the engagement. The client will not pay more than $500 six or more months in advance of services rendered. Fees for this service may be paid by electronic funds transfer or check.

For ongoing monthly services, a monthly flat fee is assessed in arrears. Fees will depend on the scope of services to be offered, as well as the complexity of the client's business needs. FDS will work with the client to determine the monthly flat fee appropriate for the client's financial situation.

The client may terminate our Business Bookkeeping and Consulting Services at any time upon written notice. For hourly engagements, in the event of early termination, any prepaid but unearned fees will be refunded to the client and no further fees will be charged. The refund of prepaid fees will be determined by calculating the number of hours of work performed at the agreed-upon rate and deducting from the fees paid by the client in advance. If any fees are owed to FDS, they will be due promptly upon termination. For monthly ongoing engagements, since fees are paid in arrears, no refund will be needed upon termination. We will provide the client with any completed deliverables. However, please note that if the agreement is terminated prior to completion, the scope and/or soundness of any analysis or other work product made prior to completion could be limited, inaccurate, or incomplete.

Educational Seminars and Speaking Engagements

We do not charge any fees for our Educational Seminars and Speaking Engagements. These services will automatically terminate upon conclusion of the event.

Other Types of Fees and Expenses

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses. 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 funds and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees, and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs. Item 12 below further describes the factors that we consider in selecting or recommending broker-dealers for clients' transactions and determining the reasonableness of their compensation (such as 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 charge performance-based fees, which are fees based on a share of capital gains in your account. In addition, we do not perform side-by-side management, which refers to the practice of simultaneously managing accounts that pay performance-based fees (such as a hedge fund) and those that do not.

Item 7: Types of Clients

We provide our advisory services to individuals (including high net worth individuals), small businesses, and charitable organizations.

We have a minimum portfolio value requirement of $875,000 to receive our Investment Management Services, which may be waived at our discretion. Clients engaged in our Ongoing Financial Planning Services with less than $875,000 in assets may receive investment management as part of their ongoing financial planning at no additional cost.

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

Methods of Analysis

When considering and analyzing investment options for client portfolios, our primary methods of investment analysis are fundamental, technical, and cyclical analysis.

Fundamental Analysis

Fundamental analysis involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding their product line, the experience and expertise of their management, and the outlook for their industry. The resulting data is used to measure the true value of the company's stock compared to the current market value. The risk of fundamental analysis is that the information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.

Technical Analysis

Technical analysis involves using chart patterns, momentum, volume, and relative strength in an effort to pick sectors that may outperform market indices. The assumption is that the market follows discernable patterns and, if these patterns can be identified, then a prediction can be made. However, there is no assurance of accurate forecasts or that trends will develop in the markets we follow. In the past, there have been periods without discernible trends, and similar periods will presumably occur in the future. Even where major trends develop, outside factors like government intervention could potentially shorten them. Furthermore, one limitation of technical analysis is that it requires price movement data, which can translate into price trends sufficient to dictate a market entry or exit decision. In a trendless or erratic market, a technical method may fail to identify trends requiring action. In addition, technical methods may overreact to minor price movements, establishing positions contrary to overall price trends, which may result in losses. Finally, a technical trading method may underperform other trading methods when fundamental factors dominate price moves within a given market.

Cyclical Analysis

Cyclical analysis is a type of analysis that involves evaluating recurring price patterns and trends based upon economic and business cycles, which move through phases of expansion, peak, contraction, and recovery. Different asset classes and sectors tend to perform better in specific phases, such as growth stocks thriving during expansion and defensive stocks or bonds providing stability during downturns. However, economic and business cycles may not be predictable and may have many fluctuations between long-term expansions and contractions. The length of economic cycles may be difficult to predict with accuracy and the intensity can vary due to government policies or unexpected global events. Therefore, the risk of cyclical analysis is the difficulty in predicting economic trends and the changing value of securities that would be affected by these changing trends.

Investment Strategies

We primarily practice passive management using asset allocation strategies for client portfolios with a long-term investment focus.

Asset Allocation

Asset allocation is a strategy to help mitigate risk that involves distributing investments across various asset classes, sectors, and industries. We employ a strategic asset allocation framework to achieve the desired relationship between correlation, risk, and return, in alignment with a client's financial goals, time horizon, and risk tolerance. Asset allocation seeks to optimize portfolio performance by combining assets with different risk and return characteristics, reducing the impact of market volatility. While asset allocation helps balance risk and return, it does not guarantee protection against market downturns, and an improper allocation may lead to underperformance relative to an investor's goals.

Passive and Active Investment Management

We generally seek out investment vehicles that can deliver desired investment outcomes in a tax-efficient and low-cost manner. In light of these goals, we primarily employ a passive investment strategy using mutual funds and exchange-traded funds. Passive investing involves building portfolios that are composed of various asset classes designed to achieve the desired relationship between correlation, risk, and return. Passive investments seek to replicate index returns for a given asset class and are characterized by greater tax efficiency, lower trading costs, and lower management fees. Risks of passive investing include limited responsiveness to short-term market fluctuations or economic shifts, potential underperformance relative to actively managed strategies in certain market conditions, and exposure to broad market declines that affect entire asset classes.

In contrast, active management involves employing a 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. At times, we may selectively include actively managed mutual funds in client portfolios if we believe the fund is a more diversified representation of a particular asset class or where we believe the actively-managed fund can generate superior investment returns for the client. In these cases, FDS will remain diligent in selecting funds that are tax-efficient, lower-cost, and consistent with client risk guidelines. Risks of active investing include higher costs due to more frequent trading and management fees, greater tax inefficiency, and the possibility that active strategies may fail to outperform the market or benchmark, particularly after expenses are considered.

Risk of Loss

All investments involve risk and may result in a loss of your original investment, which you should be prepared to bear. While there is risk in all investments, some carry a greater degree of risk or higher costs. There is no guarantee your investment strategy will result in your goals being met, nor is there any guarantee of profit or protection from loss. Where applicable, we encourage you to read the fund prospectus or other investment offering documents to fully understand the risks associated with each investment.

General Risks

General risks associated with investing include, but are not limited to, those 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.
- **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.

- **Inflation:** Inflation may erode the buying power of your investment portfolio, even if the dollar value of your investments remains the same.
- **Interest Rate Risk:** Fixed income security prices generally fall when interest rates rise, and the value could fall below par value or the principal investment. The opposite is also generally true, and fixed income security prices generally rise when rates fall. Fixed income securities with longer maturities are typically 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.
- **Limited Markets:** Certain securities may be less liquid (that is, 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.
- **Small and Medium Cap Company Risk:** Market capitalization ("cap") is the total value of a company's outstanding shares of stock, which is used to determine its size and overall value in the stock market. Securities of companies with small and medium market cap 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.
- **Strategy Risk:** Investment strategies or techniques may not work as intended.
- **Turnover Risk:** At times, a 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.

Risks Associated with Securities

Apart from the general risks outlined above, which apply to all types of investments, specific securities may have other risks, including, but not limited to:

- **Bank Obligations:** 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 United States and foreign economies or changes in banking regulations.
- **Corporate Bonds:** 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 are priced at a discount and gradually increase in value up to their to face value by their maturity. The market prices of debt securities fluctuate depending on factors such as interest rates, credit quality, and maturity. In general, market prices of debt securities decline when interest rates rise and increase when rates fall. The longer the time until a bond's maturity, the greater its interest rate risk.
- **Exchange-Traded Funds:** Exchange-traded funds ("ETFs") are investment funds that hold a mix of securities, like stocks or bonds, to mirror the performance of a specific market index or commodity. They can track things like stock indexes, industries, bonds, or precious metals. Certain ETFs may not track underlying benchmarks as expected. Some ETFs simply follow an index, while others are actively managed. While many ETFs are

straightforward, some use complex strategies that may be harder to understand. The price of ETFs can fluctuate based on market conditions, and they are subject to the same risks as the assets they track, such as market volatility or interest rate changes.

- **Municipal Bonds:** 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, reinvestment, inflation, market, call or redemption, credit, liquidity, and valuation risk.
- **Mutual Funds:** Mutual funds are pooled investment vehicles, including money market instruments, stocks, bonds, or other investments. Professional money managers research, select, and monitor the performance of the securities the fund purchases. It is easier to achieve diversification through ownership of mutual funds than through ownership of individual stocks or bonds. Even with no-load or load-waived funds, there are mutual fund expenses paid to the fund company. Investors could have to pay taxes on capital gains distribution received by the fund but not distributed to the investor. Mutual funds are subject to market risk, meaning their value can rise or fall based on overall market conditions.
- **Stocks:** Stock represents ownership of a company. Even if a company is profitable, the stock prices are subject to market risk, which is attributable to investor sentiment. 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. Stock ownership in more established companies is more conservative, while younger companies provide the most risk and reward opportunities.

Item 9: Disciplinary Information

As a registered investment adviser, FDS is required to disclose any legal or disciplinary events that could be material to a client's or prospective client's evaluation of FDS's advisory business or the integrity of our management personnel. FDS and its management personnel do not have any legal or disciplinary events to disclose.

Item 10: Other Financial Industry Activities and Affiliations

Neither FDS nor any of our management personnel are registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer. In addition, neither FDS nor any of our management personnel are registered, or have an application pending to register, as a futures commission merchant, commodity pool operator, commodity trading advisor, or an associated person of the foregoing entities.

FDS only receives compensation directly from clients and we do not receive compensation from any outside source. FDS does not recommend clients to any third-party investment managers to manage their accounts.

Based on the services you need, we could recommend that you use an unaffiliated broker-dealer as the qualified custodian and broker for your accounts. We have established a relationship with a custodian to help facilitate our management of client accounts. Further information regarding this relationship is provided in Item 12 below.

Trevore Meyer, Financial Advisor and Chief Operating Officer of FDS, is currently licensed to sell life insurance in the State of Illinois. However, he has no affiliations with any insurance companies and does not sell any insurance products to clients or prospective clients.

Other than the items disclosed above, we do not engage in any relationship or arrangement with financial services entities that create any material conflicts of interest between us and our clients.

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

Code of Ethics

As a fiduciary, our firm and supervised persons have a duty of utmost good faith to act solely in the best interests of each client. Our clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings. The firm also adheres to the *Code of Ethics and Standards of Conduct* adopted by the Certified Financial Planner Board of Standards, Inc. We accept the obligation not only to comply with the mandates and requirements of all applicable laws and regulations, but also to act in an ethical and professionally responsible manner in all services and activities.

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

- **Integrity:** Supervised persons shall offer and provide professional services with integrity.
- **Objectivity:** Supervised persons shall be objective in providing professional services to clients.
- **Competence:** Supervised persons shall provide services to clients competently and maintain the necessary knowledge and skills and continue to do so in those areas in which they are engaged.
- **Fairness:** Supervised persons shall perform professional services in a manner that is fair and reasonable to clients and our firm and shall disclose conflicts of interest in providing such services.
- **Confidentiality:** Supervised 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:** Supervised persons' conduct in all matters shall reflect credit of the profession.
- **Diligence:** Supervised 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 supervised persons to attest to their understanding of and adherence to the Code of Ethics at least annually. Our firm will provide a copy of its Code of Ethics to any client or prospective client upon request.

Participation or Interest in Client Transactions

Neither our firm nor our supervised persons are authorized to recommend to a client or effect a transaction for a client, involving any security in which our firm or a supervised person has a material financial interest, such as in the capacity as an underwriter or adviser to the issuer. We do not manage any proprietary funds or private investments, and we do not engage in principal transactions or agency cross transactions.

Personal Trading

Our firm and supervised persons may buy or sell securities the same as, similar to, or different from those we recommend to clients for their accounts. Additionally, these transactions may occur at or around the same time as transactions made for clients. To help mitigate this conflict of interest, our Code of Ethics requires our firm and supervised persons to place client interests ahead of their own in all investment decisions and prohibits trading in a

manner that disadvantages clients. When trade orders are aggregated, securities transactions on behalf of our firm or supervised persons may be executed simultaneously with client transactions. See Item 12 below for more information on our order aggregation practices.

In an effort to reduce or eliminate certain conflicts of interest involving firm or personal trading, our policy may require that we restrict or prohibit supervised persons' transactions in specific reportable securities transactions. Any exceptions or trading pre-clearance must be approved by our Chief Compliance Officer in advance of the transaction. Our Chief Compliance Officer also reviews firm and supervised persons' personal securities transactions and holdings, as required by our Code of Ethics and securities regulations.

Item 12: Brokerage Practices

Custodian Relationships

FDS is not affiliated with any broker-dealers. Specific custodian recommendations are made to the client based on their need for such services. We recommend custodians based on the reputation and services provided by the firm.

FDS does not maintain physical custody of client assets. Your assets must be maintained in an account at a qualified custodian, generally a broker-dealer or bank. We have established a relationship with Charles Schwab & Co., Inc. ("Schwab"), a registered broker-dealer and member of the Financial Industry Regulatory Authority ("FINRA") and the Securities Investor Protection Corporation ("SIPC"). For our discretionary Investment Management Services, we will recommend clients use Schwab as their qualified custodian to facilitate our management of their accounts. Schwab will hold client assets in a brokerage account and buy and sell securities when we instruct them.

While we recommend that you use Schwab as your custodian, you will decide whether to do so and will open your account directly with Schwab by entering into an account agreement with them. We do not open the account for you, although we may assist you in doing so. If you do not wish to place your assets with Schwab, we may not be able to manage your account for you on a discretionary basis.

Clients Directing Brokerage

While we do recommend clients use Schwab as their qualified custodian, clients may maintain 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 for their assets or broker-dealer for their transactions, we may be unable to achieve the most favorable execution of client transactions, which may cost clients more money over using a lower-cost custodian.

Research and Other Soft-Dollar Benefits

Through our participation in the adviser program offered by Schwab, we receive various services and benefits, provided without cost or at a discount, which might not be available to retail customers. These services and benefits include access to certain investment options; execution of securities transactions; custodial services; access to an electronic trading platform, including access to aggregated block trading; the ability to deduct our advisory fee from client accounts; access to client account data; receipt of duplicate trade confirmations and account statements; research-related products and tools; pricing and market data; access to software, technology, or services; attendance at educational conferences and events; consulting on technology, compliance, or other business matters; and access to industry publications. Some of these products and services could benefit you directly, while others could benefit us by assisting us in the administration of our business and the management of client accounts.

The availability of these benefits and services does not depend on the number or value of brokerage transactions directed to Schwab. They are available to all advisers who participate in the custodial program and are not provided

in exchange for us directing client trades to Schwab. Therefore, the services and benefits that we receive are not considered soft dollar arrangements. The receipt of these services and benefits from Schwab creates a potential conflict of interest, as we could have an incentive to recommend you maintain your account with them. However, we strive to recommend the custodian that is most appropriate for you based on your individual needs.

Best Execution

We recognize our obligation to seek best execution for our clients. However, it is our belief that the determinative factor is not always the lowest possible cost, but whether the selected custodian's transactions represent the best qualitative execution, while taking into consideration the full range of services provided. We seek to recommend a custodian that will hold your assets and execute transactions on terms that are overall most advantageous when compared with other available providers and their services. While we will seek services involving competitive rates, they will not necessarily correlate to the lowest possible rate for each transaction. We consider a wide range of factors, including the custodian's:

- Combination of transaction execution services and asset custody services (generally without a separate fee for custody);
- Capability to execute, clear, and settle trades (that is, buy and sell securities for your account);
- Capability to facilitate transfers and payments to and from accounts (such as wire transfers, check requests, and bill payment);
- Breadth of available investment products (such as stocks, bonds, mutual funds, and exchange-traded funds);
- Quality of services;
- Competitiveness of the price of those services (such as commission rates, margin interest rates, and other fees) and willingness to negotiate the prices;
- Reputation, financial strength, security, and stability; and
- Prior service to us and our clients.

We have determined that trading our clients' accounts through Schwab is consistent with our duty to seek best execution of client trades. We regularly review and consider the overall quality and price of the services received from Schwab in light of our duty to seek best execution.

For our clients' accounts that Schwab maintains, they generally do not charge you separately for custody services, but instead are compensated by charging you commissions or other fees on trades that they execute or that settle into your Schwab account. Certain trades (for example, many mutual funds and exchange-traded funds) may not incur commissions or transaction fees. Schwab is also compensated by earning interest on uninvested cash in your account.

Brokerage for Client Referrals

We do not receive client referrals from any broker-dealer or custodian.

Order Aggregation

Generally, we combine multiple orders for shares of the same securities purchased for advisory accounts we manage (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 supervised persons may participate in block trading with client accounts; however, they will not be given preferential treatment.

Item 13: Review of Accounts

Investment Management Services

Client accounts managed under our Investment Management Services will be reviewed on a quarterly basis by the Chief Compliance Officer. The account is reviewed with regard to the client's investment policies and risk tolerance levels. Events that may trigger a special review would be unusual performance, additions or deletions of client-imposed restrictions, excessive draw-down, large deposits or withdrawals, volatility in performance, or buy and sell decisions from the firm or per the client's needs.

Clients will receive trade confirmations from the broker 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. Additionally, FDS will provide written reports to clients on a quarterly basis. We urge clients to compare these reports against the account statements they receive from their custodian.

Financial Planning Services

For our Ongoing Financial Planning Services, we will review the financial plan and the client's progress towards goals or recommendations once per year. On at least a bi-annual basis, we will update the financial plan to reflect the client's current financial situation, desired goals, and anticipated future needs.

With our Hourly Planning and Consulting Services, we typically do not provide any ongoing review, monitoring, or reporting.

Tax Return Preparation Services

With our Tax Return Preparation Services, we do not provide any ongoing review, monitoring, or reporting.

Business Bookkeeping and Consulting Solutions

With our Business Bookkeeping and Consulting Solutions, our obligation to provide ongoing review, monitoring, and reporting will be as agreed to between us and the client and as outlined in their advisory agreement.

Item 14: Client Referrals and Other Compensation

Other than the benefits from custodians disclosed in Item 12 above, we do not receive any economic benefit, directly or indirectly, from any third-party for advice rendered to our clients. Nor do we, directly or indirectly, compensate any person who is not advisory personnel for client referrals.

Item 15: Custody

FDS does not accept physical custody of client funds or securities. However, under applicable securities regulations, we are deemed to have limited custody of client assets if we withdraw our investment advisory fees from client accounts. For client accounts in which FDS directly debits our advisory fee, the client will provide written authorization to FDS, permitting us to directly debit our advisory fees from their accounts held by the custodian.

Clients should receive at least quarterly statements from the qualified custodian that holds and maintains their investment assets. We urge you to carefully review such statements and compare them to the reports that we provide

to you. Our reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16: Investment Discretion

Investment Management Services

For accounts that we manage under our Investment Management Services, we maintain discretionary authority with respect to securities to be bought and sold and the amount of securities to be bought and sold. However, these transactions are subject to the investment strategy we have established with you. Investment discretion is explained to clients in detail when an advisory relationship has commenced. At the start of the relationship, the client will execute a Limited Power of Attorney, which will grant our firm discretion over the account. Additionally, the discretionary relationship will be outlined in the advisory agreement and signed by the client.

Financial Planning Services

Recommendations made under our Financial Planning Services with regard to accounts we do not provide Investment Management Services are made on a non-discretionary basis. Clients are responsible for initiating any transactions necessary to implement our recommendations.

Tax Return Preparation Services

With our Tax Return Preparation Services, we do not have any investment discretion.

Business Bookkeeping and Consulting Solutions

With our Business Bookkeeping and Consulting Solutions, our recommendations are provided on a non-discretionary basis. Clients are responsible for initiating any transactions necessary to implement our recommendations.

Item 17: Voting Client Securities

We do not vote proxies on securities held in clients' investment accounts. Therefore, clients maintain exclusive responsibility for voting proxies and acting on corporate actions pertaining to their investment assets. The client shall instruct their qualified custodian to forward to them copies of all proxies and shareholder communications relating to their investment assets. In the event we were to receive any written or electronic proxy materials, we would forward them directly to the client by mail or email, if authorized to contact the client electronically. If the client would like our opinion on a particular proxy vote, they may contact us at the phone number listed in Item 1 above.

Item 18: Financial Information

Registered investment advisers are required to provide you with certain financial information or disclosures about their 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 have custody of client funds or securities or require or solicit prepayment of more than $500 in fees per client six months in advance.

Form ADV Part 2B – Brochure Supplement

21660 West Field Parkway, Suite 118

Deer Park, IL 60010

(847) 238-8050

www.financialdesignstudio.com

February 11, 2026

Michelle Smalenberger

Chief Executive Officer and Financial Advisor

Item 1: Cover Page

This Brochure Supplement provides information about Michelle Smalenberger that supplements the Firm Brochure for Financial Design Studio, Inc. ("FDS"), CRD #286686. A copy of that Brochure precedes this Supplement. Please contact Robert Stoll, Chief Compliance Officer, at (847) 238-8050 if the FDS Firm Brochure is not included with this Supplement or if you have any questions about the contents of this Supplement.

Additional information about Michelle Smalenberger is available on the SEC's website at www.adviserinfo.sec.gov, which can be found by using her CRD #6058074.

Item 2: Educational Background and Business Experience

Michelle Lynn Smalenberger

- CRD Number: 6058074
- Born: 1982

Educational Background

- Kansas State University: Bachelor of Financial Planning – 2004

Business Experience

- Financial Design Studio, Inc.: Chief Executive Officer and Financial Advisor – 1/2017 to Present
- Kabarec Financial Advisors, Ltd.: Financial Advisor – 1/2005 to 1/2017

Professional Designations

- CERTIFIED FINANCIAL PLANNER® ("CFP®") – 2014

Please see Appendix for definition of the above.

Item 3: Disciplinary Information

Michelle Smalenberger has never been involved in an arbitration claim of any kind or been found liable in any criminal or civil actions, self-regulatory organization proceeding, administrative proceeding, or other hearings or formal adjudications.

Item 4: Other Business Activities

Michelle Smalenberger is not involved in any other business activities.

Item 5: Additional Compensation

As an owner of FDS, Michelle Smalenberger receives economic benefit from the overall profitability of the firm, but she does not receive any additional compensation from non-clients for providing advisory services.

Item 6: Supervision

Robert Stoll, as Chief Compliance Officer of FDS, is responsible for supervision. Supervision is administered through the application of and adherence to written policies and procedures. He can be contacted at (847) 238-8084.

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February 11, 2026

Trevore Meyer

Chief Operating Officer and Financial Advisor

Item 1: Cover Page

This Brochure Supplement provides information about Trevore Meyer that supplements the Firm Brochure for Financial Design Studio, Inc. ("FDS"), CRD #286686. A copy of that Brochure precedes this Supplement. Please contact Robert Stoll, Chief Compliance Officer, at (847) 238-8050 if the FDS Firm Brochure is not included with this Supplement or if you have any questions about the contents of this Supplement.

Additional information about Trevore Meyer is available on the SEC's website at www.adviserinfo.sec.gov, which can be found using his CRD #6747222.

Item 2: Educational Background and Business Experience

Trevore James Meyer

- CRD Number: 6747222
- Born: 1987

Educational Background

- Virginia Polytechnic Institute and University: Bachelor of Science, Agricultural and Applied Economics – 2009

Business Experience

- Financial Design Studio, Inc.: Chief Operating Officer and Financial Advisor – 8/2019 to Present
- Presence Financial Inc.: President and Chief Compliance Officer – 2/2017 to 7/2019
- Responsive Financial Group, Inc.: Financial Professional – 2/2010 to 12/2016

Professional Designations

- CERTIFIED FINANCIAL PLANNER® ("CFP®") – 2012

Please see Appendix for definition of the above.

Item 3: Disciplinary Information

Trevore Meyer has never been involved in an arbitration claim of any kind or been found liable in any criminal or civil actions, self-regulatory organization proceeding, administrative proceeding, or other hearings or formal adjudications.

Item 4: Other Business Activities

Trevore Meyer is currently a licensed insurance agent. However, he does not sell any insurance products and is not affiliated with any insurance companies.

Item 5: Additional Compensation

As an owner of FDS, Trevore Meyer receives economic benefit from the overall profitability of the firm, but he does not receive any additional compensation from non-clients for providing advisory services.

Item 6: Supervision

Robert Stoll, as Chief Compliance Officer of FDS, is responsible for supervision. Supervision is administered through the application of and adherence to written policies and procedures. He can be contacted at (847) 238-8084.

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February 11, 2026

Robert Stoll

Chief Compliance Officer and Financial Advisor

Item 1: Cover Page

This Brochure Supplement provides information about Robert Stoll that supplements the Firm Brochure for Financial Design Studio, Inc. ("FDS"), CRD #286686. A copy of that Brochure precedes this Supplement. Please contact Robert Stoll, Chief Compliance Officer, at (847) 238-8050 if the FDS Firm Brochure is not included with this Supplement or if you have any questions about the contents of this Supplement.

Additional information about Robert Stoll is available on the SEC's website at www.adviserinfo.sec.gov, which can be found using his CRD #6793378.

Item 2: Educational Background and Business Experience

Robert David Stoll

- CRD Number: 6793378
- Born: 1974

Educational Background

- Loyola University of Chicago: Master of Business Administration – 2006
- University of Wisconsin – Madison: Bachelor of Business Administration, Finance and Accounting – 1997

Business Experience

- Financial Design Studio, Inc.: Chief Compliance Officer and Financial Advisor – 8/2019 to Present
- Origin Financial, LLC: Investment Adviser Representative – 10/2021 to 6/2022
- Honey Lake Advisors, LLC: Founder and Chief Compliance Officer – 4/2017 to 7/2019
- Institutional Capital LLC: Executive Vice President – 9/1997 to 3/2017

Professional Designations

- CERTIFIED FINANCIAL PLANNER® ("CFP®") – 2017
- Chartered Financial Analyst ("CFA") – 2004

Please see Appendix for definitions of the above.

Item 3: Disciplinary Information

Robert Stoll has never been involved in an arbitration claim of any kind or been found liable in any criminal or civil actions, self-regulatory organization proceeding, administrative proceeding, or other hearings or formal adjudications.

Item 4: Other Business Activities

Robert Stoll is not involved in any other business activities.

Item 5: Additional Compensation

As an owner of FDS, Robert Stoll receives economic benefit from the overall profitability of the firm, but he does not receive any additional compensation from non-clients for providing advisory services.

Item 6: Supervision

Robert Stoll, as Chief Compliance Officer of FDS, is responsible for supervision. Supervision is administered through the application of and adherence to written policies and procedures. He can be contacted at (847) 238-8084.

Appendix

CERTIFIED FINANCIAL PLANNER®

The CERTIFIED FINANCIAL PLANNER® ("CFP®") certification is granted by the Certified Financial Planner Board of Standards, Inc. ("CFP Board") to individuals who meet rigorous professional standards in financial planning. It is a voluntary certification recognized for its emphasis on education, examination, experience, and ethics. To earn the CFP® certification, individuals must complete certain education and experience requirements; pass the CFP® Certification Examination, which tests the application of financial planning knowledge in real-life scenarios; and agree to be bound by the CFP Board's *Code of Ethics and Standards of Conduct*, which sets forth the ethical and practice standards for CFP® professionals. To maintain their certification, CFP® professionals must complete continuing education requirements every two years, including ethics training. In addition, they must renew their commitment to the *Code of Ethics and Standards of Conduct* and their fiduciary obligations. CFP® professionals who fail to comply with the above standards and requirements could be subject to the CFP Board's enforcement process, which could result in suspension or permanent revocation of their right to use the CFP® marks. For more information, refer to the CFP website at: www.cfp.net.

Chartered Financial Analyst®

The Chartered Financial Analyst® ("CFA®") is a professional certification granted by the CFA Institute. It is internationally recognized for its rigorous education and training requirements and its mission to promote and develop a high level of educational, ethical, and professional standards in the investment industry. To become a CFA® charterholder, an individual must fulfill the following requirements: pass three sequential, six-hour examinations; have at least four years of qualified professional investment experience, a bachelor's degree, or a combination of professional and educational experience totaling four years; join the CFA Institute as a members; and commit to abide by and annually reaffirm adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning. The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession. For more information, refer to the CFA Institute website at: www.cfainstitute.org.