



Gover Financial Planning, LLC

A State of Washington Registered Investment Adviser

501 Alma Ln SE

Olympia, WA 98513

(253) 604-4927

<http://www.GoverFinancialPlanning.com>

Form ADV - Part 2A

March 29th, 2025

This Brochure provides information about the qualifications and business practices of Gover Financial Planning, LLC, (the “investment adviser”). If you have any questions about the contents of this Brochure, please contact us at (253) 604-4927 or Gary@GoverFinancialPlanning.com. 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.

Gover Financial Planning, LLC is a registered investment adviser with the State of Washington. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain that Adviser.

Additional information about Gover Financial Planning, LLC is available on the SEC’s website at <http://www.adviserinfo.sec.gov>. Click on the “Investment Adviser Search” link and then search for “Investment Adviser Firm” using the firm’s IARD number, which is **148510**.

Item 2 – Material Changes

As a fiduciary, Gover Financial Planning has an ongoing obligation to inform clients of any material information that could affect the advisory relationship. This obligation also includes annual updates to our Brochure which describe any material changes from our last annual update. This Item discusses specific material changes that are made to our Brochure and provides clients with a summary of such changes.

This Brochure is dated March 29th, 2025. The date of our last annual update is June 28th, 2021. No material changes have been made to this brochure since our last annual update.

Pursuant to SEC and Washington State rules, we will ensure that you receive a summary of any material changes to this and subsequent Brochures within 120 days of the close of our business's fiscal year. We may further provide other ongoing disclosure information about material changes, as necessary.

We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting Garold D. (Gary) Gover, Principal, at (253) 604-4927 or Gary@GoverFinancialPlanning.com. Our Brochure is also available on our web site <http://www.GoverFinancialPlanning.com>, also free of charge.

Additional information about Gover Financial Planning, LLC is also available via the SEC's web site www.adviserinfo.sec.gov. The SEC web site also provides information about any persons affiliated with Gover Financial Planning, LLC who are registered, or are required to be registered, as investment adviser representatives of Gover Financial Planning, LLC.

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Item 4 – Advisory Business

Gover Financial Planning, LLC was established in 2009 and is registered in Washington State as a Registered Investment Adviser firm. Garold D. (Gary) Gover is 100% owner and principal of the firm. We provide Fee-Only, hourly as-needed financial planning and investment advice services to individuals and families from all walks of life. These services may be general in nature or specific to a particular interest or need of the client. All financial situations are unique; therefore, we provide individualized plans and recommendations to address each client's specific personal financial objectives.

An estimated 50% of our activities involve providing investment advice, which may include advice on asset allocation and investment selection, and an estimated 50% of our activities involve providing financial advice, which may include advice on income and expense planning, tax planning, insurance planning, estate planning, retirement planning, and education funding.

Regarding the investment advice process, first, we gather information about the client's personal financial situation and then conduct a meeting with the client to clarify the client's personal financial information and determine the client's specific needs, objectives, goals, and tolerance for risk. Then, we recommend a proper asset allocation based on the client's personal financial situation. Then, we recommend specific investments to fill out the recommended asset allocation. Next, we recommend that the portfolio be maintained by rebalancing annually and/or making adjustments as needed. The engagement is concluded upon completion of these recommendations. The client may re-engage us as needed. Periodic reviews are recommended, and it is the client's responsibility to initiate these reviews.

The process we use in providing financial advice and plans is to first gather information about the client's personal financial situation and then conduct a meeting with the client to clarify the client's personal financial information and determine the client's specific needs, objectives, goals, and tolerance for risk. Then, we analyze the client's current financial situation and possible future scenarios, when appropriate. Next, we present a summary of significant observations, assumptions, and recommendations in each area we were engaged to provide advice. The engagement is concluded upon completion of this presentation. The client may re-engage us as needed. Periodic financial reviews are recommended, and it is the client's responsibility to initiate these reviews.

Item 5 – Fees and Compensation

Gover Financial Planning, LLC charges fees on a fee-only, hourly basis. Fees for financial planning and investment advice services are \$180 per hour, billed in six-minute increments. We proudly offer a 20% discount to those actively serving in the military. Fees are negotiable at our sole discretion. For each engagement, proposed services and an estimated fee range are detailed in a written service agreement. The total fee for an engagement is due and payable immediately upon presentation of the advice to the client. No portion of the fee will be collected in advance. In all instances, Gover Financial Planning, LLC will provide the client with a written invoice, including the fee, the formula used to calculate the fee, the fee calculation itself, and if applicable, the time period covered by the fee. This written billing information will be delivered to the client each time the investment adviser charges a fee. In no circumstance will the invoiced fee exceed the high range of the fee estimate provided under the service agreement. We urge the client to compare the invoiced fee with the fee estimate listed in the written service agreement. Either party may terminate an engagement upon written notice within five business days of signing the service agreement, free of any fees. If the client terminates the engagement after this date, the client is responsible for any fees already incurred. The amount due is calculated based on the hourly rate specified in the written service agreement and billable time accumulated as of the termination date. The client will be invoiced for these accumulated charges.

In connection with using our services, the client may also incur separate fees and expenses that are charged by mutual funds and exchange traded funds (ETFs). In addition, the client may also incur separate transaction costs or administration fees from brokerage firms. These other fees and transaction costs are separate and independent of the fees paid to Gover Financial Planning, LLC by the client for investment advice. We do not receive any portion of these other fees, and we do not receive brokerage commissions or third-party payments of any kind. The only compensation we receive is in the form of hourly fees paid directly by the client. We recommend that the client review mutual fund and ETF investment prospectuses for a complete explanation of fees and expenses. We also recommend that the client obtain a complete schedule of fees from their brokerage firm. Clients are free to use any broker or mutual fund company of their choice in purchasing recommended mutual funds and/or ETFs, however we generally recommend that clients work with no-load mutual fund companies and discount brokers.

As required by Washington State law governing investment advisers, Gover Financial Planning, LLC, shall deliver our Brochure (this Form ADV Part 2) to an advisory client or prospective advisory client (i) not less than forty-eight hours prior to entering into any investment advisory contract with such client or prospective client, or (ii) at the time of

entering into any such contract, if the advisory client has a right to terminate the contract without penalty within five business days after entering into the contract.

Item 6 – Performance-Based Fees and Side-By-Side Management

Gover Financial Planning, LLC does not charge fees based on a share of capital appreciation of the funds of an advisory contract, also known as performance-based fees. We also do not provide ongoing investment management and advisory services, so issues related to side-by-side management are not applicable.

Item 7 – Types of Clients

Gover Financial Planning, LLC provides its services primarily to individuals and families, including high net worth individuals. We do not require minimums with respect to income, assets, net worth, length of engagement, revenues generated, or any other conditions for engaging our services.

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

If Gover Financial Planning, LLC is engaged to provide investment advice, first, we gather information about the client's personal financial situation and then conduct a meeting with the client to clarify the client's personal financial information and determine the client's specific needs, goals, investment timeline, and tolerance for risk. We employ a fundamental, long-term, buy-and-hold philosophy with respect to investment advice. We favor a passive approach to investing, primarily through no-load index mutual funds and exchange-trade funds (ETFs)

Then, we recommend a proper asset allocation based on the client's personal financial situation. We make asset allocation and investment policy decisions using our best judgment to help the client achieve their overall financial objectives and goals while minimizing risk exposure. We believe that the appropriate allocation of assets across diverse investment categories (i.e. stock vs. bond, foreign vs. domestic, large cap vs. small cap, high quality vs. high yield, etc.) is the primary determinant of portfolio returns and is critical to the long-term success of a client's financial objectives and goals. Then, we recommend specific investments, primarily low-cost, no-load index mutual funds and exchange traded funds to fill out the recommended asset allocation. Next, we recommend that the portfolio asset allocation be maintained by rebalancing annually and/or making adjustments as needed.

While we believe our investment strategy is designed to potentially produce the highest possible return for a given level of risk, it cannot guarantee that an investment objective or goal will be achieved. Some investment decisions made by us may result in loss, which may include the original principal amount invested. ***We remind clients that investing in securities involves risk of loss that clients should be prepared to bear.*** Recommended investments could lose money over short or long time periods. Clients should expect the share price and total return of any investment to fluctuate, potentially over a wide range. Investment fund performance could be hurt as a result of the following types of risk:

Stock Fund Primary Risks

Manager Risk (Actively Managed Funds), which is the chance that poor security selection will cause the fund to underperform relevant benchmarks or other funds with a similar investment objective.

Index Sampling Risk (Index Funds), also known as tracking error risk, which is the chance that securities selected for a fund, in aggregate, will not provide performance matching that of the fund's target index.

Stock Market Risk (All Funds), which is the chance that stock prices overall will decline. Stock markets tend to move in cycles, with periods of rising prices and periods of falling prices. The fund's target index may, at times, become focused in stocks of a particular sector, category, or group of companies.

Investment Style Risk (All Funds), which is the chance that the returns from a specific market sector or asset class will trail returns from the overall market.

Bond Fund Primary Risks

Income Risk (Bond Funds), which is the chance that a fund's income will decline because of falling interest rates.

Interest Rate Risk (Bond Funds), which is the chance that bond prices will decline because of rising interest rates.

Credit Risk (Bond Funds), which is the chance that a bond issuer will fail to pay interest and principal in a timely manner, or that negative perceptions of the issuer's ability to make such payments will cause the price of that bond to decline.

Call Risk (Bond Funds), which is the chance that during periods of falling interest rates, issuers of bonds may call (repay) securities with higher coupons or interest rates before their maturity dates. The fund would then lose any price appreciation above the bond's call price and would be forced to reinvest the unanticipated proceeds at lower interest rates, resulting in a decline in the fund's income. For mortgage-backed securities this risk is known as prepayment risk.

Index Sampling Risk (Index Funds), as described above

Manager Risk (Actively Managed Funds), as described above

Foreign Stock Fund Primary Risks

An investment in a foreign stock fund could lose money over short or even long periods. Clients should expect the fund's share price and total return to fluctuate within a wide range, like fluctuations of the global stock market. The fund's performance could be hurt by:

Stock Market Risk, as described above. Additionally, a fund's investments in foreign stock markets can be riskier than U.S. stock investments. The prices of foreign stocks and the prices of U.S. stocks have, at times, moved in opposite directions.

Country/Regional Risk is the chance that world events, such as political upheaval, financial troubles, or natural disasters, will adversely affect the value of securities issued by companies in foreign countries or regions. Because a fund may invest a large portion of its assets in securities of companies located in any one country or region, its performance may be hurt disproportionately by the poor performance of its investments in that area. Country/regional risk is especially high in emerging markets.

Emerging Markets Risk, which is the chance that the stocks of companies located in emerging markets will be substantially more volatile, and substantially less liquid than the stocks of companies located in more developed foreign markets.

Currency Risk, which is the chance that the value of a foreign investment, measured in U.S. dollars, will decrease because of unfavorable changes in currency exchange rates. Currency risk is especially high in emerging markets.

Index Sampling Risk (Index Funds), as described above

Manager Risk (Actively Managed Funds), as described above

Investment Style Risk (All Funds), as described above

Real Estate Investment Trust (REIT) Fund Primary Risks

An investment in a REIT fund could lose money over short or even long periods. Clients should expect the fund's share price and total return to fluctuate within a wide range, like the fluctuations of the overall stock market. A fund's performance could be hurt by:

Industry Concentration Risk, which is the change that the stocks of REITs will decline because of adverse developments affecting the real estate industry and real property values. Because a fund concentrates its assets in REIT stocks, industry concentration risk is high.

Stock Market Risk, as described above.

Interest Rate Risk, which is the chance that REIT stock prices overall, will decline because of rising interest rates.

Investment Style Risk, which is the chance that the returns from REIT stocks - which are typically small or mid-capitalization stocks - will trail returns from the overall stock market.

Money Market Fund Primary Risks

A Money Market fund is designed for investors with a low tolerance for risk. However, an investment in a Money Market fund is not a deposit of a bank and is not insured or

guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. A fund's performance could be hurt by:

Income Risk, which is the chance that the fund's income will decline because of falling interest rates.

Manager Risk, which is the chance that poor security selection will cause the fund to underperform relevant benchmarks or other funds with a similar investment objective.

Credit Risk, which is the chance that issuer of a security will fail to pay interest and principal in a timely manner, or that negative perceptions of the issuer's ability to make such payments will cause the price of that security to decline.

Industry Concentration Risk, which is the chance that there will be overall problems affecting a particular industry.

Exchange Traded Funds (ETF) Risks

Because ETF shares are traded on an exchange, they are subject to additional risks: ETF shares are listed for trading on the NYSE Arca and/or other stock exchanges and can be bought and sold on the secondary market at market prices. Although it is expected that the market price of an ETF share typically will approximate its net asset value (NAV), there may be times when the market price and the NAV vary significantly. Thus, clients may pay more or less than NAV when they buy ETF shares on the secondary market and may receive more or less than NAV when shares are sold. Although ETF shares are listed for trading on the NYSE Arca and/or other exchanges, it is possible that an active trading market may not develop or be maintained. Trading of ETF shares on the NYSE Arca may be halted if NYSE Arca officials deem such action appropriate, if ETF shares are delisted from the NYSE Arca, or if the activation of market wide "circuit breakers" halts trading generally.

Item 9 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Gover Financial Planning, LLC or the integrity of Gover Financial Planning, LLC's management. Gover Financial Planning, LLC has had no legal and/or disciplinary events and does not have any pending events.

Item 10 – Other Financial Industry Activities and Affiliations

Garold D. (Gary) Gover, Principal Adviser of Gover Financial Planning LLC, concentrates on providing personal financial planning and investment advice to clients. Garold maintains business hours and appointment times that are convenient for clients, particularly those with daytime work schedules who may wish to meet with the Adviser on weekday evenings or weekends.

Gover Financial Planning, LLC nor any of its personnel, are affiliated with or maintain a material relationship with another financial industry entity. Our policies require that we conduct business activities in a manner that avoids actual or potential conflicts of interest between the firm personnel and the client, or that may otherwise be contrary to law. We will provide disclosure to the client, prior to and throughout the term of an engagement, of any conflicts of interest which will or may reasonably compromise our impartiality or independence.

As a service to clients, Gover Financial Planning may refer clients to other advisers, financial service providers, or professionals with expertise and/or legal license to address client needs that cannot be rendered by us. Gover Financial Planning does not have arrangements with, nor accepts any form of compensation for these referrals, and Gover Financial Planning does not compensate any third party for client referrals made to Gover Financial Planning.

All compensation received by Gover Financial Planning LLC is paid directly by the client. We may receive non-cash benefits from discount brokers suggested to clients. These benefits include electronic client statements and discounts on investment research, educational materials, and software. It is Gover Financial Planning LLC's policy to restrict this non-cash (soft-dollar) compensation to products and services that benefit clients by enhancing and adding value to the ability of the Adviser to provide high quality advice.

Garold D. (Gary) Gover, Principal of Gover Financial Planning, LLC, is a member of the Garrett Planning Network (GPN), a global network of fee-only financial advisers. GPN members provide financial planning and investment advice to people from all walks of life, on an as-needed basis. Through the network, these independent advisers provide operational, marketing, and technical support to one another. The network's founder, Sheryl Garrett, CFP®, and her staff provide training and procedures for operational best

practices. Gover Financial Planning, LLC pays a membership fee to the Garrett Planning Network for these services. Prospective clients may be referred to Gover Financial Planning, LLC by the Garrett Planning Network website (<http://www.garrettplanningnetwork.com>). Gover Financial Planning, LLC does not pay fees to the Garrett Planning Network for these referrals. Clients referred to Gover Financial Planning, LLC by the Garrett Planning Network are subject to the same hourly rates as clients who learn of Gover Financial Planning through any other source or medium.

Item 11 – Code of Ethics

Gover Financial Planning, LLC has adopted a code of ethics that sets forth the basic policies of ethical conduct for all associated persons of the firm. We accept the obligation not only to comply with the mandates and requirements of all applicable laws and regulation, but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities. We will be happy to provide a copy of our code of ethics to any client or prospective client, upon request. Neither Gover Financial Planning, LLC nor any of its personnel are authorized to recommend or effect a transaction for a client involving any security in which the firm or a related party has a material financial interest, such as in the capacity as an underwriter, adviser to the issuer, etc. Additionally, we are prohibited from borrowing from or lending to a client, unless that client is an approved financial institution or is an immediate family member. In such instances, authorization for the loan must be granted in advance and documented in writing.

At times personnel and related parties may hold positions in investments that are also recommended to the client. We may make recommendations or take actions with respect to investments that may differ in the nature or timing from recommendations made to, or actions taken for, other clients or personnel. However, at no time will the personnel or any related party receive preferential treatment over the client.

Item 12 – Brokerage Practices

Gover Financial Planning, LLC is not affiliated with any bank, custodian, or brokerage firm. If we are engaged to provide investment advice, we will make recommendations that can be implemented with the client's current service provider, or if beneficial to the client,

recommend the services of a low-cost mutual fund provider or discount brokerage firm. If the client prefers to use a new service provider, we will recommend one based on the need, overall cost, and ease of use for the client.

Our policy is to restrict any non-cash compensation, or soft dollars, that we may receive from a service provider to only that which enhances our ability to render quality advice and service to the client. Although we may recommend one or more service providers to the client, we derive no special benefit from doing so, nor do we “pay up” to receive additional services.

Gover Financial Planning, LLC does not take custody or hold discretionary trading authority over client accounts at any time. The only compensation we receive is in the form of hourly fees paid directly by the client. Therefore, we do not receive any additional compensation when the client engages a recommended mutual fund provider, brokerage firm, or other service provider.

We do not require or engage in directed brokerage involving client accounts. We recognize our obligation in seeking “best execution” for our clients when recommending mutual fund providers or brokerage firms. However, by relying on client-directed brokerage, we may be unable to achieve the most favorable execution of client transactions, and this may cost clients more money. It is our belief that the determinative factor is not always the lowest possible cost, but whether the selected service provider’s transactions represent the best qualitative execution while also taking into consideration the full range of services provided. Therefore, when recommending service providers, we will seek services involving competitive rates, but that may not correlate to the lowest possible rate for every transaction. We periodically review our policies regarding recommending service providers, considering our duty to seek “best execution”.

Item 13 – Review of Accounts

Gover Financial Planning, LLC provides financial planning services on a fee-only, hourly basis. Services may include advice on:

- cash flow and debt management,
- tax planning,
- investments and asset allocation,
- risk management,
- employee benefits,
- retirement and estate planning, and
- education funding.

Engagements terminate upon delivery of the plan and/or advice to the client. While client-initiated reviews are recommended, subsequent reviews are not provided automatically. Recommendations and advice are provided by Garold D. (Gary) Gover, Principal of the firm and primary client contact. When Gover Financial Planning, LLC is engaged to provide asset allocation and/or investment advice regarding securities, a portfolio 'snapshot' report is provided using commercially available portfolio analysis software such as that from Morningstar, Inc. Ongoing investment performance reporting is not provided. Clients receive investment reports, transaction notices, and account statements directly from their mutual fund companies, brokerage service, and/or other service providers where investments are held. These reports are typically delivered to clients directly from their service providers on a monthly or quarterly basis.

Item 14 – Client Referrals and Other Compensation

Gover Financial Advice, LLC does not receive, nor does it pay, any fees for client referrals. Gover Financial Planning, LLC, nor any related person has any arrangements, either orally or in writing, to be paid cash or receive economic benefit (including commissions, equipment, or non-research services) from a non-client in connection with providing advice to clients.

Item 15 – Custody

Gover Financial Advice, LLC does not take custody of client cash, bank accounts or securities. The client's cash, bank accounts and securities will be maintained by unaffiliated qualified custodians, such as banks, brokerage firms, mutual fund companies, transfer agents, and/or other service providers. The client will receive account statements directly

from their service provider. These statements are typically provided on a monthly or quarterly basis, or as account transactions occur. We urge clients to review and verify account statements received from all service providers.

We will not ask for, nor accept, any of the client's account access information, such as username and/or password, even for the accommodation of the client or the client's legal agent.

Firm personnel will not act as trustee for, or have full power of attorney over, a client account, unless as a co-trustee of an immediate or incompetent family member.

Item 16 – Investment Discretion

Gover Financial Advice, LLC does not provide discretionary investment management services, so issues related to investment discretion are not applicable.

Item 17 – Voting Client Securities

Gover Financial Advice, LLC does not vote client securities. The client will maintain responsibility for directing the way proxies are voted, as well as all other elections relative to mergers, acquisitions, tender offers or other events pertaining to the client's investments. The client will receive their proxies and other solicitations directly from the custodian or transfer agent for their investments.

Item 18 – Financial Information

In this Item Gover Financial Planning, LLC is required to provide you with certain financial information or disclosures about Gover Financial Planning's financial condition. Gover Financial Planning has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients and has not been the subject of a bankruptcy proceeding.

Item 19 – Requirements for State-Registered Advisers

This item requires State Registered Investment Advisers to provide you with certain information or disclosures about the principals of Gover Financial Planning, LLC.

Please refer to ADV Part 2B for this information, beginning on page 17.

Garold D. (Gary) Gover

Gover Financial Planning, LLC

A State of Washington Registered Investment Adviser

501 Alma Ln SE

Olympia, WA 98513

(253) 604-4927

<http://www.GoverFinancialPlanning.com>

Form ADV - Part 2B

Brochure Supplement (Advisory Personnel)

March 29th, 2025

This Brochure Supplement provides information about Garold D. (Gary) Gover that supplements the Gover Financial Planning, LLC Brochure. You should have received a copy of that Brochure. Please contact Garold D. (Gary) Gover, Principal, if you did not receive Gover Financial Planning, LLC's Brochure or if you have any questions about the contents of this supplement. Additional information about Garold D. (Gary) Gover is available on the SEC's website at <http://www.adviserinfo.sec.gov>. Click on the "Investment Adviser Search" link and then search for "Investment Adviser Representatives (IAR)" using Garold D. Gover's CRD number, which is **5619196**. You can also search by individual name using "**Garold Gover**".

Item 2- Educational Background and Business Experience

Name: Garold D. (Gary) Gover (Born 1959)

Title: Principal and Founder

Formal Education

College for Financial Planning, Certified Financial Planner CFP® Professional Education Program Certificate, 2008

Michigan Technological University, BS in Electrical Engineering, 1985

Michigan Technological University, BS in Geological Engineering, 1983

Business Background

Gover Financial Planning, LLC, Principal and Founder (2009 to present)

International Paper, Manager, Manufacturing Process Control (2017-2024)

Weyerhaeuser, Manager, Manufacturing Process Control (2014 to 2016)

Weyerhaeuser, Manager, Enabling Technology (2010 to 2013)

Weyerhaeuser, Manager, Process Information Diagnostics and Controls (2005-2009)

Weyerhaeuser, Engineering Specialist (1985-2004)

Examinations/ Professional Designations

Series 65 Exam - Uniform Investment Adviser State Law Exam, FINRA

CFP® - Certified Financial Planner

AIF® - Accredited Investment Fiduciary

Licensed Professional Engineer, Washington State

Professional Associations

Certified Financial Planner Board of Standards, Inc.

Garrett Planning Network (GPN)

Financial Planning Association (FPA®)

Fiduciary360 (fi360®)

Item 3- Disciplinary Information

Garold D. (Gary) Gover has not been, nor is currently the subject of any reportable legal or disciplinary event.

Item 4- Other Business Activities

Garold D. (Gary) Gover spends approximately 20 hours per week providing financial planning advice to clients, which includes investment analysis and recommendations.

Item 5- Additional Compensation

Garold D. (Gary) Gover does not accept or receive additional economic benefit (i.e. sales awards or other prizes) for providing advisory services to clients.

Item 6 - Supervision

Garold D. (Gary) Gover serves in multiple capacities for Gover Financial Planning, LLC: Managing Member, Financial Planner, Principal Investment Adviser, and Investment Adviser Representative (IAR).

We recognize that the lack of segregation of duties may potentially create conflicts of interest. However, our policies and procedures ensure timely and accurate recordkeeping and supervision, including outsourcing certain functions to qualified entities to assist in these efforts when necessary.

Questions about Gover Financial Planning, LLC, its personnel, its services, or this document may be directed to Garold D. (Gary) Gover at (253) 604-4927, or by email at: Gary@GoverFinancialPlanning.com.

Item 7- Requirements for State-Registered Advisers

This item requires Registered Investment Advisers to provide you with certain financial information or disclosures about Gover Financial Planning, LLC's financial condition.

Garold D. (Gary) Gover is not, and has not been involved or subject to any of the following events:

- Past, current, or pending arbitration claims or settlements

- Past, current, or pending civil or criminal actions
- Past, current, or pending personal bankruptcy proceedings.