



FORM ADV PART 2
Firm Brochure
January 06, 2026

Staib Financial Planning, LLC

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This brochure provides information about the qualifications and business practices of Staib Financial Planning, LLC ("SFP"). If you have any questions about the contents of this brochure, please contact us at 303.887.9633. 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.

Staib Financial Planning, LLC is a Registered Investment Advisor with the Securities and Exchange Commission. Registration of an investment adviser does not imply any level of skill or training.

Additional information about Staib Financial Planning, LLC is also available on the SEC's website at www.adviserinfo.sec.gov which can be found using the firm's identification number 125706.

Item 2 - Material Changes

The last annual update of this Brochure was filed on January 10, 2025. Since then, the following changes have been made:

- The Firm has transitioned from registration with the state of Colorado to the Securities and Exchange Commission (SEC).

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 securities regulators. Either this complete Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of Staib Financial Planning, LLC.

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Item 4 - Advisory Business

Description of Advisory Firm

Staib Financial Planning, LLC's ("SFP") registration as an investment adviser was granted on July 22, 2003. Paul F. Staib ("Advisor") (CRD Number 4524109) is the sole member and principal of the firm.

Types of Advisory Services

Ongoing Comprehensive Financial Planning

SFP offers fee-only comprehensive financial planning and investment management services on an ongoing basis. Clients work with SFP to develop and implement their plan. SFP will monitor the plan, recommend any changes and ensure the plan is up to date.

Upon engaging SFP for a comprehensive plan, a Client will be taken through establishing their goals and values around money. Client will be required to provide pertinent information to help complete the following areas of analysis: net worth, cash flow, insurance, employee benefits, retirement planning, insurance, investments, college planning, tax planning, and estate planning. Once the Client's information is reviewed, their plan will be developed and analyzed. The findings, analysis and potential changes to their current situation will be reviewed with the Client. Clients electing this service will receive a written or electronic report providing the Client with a detailed financial plan designed to achieve his or her stated financial goals and objectives. The plan and the Client's financial situation and goals will be monitored throughout the year and follow-up communications (meetings, phone calls, and emails) will be made to the Client to confirm that any agreed upon action steps have been carried out. On an annual basis, there will be a full review of this plan to ensure its accuracy and ongoing appropriateness. Any needed updates will be implemented at that time.

In general, the financial plan will address any or all the following areas of interest. The Client and SFP will work together to select specific areas to cover. These areas may include, but are not limited to, the following:

- **Financial Goals:** We will help Clients identify financial goals and develop a plan to reach them. We will identify what Clients plan to accomplish, what resources will be needed to make it happen, how much time will be needed to reach the goal, and how much the Client should budget for the goals.
- **Cash Flow and Debt Management:** We will conduct a review of Client's income and expenses to determine their current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed 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.
- **Investment Analysis:** This 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 Clients in establishing their own investment accounts at a selected broker/dealer or custodian. The strategies and types of investments we may recommend are further discussed in Item 8 of this brochure.
- **Retirement Planning:** Our retirement planning services typically include projections of Clients' likelihood of achieving their 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 (e.g., working longer, saving more, spending less, adjusting the investment asset allocations). If Clients 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 retirement years.
- **College Savings:** Includes projecting the amount that will be needed to achieve college or other post-secondary education funding goals, along with advice on ways for the Client to save the desired amount. Recommendations as to savings strategies are included, and, if needed, we will review the Client's financial picture as it relates to eligibility for financial aid or the best way to contribute for grandchildren (if appropriate).

- **Insurance:** Review of existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home and automobile.
- **Risk Management:** A risk management review includes an analysis of Clients' exposure to major risks that could have a significant adverse impact on their financial pictures. Such risks include 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 ("self-insuring").
- **Tax Planning Strategies:** Advice may include ways to minimize current and future income taxes as a part of Clients' overall financial planning picture. For example, we may make recommendations on which type of account(s) or specific investments should be owned based in part on their "tax efficiency," with the consideration that there is always a possibility of future changes to federal, state or local tax laws and rates that may impact their situations.

To the extent SFP feels the level of tax expertise needed exceeds SFP's knowledge and/or abilities, we will recommend that Clients consult with another qualified tax professional before initiating any tax planning strategy. To that end, we may provide Clients with contact information for accountants or attorneys who specialize in this area if Clients wish to hire someone for such purposes. With Clients' approval, we will participate in meetings or phone calls between Clients and their chosen external tax professional.

- **Employee Benefits Optimization:** We will provide review and analysis as to whether the Client, as an employee, is taking the maximum advantage possible of their employee benefits. If the Client is a business owner, we will consider and/or recommend the various benefit programs that can be structured to meet both business and personal retirement goals.
- **Estate Planning:** This usually includes an analysis of the Client's exposure to estate taxes and current estate plan which may include whether the Client has a will, powers of attorney, trusts and other related documents. Our advice also typically includes ways for the Client to minimize or avoid future estate taxes by implementing appropriate estate planning strategies such as the use of applicable trusts. We always recommend that the Client consults with a qualified attorney when the Client initiates, updates or completes estate planning activities. We may provide the Client with contact information for attorneys who specialize in estate planning when the Client wishes to hire an attorney for such purposes. From time-to-time, we may participate in meetings or phone calls between the Client and their attorney with the Client's approval or request.

Investment Management Services

SFP provides continuous advice to Clients regarding the investment of Client funds based on and tailored to the individual needs of the Client. Through personal discussions in which goals and objectives based on a Client's particular circumstances are established, we develop a Client's personal investment policy or an investment plan with an asset allocation target and create and manage a portfolio based on that policy and allocation targets. We will also review and discuss a Client's prior investment history, as well as family composition and background. Account supervision is guided by the stated objectives of the Client (e.g., capital preservation, capital appreciation, growth, income, or growth and income), as well as risk tolerance and tax considerations.

We primarily advise our Clients regarding investments in stocks, bonds, mutual funds, ETFs, U.S. government and municipal securities, and cash and cash equivalents. We may also provide advice regarding investments held in Client's portfolio at the inception of our advisory relationship and/or other investment types not listed above, at the Client's request.

When we provide investment management services, Clients grant us limited authority to buy and sell securities on a discretionary basis. More information on our trading authority is explained in Item 16 of this Brochure. Clients may impose reasonable restrictions in writing on investing in certain securities, types of securities, or industry sectors.

Financial Plan Creation

SFP works closely with Clients to create and deliver a comprehensive financial plan. The financial plan includes specific recommendations, but unlike the ongoing service described above, this service does **not** include subsequent assistance in implementing or monitoring the plan or its recommendations. To the extent Clients wish

to engage SFP for assistance in implementing recommendations from their financial plans, ongoing financial planning and investment management or hourly engagements will need to be initiated.

These services can be customized to meet each Client's specific requirements and needs. The services provided may be comprehensive in nature or focused on specific areas of interest or need, depending upon each Client's unique circumstances. Advice is offered in the following areas:

- Cash Flow Management and Analysis
- Debt Management
- Retirement / Financial Independence Planning
- Retirement Income Planning and Management
- College Education Planning Funding
- Investment and Asset Allocation Planning and Management
- Income Tax Planning / Tax Planning Strategies
- Estate Planning
- Risk Management / Insurance Needs or Review

To deliver these services, SFP conducts personal interviews with the Client to determine specific needs, goals, objectives, and tolerance for risk. SFP then collects pertinent data, prepares analyses of the financial data, and prepares and presents a written summary of significant observations and specific recommendations to the Client.

SFP Clients have the option to engage the firm on an "as needed" basis for financial planning services where there is no ongoing or long-term engagement. Clients engaging Advisor in this manner typically seek specific advice and recommendations. Upon completion of the analyses and presentation of recommendations (and, upon Client request, assistance with their implementation), the engagement is complete. Advisor happily provides additional or future consultations but leaves it to the Client to initiate contact and re-engage SFP.

Hourly Engagement

An hourly service is available for Clients who have only a limited scope of what they would like addressed or reviewed, without having SFP provide ongoing financial planning or investment management. Examples include, but are not limited to, creation of a financial plan without any subsequent implementation or monitoring, review of an existing financial plan prepared outside of SFP, annuity contract analysis, pension plan analysis, investment account review, traditional IRA to Roth IRA conversion assistance, etc. Fees pertaining to this service are outlined in Item 5 of this brochure.

Client Tailored Services and Client Imposed Restrictions

We consult with clients initially and on an ongoing basis, through the duration of their engagement with us, to determine risk tolerance, time horizon and other factors that may impact the Clients' investment and/or planning needs. We ensure that Clients' investment and planning recommendations are suitable for their needs, goals, objectives, and risk tolerance.

Clients are able to specify, within reason, any limitations they would like to place on discretionary authority as it pertains to individual securities and/or sectors that will be traded in their account. All such requests must be provided to SFP in writing. SFP will notify Clients if they are unable to accommodate any requests.

Wrap Fee Programs

We do not participate in wrap fee programs.

Assets under Management

As of December 31, 2025, SFP reports \$118,021,052 discretionary and \$0 non-discretionary assets under management.

Item 5 - Fees and Compensation

Staib Financial Planning, LLC is a flat fee-only service provider, which means fees paid by Clients are our only source of compensation. We do not charge any performance-related fees. We do not sell any products and we do not receive any commissions. Our sole fiduciary responsibility is to the Client.

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

Ongoing Comprehensive Financial Planning & Investment Management

The annual fees are negotiable at SFP's discretion, prorated and paid in advance on a quarterly basis. Our fee is based on a flat fee ranging from \$6,500 to \$25,000 annually. The fee is mutually agreed upon with the Client prior to SFP starting work on the Client's financial plan. The fee determination is based upon the complexity of the Client's financial profile, the scope of services provided, and therefore the resources required to service the Client during the year.

Clients whose annual fees are on the low end of the fee range are Clients whose financial profiles have minimal complexity. Typical aspects of a Client with minimal financial complexity include, but are not limited to, the following: single with no children, no ex-spouses or no other dependent persons, a W-2 wage earner as opposed to self-employed, does not own any real estate, does not own any investments besides liquid publicly traded securities and pooled investment vehicles, does not have any particular legacy goals for his or her estate, only retirement accounts, no other income sources besides Social Security and retirement accounts, etc. Clients whose annual fees are on the high end of the fee range are Clients whose financial profiles contain a high degree of complexity. Such Clients may include, but are not limited to, business owners, Clients with large holdings of real estate or other less liquid assets, Clients with highly structured legal estates, Clients whose household has multiple different investment accounts and holdings, Clients with multiple different sources of income (social security, pensions, annuities, etc.), etc.

No changes to the annual fee shall be effective without agreement from the Client by signing a new agreement or amending their current advisory agreement.

Advisory fees can be directly debited from Client accounts or the Client may choose to pay by check or electronic funds transfer.

Accounts initiated or terminated during a calendar quarter will be charged a prorated fee based on the amount of time services were provided during the billing period. An account may be terminated with written notice at least 30 calendar days in advance. Since fees are paid in advance, upon proper notice, any unearned fees Client has paid to SFP will be refunded pro-rata based upon the number of days remaining in the current quarter.

Financial Planning Fixed Fee

The flat fee for the creation of a financial plan is typically \$4,000 to \$8,000, depending upon the complexity of Client's financial profile, the scope of services provided, and the needs of the Client. Prior to beginning any work on the financial plan, SFP and the Client will mutually agree upon the total fee for the engagement. Half of the agreed upon total fee is due and payable prior to SFP beginning the work. The remainder of the total agreed upon fee is due at the completion of the engagement. Fees will not be collected for services to be performed more than six (6) months in advance. Fees for this service may be paid by electronic funds transfer or check. In the event of early termination by the Client, any fees for the hours worked will be due.

Financial Planning Hourly Fee

Hourly Financial Planning engagements are offered at a rate of \$500 per hour. This rate is negotiable at SFP's discretion based on the complexity of the requested work. Prior to beginning any work, SFP and the Client will mutually agree upon the total fee for the engagement. Half of the agreed upon total fee is due and payable prior to SFP beginning the work. The remainder of the total agreed upon fee is due at the completion of the engagement. Fees will not be collected for services to be performed more than six (6) months in advance. Fees for this service

may be paid by electronic funds transfer or check. In the event of early termination by the Client, any fees for the hours worked will be due.

Other Types of Fees and Expenses

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

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

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

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

SFP does **not** offer any performance-based fees and does not engage in side-by-side management.

Item 7 - Types of Clients

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

We do **not** have minimum income, asset, or net worth requirements for becoming a Client.

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

Our primary method of investment analysis is Modern Portfolio Theory.

Modern Portfolio Theory

The underlying principles of MPT are:

- Investors are risk averse. The only acceptable risk is that which is adequately compensated by an expected return. Risk and investment return are related and an increase in risk requires an increased expected return.
- Markets are efficient. The same market information is available to all investors at the same time. The market prices every security fairly based upon this equal availability of information.
- The design of the portfolio as a whole is more important than the selection of any particular security. The appropriate allocation of capital among asset classes will have far more influence on long-term portfolio performance than the selection of individual securities.
- Investing for the long-term (preferably longer than ten years) becomes critical to investment success because it allows the long-term characteristics of the asset classes to surface.
- Increasing diversification of the portfolio with lower correlated asset class positions can decrease portfolio risk. Correlation is the statistical term for the extent to which two asset classes move in tandem or opposition to one another.

Passive Investment Management

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

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

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

Material Risks Involved

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

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

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

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

Turnover Risk: At times, the strategy may have a portfolio turnover rate that is higher than other strategies. A high portfolio turnover would result in correspondingly greater brokerage commission expenses and may result in the distribution of additional capital gains for tax purposes. These factors may negatively affect the account's performance.

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

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

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

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

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

Risks Associated with Securities

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

Exchange Traded Funds prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected. ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value; (ii) the ETF may employ an investment strategy that utilizes high leverage ratios; or (iii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. The Adviser has no control over the risks taken by the underlying funds in which the Clients invest.

Mutual Funds: When a Client invests in open-end mutual funds or ETFs, the Client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the Client will incur higher expenses, many of which may be duplicative. In addition, the Client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives).

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

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

Municipal Bonds are debt obligations generally issued to obtain funds for various public purposes, including the construction of public facilities. Municipal bonds pay a lower rate of return than most other types of bonds. However, because of a municipal bond's tax-favored status, investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor's tax bracket. Investing in municipal bonds carries the same general risks as investing in bonds in general. Those risks include interest rate risk, reinvestment risk, inflation risk, market risk, call or redemption risk, credit risk, and liquidity and valuation risk.

Item 9 - Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of SFP or the integrity of SFP's management.

SFP has not had any legal or disciplinary events and does not have any pending events.

Criminal or Civil Actions

Neither SFP nor its management have been involved in any criminal or civil action.

Administrative Enforcement Proceedings

Neither SFP nor its management have been involved in any administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

Neither SFP nor its management have been involved in any legal or disciplinary events with any self-regulatory organizations.

Item 10 - Other Financial Industry Activities and Affiliates

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

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

SFP does not have any related parties. As a result, we do not have a relationship with any related parties.

SFP is a fee-only firm and only receives compensation directly from Clients. We do not receive compensation from any outside source.

As a service to our Clients, we may provide referrals to other investment advisory firms and other professionals, such as a CPA, estate attorney, insurance broker, etc. SFP does not have agreements with and does not receive referral fees from any referred entity.

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

As a fiduciary, SFP and its associates have a duty of utmost good faith to act solely in the best interests of each Client. Our Clients entrust us with their funds and personal information which, in turn, places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all our dealings. SFP also adheres to the Code of Ethics and Professional Responsibility adopted by both

the National Association of Personal Financial Advisors (NAPFA) and the CFP® Board of Standards Inc. and accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.

Code of Ethics Description

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

- Integrity - Associated persons shall offer and provide professional services with integrity.
- Objectivity - Associated persons shall be objective in providing professional services to Clients.
- Competence - Associated persons shall provide services to Clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- Fairness - Associated persons shall perform professional services in a manner that is fair and reasonable to Clients, principals, partners, and employers and shall disclose conflict(s) of interest in providing such services.
- Confidentiality - Associated persons shall not disclose confidential Client information without the specific consent of the Client unless in response to proper legal process, or as required by law.
- Professionalism - Associated persons' conduct in all matters shall reflect the credit of the profession.
- Diligence - Associated persons shall act diligently in providing professional services.

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

Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest

Neither our firm, its associates nor any related person is authorized to recommend to a Client or effect a transaction for a Client, involving any security in which our firm or a related person has a material financial interest such as in the capacity as an underwriter, adviser to the issuer, etc.

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

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

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

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

Item 12 - Brokerage Practices

Factors Used to Select Custodians and/or Broker-Dealers

In recommending custodians, we have an obligation to seek the "best execution" of transactions in Client accounts. The determinative factor in the analysis of best execution is not the lowest possible commission cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of the custodian's services. The factors we consider when evaluating a custodian for best execution include, without limitation, 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 (buy and sell securities for your account);
- Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payment, etc.);

- Breadth of available investment products (stocks, bonds, mutual funds, exchange-traded funds (ETFs), etc.);
- Availability of investment research and tools that assist us in making investment decisions;
- Quality of services;
- Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate the prices;
- Reputation, financial strength, security and stability;
- Prior service to us and our clients.

With this in consideration, our firm recommends Charles Schwab & Co., Inc. (“Schwab”), an independent and unaffiliated SEC registered broker-dealer firm and member of the Financial Industry Regulatory Authority (“FINRA”) and the Securities Investor Protection Corporation (“SIPC”).

Research and Other Soft-Dollar Benefits

We do not have any soft-dollar arrangements with custodians whereby soft-dollar credits, used to purchase products and services, are earned directly in proportion to the amount of commissions paid by a Client. However, as a result of being on their institutional platform, Schwab may provide us with certain services that may benefit us.

Schwab Advisor Services™ is Schwab’s business serving independent investment advisory firms like us. They provide our Clients and us with access to their institutional brokerage services (trading, custody, reporting and related services), many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those services help us manage or administer our Clients’ accounts, while others help us manage and grow our business. Schwab’s support services are generally available on an unsolicited basis (we don’t have to request them) and at no charge to us. The benefits received by Advisor or its personnel do not depend on the number of brokerage transactions directed to Schwab. As part of its fiduciary duties to Clients, Advisor at all times must put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits by Advisor or its related persons in and of itself creates a potential conflict of interest and may indirectly influence the Advisor’s choice of Schwab for custody and brokerage services. This conflict of interest is mitigated as Advisor regularly reviews the factors used to select custodians to ensure our recommendation is appropriate. Following is a more detailed description of Schwab’s support services:

1. Services that benefit you. Schwab’s institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of Client assets. The investment products available through Schwab include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our Clients. Schwab’s services described in this paragraph generally benefit you and your account.
2. Services that may not directly benefit you. Schwab also makes available to us other products and services that benefit us but may not directly benefit you or your account. These products and services assist us in managing and administering our Clients’ accounts. They include investment research, both Schwab’s own and that of third parties. We may use this research to service all or a substantial number of our Clients’ accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that:
 - provide access to Client account data (such as duplicate trade confirmations and account statements)
 - facilitate trade execution and allocate aggregated trade orders for multiple Client accounts
 - provide pricing and other market data
 - facilitate payment of our fees from our Clients’ accounts
 - assist with back-office functions, recordkeeping, and Client reporting
3. Services that generally benefit only us. Schwab also offers other services intended to help us manage and further develop our business enterprise. These services include:
 - Educational conferences and events
 - Consulting on technology, compliance, legal, and business needs
 - Publications and conferences on practice management and business succession

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

Brokerage for Client Referrals

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

Clients Directing Which Broker/Dealer/Custodian to Use

We do recommend a specific custodian for Clients to use, however, Clients may custody their assets at a custodian of their choice. Clients may also direct us to use a specific broker-dealer to execute transactions. By allowing Clients to choose a specific custodian, we may be unable to achieve the most favorable execution of Client transaction and this may cost Clients money over using a lower-cost custodian.

Aggregating (Block) Trading for Multiple Client Accounts

Investment advisers may elect to purchase or sell the same securities for several Clients at approximately the same time when they believe such action may prove advantageous to Clients. This process is referred to as aggregating orders, batch trading or block trading. We do not engage in block trading. It should be noted that implementing trades on a block or aggregate basis may be less expensive for Client accounts; however, it is our trading policy to implement all Client orders on an individual basis. Therefore, we do not aggregate or "block" Client transactions. Considering the types of investments we hold in advisory Client accounts, we do not believe Clients are hindered in any way because we trade accounts individually. This is because we develop individualized investment strategies for Clients and holdings will vary. Our strategies are primarily developed for the long-term and minor differences in price execution are not material to our overall investment strategy..

Item 13 - Review of Accounts

For Investment Management services, SFP monitors and reviews investment portfolio account(s) as part of an ongoing process. Quarterly reports are produced by SFP and provided to Clients, with interim updates also available upon request. Generally, these reports include a consolidated view of the Client's accounts grouped by account type, asset classes, a comparison of the Client's actual asset class weightings to their desired targets, and a performance report showing the overall performance of the account over various time periods. Other reports may be provided from time to time, as requested or required.

For those Clients to whom SFP provides financial planning services, reviews are conducted on an "as needed" basis initiated by the Client or as detailed in each Client's services agreement with SFP. Periodic reviews and reports are not provided to hourly financial planning Clients.

Reviews are conducted by Paul Staib, CFP, MBA, Principal.

Item 14 - Client Referrals and Other Compensation

Compensation for Referrals

SFP does not have any arrangement whereby it compensates or receives compensation from another party for Client referrals.

As a service to Clients, when requested, we may provide referrals to other investment advisory firms and other professionals (such as a CPA, estate attorney, etc.). In each case, SFP does not have agreements with and does not receive referral fees from any referred entity.

Item 15 - Custody

SFP does not accept custody of Client funds except in the instance of withdrawing Client fees.

For Client accounts in which SFP directly debits their advisory fee:

- i. The custodian will send at least quarterly statements to the Client showing all disbursements for the account, including the amount of the advisory fee.

- ii. The Client will provide written authorization to SFP, permitting SFP's advisory fees to be paid directly from their accounts held by the custodian.

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

Item 16 - Investment Discretion

As part of our ongoing Investment Management services, SFP is granted limited discretionary authority through the signing by the Client of a Limited Power of Attorney. As such, the firm has the authority and the ability, without first obtaining Client consent, to buy or sell securities and to decide the amount of such securities to be bought or sold.

This authority does **not** grant SFP the authority to take custody or possession of any Client assets, rather Client gives SFP a limited power over the Client's account at the selected custodian. SFP does **not** have authority to accept any commissions from Client's investment transactions.

As a practice, for Clients that either request or prefer, SFP makes concerted effort to communicate proposed investment transactions (sales/purchases/exchanges) in advance of the actual execution of the transactions.

Item 17 - Voting Client Securities

SFP does not vote proxies on behalf of Clients. Clients retain the responsibility for receiving and voting proxies for any and all securities in their account(s). The Client will receive their proxies and other solicitations directly from the custodian or transfer agent.

Additionally, SFP does not take action with respect to any securities or other investments that become the subject of any legal proceedings, including bankruptcies and class action lawsuits. Should you have any questions about a particular solicitation, please contact us.

Item 18 - Financial Information

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

We do not have custody of Client funds or securities or require or solicit prepayment of more than \$1,200 in fees per Client six months in advance.



FORM ADV PART 2B
Brochure Supplement

January 06, 2026

Paul Staib, CFP®, MBA, RICP®

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This brochure supplement provides information about Paul Staib that supplements the Staib Financial Planning, LLC. brochure. You should have received a copy of that Brochure. Please contact Mr. Staib at 303.887.9633, or by email at pstaib@staibfinancialplanning.com if you did not receive Staib Financial Planning, LLC's Brochure or if have any questions about the contents of this brochure supplement.

Additional information about Paul Staib is also available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The searchable CRD number for Paul Staib is 4524109.

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Paul Staib, CFP®, MBA, RICP® born 1967

Educational Background

- Certified Financial Planner (CFP®) Professional Designation, KAPLAN College
- Retirement Income Certified Professional (RICP®)
- Master in Business Administration (MBA) - Finance/Entrepreneurship, DePaul University, 1997
- BS in Management Information Systems with a Computer Science minor, University of Dayton, 1990

Business Background

- Principal, Staib Financial Planning, LLC., 2003 - Present
- Various Business and Technology Consulting positions, 1990 - 2005

Certified Financial Planner (CFP®)

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

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its:

- (1) high standard of professional education;
- (2) stringent code of conduct and standards of practice; and
- (3) ethical requirements that govern professional engagements with Clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and Client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following **ongoing education and ethics requirements** in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their Clients.

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

Retirement Income Certified Professional (RICP®)

This designation is issued by the American College of Financial Services. Candidates for the RICP® designation must complete a minimum of three college level courses, including: Retirement Income Process, Strategies and Solutions, Sources of Retirement Income and Managing the Retirement Income Plan, and are required to pass a series of two-hour proctored exams. They must also have three years of experience, meet stringent ethics requirements, and participate in The College's continuing education programs. Individuals who earn a RICP® can provide expert advice on a broad range of retirement topics including income needs and objectives, estate issues, income taxation and other risks to the retirement income planning, Social Security, health insurance and housing decisions. Note: Investors may contact the issuing organization to determine whether their advisor is currently authorized to use the designation and whether they've been disciplined.

ITEM 3 - DISCIPLINARY INFORMATION

Paul Staib has never been involved in any criminal or civil actions, administrative proceedings, self-regulatory organization (SRO) proceedings, or other hearings or formal adjudications.

ITEM 4 - OTHER BUSINESS ACTIVITIES

Paul Staib is not involved in any investment-related outside business activities or other businesses that take 10% of their time or income.

ITEM 5 - ADDITIONAL COMPENSATION

Paul Staib does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through SFP.

ITEM 6 - SUPERVISION

Paul Staib, as Chief Compliance Officer, is responsible for supervision of the firm. Paul Staib is bound by and will adhere to the firm's policies and procedures and Code of Ethics. He may be contacted at the phone number on this brochure supplement.



CLIENT RELATIONSHIP SUMMARY

Dated: January 06, 2026

Introduction

Staib Financial Planning, LLC (“SFP” or “Advisor”) is an investment advisor registered with the Securities and Exchange Commission (SEC) and we provide investment management and financial planning services. This document gives you a summary of the types of services we provide and how you pay. Please ask us For more information. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What Investment Services and Advice can you provide me?

We offer investment advisory services to retail investors. Our services include ongoing comprehensive financial planning and investment management services. Under our investment management services, your investment accounts will be monitored and reviewed regularly on at least a quarterly basis by our firm. We will provide advice to you regarding the investments and allocation of your accounts to ensure they are positioned appropriately based on your goals and objectives.

If you are only engaging our firm in financial planning services, we will work with you to review your held away investment accounts that we provide advice to you on but will not be monitoring or reviewing those held away investment accounts, unless otherwise agreed upon as part of your financial planning engagement.

Through our Investment Management service, we maintain discretionary authority where you authorize us to buy and sell investments without obtaining your consent prior to each transaction. We do not limit the types of investments on which we advise, and there is no minimum net worth or asset requirement to become a client.

For additional information, please review Item 4, 7, and 13 of our Form ADV Part 2A.

Ask your Adviser:

- ***Given my financial situation, should I choose an investment advisory service? Why or why not?***
- ***How will you choose investments to recommend to me?***
- ***What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?***

What fees will I pay?

The amount of fees you pay to our firm and the frequency with which you are billed depends on the services being provided. For ongoing financial planning and investment management services, we charge a fixed fee ranging from \$6,500 to \$25,000 annually. Fees are charged quarterly in advance. For project-based or hourly financial planning services, we charge a fixed fee of \$4,000 to \$8,000, depending upon the complexity or our hourly rate of \$500.

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which you may incur. Additional fees you may pay include certain charges imposed by custodians such as custodial fees, deferred sales charges, or other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For additional information, please review Item 5 of our Form ADV Part 2A.

Ask your Adviser: Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we must act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means. For example, a conflict of interest exists in that you pay a fixed fee whether your account value goes up or down. To mitigate this conflict, Adviser review fees annually to ensure they are reasonable considering the services offered.

Ask your Adviser: How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our financial professionals are compensated on a salary basis. For owners of the firm, owners may take an owner's draw in addition to a salary. We are not paid commissions or other compensation based on the amount of the business generated from their work.

Do you or your financial professionals have legal or disciplinary history?

No. You can visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Ask your Adviser: As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

You can find additional information regarding our firm and receive a copy of this relationship summary by visiting our website at <http://www.staibfinancialplanning.com> or by contacting 303-887-9633.

Ask your Adviser: Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?