This brochure supplement provides information about Michael Franklin Bready Jr. that supplements the Beyond Financial Planning, LLC brochure. You should have received a copy of that brochure. Please contact Michael Franklin Bready Jr. if you did not receive Beyond Financial Planning, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Michael Franklin Bready Jr. is also available on the SEC's website at www.adviserinfo.sec.gov.

# Beyond Financial Planning, LLC

Form ADV Part 2B - Individual Disclosure Brochure

for

Michael Franklin Bready Jr.

Personal CRD Number: 5406351 Investment Adviser Representative

> Beyond Financial Planning, LLC 7910 Woodmont Ave Suite 310 Bethesda, MD 20814 (240) 760-1100 mike@bfpadvisors.com

> > UPDATED: 03/24/2022

# Item 2: Educational Background and Business Experience

Name: Michael Franklin Bready Jr. Born: 1984

**Educational Background and Professional Designations:** 

**Education:** 

Finance Finance, Salisbury University - 2007

#### **Business Background:**

10/2019 - Present Investment Adviser Representative

Beyond Financial Planning, LLC

07/2016 - 10/2019 Financial Advisor

**IFS Securities** 

# **Item 3: Disciplinary Information**

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this Michael Franklin Bready's advisory business.

#### **Item 4: Other Business Activities**

Michael Franklin Bready is an independent licensed insurance agent, and from time to time, will offer clients advice or products from those activities. Clients should be aware that these services pay a commission or other compensation and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. BFPL always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to utilize the services of any representative of BFPL in connection with such individual's activities outside of BFPL.

Michael Franklin Bready and his wife are owners of a rental property in Tampa Bay, FL.

### **Item 5: Additional Compensation**

Michael Franklin Bready Jr. does not receive any economic benefit from any person, company, or organization, other than Beyond Financial Planning, LLC in exchange for providing clients advisory services through Beyond Financial Planning, LLC.

### **Item 6: Supervision**

As the Chief Compliance Officer of Beyond Financial Planning, LLC, Michael Franklin Bready Jr. supervises all activities of the firm. Michael Franklin Bready Jr.'s contact information is on the cover page of this disclosure document. Michael Franklin Bready Jr. adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.

# Item 7: Requirements For State Registered Advisers

This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

- A. Michael Franklin Bready Jr. has NOT been involved in any of the events listed below.
  - 1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
  - 2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
- B. Michael Franklin Bready Jr. has NOT been the subject of a bankruptcy.