

## Freedom Financial Partners, LLC

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February 27, 2025

### Form ADV Part 2B – Brochure Supplement

*For*

**Kyle Playford, CFP<sup>®</sup>, CEPA<sup>®</sup>**

Financial Planner

This brochure supplement provides information about Kyle Playford supplements the Freedom Financial Partners, LLC (“Freedom Financial”) brochure. A copy of that brochure precedes this supplement. Please contact Kyle Playford if the Freedom Financial brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Kyle Playford is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the identification number 6722934.

# Item 2: Educational Background and Business Experience

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**Kyle David Playford, CFP®**

Born: 1991

## **Educational Background**

- 2013 – Bachelor of Science, Finance, Cedarville University

## **Business Experience**

- 10/2019 – Present, Freedom Financial Partners, LLC, Financial Planner
- 09/2021 – 01/2024, AdvisorNet Financial, Inc., Investment Advisor Representative
- 03/2018 – 09/2019, Pine Grove Financial Group, Administrative Assistant
- 11/2017 – 09/2019, Cetera Advisor Networks LLC, Registered Representative

## **Professional Designations, Licensing & Exams**

### **CERTIFIED FINANCIAL PLANNER™ professional**

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board’s *Code of Ethics and Standards of Conduct (“Code and Standards”)*, which sets forth the ethical and practice standards for

CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board’s *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

**Certified Exit Planning Advisor, (CEPA®):** The CEPA designation is awarded by the Exit Planning Institute. The candidate must complete a five-day MBA style program that concludes with a proctored exam. Candidates must also meet all the following requirements:

- Five years of full-time or equivalent experience working directly with business owners as a financial advisor, attorney, CPA, business broker, investment banker, commercial lender, estate planner, insurance professional, business consultant or in a related capacity
- Undergraduate degree from a qualifying institution; if no qualifying degree candidate must submit additional professional work experience (two years of relevant professional experience may be substituted for each year of required undergraduate studies)

Continuing Education: To retain the CEPA designation the designee must obtain 40 hours of Continuing Education (“CE”) every three years and remain in good standing with Exit Planning Institute.

## Item 3: Disciplinary Information

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Kyle David Playford has not been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

## Item 4: Other Business Activities

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Kyle Playford is an insurance agent operating through FFP Insurance, for which he will receive separate and customary compensation. While Kyle Playford endeavors at all times to put the interest of our clients first as part of our firm's fiduciary duty, you should be aware that the receipt of additional compensation itself creates a conflict of interest and may affect their judgment when making recommendations. This activity accounts for approximately 5 hours a month.

Kyle Playford also serves as a Board Member for the Financial Planning Association (FPA) of Minnesota. This is a part-time position requiring approximately 3 hours per month, including 2 hours during securities trading hours. In this role, he participates in board meetings, votes on changes to programs offered by the FPA, and engages with membership, continuing education, and networking events. Mr. Playford receives no compensation for this activity, though event fees may be covered. This outside business activity does not create a conflict of interest with advisory clients as the organization does not solicit Freedom Financial clients, and Mr. Playford's advisory clients are not clients of this organization.

## Item 5: Additional Compensation

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Kyle Playford does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Freedom Financial.

## Item 6: Supervision

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John Schwalbach, Co-President of Freedom Financial, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.