



Montgomery Financial Planning, LLC

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(720) 409-1500

<https://www.mfp-financial.com/>

Form ADV Part 2A - Disclosure Brochure

March 31, 2026

Item 1 - Cover Page

This Disclosure Brochure provides information about the qualifications and business practices of Montgomery Financial Planning, LLC. If you have any questions about the contents of this Disclosure Brochure, please contact us at (720) 409-1500. The information in this Disclosure Brochure has not been approved or verified by the United States Securities and Exchange Commission ("SEC") or by any state securities authority.

Montgomery Financial Planning, LLC is a registered investment adviser. Registration as an investment adviser does not imply any level of skill or training.

Additional information about Montgomery Financial Planning, LLC is also available on the SEC's website at www.adviserinfo.sec.gov by conducting a firm search using our CRD number 340835.

Item 2 - Material Changes

We will promptly update this Disclosure Brochure when material changes occur. Material changes are summarized in this section.

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

As this is our initial Disclosure Brochure, we have no material changes to report.

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

You can request a current copy of our Disclosure Brochure at any time without charge by contacting us at (720) 409-1500. You can also obtain a copy of our current Disclosure Brochure from the SEC's website as described in [Item 1 - Cover Page](#).

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Item 4 - Advisory Business

Firm Overview

Montgomery Financial Planning, LLC is a limited liability company formed under the laws of the State of Colorado in 2025. The firm became registered with the State of Colorado as an investment adviser in 2026. Our principal owner and Chief Compliance Officer is Christopher Bahnsen.

Financial Planning Services

We provide Financial Planning Services to individuals and families on a fee-only basis. Financial planning involves evaluating your current financial circumstances, establishing your investment goals and objectives, and developing a plan designed to help you reach your goals and objectives. We offer three tiers of financial planning services, each of which are described in more detail below:

- Tier I - Express. This tier focuses on core planning fundamentals and implementation accountability. This tier is appropriate for clients with straightforward financial situations, such as early-stage professionals, clients seeking foundational financial planning, and clients without complex tax, estate, or business planning issues. Depending on your individual needs, the scope of this service may include net worth analysis, cash flow and budgeting review, emergency reserve evaluation, debt management analysis, retirement savings projects, basic insurance needs, and investment allocation guidance.
- Tier II - Comprehensive. This tier is designed for clients who require broader coordination across multiple planning areas. This tier is appropriate for established professionals, dual-income households, clients with moderate investment assets, individuals with multiple financial goals, or clients requiring coordinated retirement, tax, and insurance planning. Depending on your individual needs, the scope of this service may include all Tier I services, plus detailed retirement income modeling, prior year tax return review (in collaboration with your tax professional), education funding analysis, insurance policy review and optimization, employee benefits analysis, stock option or equity compensation review, basic estate planning review (in coordination with your legal counsel), and investment portfolio analysis and allocation recommendations.
- Tier III - Complex / Pre-Retirement / Retirement. This tier is appropriate for clients who require extensive retirement planning or who have complex financial planning scenarios, such as business ownership, high-income earners, multi-generational wealth planning, complex investments, or blended family situations. Depending on your individual needs, the scope of this service may include all Tier I and II services, plus advanced retirement income distribution planning, business succession planning coordination, complex equity compensation analysis, advanced tax-efficient withdrawal strategies, charitable planning strategies, trust and estate structure (in coordination with your legal counsel), and multi-scenario financial planning.

Financial planning engagements are typically for a one-year term but may be shorter at your request and if deemed appropriate at our discretion. Engagements include an initial planning phase, plan delivery, and ongoing support throughout the engagement term. For each tier, the deliverables include initial data gathering and review, preparation and delivery of a written or electronic financial plan, quarterly progress meetings, and assistance with implementation of financial planning recommendations. Throughout the initial planning engagement, we will monitor your progress toward your stated financial goals and update your financial projections as needed. With your authorization, we can coordinate with your legal and tax professionals to implement your financial plan.

Upon the completion of the initial engagement, we offer ongoing financial planning services for which we charge an annual fee. You may also choose to manage on your own after completion of the initial engagement using the financial plan deliverables and advice we provided.

You will be required to provide information as necessary to help us analyze your current financial situation, desired goals, and anticipated future needs. We base our financial plans on the information you provide to us. Inaccurate or incomplete information could result in an inaccurate or incomplete financial plan. To create a financial plan, we must make certain assumptions with respect to interest and inflation rates, past trends, and future projections of the performance of the market and economy. Past performance is no indication of future performance, and we cannot offer any guarantees or promises that your goals and objectives will be met. Changes to your personal financial circumstances, goals, or objectives could cause your financial plan to become inaccurate and out of date. We recommend you notify us promptly of any changes so your plan can be updated.

We do not have the discretion to implement any recommendations on your behalf. This means you have the option to implement any of the recommendations made in the financial plan. You are not obligated to implement any financial planning recommendations made by us. Although the financial plan could consider your tax situation or estate plan, we do not provide tax or legal advice. We recommend you work closely with your attorney, accountant, or other investment professionals in implementing your plan. We are happy to work with your professionals to coordinate your financial plan with your estate planning and tax planning.

Hourly Financial Planning Services

We also offer Financial Planning Services on an hourly basis for limited-scope engagements for individuals who want advice on a specific financial topic or question. This service is a good fit if you like to manage your own finances but would like a second opinion on a specific topic or aspect of your financial situation. It may also be appropriate for clients who previously received a one-time financial plan who have follow-up questions. You will receive a written or an electronic report, providing an analysis and recommendations regarding specific topics, depending on your specific needs.

For Hourly Financial Plans, we do not provide ongoing review or updates of the financial plan. Individuals who engage us for an Hourly Financial Plan can implement any investment recommendations on their own. We do not have any control over the timing or accuracy of any transactions executed by you.

Types of Investments

When providing recommendations regarding investments as part of your financial plan, we will generally recommend long-term buy-and-hold passive investment strategies. We typically will recommend mutual funds, exchange-traded funds, stocks, and bonds for our clients' investment portfolios, but could also recommend other types of investments when appropriate based on a client's circumstances. See [Item 8: Methods of Analysis, Investment Strategies, and Risk of Loss](#) for additional information on our practices.

We may use third-party model portfolios and capital-markets research published by asset managers such as Vanguard for reference and as a starting point when designing investment recommendations. These resources are used at our discretion and only when appropriate for you.

Client Tailored Services

We tailor our advisory services to your individual needs. We will conduct an initial interview and data gathering process to determine your financial situation and investment objectives. We provide our advisory services consistent with your investment objectives and with our fiduciary duty to you. You can

impose reasonable restrictions on the recommendations we make in certain securities or types of securities, subject to our approval.

Wrap Fee Program

We do not participate in a wrap fee program.

Assets Under Management

We do not provide discretionary or non-discretionary management of client assets.

Item 5 - Fees and Compensation

Please note, unless you have received our Disclosure Brochure at least 48 hours prior to signing an advisory agreement, you can terminate the advisory agreement within five business days of signing the agreement without incurring any penalties and advisory fees.

Fees could be negotiable at our discretion. In addition, we reserve the right to offer fee waivers or discounts at our sole discretion. Therefore, some clients could pay different fees than the fee schedule shown below. Your specific fee will be discussed with you prior to engagement and will be set forth in the financial planning agreement you sign.

We do not require or solicit prepayment of \$500 in fees per client, six months or more in advance.

Financial Planning Services Fees

For our Financial Planning Services, we charge a flat fee as shown below:

Service	Initial Engagement Flat Fee	Ongoing Engagement Annual Fee
Tier I - Express	\$3,600	\$2,400
Tier II - Comprehensive	\$6,000	\$4,000
Tier III - Complex	\$8,000	\$6,000

Fees for initial engagements will be paid 50% upfront and 50% upon completion. If you elect an ongoing engagement for subsequent years, the annual fee is billed quarterly in arrears in four equal installments. Your first invoice will be issued after the first full quarter of service.

The term of the initial engagement will be identified in the financial planning agreement. Either party can terminate services prior to the agreed-upon engagement term by providing written notice to the other party. We will provide you with any completed deliverables. However, please note if the financial planning agreement is terminated prior to completion, the scope and/or soundness of any analysis or other work product made prior to completion could be limited, inaccurate, or incomplete due to the early termination. In the event of early termination, you will be responsible for payment for our services provided prior to termination, based on the work completed. We will refund any unearned prepaid fees within thirty (30) days of termination.

Fees for Financial Planning Services can be paid by ACH electronic funds transfer, debit card, or credit card through our chosen third-party payment processor’s secure portal through which you can securely input payment information.

Hourly Financial Planning Services

We also offer our Financial Planning Services on an hourly basis, typically at a rate of \$250 per hour. We will provide you with an estimate of the number of hours required to complete the project at the time

you enter into a financial planning agreement. An upfront payment equal to 50% of the estimated fees is due upon engagement, with the balance due upon completion of the engagement. Our fees for hourly advisory services will be based on the actual amount of time expended on your behalf. If the hours expended exceed the estimated fee provided upon engagement, we will not bill you for the additional time unless the material facts and circumstances of the engagement have very substantially changed. Any billing beyond the quoted fee would only occur with your prior written approval.

Hourly Financial Planning Services will terminate upon delivery of our analysis and recommendations. Either party can terminate services by providing written notice to the other party. We will provide you with any completed deliverables. However, please note if the financial planning agreement is terminated prior to completion, the scope and/or soundness of any analysis or other work product made prior to completion could be limited, inaccurate, or incomplete due to the early termination. If either party terminates this Agreement, all fees due, based on the work completed at the time of termination, will be due and payable by you immediately. We will refund within thirty (30) days any unearned, prepaid fees on a pro-rata basis.

Fees for Financial Planning Services can be paid by ACH electronic funds transfer, debit card, or credit card through our chosen third-party payment processor's secure portal through which you can securely input payment information.

Other Types of Fees and Expenses

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses. You could incur certain charges imposed by custodians, brokers, and other third-parties such as custodial fees, deferred sales charges, 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 do not receive any portion of these commissions, fees, and costs.

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

We do not charge performance-based fees, which are fees based on a share of capital gains in your account. In addition, we do not perform side-by-side management, which refers to the practice of simultaneously managing accounts that pay performance-based fees (such as a hedge fund) and those that do not.

Item 7 - Types of Clients

We generally provide our Financial Planning Services to individuals and families. We do not impose any minimum requirements (such as minimum investable assets) to become a financial planning client.

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

Methods of Analysis

When financial planning services include investment-related recommendations, We generally evaluates your current portfolio and provide allocation guidance based on your stated goals, time horizon, liquidity needs, and risk tolerance. Our analysis could include:

- Review of current asset allocation;

- Evaluation of diversification across asset classes;
- Cost analysis of existing investments;
- Consideration of tax implications; and
- Long-term return assumptions

We do not engage in portfolio management, market timing, or frequent trading strategies. Investment recommendations, when provided, are intended to support long-term financial planning objectives.

Investment Strategies

When appropriate, we generally recommend a diversified, long-term investment approach. This typically includes allocating assets across broad asset classes (such as equities and fixed income) to align with your financial goals and tolerance for risk. We typically recommend the use of mutual funds and exchange-traded funds (ETFs), including index-based investments, due to their diversification and cost efficiency. However, clients are responsible for implementation decisions.

We do not guarantee performance and do not represent that any investment strategy will achieve a specific result.

We may reference asset allocation models and research created by third parties, including asset managers such as Vanguard. These model portfolios are used solely as analytical tools or “blueprints” to help evaluate reasonable allocations and fund combinations. We are not required to use any particular provider’s models, do not receive compensation for using them, and do not automatically implement them. Each model is evaluated for appropriateness and may be modified or combined with other investments so that any recommended portfolio is tailored to your objectives, risk tolerance, time horizon, and tax situation. You have the discretion to decide whether to implement any of our recommendations.

Risk of Loss

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

General Risks

Common risks associated with investing include:

- *Market Risk:* Investment values could decline due to overall market conditions.
- *Concentration Risk:* Portfolios that are heavily weighted in one asset class or sector (for example, large positions in your employer’s company stock) could experience greater volatility.
- *Economic and Political Risk:* Changes in economic conditions, legislation, or global events may impact markets.
- *Inflation Risk:* Inflation could erode the buying power of your investment portfolio, even if the dollar value of your investments remains the same.
- *Interest Rate Risk:* Fixed income security prices generally fall when interest rates rise, and the value could fall below par value or the principal investment.

- *Liquidity Risk:* Certain investments may be difficult to sell at a desired price.
- *Strategy Risk:* Investment strategies and/or investment techniques will not always work as intended.

Investment-Specific Risks

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

- *Fixed Income:* 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. The market prices of debt securities fluctuate depending on factors such as interest rates, credit quality, and maturity. In general, market prices of debt securities decline when interest rates rise and increase when interest rates fall. The longer the time period to a bond's maturity, the greater its interest rate risk.
- *Exchange-Traded Funds:* Exchange-traded funds ("ETFs") hold securities to match the price performance of a specific market index or commodity price. ETFs can track stock indexes and sectors, bonds, and precious metals. ETFs are subject to the same market risks as the index or sector they are designed to track.
- *Mutual Funds:* Mutual funds are pooled investment vehicles, including money market instruments, stocks, bonds, or other investments. Professional money managers research, select, and monitor the performance of the securities the fund purchases. Even with no-load or load-waived funds, there are mutual fund expenses paid to the fund company.
- *Stocks:* Stock represents ownership of a company. If the company prospers and grows, the value of the stock should increase. Even if a company is profitable, the stock prices are subject to "market risk," which is attributable to investor attitudes. Stock ownership in more established companies is more conservative, while younger companies provide the most risk and reward opportunities.

Item 9 - Disciplinary Information

As a registered investment adviser, we are required to disclose material facts about any legal or disciplinary event that could be material to your evaluation of our advisory business or of the integrity of our management personnel. We do not have any legal or disciplinary events regarding our firm or our management personnel to disclose.

Item 10 - Other Financial Industry Activities and Affiliations

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

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

Code of Ethics

As a fiduciary, our firm and our Supervised Persons have a duty of utmost good faith to act solely in the best interests of each client, which includes, but is not limited to, a duty of care, loyalty, obedience, and utmost good faith. Our clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity.

We have adopted a formal Code of Ethics to govern our business practices. We will provide a copy of our Code of Ethics to any client or prospective client upon request. All Supervised Persons are required to acknowledge their responsibilities under the Code and to agree to adhere to all provisions. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings. The Code includes policies regarding standards of professional conduct, conflicts of interest, insider trading, and personal security trading. The firm also 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.

Participation or Interest in Client Transactions

We provide only financial planning services, and do not manage client assets. In addition, we do not manage any proprietary funds or private investments; therefore, we do not have any material financial interest in any investments that we may recommend in client portfolios. We do not engage in principal transactions or agency cross transactions.

Personal Trading

Our firm and its employees could buy or sell securities the same as, similar to, or different from, those we recommend to clients. Investing in securities in which clients also invest presents a potential conflict of interest. This conflict of interest is mitigated because we do not manage client assets. Clients have the sole discretion to decide whether to implement any of the investment recommendations we make, and we do not control the timing of any transactions executed by clients. Our Code of Ethics requires our firm and its employees to always place client interests ahead of their own, and prohibits employees from engaging in personal trading in a manner that disadvantages clients.

Item 12 - Brokerage Practices

We provide only financial planning services, and do not manage client assets. Our firm is not affiliated with any broker-dealers, and we do not recommend specific broker-dealers to clients. Clients are free to choose the qualified custodian to hold their investment assets.

We do not receive any research or soft dollar benefits broker-dealers. We do not receive client referrals from any broker-dealer or custodian.

Item 13 - Review of Accounts

During the initial financial planning engagement, we will assist with implementation and monitoring your progress toward goals or recommendations on an ongoing basis throughout the engagement term. If you elect to continue financial planning services on an ongoing basis, we will review your progress

towards goals or recommendations at least quarterly, and will perform a comprehensive review and update of your plan at least annually.

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

Item 14 - Client Referrals and Other Compensation

We do not receive any economic benefit, directly or indirectly, from any third-party for advice rendered to our clients. Nor do we, directly or indirectly, compensate any person who is not advisory personnel for client referrals.

Item 15 - Custody

We provide only financial planning services, and do not manage client assets. We do not accept physical custody of your funds or securities. Because we do not hold client assets, we do not provide account statements. Your assets are maintained by an independent qualified custodian of your choosing, which sends statements directly to you.

Item 16 - Investment Discretion

We do not have the discretion to implement any recommendations on your behalf. You are responsible for initiating any transactions necessary to implement our recommendations.

Item 17 - Voting Client Securities

We do not accept voting authority for securities held in your investment accounts, and we do not provide advice to clients on how to vote proxies. Therefore, clients maintain exclusive responsibility for voting proxies and acting on corporate actions pertaining to the client's investment assets. The client shall instruct the custodian to forward to the client copies of all proxies and shareholder communications relating to the client's investment assets.

Item 18 - Financial Information

We do not require or solicit prepayment of \$500 or more in fees per client six months or more in advance. Therefore, we are not required to include our balance sheet in this section. We do not have any financial condition reasonably likely to impair our ability to meet our contractual requirements to you. We have not been the subject of a bankruptcy petition at any time.

Item 19 - Requirements for State-Registered Advisers

Christopher Bahnsen is the principal owner of our firm. His formal education and business background can be found on the accompanying [Form ADV Part 2B Brochure Supplement](#).

Other than the advisory services described in this Disclosure Brochure, our firm is not engaged in any other business activities.

Neither our firm nor any of its Supervised Persons are compensated for advisory services with performance-based fees.

Neither our firm nor any of its supervised persons have been involved in any award resulting from an arbitration claim, or civil, self-regulatory, or administrative proceeding.

Neither our firm nor any of its Supervised Persons has any relationship or arrangement with any issuer of securities



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Form ADV Part 2B - Brochure Supplement for Christopher Bahnsen

March 31, 2026

Item 1 - Cover Page

This Brochure Supplement provides information about Christopher Bahnsen that supplements the Disclosure Brochure of Montgomery Financial Planning, LLC, CRD number 340835. You should have received a copy of that Disclosure Brochure. Please contact Christopher Bahnsen at (720) 409-1500 if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement.

Additional information about Christopher Bahnsen is available on the SEC's website at www.adviserinfo.sec.gov, which can be found using his CRD number 8227233.

Item 2 - Educational Background and Business Experience

Full Name: Christopher Bahnsen

CRD Number: 8227233

Born: 1975

Educational Background

- Bachelor of Science, Electrical Engineering, University of Iowa, 1998
- Master of Science, Personal Financial Planning, College for Financial Planning, 2025

Business Experience

- Montgomery Financial Planning, LLC, Managing Member, 8/2025 to Present
- Apple & Arrow Sales, LLC, Non-Managing Member, 1/2020 to Present
- Hitachi Digital Services, Principal Consultant, 9/2019 to 9/2025
- Anthem, Senior Solutions Engineer Advisor, 3/2008 to 5/2019

Professional Designations, Licensing, and Exams

- Chartered Life Underwriter (CLU), 2024. The Chartered Life Underwriter® (“CLU®”) is a professional designation awarded by the American College of Financial Services. Individuals who hold the CLU® designation have completed five courses of study encompassing in-depth knowledge of the life insurance industry underwriting process and life insurance law within the guidelines of overall risk assessment, the necessary knowledge to help clients and investors address their estate planning needs, and an understanding of personal finance solutions addressing the life insurance underwriting needs of business owners and professionals. Individuals must also have minimum professional experience, meet ethics standards, and agree to comply with the American College Code of Ethics and Procedures. To assure continuing competency, individuals must report 30 hours of related and ethics continuing education every two years. For more information, refer to the American College of Financial Services’ website at: www.theamericancollege.edu/designations-degrees/clu.

Item 3 - Disciplinary Information

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

Item 4 - Other Business Activities

Christopher is not engaged in any other business activities.

Item 5 - Additional Compensation

As an owner of Montgomery Financial Planning, LLC, Christopher receives economic benefit from the overall profitability of the firm but does not receive any additional compensation from non-clients for providing advisory services.

Item 6 - Supervision

Christopher, as Managing Member and Chief Compliance Officer of Montgomery Financial Planning, LLC, is responsible for supervision. Christopher will adhere to and abide by all applicable industry rules and regulations in addition to the firm's written supervisory procedures and code of ethics. He can be contacted at the phone number in Item 1 - Cover Page this Brochure Supplement.

Item 7 - Requirements for State Registered Advisers

Christopher has never been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.