

**FORM ADV PART 2A  
DISCLOSURE BROCHURE**



**G4 Financial Planning, LLC**

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Feb 25, 2025

This brochure provides information about the qualifications and business practices of G4Financial Planning, LLC. Being registered as an investment adviser does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at 484-326-4107. 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.

**ADDITIONAL INFORMATION ABOUT G4FINANCIAL PLANNING, LLC (CRD #327290) IS AVAILABLE  
ON THE SEC'S WEBSITE AT WWW.ADVISERINFO.SEC.GOV**

## Item 2: Material Changes

Since the last update on June 29, 2024, G4 has made the following material changes to its services, fee structure, and investment strategy disclosures:

- **Service Offerings (Item 4, Page 4):** G4 has introduced **Investment Management Services** with discretionary authority. These services are designed to align investment strategies with clients' financial goals while maintaining tax efficiency and diversification.
- **Discontinued Services (Item 4, Page 4):** Stand-alone **Financial Planning Services** are no longer offered separately. Financial planning is now integrated into the comprehensive services provided through Investment Management.
- **Fee Structure Update (Item 5, Page 6):** Client fees are now determined based on a **calculation of Net Worth**, reflecting the firm's commitment to aligning costs with client complexity and financial position.
- **Investment Strategy and Risk Disclosure (Item 8):** Due to the discretionary nature of the new Investment Management Services, the section outlining **Methods of Analysis, Investment Strategies, and Risk of Loss** has been significantly expanded to provide clients with comprehensive details regarding the firm's approach and associated risks.

Clients are encouraged to review this brochure carefully and reach out with any questions regarding these updates.

At any time, you may view the current Disclosure Brochure online at the SEC's Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov> by searching for our firm name or by our CRD number 327290.

### **Item 3: Table of Contents**

#### **Form ADV – Part 2A – Firm Brochure**

<b>Item 1: Cover Page.....</b>	<b>1</b>
<b>Item 2: Material Changes.....</b>	<b>2</b>
<b>Item 3: Table of Contents.....</b>	<b>3</b>
<b>Item 4: Advisory Business.....</b>	<b>4</b>
<b>Item 5: Fees and Compensation.....</b>	<b>6</b>
<b>Item 6: Performance-Based Fees and Side-by-Side Management.....</b>	<b>7</b>
<b>Item 7: Types of Clients.....</b>	<b>7</b>
<b>Item 8: Methods of Analysis, Investment Strategies and Risk of Loss.....</b>	<b>7</b>
<b>Item 9: Disciplinary Information.....</b>	<b>10</b>
<b>Item 10: Other Financial Industry Activities and Affiliations.....</b>	<b>10</b>
<b>Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.....</b>	<b>11</b>
<b>Item 12: Brokerage Practices.....</b>	<b>12</b>
<b>Item 13: Review of Accounts.....</b>	<b>13</b>
<b>Item 14: Client Referrals and Other Compensation.....</b>	<b>13</b>
<b>Item 15: Custody.....</b>	<b>14</b>
<b>Item 16: Investment Discretion.....</b>	<b>14</b>
<b>Item 17: Voting Client Securities.....</b>	<b>14</b>
<b>Item 18: Financial Information.....</b>	<b>14</b>
<b>Item 19: Requirements for State Registered Advisors.....</b>	<b>15</b>
<b>Brochure Supplement (Part 2B of Form ADV).....</b>	<b>16</b>

## Item 4: Advisory Business

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### Firm Description

G4 Financial Planning, LLC (“G4”) was founded in 2023. Henry Gibson-Garcia is 100% owner. G4 currently reports \$0 discretionary and non-discretionary Assets Under Management. Assets Under Management were calculated as of December 31, 2024.

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### Types of Advisory Services

#### INVESTMENT MANAGEMENT SERVICES

G4 offers ongoing and continuous investment management and advice. Through an annual goal setting process and comprehensive financial plan, G4 builds an Investment Policy Statement for clients. Asset allocations are built based upon conversations, questionnaires, and an accounting of the client’s financial risk capacity. G4 then uses the Investment Policy Statement to dictate how managed accounts will be rebalanced throughout the year.

As part of Investment Management Services, G4 offers Financial Planning Services. Financial Planning Services are concurrent with Investment Management, and not offered in a stand-alone capacity.

Financial planning services include a comprehensive evaluation of an investor's current and future financial state and will be provided by using currently known variables to predict future cash flows, asset values and withdrawal plans. G4 will use current net worth, tax liabilities, asset allocation, and future retirement and estate plans in developing financial plans.

Typical topics reviewed in a financial plan may include but are not limited to:

- **Financial goals:** Based on an individual's or a family's clearly defined financial goals, including funding a college education for the children, buying a larger home, starting a business, retiring on time or leaving a legacy. Financial goals should be quantified and set to milestones for tracking.
- **Personal net worth statement:** A snapshot of assets and liabilities serves as a benchmark for measuring progress towards financial goals.
- **Cash flow analysis:** An income and spending plan determines how much can be set aside for debt repayment, savings and investing each month.
- **Retirement strategy:** A strategy for achieving retirement independent of other financial priorities. Including a strategy for accumulating the required retirement capital and its planned lifetime distribution.
- **Comprehensive risk management plan:** Identify all risk exposures and provide the necessary coverage to protect the family and its assets against financial loss. The risk management plan includes a full review of life and disability insurance, personal liability coverage, property and casualty coverage, and catastrophic coverage.
- **Long-term investment plan:** Include a customized asset allocation strategy based on specific investment objectives and a risk profile. This investment plan sets guidelines for selecting, buying and selling investments and establishing benchmarks for performance review.

- **Tax reduction strategy:** Identify ways to minimize taxes on personal income to the extent permissible by the tax code. The strategy should include identification of tax-favored investment vehicles that can reduce taxation of investment income.
- **Estate preservation:** Help update accounts, review beneficiaries for retirement accounts and life insurance, provide a second look at your current estate planning documents, and prompt you to update your plan when the legal environment changes or you have major life events such as a marriage, death, or births.

## PROJECT BASED FINANCIAL PLANNING SERVICES

### CONSULTATION SERVICES

This service is appropriate for clients who need assistance with individual topics. This is not a detailed financial review and will not provide/result in a complete or comprehensive financial plan. Client may select individual topics above, or other topics as may be deemed appropriate. The individual topics that will be included in this service will be outlined and agreed upon on the financial planning and consulting agreement.

If a conflict of interest exists between the interests of G4 and the interests of the Client, the Client is under no obligation to act upon G4's recommendation. If the Client elects to act on any of the recommendations, the Client is under no obligation to effect the transaction through G4.

### EDUCATIONAL WEBINARS AND SEMINARS

G4 offers educational webinars and in-person seminars for groups of people wanting to learn more about investing principles or general financial planning. These are purely for educational purposes and do not include the sale of investment products. The seminars are educational in nature and no specific investment or tax advice is given.

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### **Client Tailored Services and Client Imposed Restrictions**

The goals and objectives for each Client are documented in our Client files. Investment strategies are created that reflect the stated goals and objectives. Clients may impose restrictions on investing in certain securities or types of securities. Agreements may not be assigned without written Client consent.

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### **Wrap Fee Programs**

G4 does not sponsor any wrap fee programs.

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### **Client Assets under Management**

As of December 31, 2024, G4 does not manage Client assets. Investment management services were introduced in January 2025.

## **Item 5: Fees and Compensation**

### **Method of Compensation and Fee Schedule**

## INVESTMENT MANAGEMENT SERVICES

G4 charges fixed fees based on complexity and unique Client needs for financial planning. Prior to the planning process the Client will be provided an estimated plan fee. Client may cancel within five (5) business days of signing Agreement with no obligation and without penalty. If the Client cancels after five (5) business days, any unearned fees will be refunded to the Client, or any unpaid earned fees will be due to G4.

G4 Charges a \$250 Onboarding Fee for any of the financial planning services indicated below that is non-refundable. This Onboarding Fee is negotiable and may be waived at advisor discretion.

### **Fee Structure**

G4 charges a tiered fee based on the client's Net Worth, recalculated on an annual basis or upon a major life event, with a minimum monthly fee of \$29 (or \$348 annually). The fees are calculated as follows:

<b>Net Worth</b>	<b>Fee</b>
First \$50,000	0.6%
\$50,000 - \$200,000	0.5%
Over \$200,000	0.4%

Fees are calculated based upon best estimate of Net Worth available. Final fees may differ slightly due to rounding at the advisor's discretion.

**Minimum Fee:** \$29/month (\$348/year).

**No 12b-1 Fees:** G4 does not charge any 12b-1 fees.

**Payment Terms:** Fees are paid in advance. Clients may cancel their services with 30 days' notice, which will cover the cost of transitioning away from our custodian. Since payments are monthly, termination is handled by simply canceling the next scheduled payment.

### **Additional Information**

The fees are calculated based on the client's total Net Worth and are billed on a monthly basis, as agreed upon at the outset of the engagement. The fee schedule ensures that clients are charged in proportion to their financial resources. G4's fee is payable in advance, and any service termination will result in a cancellation of the following month's payment

## EDUCATIONAL WORKSHOPS

G4 holds seminars and workshops to educate the public on financial foundations and investment basics. The seminars are educational in nature and no specific investment or tax advice is given. G4 fees are negotiable and are based upon reasonable expenses.

Fees for educational workshops are due upon commencement of the agreement.

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## **Client Payment of Fees**

All fees will be billed to the Client and paid directly to G4 via electronic funds transfer. G4 uses third party payment processors into which Client can securely input payment information. G4 never has access to Client banking and credit card information at any time.

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## **Additional Client Fees Charged**

There are no additional charges to disclose.

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## **Prepayment of Client Fees**

G4 does not require any prepayment of fees of more than \$500 per Client and six months or more in advance.

If the Client cancels after five (5) business days, any unearned fees will be refunded to the Client, or any unpaid earned fees will be due to G4.

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## **External Compensation for the Sale of Securities to Clients**

G4 does not receive any external compensation for the sale of securities to Clients, nor do any of the investment advisor representatives of G4.

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## **Item 6: Performance-Based Fees and Side-by-Side Management**

G4 does not offer performance-based fees.

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## **Item 7: Types of Clients**

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### **Description**

G4 provides financial planning and investment management services to individuals.

Client relationships vary in scope and length of service.

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### **Account Minimums**

G4 does not require a minimum to open an account, but does have a minimum fee of \$29/mo (\$348/year).

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## **Item 8: Methods of Analysis, Investment Strategies and Risk of Loss**

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### **Methods of Analysis**

G4 primarily employs **Functional Asset Allocation** to analyze a client's financial position. This methodology focuses on aligning investment strategies with the functional roles of a client's assets rather than solely relying on traditional asset class diversification.

The analysis process includes:

- **Risk Tolerance and Risk Capacity:** Both a client's willingness to take on risk and ability to absorb potential losses are assessed to ensure the investment strategy aligns with emotional comfort and financial circumstances.
- **Financial Life Stage Considerations:** Asset allocation strategies are tailored based on the client's financial life stage, whether in wealth accumulation, pre-retirement, or distribution phases.
- **Function-Based Portfolio Construction:** Portfolios are designed to meet distinct financial objectives, such as providing liquidity, ensuring long-term growth, or facilitating legacy planning, while managing overall risk exposure.

This comprehensive approach supports the development of adaptable financial plans suited to clients' evolving needs.

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## Investment Strategy

G4 employs a **passive investment strategy**, utilizing exchange-traded funds (ETFs) and mutual funds to achieve broad diversification across uncorrelated assets. This approach allows for efficient portfolio construction while minimizing unnecessary trading costs.

Investment strategies are grounded in **Modern Portfolio Theory (MPT)** and the **Efficient Market Hypothesis (EMH)** to balance risk and reward, ensuring portfolios align with each client's risk capacity. Diversification is prioritized to mitigate volatility while seeking consistent, long-term returns.

To maintain cost efficiency, investments are made using **no-load funds**, helping clients avoid unnecessary expenses that can erode returns over time.

Investment strategies are also **tax-aware**, aiming to enhance tax efficiency within the constraints of each client's financial goals. Portfolio construction and rebalancing decisions consider tax implications, helping to minimize tax liabilities where possible.

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## General Market Risks

Investing in securities involves various risks that clients should carefully consider. While diversification and strategic planning aim to mitigate certain risks, it is important to understand that no investment strategy can guarantee profit or protect against loss in declining markets. General market risks encompass broader economic and market-wide factors that may affect the overall value of investments regardless of individual securities. These risks include, but are not limited to:

**Market Risk:** The risk that the value of investments will fluctuate due to changes in overall market conditions. Economic developments, political events, natural disasters, and changes in investor sentiment can all cause market volatility, potentially leading to losses.



**Interest Rate Risk:** Bond and fixed-income investments are sensitive to changes in interest rates. Generally, when interest rates rise, bond prices fall, potentially reducing the value of fixed-income investments.

**Inflation Risk:** The possibility that inflation will erode the purchasing power of investment returns. Even investments with positive nominal returns may lose real value if inflation outpaces returns.

**Liquidity Risk:** Certain investments may not be easily sold or converted to cash without significant price concessions, particularly during times of market stress or for investments in less liquid asset classes.

**Currency Risk:** For investments in foreign securities, changes in currency exchange rates can affect the value of returns. Fluctuations in currency markets may lead to gains or losses independent of asset performance.

**Political and Regulatory Risk:** Changes in government policies, tax laws, or regulations may affect investment returns. Regulatory shifts can have significant impacts on specific industries or markets.

**Reinvestment Risk:** The risk that proceeds from matured or sold investments may have to be reinvested at lower rates, potentially reducing income or returns.

**Concentration Risk:** Investing heavily in a particular asset class, sector, or geographic region increases exposure to risks affecting those specific areas, potentially amplifying losses if those investments underperform.

**Tax Risk:** Investment decisions may have tax consequences. Although G4 implements tax-aware strategies, tax laws can change, potentially affecting the expected tax benefits of certain investments.

**Cybersecurity and Operational Risk:** Operational failures, including cybersecurity breaches, technological disruptions, or human error, may impair access to investment accounts or compromise sensitive client information.

### **Security-Specific Risks**

While general market risks affect the broader investment landscape, security-specific risks pertain to the characteristics and conditions of individual investments. Clients should understand how these risks can impact their portfolio:

**Equity Risk:** Investments in stocks and stock-based funds are subject to equity risk. Stock prices may fluctuate based on company performance, broader market trends, industry developments, or economic factors.

**Credit Risk:** The risk that a bond issuer or borrower may default on interest payments or principal repayment, impacting the value of fixed-income securities.

**Manager Risk:** Investments managed by third parties, such as mutual funds or ETFs, are subject to the risk that the fund manager's decisions may not achieve desired outcomes.

**ETF and Mutual Fund Risk:** While ETFs and mutual funds offer diversification, they still carry risks related to the underlying securities they hold. Tracking errors, management fees, and liquidity issues can affect their performance.

**Passive Investment Risk:** G4 employs a passive investment approach, which aims to replicate market indices rather than outperform them. In rapidly changing or declining markets, passive strategies may not offer the flexibility to mitigate losses.

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## **Item 9: Disciplinary Information**

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### **Criminal or Civil Actions**

G4 and its management have not been involved in any criminal or civil action.

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### **Administrative Enforcement Proceedings**

G4 and its management have not been involved in administrative enforcement proceedings.

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### **Self-Regulatory Organization Enforcement Proceedings**

G4 and its management have not been involved in legal or disciplinary events that are material to a Client's or prospective Client's evaluation of G4 or the integrity of its management.

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## **Item 10: Other Financial Industry Activities and Affiliations**

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### **Broker-Dealer or Representative Registration**

No affiliated representatives of G4 are registered representatives of a broker-dealer.

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### **Futures or Commodity Registration**

Neither G4 nor its affiliated representatives are registered or have an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

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### **Material Relationships Maintained by this Advisory Business and Conflicts of Interest**

Henry Gibson-Garcia is also a Standardized Patient Educator with UCF College of Medicine. Approximately 80% of his time is spent on this activity. He will receive separate yet typical compensation for this role. This activity does not represent a conflict of interest

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### **Recommendations or Selections of Other Investment Advisors and Conflicts of Interest**

G4 does not select or recommend other investment advisors.

## **Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

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### **Code of Ethics Description**

The affiliated persons (affiliated persons include affiliated persons and/or independent contractors) of G4 have committed to a Code of Ethics (“Code”). The purpose of our Code is to set forth standards of conduct expected of G4 affiliated persons and addresses conflicts that may arise. The Code defines acceptable behavior for affiliated persons of G4. The Code reflects G4 and its supervised persons’ responsibility to act in the best interest of their Client.

One area which the Code addresses is when affiliated persons buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our Clients. We do not allow any affiliated persons to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our Clients.

G4’s policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other affiliated person, officer or director of G4 may recommend any transaction in a security or its derivative to advisory Clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

G4’s Code is based on the guiding principle that the interests of the Client are our top priority. G4’s officers, directors, advisors, and other affiliated persons have a fiduciary duty to our Clients and must diligently perform that duty to maintain the complete trust and confidence of our Clients. When a conflict arises, it is our obligation to put the Client’s interests over the interests of either affiliated persons or the company.

The Code applies to “access” persons. “Access” persons are affiliated persons who have access to non-public information regarding any Clients’ purchase or sale of securities, or non-public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to Clients, or who have access to such recommendations that are non-public.

G4 will provide a copy of the Code of Ethics to any Client or prospective Client upon request.

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### **Investment Recommendations Involving a Material Financial Interest and Conflict of Interest**

G4 and its affiliated persons do not recommend to Clients securities in which we have a material financial interest.

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

G4 does not maintain a firm proprietary trading account and does not have a material financial interest in any securities being recommended and therefore no conflicts of interest exist.

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### **Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest**

G4 does not maintain a firm proprietary trading account and does not have a material financial interest in any securities being recommended and therefore no conflicts of interest exist.

## Item 12: Brokerage Practices

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### Factors Used to Select Broker-Dealers for Client Transactions

G4 is not affiliated with any broker-dealer or with Altruist, the custodian typically recommended to clients. Custodian recommendations are based on the client's individual needs, and the selection is informed by the custodian's overall service offerings, reputation, and ability to meet client requirements.

When recommending custodians, G4 has an obligation to seek what is known as "best execution" for client transactions. While cost is a consideration, the primary focus is on the overall quality of execution and the breadth of services provided. Factors considered in this evaluation include, but are not limited to:

- Integrated transaction execution and asset custody services, often without separate custody fees
- Ability to efficiently execute, clear, and settle transactions
- Capability to process account transfers and client-directed payments (such as wires, check requests, and bill payments)
- Access to a wide range of investment options, including stocks, bonds, mutual funds, and ETFs
- Availability of research tools that assist in making informed investment decisions
- Quality and consistency of services provided
- Competitive pricing on services, including transaction fees and account-related costs
- Financial stability, security measures, and overall reputation of the custodian
- Past experience with the custodian's service to G4 and its clients

Based on these factors, G4 generally recommends clients open brokerage accounts with Altruist. While clients are free to select a custodian of their choosing, G4 advises that doing so may limit the ability to achieve optimal execution or access certain services. Clients retain ultimate discretion by executing account agreements directly with their chosen custodian.

**Custodial Support Services and Potential Conflicts of Interest** Altruist provides access to institutional-level services for independent advisory firms like G4. These services, offered without direct cost to G4, include rebalancing software, trade execution capabilities, and custodial support that streamline account management. Although these resources benefit G4 operationally, they are not contingent upon any specific trading activity or transaction volume.

While G4 prioritizes its fiduciary duty to act in clients' best interests, the receipt of support services from Altruist may present a perceived conflict of interest. To mitigate this, G4 regularly reviews custodian relationships to ensure that recommendations align with client needs and do not compromise service quality or execution standards.

**Brokerage and Custody Costs** Altruist typically does not charge separate fees for custody. Instead, clients may incur standard transaction costs or other fees based on their investment activity. Certain securities, such as many mutual funds and ETFs, may not involve transaction fees.

**Brokerage Referrals** G4 does not receive any compensation or client referrals from custodians, broker-dealers, or third parties in exchange for recommending their services.

**Client-Directed Custodian Selection** While G4 may recommend a preferred custodian, clients are free to direct their accounts to custodians of their choice. Clients should be aware that using a custodian other than Altruist may result in higher transaction costs or less favorable execution of trades.

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## **Aggregating Securities Transactions for Client Accounts**

**Trade Aggregation Policy** G4 executes client trades individually and does not engage in block or aggregated trading. Although block trading may reduce transaction costs in some cases, G4's approach prioritizes individualized investment strategies tailored to each client's goals. Since client portfolios are constructed with a long-term perspective, any minor differences in trade execution prices are not expected to materially impact performance.

## **Item 13: Review of Accounts**

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### **Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved**

Client accounts under G4's Investment Management Service are subject to continuous and ongoing monitoring. Formal reviews occur at least annually to ensure alignment with the client's investment objectives, financial goals, and risk tolerance. Reviews are also conducted in response to certain events, including but not limited to significant market fluctuations, unusual account performance, material changes in a client's financial situation, client-directed modifications to investment restrictions, or substantial portfolio drawdowns.

Clients receive trade confirmations directly from the custodian for each transaction, along with regular monthly or quarterly account statements and annual tax documents reflecting all account activity, including dividend and interest receipts. G4 provides written reports to clients engaged in ongoing financial planning services at least once a year. Clients are encouraged to compare G4's reports with the statements provided by their custodian to ensure consistency and accuracy.

## **Item 14: Client Referrals and Other Compensation**

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### **Economic benefits provided to the Advisory Firm from External Sources and Conflicts of Interest**

G4 does not receive any economic benefits from external sources.

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## **Advisory Firm Payments for Client Referrals**

G4 does not compensate for Client referrals.

## **Item 15: Custody**

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### **Account Statements**

G4 does not accept custody of client accounts. Clients can expect to receive quarterly statements from the qualified custodian responsible for holding and maintaining their investment assets. It is strongly recommended that clients carefully review these custodial statements and compare them to any reports or statements provided by G4. Discrepancies may arise due to differences in accounting methods, valuation techniques, or reporting dates for certain securities. Clients are encouraged to reach out with any questions or concerns regarding account activity or report variances.

## **Item 16: Investment Discretion**

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### **Discretionary Authority for Trading**

For those client accounts where G4 provides Investment Management Services, G4 maintains discretion with respect to securities to be bought and sold and the amount of securities to be bought and sold. Investment discretion is explained to clients in detail when an advisory relationship has commenced. Clients will grant discretionary authority over account management as a part of the account opening application. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the client.

## **Item 17: Voting Client Securities**

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### **Proxy Votes**

G4 does not vote proxies on securities. Clients are expected to vote their own proxies. The Client will receive their proxies directly from the custodian of their account or from a transfer agent. In the event G4 does receive any written or electronic proxy materials, G4 will forward them directly to the client by mail, or electronically if client has so authorized.

G4 does not render advice to clients with respect to voting. Clients should direct all proxy questions to the issuer of the security.

## **Item 18: Financial Information**

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### **Balance Sheet**

A balance sheet is not required to be provided to Clients because G4 does not serve as a custodian for Client funds or securities and G4 does not require prepayment of fees of more than \$500 per Client and six months or more in advance.

### **Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients**

G4 has no condition that is reasonably likely to impair our ability to meet contractual commitments to our Clients.

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## **Bankruptcy Petitions during the Past Ten Years**

G4 has not had any bankruptcy petitions in the last ten years.

## **Item 19: Requirements for State Registered Advisors**

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### **Principal Executive Officers and Management Persons**

The education and business background for all management and supervised persons can be found in the Part 2B of this Brochure.

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### **Outside Business Activities**

The outside business activities for all management and supervised persons can be found in the Part 2B of this Brochure.

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### **Performance Based Fee Description**

Neither G4 nor its management receive performance based fees. Please see Item 6 of the ADV 2A for more information.

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### **Disclosure of Material Facts Related to Arbitration or Disciplinary Actions Involving Management Persons**

1. Neither G4 nor its management have been involved 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;
  - e) Dishonest, unfair or unethical practices.
2. Neither G4 nor its management have been 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;
  - e) Dishonest, unfair or unethical practices.

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### **Material Relationship Maintained by this Advisory Business or Management persons with Issuers of Securities**

There are no material relationships with issuers of securities to disclose.

Item 1 Cover Page

**SUPERVISED PERSON BROCHURE**  
FORM ADV PART 2B

Henry D. Gibson-Garcia



**G4 Financial Planning, LLC**

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**Website:** [www.g4financialplanning.com](http://www.g4financialplanning.com)

Feb 25, 2025

brochure supplement provides information about Henry Gibson-Garcia and supplements the G4Financial Planning, LLC brochure. You should have received a copy of that brochure. Please contact Henry Gibson-Garcia if you did not receive the brochure or if you have any questions about the contents of the supplement.

**ADDITIONAL INFORMATION ABOUT HENRY GIBSON-GARCIA (CRD #7304852) IS AVAILABLE ON SEC'S WEBSITE AT [WWW.ADVISERINFO.SEC.GOV](http://WWW.ADVISERINFO.SEC.GOV).**



## Brochure Supplement (Part 2B of Form ADV)

### Supervised Person Brochure

Principal Executive Officer – Henry D. Gibson-Garcia

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Year of birth: 1990

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#### Item 2 - Educational Background and Business Experience

Educational Background:

Desales University; Bachelor of Arts in Theater; 2012

#### Professional Certifications

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Henry Gibson-Garcia has earned certifications and credentials that are required to be explained in further detail.

##### CERTIFIED FINANCIAL PLANNER™ (CFP®)

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”). CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold CFP® certification. You may find more information about 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 hours 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*.

#### Business Experience:

- G4 Financial Planning, LLC; Managing Member/Investment Advisor Representative; XX/2023 – Present
- UCF College of Medicine; Standardized Patient Educator; 08/2015-Present
- Plan & Act; Investment Advisor Representative; 11/2020-06/2023
- Plan & Act Pension Advisors; Investment Advisor Representative; 07/2021-06/2023
- Universal Orlando Resort; Actor; 04/2014-05/2021
- Lock Talent; Actor; 09/2017-09/2020
- Odd-O-Ts; Performer; 07/2014-01/2019
- It's A Trap!; Performer; 10/2014-01/2016
- 1&1, Inc.; Telesales Associate; 02/2014-03/2014
- Powell Crosley Estate; Actor; 01/2014-02/2014
- Mount Hope Estate and Winery; Actor; 06/2013-12/2013

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### Item 3 - Disciplinary Information

- A. Mr. Gibson-Garcia has never been involved in a criminal or civil action in a domestic, foreign or military court of competent jurisdiction for which he:
- a. Was convicted of, or pled guilty or nolo contendere (“no contest”) to (a) any felony; (b) misdemeanor that involved investments or an investment-related business, fraud, false statement or omissions, wrongful taking of property, bribery, perjury, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
  - b. Is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;
  - c. Was found to have been involved in a violation of an investment-related statute or regulation; or
  - d. Was the subject of any order, judgement or decree permanently or temporarily enjoining, or otherwise limiting, him from engaging in any investment related activity, or from violating any investment-related statute, rule, or order.
- B. Mr. Gibson-Garcia never had an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which he:
- a. Was found to have caused an investment-related business to lose its authorization to do business; or the subject of an order by the agency or authority;
  - b. Was found to have been involved in a violation of an investment-related statute or regulation or was the subject of an order by the agency or authority
  - c. (a)denying, suspending or revoking the authorization of the supervised person to act in an investment-related business; (b) barring or suspending his association with an investment-related business; (c) otherwise significantly limiting his

investment-related activities; or (d) imposing a civil money penalty of more than \$2,500 on him.

- C. Mr. Gibson-Garcia has never been the subject of a self-regulatory organization (SRO) proceeding in which he:
- a. Was found to have caused an investment-related business to lose its authorization to do business; or
  - b. Was found to have been involved in a violation of the SRO's rules and was: (a) barred or suspended from membership or from association with other members, or was expelled from membership; (b) otherwise significantly limited from investment-related activities; or (c) fined more than \$2,500.
- D. Mr. Gibson-Garcia has not been involved in any other hearing or formal adjudication in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct.
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#### **Item 4 - Other Business Activities**

Henry Gibson-Garcia is also a Standardized Patient Educator with UCF College of Medicine. Approximately 80% of his time is spent on this activity. He will receive separate yet typical compensation for this role. This activity does not represent a conflict of interest

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#### **Item 5 - Additional Compensation**

Mr. Gibson-Garcia does not receive any performance-based fees.

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#### **Item 6 - Supervision**

Since Mr. Gibson-Garcia is the sole owner and investment adviser representative of G4 he is solely responsible for all supervision and formulation and monitoring of investment advice offered to Clients. He will adhere to the policies and procedures as described in the firm's Compliance Manual. He can be reached at [henry@g4financialplanning.com](mailto:henry@g4financialplanning.com) or 484-326-4107.

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#### **Item 7 - Requirements for State-Registered Advisors**

1. Mr. Gibson-Garcia has not been involved in any of the following:
  - a. an arbitration claim alleging damages in excess of \$2,500 involving any of the following:
    - i. An investment or an investment-related business or activity;
    - ii. Fraud, false statement(s) or omissions;
    - iii. Theft, embezzlement or other wrongful taking of property;
    - iv. Bribery, forgery, counterfeiting, or extortion;
    - v. Dishonest, unfair or unethical practices.
  - b. Been found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
    - i. An investment or an investment-related business or activity;
    - ii. Fraud, false statement(s) or omissions;
    - iii. Theft, embezzlement or other wrongful taking of property;
    - iv. Bribery, forgery, counterfeiting, or extortion;
    - v. Dishonest, unfair or unethical practices.
2. Mr. Gibson-Garcia has never been the subject of a bankruptcy petition.