

Waypoint Financial Planning LLC

Form ADV Part 2A – Disclosure Brochure

Effective: March 13, 2024

This Disclosure Brochure provides information about the qualifications and business practices of Waypoint Financial Planning LLC (“Waypoint”). If you have any questions about the contents of this Disclosure Brochure, please contact us at (508) 488-6577 or by email at info@waypointfinancialplanning.com.

Waypoint is a Registered Investment Advisor with the State of Massachusetts. The information in this Disclosure Brochure has not been approved or verified by the U.S. Securities and Exchange Commission (“SEC”) or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Disclosure Brochure provides information about Waypoint to assist you in determining whether to retain the Advisor.

Additional information about Waypoint and its advisory persons are available on the SEC’s website at www.adviserinfo.sec.gov.

Waypoint Financial Planning LLC

CRD No: 159051

PO Box 400

Southborough, MA 01772

Phone: (508) 488-6577

www.waypointfinancialplanning.com

Item 2 – Material Changes

On July 28, 2010, the U.S. Securities and Exchange Commission voted unanimously to adopt amendments to Part 2 of Form ADV and related rules under the Investment Advisers Act of 1940 (the “Advisers Act”). The amendments are designed to require a Registered Investment Advisor to provide Clients with a clearly written and meaningful disclosure, in plain English, about the advisor’s business practices, conflicts of interest and advisory personnel. The new Form ADV 2 is divided into two parts: *Part 2A and Part 2B*.

Part 2A (the “Disclosure Brochure”) provides information about a variety of topics relating to an Advisor’s business practices and conflicts of interest. *Part 2B* (the “Brochure Supplement”) provides information about advisory personnel of Waypoint.

Waypoint encourages all current and prospective Clients to read this Disclosure Brochure and discuss any questions you may have with us. And of course, we always welcome your feedback.

Waypoint has entered into a reciprocal Business Continuity Planning relationship with Brio Financial Planning of Quincy, MA with the intent of satisfying regulatory requirements.

Update of June 28, 2023

This update is in response to the letter from the Examination by the Massachusetts Securities Division dated June 12, 2023. Changes: added detail on specific risk of investments by category (Item 8B), added information on how to obtain any regulatory or disciplinary information on advisor (Waypoint has no disciplinary events), clarified the Privacy Policy regarding information shared with financial providers that service Waypoint's clients.

Update of August 17, 2023: Added signature block for client(s) to Opt-In for Waypoint to share private information.

Update of March 13, 2024: Annual filing. Updated asset amounts.

Future Changes

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations and routine annual updates as required by the securities regulators. This complete Disclosure 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 Waypoint.

At any time, you may view the current Disclosure Brochure on-line at the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. To review the firm information for Waypoint:

- Click **Investment Advisor Search** in the left navigation menu.
- Select the option for **Investment Advisor Firm** and enter **159051** (our firm’s CRD number) in the field labeled “Firm IARD/CRD Number”.
- This will provide access to Form ADV Part 1 and Part 2.
- Item 11 of the ADV Part 1 lists legal and disciplinary questions regarding the Advisor.
- In the left navigation menu, Form ADV Part 2 is located near the bottom.

You may also request a copy of this Disclosure Brochure at any time, by contacting us at (508) 488-6577 or by email at info@waypointfinancialplanning.com.

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Item 4 – Advisory Services

A. Firm Information

Waypoint Financial Planning LLC (“Waypoint” or the “Advisor”) is a Registered Investment Advisor with the State of Massachusetts, which is organized as a Limited Liability Company (LLC) under the laws of the State of Massachusetts. Waypoint was founded in May 2011, and is owned and operated by President, Robert A. Dossett. This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by Waypoint.

B. Advisory Services Offered

Waypoint offers investment advisory services to individuals, high net worth individuals, trusts, estates in Massachusetts and other states (each referred to as a “Client”).

Account Portfolio Management

Waypoint provides customized investment advisory solutions for its Clients. This is achieved through continuous personal Client contact and interaction while providing discretionary investment management and financial planning services. Waypoint works with each Client to identify their investment goals and objectives as well as risk tolerance and financial situation in order to create a portfolio allocation. Each Client’s tax situation is also taken into consideration when developing an asset allocation.

Waypoint will then construct a portfolio, consisting of low-cost, diversified mutual funds, exchange-traded funds (“ETFs”) and/or exchange-traded notes (“ETNs”) to achieve the Client’s investment goals. In portfolios where index funds and ETFs are not the best investment option, the Advisor will utilize actively-managed funds, ETFs or ETNs with reasonable fund management fees. The Advisor may also utilize individual stocks and bonds to meet the needs of its Clients, upon specific request.

Waypoint’s investment strategy is primarily long-term focused, but the Advisor may buy, sell or re-allocate positions that have been held less than one year to meet the objectives of the Client or due to market conditions. Waypoint will construct, implement and monitor the portfolio to ensure it meets the goals, objectives, circumstances, and risk tolerance agreed to by the Client. Each Client will have the opportunity to place reasonable restrictions on the types of investments to be held in their respective portfolio, subject to the acceptance by the Advisor.

Waypoint evaluates and selects ETFs and mutual funds for inclusion in Client portfolios only after applying their internal due diligence process. Waypoint may recommend, on occasion, redistributing investment allocations to diversify the portfolio. Waypoint may recommend specific positions to increase sector or asset class weightings. The Advisor may recommend employing cash positions as a possible hedge against market movement, which may adversely affect the portfolio. Waypoint may recommend selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position[s] in the portfolio, change in risk tolerance of Client, generating cash to meet Client needs, or any risk deemed unacceptable for the Client’s risk tolerance.

Waypoint will provide investment advisory services and portfolio management services and will not provide securities custodial or other administrative services. At no time will Waypoint accept or maintain custody of a Client’s funds or securities. All Client assets will be managed within their designated brokerage account or retirement account or other outside account[s], pursuant to the Client Investment Advisory Agreement.

Financial Planning and Consulting Services

Waypoint will typically provide a variety of financial planning services to individuals and families, pursuant to a written Financial Planning or Consulting Agreement. Services are offered in several areas of a Client's financial situation, depending on their goals, objectives and financial situation.

Generally, such financial planning services will involve preparing a financial plan or rendering a financial consultation for clients based on the Client's financial goals and objectives. This planning or consulting may encompass one or more areas of need, including, but not limited to investment planning, retirement planning, personal savings, education savings and other areas of a Client's financial situation.

A financial plan developed for or financial consultation rendered to the Client will usually include general recommendations for a course of activity or specific actions to be taken by the Client. For example, recommendations may be made that the Client start or revise their investment programs, commence or alter retirement savings, establish education savings and/or charitable giving programs. Waypoint may also refer Clients to an accountant, attorney or other specialist, as appropriate for their unique situation. For certain financial planning engagements, the Advisor will provide a written summary of Client's financial situation, observations, and recommendations. For consulting or ad-hoc engagements, the Advisor may not provide a written summary. Plans or consultations are typically completed within six months of contract date, assuming all information and documents requested are provided promptly.

Financial planning and consulting recommendations may pose a potential conflict between the interests of the Advisor and the interests of the Client. Clients are not obligated to implement any recommendations made by the Advisor or maintain an ongoing relationship with the Advisor. If the Client elects to act on any of the recommendations made by the Advisor, the Client is under no obligation to effect the transaction through the Advisor.

C. Client Account Management

Prior to engaging Waypoint to provide investment advisory services, each Client is required to enter into an Investment Advisory Agreement with the Advisor that defines the terms, conditions, authority and responsibilities of the Advisor and the Client. These services may include:

- Establishing an Investment Policy Statement – Waypoint, in connection with the Client, may develop a statement that summarizes the Client's investment goals and objectives along with the broad strategy[ies] to be employed to meet the objectives.
- Asset Allocation – Waypoint will develop a strategic asset allocation that is targeted to meet the investment objectives, time horizon, financial situation and tolerance for risk for each Client.
- Portfolio Construction – Waypoint will develop a portfolio for the Client that is intended to meet the stated goals and objectives of the Client.
- Investment Management and Supervision – Waypoint will provide investment management and ongoing oversight of the Client's portfolio and overall account.

D. Wrap Fee Programs

Waypoint does not manage or place Client assets into a wrap fee program. Investment management services are provided directly by Waypoint.

E. Assets Under Management

As of December 31, 2023, Waypoint had assets under management of \$43,073,396.37. Clients may request more current information at any time by contacting the Advisor. Clients may request more current information at any time by contacting the Advisor.

F. Cryptocurrency Transactions

Waypoint does not provide investment advice regarding transactions in cryptocurrency. However, in response to client request, Waypoint has affiliated with a custodian, Flourish, that provides advisors with the ability to carry out transactions on behalf of a client. Clients who wish to instruct Waypoint regarding cryptocurrency transactions may open an account at Flourish, fund the account, and provide specific transaction instructions to Waypoint. Waypoint does not provide custody of funds or cryptocurrency. Waypoint does not advise clients regarding cryptocurrency transactions, nor provide performance reporting of cryptocurrency holdings.

Item 5 – Fees and Compensation

The following paragraphs detail the fee structure and compensation methodology for investment management. Each Client shall sign an Investment Advisory Agreement that details the responsibilities of Waypoint and the Client.

A. Fees for Advisory Services

Account Portfolio Management

Investment Advisory Fees are paid quarterly in advance pursuant to the terms of the Investment Advisory Agreement. Investment Advisory Fees are based on the market value of assets under management at the end of each calendar quarter.

Account Portfolio Management - continued

Investment Advisory Fees range from 0.85% to 0.50% based on the following schedule:

Assets Under Management	Annual Rate
Up to to \$500,000	0.85%*
\$500,001 to \$2,000,000	0.75%
\$2,000,001 to \$3,000,000	0.7%
over \$3,000,000	0.5%

* Minimum Annual Fee of \$3,000.00.

Investment Advisory Fees in the first quarter of service are prorated to the inception date of the account to the end of the first quarter. Fees may be negotiable at the discretion of the Advisor. The Client's fees will take into consideration the aggregate assets under management with Advisor. All securities held in accounts managed by Waypoint will be independently valued by the designated Custodian. Waypoint will not have the authority or responsibility to value portfolio securities.

Financial Planning and Consulting Services

Waypoint offers financial planning or consulting services on an hourly basis at an hourly rate of \$300 per hour (3-hour minimum) or on a fixed fee basis, which may be negotiable depending on the nature and complexity of each

Client's circumstances. An estimate for total hours will be determined prior to establishing the advisory relationship.

The Advisor's fee is exclusive of, and in addition to brokerage fees, transaction fees, and other related costs and expenses, which may be incurred by the Client. However, the Advisor shall not receive any portion of these commissions, fees, and costs. The hourly fees are determined after considering many factors, such as the level and scope of the services.

B. Fee Billing

Account Portfolio Management

Investment Advisory Fees will be automatically deducted from the Client Account by the Custodian, or paid directly by Client. The Advisor shall send an invoice to the Custodian indicating the amount of the fees to be deducted from the Client Account at the respective quarter end date. The amount due is calculated by applying the quarterly rate (annual rate divided by 4) to the total assets under management with Waypoint at the end of each quarter. Clients will be provided with a statement, at least quarterly, from the Custodian reflecting deduction of the Investment Advisory Fee. In addition, the Advisor will provide the Client a report itemizing the fee, including the calculation period covered by the fee, the account value and the methodology used to calculate the fee. It is the responsibility of the Client to verify the accuracy of these fees as listed on the custodian's brokerage statement as the Custodian does not assume this responsibility. Clients provide written authorization permitting Waypoint to be paid directly from their accounts held by the Custodian as part of the Investment Advisory Agreement and separate account forms provided by the Custodian.

Financial Planning and Consulting Services

Financial planning and consulting fees are invoiced 50% or \$500, whichever is less, upon execution of the Financial Planning and Consulting Agreement and 50% upon receipt of the agreed upon deliverable. Engagements over one month in duration will be invoiced monthly, based on completion of agreed deliverables.

C. Other Fees and Expenses

Clients may incur certain fees or charges imposed by third parties, other than Waypoint, in connection with investment made on behalf of the Client's account[s]. The Client is responsible for all custodial and securities execution fees charged by the custodian and executing broker-dealer. The Investment Advisory Fee charged by Waypoint is separate and distinct from these custodian and execution fees.

In addition, all fees paid to Waypoint for investment advisory services are separate and distinct from the expenses charged by mutual funds and exchange-traded funds to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee.

D. Advance Payment of Fees and Termination

Account Portfolio Management

Waypoint is compensated for its services in advance the quarter in which investment advisory services are rendered. Clients may request to terminate their Investment Advisory Agreement with Waypoint, in whole or in part, by providing advance written notice. The Client shall be responsible for Investment Advisory Fees up to and including the effective date of termination. Upon termination, the Advisor will refund any unearned, prepaid Investment Advisory Fees from the effective date of termination to the end of the quarter. The Client's Investment Advisory Agreement with the Advisor is non-transferable without Client's written approval.

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Financial Planning and Consulting Services

In the event that a Client should wish to cancel the financial planning agreement under which any plan is being created, the Client shall be billed for actual hours logged on the planning project times the agreed upon hourly rate. Any surplus in the Advisor's possession as the result of collecting a deposit at the time of signing the financial planning agreement will be returned to the Client within 5 business days of cancellation.

Either party may terminate a planning or consulting agreement at anytime by providing written notice to the other party. In addition, the Client may terminate the agreement within five (5) days of signing the Advisor's financial planning or consulting agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. Refunds will be given on a pro-rata basis.

E. Compensation for Sales of Securities

Waypoint does not buy or sell securities and does not receive any compensation for securities transactions in any Client account, other than the Investment Advisory Fees noted above.

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

Waypoint does not charge performance-based fees for its investment advisory services. The fees charged by Waypoint are as described in Item 5 – Fees and Compensation above and are not based upon the capital appreciation of the funds or securities held by any Client.

Waypoint does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund) and has no financial incentive to recommend any particular investment options to its Clients.

Item 7 – Types of Clients

Waypoint offers investment advisory services to individuals, high net worth individuals, trusts, estates in Massachusetts and other states. The relative percentage each type of Client is available on Waypoint's Form ADV Part 1. These percentages will change over time. Waypoint requires a minimum annual Investment Advisory Fee of \$3,000.00 for new clients, although some clients may negotiate a different fee.

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

A. Methods of Analysis

Waypoint primarily employs fundamental analysis methods in developing investment strategies for its Clients. Research and analysis from Waypoint is derived from numerous sources, including financial media companies, third-party research materials, Internet sources, and review of company activities, including annual reports, prospectuses, press releases and research prepared by others.

As noted above, Waypoint generally employs a long-term investment strategy for its Clients, as consistent with their financial goals. Waypoint will typically hold all or a portion of a security for more than a year, but may hold for shorter periods for the purpose of rebalancing a portfolio or meeting the cash needs of Clients. At times, Waypoint may also buy and sell positions that are more short-term in nature, depending on the goals of the Client and/or the fundamentals of the security, sector or asset class.

B. Risk of Loss

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. Waypoint will assist Clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals.

Fundamental analysis utilizes economic and business indicators as investment selection criteria. These criteria are generally ratios and trends that may indicate the overall strength and financial viability of the entity being analyzed. Assets are deemed suitable if they meet certain criteria to indicate that they are a strong investment with a value discounted by the market. While this type of analysis helps the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in the fundamental analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included in Item 13.

Each Client engagement will entail a review of the Client's investment goals, financial situation, time horizon, tolerance for risk and other factors to develop an appropriate strategy for managing a Client's account. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's account. The Advisor shall rely on the financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform the Advisor of any changes in financial condition, goals or other factors that may affect this analysis.

The risks associated with a particular strategy are provided to each Client in advance of investing Client accounts. The Advisor will work with each Client to determine their tolerance for risk as part of the portfolio construction process.

In particular, Waypoint uses different categories of stocks and different categories of bonds. Each category, while intended to provide diversification and help match the client's risk tolerance, may have particular risks and may not accomplish diversification. While Waypoint may use different methods to address particular inherent risks, these methods do not guarantee a gain and losses or poor performance relative to other investment categories can result.

The US large company stocks category is typically invested using index funds which are capitalization-weighted; this can expose the investor to the risk that a few very large company stocks may have outside impact, both positive and negative. Further, that category is currently more technology weighted, and those stocks tend to be more volatile historically. Stocks that have grown rapidly can become dominate in the index, leading to "buying high." To address these overwhelming risks, Waypoint sometimes uses large-company index funds that are less "top-heavy" and more balanced across the entire group of US large companies.

The US mid- and small-size company category represents a much greater number of companies than large-company indexes and can lag in performance when a few very large companies experience rapid stock price gain. Further, those smaller companies do not always have access to international customer markets and may be limited in the capital they can deploy for development of new products and services, causing them to become less competitive vs a large company. But those smaller companies are sometimes more nimble at responding to emerging trends which can lead to superior stock gains. Further, smaller companies are more likely to be acquisition targets and that can provide beneficial returns to investors.

International developed stocks are subject to currency risk vs the US dollar; index funds used by Waypoint are denominated in US dollars. The regulatory and economic environment of the home countries may lead to worse performance vs US stocks. The listing market for trading international stocks may not be as liquid as the US markets, which can lead to higher transaction costs. Sometimes international stocks are out of favor, leading to worse performance vs the US, but they may also provide an opportunity to purchase shares at a cheaper valuation vs US stocks.

Emerging markets stocks are also subject to currency risk. Emerging markets countries do not always have mature regulatory, accounting, and business practices, which can lead to a lack of transparency in understanding the fundamental value of a company or collection of companies, as in an index. Emerging markets stocks have historically been more volatile and some long periods have produced poor performance.

Short-term bonds tend to be less volatile than longer-term bonds, but in certain environments they will lose substantial value; this is especially true during a period with a steep rise in inflation or interest rates. In a stable rate environment, short-term bonds tend to under-perform longer-term bonds. During periods of an inverted yield curve, short-term bonds can provide better returns than longer term bonds. Waypoint only uses investment-grade short-term bonds, and only uses bond funds of high liquidity.

Intermediate-term bonds are more sensitive to inflation and interest rate increases, and can lose substantial value during periods of steep interest rate growth. Further, the impact of other investors selling shares of a bond fund can trigger losses for investors who maintain their fund ownership. Waypoint sometimes attempts to mitigate this risk in certain funds that have a combined ETF and mutual fund pool that is meant to provide some cushion against rapid short-term trading by other investors. Waypoint only uses investment-grade intermediate-bond funds.

International developed market bond funds are subject to currency risk, but Waypoint sometimes uses currency-hedged funds where possible to mitigate that risk. International bonds are subject to economic forces in their home country, which may be very different from the US; for example, a country's central bank may pursue actions that disadvantage local bonds vs actions of the US Federal Reserve, leading to worse returns for those bond funds.

Emerging markets bond funds are exposed to similar risks as all international bonds, and are exposed to additional risks of less mature regulatory, accounting, and economic environments. Markets for these bonds may be less liquid, leading to transaction costs. Waypoint sometimes uses government bond funds to address some of these risks.

Commodities stock funds seek to provide diversification using funds that invest in companies involved in the production, use, and distribution of a broad basket of commodities. Commodities tend to be volatile, and changes are often unpredictable and unexpected. For example, sudden unrest in a country or region that is a substantial energy producer can have an immediate impact on the price of a commodity fund which includes energy stocks. Or, an adverse weather event can harm agricultural production in a region that impacts fund pricing. Commodities producing countries tend to be in emerging markets, introducing similar risks to emerging markets stocks and bonds.

Waypoint uses real estate investment trusts (REITs) to gain a diversified exposure to US real estate of various types, which is sometimes diversified relative to US stocks. There may be periods when real estate investments underperform other investments, possibly for extended periods and substantial underperformance. Waypoint only uses highly liquid exchange-traded REIT funds via an ETF or mutual fund, typically from a firm such as Vanguard or Fidelity. Waypoint uses REIT funds that are primarily composed of equity REITs.

Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor. For more information on our investment management services, please contact us at (508) 488-6577 or via email at info@waypointfinancialplanning.com.

Item 9 – Disciplinary Information

There are no legal, regulatory or disciplinary events involving Waypoint or any of its employees. Waypoint and its advisory personnel value the trust you place in us. As we advise all Clients, we encourage you to perform the requisite due diligence on any advisor or service provider in which you partner. Our backgrounds are on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. To review the firm information contained in ADV Part 1, select the option for Investment Adviser Firm and enter **159051** in the field labeled “Firm IARD/CRD Number”. This will provide access to Form ADV Parts 1 and 2. Item 11 of the ADV Part 1 lists legal and disciplinary questions. You may also research the background of Robert A. Dossett by selecting the Investment Adviser Representative and entering Mr. Dossett’s Individual CRD# **5975284** in the field labeled “Individual CRD Number”.

In addition, an advisor's disciplinary history may be obtained by contacting the [Massachusetts Securities Division](http://www.mass.gov/sec) at 1-800-392-6090 or via email: cis@sec.state.ma.us or US Mail: One Ashburton Place 17th Floor Boston MA 02108.

Item 10 – Other Financial Industry Activities and Affiliations

The sole business of Waypoint is to provide investment advisory and financial planning services to its Clients. Waypoint uses contracted service providers to assist with the servicing of its Client’s accounts.

Mr. Dossett is a minority owner of a closely held limited liability company that owns medical technology intellectual property. That company is seeking a business partner in the medical field. Mr. Dossett will not solicit Waypoint clients related to the medical technology company. Mr. Dossett does not spend material time at the medical technology company, nor does he currently receive compensation.

Waypoint has entered into a reciprocal Business Continuity Planning relationship with Brio Financial Planning of Quincy, MA with the intent of satisfying regulatory requirements. No compensation is paid or received by Waypoint in conjunction with this relationship, and this relationship does not influence investment advice.

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

A. Code of Ethics

Waypoint has implemented a Code of Ethics that defines our fiduciary commitment to each Client. This Code of Ethics applies to all persons associated with Waypoint. The Code of Ethics was developed to provide general ethical guidelines and specific instructions regarding our duties to you, our Client. Waypoint and its personnel owe a duty of loyalty, fairness and good faith towards each Client. It is the obligation of Waypoint associates to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code of Ethics covers a range of topics that may include; general ethical principles, reporting personal securities trading, reportable securities, initial public offerings and private placements, reporting ethical violations, distribution of the Code of Ethics, review and enforcement processes, amendments to Form ADV

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and supervisory procedures. Waypoint has written its Code of Ethics to meet and exceed regulatory standards. To request a copy of our Code of Ethics, please contact us at (508) 488-6577 or via email at info@waypointfinancialplanning.com.

B. Personal Trading with Material Interest

Waypoint allows our employees to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Waypoint does not act as principal in any transactions. In addition, the Advisor does not act as the general partner of a fund, or advice an investment company. Waypoint does not have a material interest in any securities traded in Client accounts.

C. Personal Trading in Same Securities as Clients

Waypoint allows our employees to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities we recommend (purchase or sell) to you presents a potential conflict of interest that, as fiduciaries, we must disclose to you and mitigate through policies and procedures. As noted above, we have adopted, consistent with Section 204A of the Investment Advisers Act of 1940, a Code of Ethics, which addresses insider trading (material non-public information controls) and personal securities reporting procedures. We have also adopted written policies and procedures to detect the misuse of material, non-public information. We may have an interest or position in certain securities, which may also be recommended to you.

In addition the Code of Ethics governs Gifts and Entertainment given by and provided to the Advisor, outside employment activities of employees, Employee reporting, sanctions for violations of the Code of Ethics, and records retention requirements for various aspects of the Code of Ethics.

D. Personal Trading at Same Time as Client

While Waypoint allows our employees to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients, these trades do not occur at the same time. Waypoint will place trades only after Client orders have been placed and filled.

At no time, will Waypoint or any associated person of Waypoint, transact in any security to the detriment of any Client.

Item 12 – Brokerage Practices

A. Recommendation of Custodian[s]

Waypoint does not have discretionary authority to select the broker-dealer / custodian for custodial and execution services or the administrator for defined contribution accounts. The Client will select the broker-dealer or custodian (herein the "custodian") to safeguard Client assets and authorize Waypoint to direct trades to this custodian as agreed in the Investment Advisory Agreement. Further, Waypoint does not have the discretionary authority to negotiate commissions on behalf of our Clients on a trade-by-trade basis.

Where Waypoint does not exercise discretion over the selection of the custodian, it may recommend the custodian[s] to Clients for execution and/or custodial services. Clients are not obligated to use the recommended custodian and will not incur any extra fee or cost associated with using a broker not recommended by Waypoint.

A. Recommendation of Custodian[s] - continued

Waypoint may recommend a custodian based on criteria such as, but not limited to, reasonableness of commissions charged to the Client, services made available to the Client, and location of the custodian's offices. Waypoint does not receive research services, other products, or compensation as a result of recommending a

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particular broker that may result in the Client paying higher commissions than those obtainable through other brokers.

Following are additional details regarding the brokerage practices of the Advisor:

1. **Soft Dollars** - Soft dollars are revenue programs offered by broker-dealers whereby an advisor enters into an agreement to place security trades with the broker in exchange for research and other services. **Waypoint does not participate in soft dollar programs sponsored or offered by any broker-dealer.**
2. **Brokerage Referrals** - Waypoint does not receive any compensation from any third party in connection with the recommendation for establishing a brokerage account.
3. **Directed Brokerage** - All Clients are serviced on a “directed brokerage basis”, where Waypoint will place trades within the established account[s] at the custodian designated by the Client. Further, all Client accounts are traded within their respective brokerage account[s]. The Advisor will not engage in any principal transactions (i.e., trade of any security from or to the Advisor’s own account) or cross transactions with other Client accounts (i.e., purchase of a security into one Client account from another Client’s account[s]). In selecting the custodian, Waypoint will not be obligated to select competitive bids on securities transactions and does not have an obligation to seek the lowest available transaction costs. These costs are determined by the designated custodian.

B. Aggregating and Allocating Trades

The primary objective in placing orders for the purchase and sale of securities for Client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the broker. Waypoint will execute its transactions through an unaffiliated broker-dealer selected by the Client. Waypoint may aggregate orders in a block trade or trades when securities are purchased or sold through the same broker-dealer for multiple (discretionary) accounts. If a block trade cannot be executed in full at the same price or time, the securities actually purchased or sold by the close of each business day must be allocated in a manner that is consistent with the initial pre-allocation or other written statement. This must be done in a way that does not consistently advantage or disadvantage particular Client accounts.

Item 13 – Review of Accounts

A. Frequency of Reviews

Accounts are monitored on a regular and continuous basis by Mr. Dossett, President of Waypoint. Formal reviews are generally conducted at least annually or more or less frequently depending on the needs of the Client.

B. Causes for Reviews

In addition to the investment monitoring noted in Item 13.A., each Client account shall be reviewed at least annually. Reviews may be conducted more or less frequently at the Client’s request. Accounts may be reviewed as a result of major changes in economic conditions, known changes in the Client’s financial situation, and/or large deposits or withdrawals in the Client’s account. The Client is encouraged to notify Waypoint if changes occur in his/her personal financial situation that might adversely affect his/her investment plan. Additional reviews may be triggered by material market, economic or political events.

C. Review Reports

The Client will receive brokerage statements no less than quarterly from the trustee or custodian. These brokerage statements are sent directly from the custodian to the Client. The Client may also establish electronic access to the custodian’s website so that the Client may view these reports and their account activity. Client

brokerage statements will include all positions, transactions and fees relating to the Client's account[s]. The Advisor may also provide Clients with periodic reports regarding their holdings, allocations, and performance.

Item 14 - Client Referrals and Other Compensation

A. Compensation Received by Waypoint

Waypoint is a fee-only advisory firm, who, in all circumstances, is compensated solely by the Client. Waypoint does not receive commissions or other compensation from product sponsors, broker dealers or any un-related third party. Waypoint may refer Clients to various third parties to provide certain financial services necessary to meet the goals of its Clients. Likewise, Waypoint may receive referrals of new Clients from a third-party.

B. Client Referrals from Solicitors

Waypoint does not engage paid solicitors for Client referrals.

Item 15 – Custody

Waypoint does not accept or maintain custody of any Client accounts. All Clients must place their assets with a qualified custodian. Clients are required to select their own custodian to retain their funds and securities and direct Waypoint to utilize that custodian for the Client's security transactions. Waypoint encourages Clients to review statements provided by account custodian. For more information about custodians and brokerage practices, see Item 12 - Brokerage Practices.

Item 16 – Investment Discretion

Waypoint generally has discretion over the selection and amount of securities to be bought or sold in Client accounts without obtaining prior consent or approval from the Client. However, these purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the Client and agreed to by Waypoint. Discretionary authority will only be authorized upon full disclosure to the Client. The granting of such authority will be evidenced by the Client's execution of an Investment Advisory Agreement containing all applicable limitations to such authority. All discretionary trades made by Waypoint will be in accordance with each Client's investment objectives and goals.

Item 17 – Voting Client Securities

Waypoint does not accept proxy-voting responsibility for any Client.

Item 18 – Financial Information

Neither Waypoint, nor its management has any adverse financial situations that would reasonably impair the ability of Waypoint to meet all obligations to its Clients. Neither Waypoint, nor any of its advisory persons, has been subject to a bankruptcy or financial compromise. Waypoint is not required to deliver a balance sheet along with this Brochure as the firm does not collect advance fees for services to be performed six months or more in advance.

Mr. Dossett is a minority owner in a closely held limited liability company which is pursuing a patent in the medical field. Waypoint Financial Planning LLC will not solicit any participation (including equity or debt) by current or future clients of Waypoint in this medical patent LLC. Mr. Dossett does not work for or spend material time in the medical patent LLC.

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Item 19 – Requirements for State Registered Advisors

A. Educational Background and Business Experience of Principal Officer

The President of Waypoint is Robert A. Dossett. Information regarding the formal education and background of Mr. Dossett is included in Item 2 of Part 2B below.

B. Other Business Activities of Principal Officer

Mr. Dossett is dedicated to the investment advisory activities of Waypoint's Clients. Mr. Dossett does not have any other business activities.

C. Performance Fee Calculations

Waypoint does not charge performance-based fees for its investment advisory services. The fees charged by Waypoint are as described in Item 5 – Fees and Compensation above and are not based upon the capital appreciation of the funds or securities held by any Client.

D. Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Waypoint or Mr. Dossett. Neither Waypoint nor Mr. Dossett has ever been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Waypoint or Mr. Dossett.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and / or dishonest, unfair or unethical practices. *As previously noted, there are no legal, civil or disciplinary events to disclose regarding Waypoint or Mr. Dossett.*

E. Material Relationships with Issuers of Securities

Neither Waypoint nor Mr. Dossett has any relationships or arrangements with issuers of securities.

Form ADV Part 2B – Brochure Supplement

for

**Robert A. Dossett
President**

Effective: November 13, 2021

This Brochure Supplement provides information about the background and qualifications of Robert A. Dossett (CRD# **5975284**) in addition to the information contained in the Waypoint Financial Planning LLC (“Waypoint” or the “Advisor” - CRD #159051) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you any questions about the contents of the Waypoint Disclosure Brochure or this Brochure Supplement, please contact us at (508) 488-6577 or by email at info@waypointfinancialplanning.com.

Additional information about Mr. Dossett is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

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Item 2 – Educational Background and Business Experience

The President of Waypoint is Robert A. Dossett. Mr. Dossett, born in 1960, is a dedicated Portfolio Manager for Client accounts of Waypoint. Mr. Dossett earned a Bachelor of Science, Engineering from Cornell University in 1983. Mr. Dossett earned a Certificate in Financial Planning from Boston University in 2010. Additional information regarding Mr. Dossett's employment history is included below.

Employment History:

President, Waypoint Financial Planning LLC	5/2011 to Present
Director - Software Engineering, Fidelity Investments	04/1994 to 04/2011

Mr. Dossett earned the Certified Financial Planner™ designation in October 2014.

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Dossett. Mr. Dossett has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Dossett.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and /or dishonest, unfair or unethical practices. *As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Dossett.*

However, we do encourage you to independently view the background of Mr. Dossett on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. Select Investment Adviser Search from the left navigation menu. Then select the option for Investment Adviser Representative and enter **5975284** in the field labeled "Individual CRD Number".

Item 4 – Other Business Activities

Mr. Dossett works full-time in the investment advisory and financial planning activities of Waypoint's Clients. Mr. Dossett is a minority owner in a closely held limited liability company which holds patents in the medical field. Waypoint Financial Planning LLC will not solicit any participation (including equity or debt) by current or future clients of Waypoint in this medical patent LLC. Mr. Dossett does not work for or spend material time in the medical patent LLC. His investment advice is not influenced by the medical patent LLC.

Item 5 – Additional Compensation

Mr. Dossett is a dedicated to the investment advisory activities of Waypoint's Clients. Mr. Dossett does not receive any additional forms of compensation.

Item 6 – Supervision

Mr. Dossett serves as the President and Chief Compliance Officer of Waypoint. Mr. Dossett can be reached at (508) 488-6577.

Waypoint has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of Waypoint. Further, Waypoint is subject to regulatory oversight by various agencies. These agencies require registration by Waypoint and its employees. As a registered entity, Waypoint is subject to examinations by regulators, which may be announced or unannounced. Waypoint is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Item 7 – Requirements for State Registered Advisors

Mr. Dossett does not have any additional information to disclose.

Privacy Policy

Effective: July 1, 2023

Our Commitment to You

Waypoint Financial Planning LLC ("Waypoint") is committed to safeguarding the use of your personal information that we have as your Investment Advisor. Waypoint (referred to as "we", "our" and "us" throughout this notice) protects the security and confidentiality of the personal information we have and make efforts to ensure that such information is used for proper business purposes in connection with the management or servicing of your account. Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything we can to maintain that trust.

We do not sell your non-public personal information to anyone. Nor does Waypoint provide such information to others except for discrete and proper business purposes in connection with the servicing and management of your account as discussed below.

Details of our approach to privacy and how your personal non-public information is collected and used are set forth in this privacy policy.

The Information We Collect About You

You typically provide personal information when you complete the paperwork required to become our Client. This information may include your:

• Name and address	• Assets
• E-mail address	• Income
• Phone number	• Account balance
• Social security or taxpayer identification number	• Investment activity
	• Accounts at other institutions

In addition, we may collect non-public information about you from the following sources:

- Information we receive on Brokerage Agreements, Managed Account Agreements and other Subscription and Account Opening Documents;
- Information we receive in the course of establishing a customer relationship including, but not limited to, applications, forms, and questionnaires;
- Information about your transactions with us or others

Information About You That Waypoint Shares

Waypoint works to provide products and services that benefit our customers, but will not sell or exchange non-public client personal information. As part of the information sharing with service providers, Waypoint, may disclose non-public personal information to other financial institutions with whom we have joint business arrangements for proper business purposes in connection with the management or servicing of your account. In addition, your non-public personal information may also be disclosed to you, persons we believe to be your authorized agent or representative, regulators in order to satisfy Waypoint's regulatory obligations, and is otherwise required or permitted by law. Lastly, we may disclose your non-public personal information to companies we hire to help administrate our business. Companies we hire to provide services of this kind are not allowed to use your personal information for their own purposes and are contractually obligated to maintain strict confidentiality. We limit their use of your personal information to the performance of the specific service we have requested. You may contact Waypoint for specific details regarding these relationships at any time by

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To repeat, we do not sell your non-public personal information to anyone.

Waypoint has entered into a reciprocal Continuity Planning relationship with Brio Financial Planning (Brio) of Quincy, MA, a Massachusetts Registered Investment Advisor, with the intent of satisfying regulatory requirements. Waypoint neither pays nor receives compensation for this relationship. To meet regulatory requirements related to Continuity Planning, Waypoint will share client information with Brio, which will treat such information in accordance with this Privacy Policy.

To Opt-In regarding sharing of private information to unaffiliated parties, please sign below:

I Opt-In to Allow Waypoint to Share My Personal Information

Client(s)

Date

Information About Former Clients

Waypoint does not disclose, and does not intend to disclose, non-public personal information to non-affiliated third parties with respect to persons who are no longer our clients.

Confidentiality and Security

Our employees are advised about the firm's need to respect the confidentiality of our customers' non-public personal information. Additionally, we maintain physical, procedural and electronic safeguards in an effort to protect the information from access by unauthorized parties.

We'll Keep You Informed

We will send you notice of our privacy policy annually for as long as you maintain an ongoing relationship with us. Periodically we may revise our privacy policy, and will provide you with a revised policy if the changes materially alter the previous privacy policy. We will not, however, revise our privacy policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing. You may obtain a copy of our current privacy policy by contacting us at (508) 488-6577 or via email at info@waypointfinancialplanning.com.