

## Item 1 Cover Page

A.

**James P. Boulay**

Lutz Financial

Brochure Supplement

Dated: March 21, 2023

Contact: James P. Boulay, Chief Compliance Officer  
13616 California Street, Suite 200  
Omaha, Nebraska 68154

B.

**This brochure supplement provides information about James P. Boulay that supplements the Lutz Financial brochure; you should have received a copy of that brochure. Please contact James P. Boulay, Chief Compliance Officer if you did *not* receive Lutz Financial's brochure or if you have any questions about the contents of this supplement.**

**Additional information about James P. Boulay is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2 Education Background and Business Experience

James P. Boulay was born in 1966. Mr. Boulay graduated from College of St. Thomas, with a Bachelor of Arts degree in Accounting. Mr. Boulay is a Managing Member and has been employed as an investment adviser representative of Lutz Financial since March of 2001.

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

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

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

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

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

Mr. Boulay has been designated as a Personal Financial Specialist (“PFS”) since 2002. The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, certificate, or permit, none of which are in inactive status; fulfill 3,000 hours of personal financial planning business experience; complete 75 hours of personal financial planning CPE credits; pass a comprehensive financial planning exam and be an active member of the AICPA. A PFS credential holder is required to adhere to AICPA’s *Code of Professional Conduct* and the *Statement on Standards in Personal Financial Planning Services*, when providing personal financial planning services. To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS credential is administered through the AICPA.

Mr. Boulay has held the designation of CAP<sup>®</sup> (Chartered Advisor in Philanthropy<sup>®</sup>) since 2017. The advisor earning the CAP<sup>®</sup> designation has taken three graduate school courses in philanthropy including planning for impact in the context of family wealth, charitable strategies, and gift planning in a nonprofit context. The courses are offered through the Irwin Graduate School of The American College, a non-profit educator with an 84-year heritage and the highest level of academic accreditation. CAP<sup>®</sup> advisors must meet experience, ethics, and continuing education requirements to use the credential.

Mr. Boulay has held the designation of Certified Public Accountant (“CPA”) since 1993. CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college [education](#) (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum [experience](#) levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three-year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA’s *Code of Professional Conduct* within their state accountancy laws or have created their own. In addition to the *Code of Professional Conduct*, AICPA members who provide personal financial planning services are required to follow the *Statement on Standards in Personal Financial Planning Services* (SSPFPS).

### Item 3 Disciplinary Information

None.

### Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any investment-related business or occupation.
- B. **Licensed Insurance Agent.** Mr. Boulay, in his individual capacity, is a licensed insurance agent and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Boulay to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Boulay that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client’s need. No client is under any

obligation to purchase any insurance commission products from Mr. Boulay. Clients are reminded that they may purchase insurance products recommended by Mr. Boulay through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, James P. Boulay, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

**Certified Public Accountant (CPA).** Mr. Boulay, in his individual capacity, is a certified public accountant, and may recommend his tax preparation and/or accounting services. To the extent a client determines to engage Mr. Boulay to provide tax preparation and/or accounting services, such services shall be provided by Mr. Boulay in his individual capacity as a certified public accountant, independent of Registrant. Registrant shall receive no portion of fees charged by Mr. Boulay for such services. **Conflict of Interest:** The recommendation by Mr. Boulay that a client elect his accounting services presents a *conflict of interest*, as the receipt of fees for accounting services may provide an incentive to recommend such services, rather than recommending such services based upon a particular client's needs. No client is under any obligation to utilize Mr. Boulay for accounting services. Clients are reminded that they may elect to obtain accounting services recommended by the Registrant through other non-affiliated certified public accountants. **The Registrant's Chief Compliance Officer, James P. Boulay, remains available to address any questions that a client or prospective may have regarding the above conflict of interest.**

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

None.

#### **Item 6 Supervision**

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, James P. Boulay, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Boulay at (402) 827-2300.

## Item 1 Cover Page

A.

**Justin B. Vossen**

Lutz Financial

Brochure Supplement

Dated: March 21, 2023

Contact: James P. Boulay, Chief Compliance Officer  
13616 California Street, Suite 200  
Omaha, Nebraska 68154

B.

**This brochure supplement provides information about Justin B. Vossen that supplements the Lutz Financial brochure; you should have received a copy of that brochure. Please contact James P. Boulay, Chief Compliance Officer if you did *not* receive Lutz Financial's brochure or if you have any questions about the contents of this supplement.**

**Additional information about Justin B. Vossen is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2 Education Background and Business Experience

Justin B. Vossen was born in 1975. Mr. Vossen graduated from Creighton University, with a BSBA degree in Economics and Finance. Mr. Vossen has been employed as an investment adviser representative of Lutz Financial since December of 2007. From October 2006 to November 2007, Mr. Vossen was a Second Vice President with First National Bank and from August 2001 through October 2006, Mr. Vossen was a Taxable Trader with First National Capital Markets, Inc.

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

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

- **Education** – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
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Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

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

### **Item 3 Disciplinary Information**

None.

**Item 4 Other Business Activities**

- A. The supervised person is not actively engaged in any investment-related business or occupation.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

**Item 5 Additional Compensation**

None.

**Item 6 Supervision**

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## Item 1 Cover Page

A.

**Nicholas S. Hall**

Lutz Financial

Brochure Supplement

Dated: March 21, 2023

Contact: James P. Boulay, Chief Compliance Officer  
13616 California Street, Suite 200  
Omaha, Nebraska 68154

B.

**This brochure supplement provides information about Nicholas S. Hall that supplements the Lutz Financial brochure; you should have received a copy of that brochure. Please contact James P. Boulay, Chief Compliance Officer if you did *not* receive Lutz Financial's brochure or if you have any questions about the contents of this supplement.**

**Additional information about Nicholas S. Hall is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2 Education Background and Business Experience

Nicholas S. Hall was born in 1988. Mr. Hall graduated from the University of Arizona in 2011, with a Bachelor of Science in Business Administration degree with majors in Finance and Business Management. Since April of 2014, Mr. Hall has been an investment adviser representative of Lutz Financial. From December of 2013 to April of 2014, Mr. Hall was a registered representative and a personal banker at Wells Fargo Advisors LLC. From June of 2011 to July of 2013, Mr. Hall was a registered representative at The Vanguard Group, Inc.

Mr. Hall is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold



the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

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- **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.
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- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

### **Item 3 Disciplinary Information**

None.

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

- A. The supervised person is not actively engaged in any investment-related business or occupation.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

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

None.

#### **Item 6 Supervision**

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## Item 1 Cover Page

A.

**Joseph R. Hefflinger**

Lutz Financial

Brochure Supplement  
Dated: March 21, 2023

Contact: James P. Boulay, Chief Compliance Officer  
13616 California Street, Suite 200  
Omaha, Nebraska 68154

B.

**This brochure supplement provides information about Joseph R. Hefflinger that supplements the Lutz Financial brochure; you should have received a copy of that brochure. Please contact James P. Boulay, Chief Compliance Officer if you did *not* receive Lutz Financial's brochure or if you have any questions about the contents of this supplement.**

**Additional information about Joseph R. Hefflinger is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2 Education Background and Business Experience

Joseph R. Hefflinger was born in 1979. Mr. Hefflinger graduated from Santa Clara University in 2001, with a Bachelor of Science degree in Economics and from Creighton University School of Law in 2005 with a Juris Doctorate degree. Mr. Hefflinger has been an investment adviser representative of Lutz Financial since January 2015. From July 2012 to January 2015, Mr. Hefflinger was an investment adviser representative with Silverstone Asset Management Inc. and from February 2012 to January 2015, he was an account executive in the private client services division for Silverstone Group, Inc. From February 2012 to January 2015, Mr. Hefflinger was a registered representative with M Holdings Securities, Inc. From January 2011 to February 2012, Mr. Hefflinger was a registered representative with Securian Financial Services, Inc. From January 2011 to February 2012, Mr. Hefflinger was an agent with Minnesota Life Insurance Company and with Renaissance Financial Corp. From June 2005 to December 2010, Mr. Hefflinger was an attorney with Koley Jessen P. C.

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

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- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Mr. Hefflinger has held the designation of CAP® (Chartered Advisor in Philanthropy®) since 2020. The advisor earning the CAP® designation has taken three graduate school courses in philanthropy

including planning for impact in the context of family wealth, charitable strategies, and gift planning in a nonprofit context. The courses are offered through the Irwin Graduate School of The American College, a non-profit educator with an 84-year heritage and the highest level of academic accreditation. CAP<sup>®</sup> advisors must meet experience, ethics, and continuing education requirements to use the credential.

### **Item 3 Disciplinary Information**

None.

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

- A. The supervised person is not actively engaged in any investment-related business or occupation.
- B. **Licensed Insurance Agent.** Mr. Hefflinger, in his individual capacity, is a licensed insurance agent and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Hefflinger to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Hefflinger that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Hefflinger. Clients are reminded that they may purchase insurance products recommended by Mr. Hefflinger through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, James P. Boulay, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

### **Item 5 Additional Compensation**

None.

### **Item 6 Supervision**

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## Item 1 Cover Page

A.

### **Christopher M. Wagner**

Lutz Financial

Brochure Supplement

Dated: March 21, 2023

Contact: James P. Boulay, Chief Compliance Officer  
13616 California Street, Suite 200  
Omaha, Nebraska 68154

B.

**This brochure supplement provides information about Christopher M. Wagner that supplements the Lutz Financial brochure; you should have received a copy of that brochure. Please contact James P. Boulay, Chief Compliance Officer if you did *not* receive Lutz Financial's brochure or if you have any questions about the contents of this supplement.**

**Additional information about Christopher M. Wagner is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2 Education Background and Business Experience

Christopher M. Wagner was born in 1981. Mr. Wagner graduated from Midland University in 2004, with a Bachelor of Science degree in Business Administration. Mr. Wagner has been an investment adviser representative of Lutz Financial since May 2016. From May 2004 to May 2016, Mr. Wagner was a sales representative with Mutual/United of Omaha

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

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- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Mr. Wagner has held the designation of Life Underwriter Training Council Fellow (“LUTCF”) since 2009. LUTCF is a professional designation administered by the American College and the National Association of Insurance and Financial Advisors. Candidates are required to take one core course and five elective courses in a variety of topics including general insurance topics, insurance planning, investment planning, estate planning, and ethics. Candidates must successfully pass an examination in each topic area. Candidates must also maintain valid membership in the National Association of Insurance and Financial Advisors upon completion of study. All candidates are subject to ongoing ethics and education requirements.



Mr. Wagner has held the designation of Certified Plan Fiduciary Advisor (CPFA) since 2018. The CPFA designation is issued by the National Association of Plan Advisors (NAPA). The course work and examination cover ERISA Fiduciary Roles and Responsibilities, ERISA Fiduciary Oversight, ERISA Plan Investment Management, and ERISA Plan Management. All credentialed members must acquire 10 hours of continuing education credits each year, as well as renew NAPA Membership annually. A plan advisor who has earned his/her CPFA has demonstrated the expertise required to act as a plan fiduciary or help plan fiduciaries manage their roles and responsibilities.

### **Item 3 Disciplinary Information**

None.

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

- A. The supervised person is not actively engaged in any investment-related business or occupation.
- B. **Licensed Insurance Agent**. Mr. Wagner, in his individual capacity, is a licensed insurance agent and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Wagner to purchase insurance products on a commission basis. **Conflict of Interest**: The recommendation by Mr. Wagner that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Wagner. Clients are reminded that they may purchase insurance products recommended by Mr. Wagner through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, James P. Boulay, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

### **Item 5 Additional Compensation**

None.

### **Item 6 Supervision**

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, James P. Boulay, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of

the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Boulay at (402) 827-2300.

**Item 1 Cover Page**

A.

**Austin Lee Wells**

Lutz Financial

Brochure Supplement  
Dated: March 21, 2023

Contact: James P. Boulay, Chief Compliance Officer  
13616 California Street, Suite 200  
Omaha, Nebraska 68154

B.

**This Brochure Supplement provides information about Austin Lee Wells that supplements the Lutz Financial Brochure; you should have received a copy of that Brochure. Please contact James P. Boulay, Chief Compliance Officer, if you did *not* receive Lutz Financial's Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Austin Lee Wells is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)**

**Item 2 Education Background and Business Experience**

Austin Lee Wells was born in 1989. Mr. Wells graduated from the University of Nebraska Omaha in 2013, with a bachelor's degree in business administration. Mr. Wells has been employed as an investment adviser representative of Lutz Financial since January of 2019. From May of 2018 to January of 2019, Mr. Wells was employed as an investment adviser representative of Securities America Advisors, and as a registered representative of Securities America, Inc. From January of 2015 to May of 2018, Mr. Wells was employed as a registered representative of Mutual of Omaha, and from November of 2014 to May of 2018, he was employed as an insurance agent of Mutual of Omaha. From June of 2013 to June of 2014, Mr. Wells was employed as an account executive of Mudd Advertising.

Mr. Wells is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold

the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

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

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

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

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

### **Item 3 Disciplinary Information**

None.

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

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agent.** Mr. Wells, in his individual capacity, is a licensed insurance agent and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Wells to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Wells that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Wells. Clients are reminded that they may purchase insurance products recommended by Mr. Wells through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, James P. Boulay, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

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

None.

#### **Item 6 Supervision**

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, James P. Boulay, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Boulay at (402) 827-2300.

## Item 1 Cover Page

A.

**Joshua R. Jenkins**

Lutz Financial

Brochure Supplement  
Dated: March 21, 2023

Contact: James P. Boulay, Chief Compliance Officer  
13616 California Street, Suite 200  
Omaha, Nebraska 68154

B.

**This Brochure Supplement provides information about Joshua R. Jenkins that supplements the Lutz Financial Brochure; you should have received a copy of that Brochure. Please contact James P. Boulay, Chief Compliance Officer, if you did *not* receive Lutz Financial's Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Joshua R. Jenkins is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)**

## Item 2 Education Background and Business Experience

Joshua R. Jenkins was born in 1985. Mr. Jenkins graduated from the University of Nebraska Lincoln in 2010, with a Bachelor of Science degree in Business Administration. Mr. Jenkins has been employed as Senior Portfolio Manager and Head of Research of Lutz Financial since September of 2018. From March 2013 to September 2018, Mr. Jenkins was employed as a portfolio analyst of CLS Investments, LLC. From July 2010 to December 2012, Mr. Jenkins was employed as an analyst of Auriga USA, LLC.

Mr. Jenkins has been a CFA<sup>®</sup> Charterholder since 2015. CFA<sup>®</sup> designates an international professional certificate that is offered by the CFA Institute. The Chartered Financial Analyst<sup>®</sup> (CFA<sup>®</sup>) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 178,000 CFA<sup>®</sup> Charterholders working in over 170 countries and regions. To earn the CFA<sup>®</sup> charter, candidates must: (1) pass three sequential, six-hour examinations; (2) have at least four years of qualified professional investment experience; (3) join

CFA Institute as members; and (4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

### **High Ethical Standards**

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA<sup>®</sup> Charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

### **Global Recognition**

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA<sup>®</sup> charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA<sup>®</sup> Charterholders —often making the charter a prerequisite for employment. Additionally, regulatory bodies in 38 countries/territories recognize the CFA<sup>®</sup> charter as a proxy for meeting certain licensing requirements, and more than 466 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

### **Comprehensive and Current Knowledge**

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

### **Item 3 Disciplinary Information**

None.

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

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.

- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

### **Item 5 Additional Compensation**

None.

### **Item 6 Supervision**

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**Item 1 Cover Page**

A.

**Joseph D. Carlson**

Lutz Financial

Brochure Supplement  
Dated: March 21, 2023

Contact: James P. Boulay, Chief Compliance Officer  
13616 California Street, Suite 200  
Omaha, Nebraska 68154

B.

**This brochure supplement provides information about Joseph D. Carlson that supplements the Lutz Financial brochure; you should have received a copy of that brochure. Please contact James P. Boulay, Chief Compliance Officer if you did *not* receive Lutz Financial's brochure or if you have any questions about the contents of this supplement.**

**Additional information about Joseph D. Carlson is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Item 2 Education Background and Business Experience**

Joseph D. Carlson was born in 1997. Mr. Carlson graduated from The University of Nebraska-Lincoln in 2019 with a Bachelor of Science degree in Business Administration and Finance. Mr. Carlson has been a Financial Planner of Lutz Financial since May of 2019. Prior to that he was a student. Mr. Carlson interned with Lutz Financial from May of 2018 to August of 2018 and with Raymond James from May of 2017 to August of 2017.

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

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- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

### **Item 3 Disciplinary Information**

None.

**Item 4 Other Business Activities**

- A. The supervised person is not actively engaged in any investment-related business or occupation.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

**Item 5 Additional Compensation**

None.

**Item 6 Supervision**

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## Item 1 Cover Page

A.

**Thomas A. Hodgson**

Lutz Financial

Brochure Supplement  
Dated: March 21, 2023

Contact: James P. Boulay, Chief Compliance Officer  
13616 California Street, Suite 200  
Omaha, Nebraska 68154

B.

**This brochure supplement provides information about Thomas A. Hodgson that supplements the Lutz Financial brochure; you should have received a copy of that brochure. Please contact James P. Boulay, Chief Compliance Officer if you did *not* receive Lutz Financial’s brochure or if you have any questions about the contents of this supplement.**

**Additional information about Thomas A. Hodgson is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2 Education Background and Business Experience

Thomas A. Hodgson was born in 1990. Mr. Hodgson graduated from Creighton University in 2013 with a BSBA degree in Economics. Mr. Hodgson has been employed as an investment adviser representative of Lutz Financial since July of 2022. From November 2017 to June 2022, Mr. Hodgson was a Financial Advisor of LPL Financial. From August 2017 to November 2017, Mr. Hodgson was a Financial Advisor of Investment Centers of America.

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

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### Item 3 Disciplinary Information

None.

### Item 4 Other Business Activities

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- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

### **Item 5 Additional Compensation**

None.

### **Item 6 Supervision**

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