



**You Tree, LLC**

14 Byron Dr.  
Smithsburg, MD 21783  
Form ADV Part 2A – Firm Brochure  
(301) 514-4499

**Dated July 1, 2024**

[www.youtreecoaching.com](http://www.youtreecoaching.com)

**Form ADV Part 2B – Brochure Supplement**

**For Steven Schlepner 4646290**

President, Divorce Transition Specialist, Financial Planner, Mediator, and Chief Compliance Officer

This Brochure provides information about the qualifications and business practices of You Tree, LLC, “YT”. If you have any questions about the contents of this Brochure, please contact us at (301) 514-4499. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

You Tree, LLC is registered as an Investment Adviser with the State of Maryland. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about YT is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov), which can be found using the firm’s identification number, 312122.

## **Item 2: Material Changes**

Since our last annual filing on January 30, 2024, the following changes have been made to this version of the Disclosure Brochure:

- You Tree, LLC is no longer registered in the state of Vermont.
- Investment Management is no longer offered to any new clients. Existing clients already engaged in Investment Management will continue to receive this service.
- Updated details of Prosperity Coaching service.
- Updated fees for Financial Planning, Prosperity Coaching, and Educational Seminars and Speaking Engagements.
- Added two financial planning designations: Certified Financial Planner™ (CFP®) and Certified Divorce Financial Analyst (CDFA®).
- Added “divorce financial planning” under Item 4.
- Lowered base price range for Prosperity Coaching to \$750 to \$2,000 and updated the refund policy.
- Added outside business interest for a full-time Personal Financial Counselor position.
- Increased the rate for Prosperity Coaching from \$750 to \$2,000 to \$850 to \$4,000.
- Consolidated Prosperity Coaching and Project-Based Financial Planning into Divorce Transition Services.
- Completed a certification course on Mediation and added Mediator to the job title.

From time to time, we may amend this Brochure to reflect changes in our business practices, regulations, and routine annual updates as required by securities regulators. Either this complete 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 You Tree, LLC.

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## **Item 4: Advisory Business**

### **Description of Advisory Firm**

You Tree, LLC registered as an Investment Adviser with the State of Maryland in 2021. Steven Schlepner is the principal owner. As of January 4, 2024, YT reports \$7,052,000 in discretionary Assets Under Management and \$0 in non-discretionary Assets Under Management.

### **Types of Advisory Services**

#### **Divorce Transition Services**

We provide project-based services covering mediation, pre-mediation, and post-mediation to support individuals and couples navigating divorce transition. Our offerings include:

- Prosperity Coaching: This life coaching supports complex transitions, focusing on time and energy management, family relationships, stress management, and overall well-being. It does not involve financial planning or analysis. Typical engagements consist of six sessions but can be adjusted based on client needs.
- Financial Planning Services: This includes divorce financial planning, marital property settlement proposals, housing transition strategies, cash flow analysis, budgeting, financial psychology, risk management, retirement planning, college planning, debt management, and estate planning. Clients receive a detailed financial plan, with focus on being financially neutral through the engagement. We can collaborate with existing financial professionals to help ensure continuity through the Client's financial transition.

#### **Ongoing Comprehensive Financial Planning**

This service involves extended, one-on-one collaboration with a financial planner to develop, monitor, and implement a comprehensive financial plan. It includes:

- Establishing Goals and Values: Clients provide information for analysis in net worth, cash flow, insurance, credit scores/reports, employee benefits, retirement planning, investments, college planning, and estate planning.
- Plan Development and Analysis: After reviewing the information, the planner builds and analyzes the client's financial plan, presenting findings and potential changes.
- Implementation: Clients receive continued support on an as needed basis to assist in implementing the financial planning recommendations. Direct investment management is not a part of implementation for clients on-boarded after Jan 1, 2023.
- Reports and Ongoing Support: Clients receive a detailed report of their financial plan. Follow-up meetings, phone calls, and emails ensure the plan is implemented and updated as needed.
- Annual Review: The plan is reviewed annually to ensure accuracy and relevance, with updates implemented as necessary.

#### **Investment Management Services (For Existing Clients Prior to Jan. 1, 2023)**

We manage individually tailored investment portfolios based on client goals and objectives. Account supervision is guided by client objectives, risk tolerance, investment experience, and tax considerations. Clients may impose reasonable restrictions on certain securities or sectors. Fees are outlined in Item 5.

#### **Educational Seminars and Speaking Engagements**

We provide seminars on an "as announced" basis for groups wanting information on divorce transition. TThe content of

these seminars will vary depending upon the needs of the attendees. These seminars are purely educational in nature and do not involve the sale of any investment products. Information presented will not be based on any individual's person's need, nor does YT provide individualized investment advice to attendees during these seminars. Fees vary and are outlined in Item 5.

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

We offer divorce transition services and comprehensive financial planning to all clients. Direct Investment Management Services are available for established relationships before Jan. 1, 2023. Specific investment plans are dependent on the Client Investment Policy Statement, which outlines each client's current situation and is used to construct a client-specific plan. Investment Management clients can specify limitations on discretionary authority regarding securities or sectors.

### **Wrap Fee Programs**

We do not offer a wrap fee program.

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

### **Divorce Transition Services**

- Mediation: \$400 per hour, shared by the couple, negotiable in certain circumstances.
- Pre- and Post-Mediation Financial Planning:
  - *Pre-Mediation*: \$3,600 to \$8,000, based on complexity. One-half due at the start, the other half after the financial plan presentation.
  - *Post-Mediation*: \$250-\$350 per hour, billed monthly. Termination requires 10 days' notice; earned but unpaid fees will be billed.
- Pre- and Post-Mediation Prosperity Coaching: \$850 to \$4,000, paid upfront. Negotiable based on needs.
- Payment Details: Fees can be paid via electronic funds transfer or check. Clients can cancel at any time, with unearned fees refunded.

### **Ongoing Comprehensive Financial Planning**

- Upfront Charge: \$2,500 to \$7,000, based on complexity. One-half due at the start, the other half after the financial plan presentation.
- Monitoring and Implementation: \$250-\$350 per hour, billed monthly. Termination requires 10 days' notice; earned but unpaid fees will be billed.
- Upfront Fee Details: Covers onboarding, data gathering, and initial plan setup, completed within 30 days. Unused upfront fees will be refunded upon early termination.
- Payment Details: Fees can be paid via electronic funds transfer or check. Clients can cancel at any time, with unearned fees refunded.

### **Investment Management Services (For Existing Clients Prior to Jan. 1, 2023)**

- Advisory Fee: \$250-\$350 per hour, billed in arrears. Prorated for partial billing periods. Termination requires written notice 5 days in advance.

### **Educational Seminars/Speaking Engagements**

- Fees: Up to \$50,000 per engagement. Half due upfront, the remainder on the day of the seminar. Fees vary based on content, preparation, and number of attendees. Cancellations are subject to specific refund and reimbursement

conditions.

### **Other Fees and Expenses**

Our fees do not include brokerage commissions, transaction fees, and other related costs. Clients may incur charges imposed by custodians, brokers, and other third parties. Mutual funds and ETFs charge internal management fees disclosed in their prospectuses. These costs are separate from our fees.

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

We do not offer performance-based fees or engage in side-by-side management.

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

We provide financial planning and divorce transition services to individuals, divorcing couples, and business owners. No minimum account size requirement.

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

We primarily use Modern Portfolio Theory (MPT) and passive investment management. MPT principles include risk aversion, market efficiency, and the importance of portfolio design. Passive management involves building portfolios with index mutual funds or ETFs. All investment strategies involve risk and may result in loss.

### **Item 9: Disciplinary Information**

YT and its management have not been involved in any criminal, civil, or administrative enforcement proceedings.

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

No YT employee is registered or has pending registration as a broker-dealer or futures commission merchant. YT only receives compensation from clients and does not refer clients to other investment advisors.

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

Our firm adheres to a Code of Ethics based on integrity, objectivity, competence, fairness, confidentiality, professionalism, and diligence. We do not recommend or effect transactions involving securities in which we have a material financial interest. We do not trade in securities at or around the same time as clients.

### **Item 12: Brokerage Practices**

We do not recommend brokerage services to new Divorce Transition and Financial Planning Clients, since we do not directly manage money for these clients.

We require existing Investment Management Services clients to use Charles Schwab & Co., Inc. (“Schwab”), a registered broker-dealer, member SIPC, as the qualified custodian. Schwab provides institutional brokerage services and other support services. We do not engage in block trading.

## **How We Selected Brokers/Custodians**

We recommend custodians/brokers based on the following factors:

- Combination of transaction execution and asset custody services
- Ability to execute, clear, and settle trades
- Facilitation of transfers and payments
- Range of investment products
- Availability of investment research and tools
- Service quality
- Competitive pricing
- Reputation, financial strength, and stability
- Prior service experience with us and our clients
- Additional products and services that benefit us

## **Your Brokerage and Custody Costs**

Schwab generally does not charge separately for custody services but earns commissions on trades and interest on uninvested cash. We do not receive compensation from Schwab or other broker-dealers.

## **Products and Services Available to Us from Schwab**

### **Services That Benefit You**

- Access to investment products and transaction execution
- Custody of client assets

### **Services That May Not Directly Benefit You**

- Investment research
- Software and technology for account management and reporting

### **Services That Benefit Only Us**

- Educational events and business consulting

## **Conflict of Interest**

Our choice of Schwab is based on their service quality, not on benefits to us, despite the potential conflict of interest. We believe Schwab's services are in our clients' best interests.

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

Steven Schlepner, President, will review client accounts quarterly and as needed. Clients receive trade confirmations and statements from their custodian.

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

We do not receive compensation from third parties for client referrals.

### **Item 15: Custody**

YT does not accept custody of client funds.

### **Item 16: Investment Discretion**

We maintain discretion over client accounts for Investment Management Services, granted through a Limited Power of Attorney and detailed in the advisory contract.

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

We do not vote client proxies. Clients are responsible for voting proxies and acting on corporate actions.

### **Item 18: Financial Information**

We have no financial condition impairing our ability to meet contractual commitments and have not been subject to a bankruptcy proceeding. We do not have custody of client funds or securities, nor do we solicit prepayment of more than \$500 in fees per client six months in advance.

### **Item 19: Requirements for State-Registered Advisers**

Steven Schleupner

Born: 1969

#### **Educational Background**

- 2001 - MBA, Marymount University
- 1991 - BS, Economics, Frostburg State University

#### **Business Experience**

- 07/2017 - Present, You Tree, LLC, President, Divorce Transition Specialist, Financial Planner, Mediator, and CCO
- 02/2019 - 12/2020, One Day in July LLC, Investment Advisor Representative
- 11/2014 - 07/2017, TIAA-CREF Individual & Institutional Services, LLC, Registered Representative
- 11/2014 - 07/2017, TIAA, Wealth Management Advisor
- 06/2014 - 11/2014, Cuna Mutual Group, Agent
- 06/2014 - 11/2014, Cuna Brokerage Service, Inc, Registered Representative
- 02/2014 - 03/2014, State Farm VP Management Corp, Registered Representative
- 01/2014 - 03/2014, State Farm Insurance, Agency Intern
- 01/2005 - 01/2014, Park Avenue Securities, LLC, Field Representative
- 12/2004 - 01/2014, Guardian Life Insurance Company, Agent

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

**Certified Financial Planner (CFP®):** Steven Schleupner is certified as a financial planner in the United States by the Certified Financial Planner Board of Standards, Inc. (“CFP Board”). He is therefore authorized to use the titles



CERTIFIED FINANCIAL PLANNER™ professional or CFP® professional and the associated CFP Board Certification Marks. The CFP® certification is voluntary; no federal or state law mandates that financial planners hold this certification. More information about the CFP® certification can be found at [www.cfp.net](http://www.cfp.net).

CFP® professionals meet the CFP Board’s rigorous standards for education, examination, experience, and ethics. To become a CFP® professional, the following requirements must be fulfilled:

- **Education:** Earn a bachelor’s degree or higher from an accredited institution and complete CFP Board-approved coursework, including a comprehensive financial plan development capstone course. Some coursework requirements can be satisfied through other qualifying credentials.
- **Examination:** Pass the comprehensive CFP® Certification Examination, which evaluates the ability to apply broad financial planning knowledge in real-life situations.
- **Experience:** Accumulate 6,000 hours of professional experience related to personal financial planning, or 4,000 hours of apprenticeship experience that meets additional criteria.
- **Ethics:** Meet the Fitness Standards for Candidates for CFP® Certification and agree to adhere to the CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”).

To maintain certification, CFP® professionals must meet ongoing education and ethics requirements:

- **Ethics:** Commit to the CFP Board’s Code and Standards, including a fiduciary duty to act in the best interests of clients when providing financial advice and planning. While the CFP Board may sanction professionals who fail to meet these standards, it does not guarantee their services. Clients seeking a similar commitment should obtain a written agreement that includes a fiduciary obligation.
- **Continuing Education:** Complete 30 hours of continuing education every two years to maintain competence and stay updated on financial planning developments. Two of these hours must address the Code and Standards.

**Certified Divorce Financial Analyst (CDFA®):** A CDFA® professional is a financial expert skilled in analyzing data and providing insights on the financial aspects of divorce. Their role is to assist clients and their attorneys in understanding the financial impact of decisions made during the divorce process. More information about the CDFA® certification can be found at the Institute of Divorce Financial Analysts.

CDFA® professionals provide data analysis to clients and attorneys, illustrating the financial effects of various settlement options. As part of the divorce team, they offer support on financial issues such as:

- Understanding the short-term and long-term effects of dividing property
- Analyzing pensions and retirement plans
- Determining affordability of the marital home and alternative housing options
- Recognizing the tax consequences of different settlement proposals

A significant part of a CDFA® professional’s role involves collecting financial data from clients and performing detailed analyses. They help manage clients’ expectations regarding their financial future by presenting different scenarios and discussing budgets and expenses. CDFA® professionals are trained to:

- Collect financial and expense data
- Help clients identify future financial goals
- Develop a budget
- Set retirement objectives
- Determine risk tolerance for investments
- Identify desired lifestyle post-divorce

To ensure continued competency in tax codes, legislation, and other developments in divorce financial planning, CDFA®

professionals must complete 30 hours of divorce-related continuing education every two years.

**Chartered Financial Consultant (ChFC®):** Issued by The American College, this designation requires candidates to have at least three years of full-time business experience within the past five years. Candidates must complete seven mandatory courses covering financial, insurance, retirement, and estate planning, income taxation, investments, and the application of financial planning. Additionally, they must complete two elective courses in related disciplines, each with a final proctored exam. To maintain the designation, 30 hours of continuing education are required every two years.

**CDC Certified Divorce Coach®:** Standards of Ethics and Professional Responsibility for CDC Certified Divorce Coach® Certificants:

**Integrity:** Coaches must uphold honesty and candor, prioritizing their principles over personal gain. While innocent errors and differing opinions are acceptable, compromising integrity is not.

**Competence:** Coaches must possess and continuously improve their knowledge and skills, applying them effectively in client services. Recognizing when to consult or refer to other professionals is also essential.

**Fairness:** Coaches must practice intellectual honesty and disclose material conflicts of interest, treating clients impartially and with the same respect they would expect.

**Confidentiality:** Coaches must ensure client information remains accessible only to authorized individuals, fostering a trusting and confidential relationship.

**Professionalism:** Coaches are expected to behave with dignity and courtesy towards clients, colleagues, and others, enhancing the profession's public image and service quality through cooperation.

**Good Moral Character:** Coaches must maintain good moral character.

**Advertising:** Coaches must ensure all advertisements of their qualifications, services, and coaching processes are accurate and honest.

Certified Divorce Coaches must adhere to these ethical standards to protect the public. The Standards Board has established a grievance procedure to uphold these principles.

Certified Divorce Coaches must complete 16 hours of continuing coach education (CCE) from approved sources every year.

## **Disciplinary Information**

No management person at You Tree, LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

## **Other Business Activities**

Steven Schleupner runs a monthly membership Patreon page to offer divorce coaching materials to the general public. Clients of YT are not required or solicited to subscribe to the Patreon page at any point.

## **Additional Compensation**

Steven Schleupner does not receive any economic benefit from any person, company, or organization, in exchange for

providing Clients advisory services through YT.

### **Supervision**

Steven Schlepner, as President, Divorce Transition Specialist, Financial Planner, Mediator, and Chief Compliance Officer of YT, is responsible for supervision. He may be contacted at the phone number on this brochure supplement. Steven Schlepner will maintain written supervisory procedures to ensure YT is in compliance with the Maryland Securities Act and the Rules and Regulations promulgated thereunder.

### **Requirements for State Registered Advisers**

Steven Schlepner has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.



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Dated **July 1, 2024**

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**For**

**Steven Schlepner 4646290**

President, Divorce Transition Specialist, Financial Planner, Mediator, and Chief Compliance Officer

This brochure supplement provides information about Steven Schlepner that supplements the You Tree, LLC (“YT”) brochure. A copy of that brochure precedes this supplement. Please contact Steven Schlepner if the YT brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Steven Schlepner is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the identification number 4646290.

## Item 2: Educational Background and Business Experience

**Steven Schleupner**

Born: 1969

### Educational Background

- 2001 - MBA, Marymount University
- 1991 - BS, Economics, Frostburg State University

### Business Experience

- 07/2017 - Present, You Tree, LLC, President, Divorce Transition Specialist, Financial Planner, Mediator, and CCO
- 02/2019 - 12/2020, One Day in July LLC, Investment Advisor Representative
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- 11/2014 - 07/2017, TIAA, Wealth Management Advisor
- 06/2014 - 11/2014, Cuna Mutual Group, Agent
- 06/2014 - 11/2014, Cuna Brokerage Service, Inc, Registered Representative
- 02/2014 - 03/2014, State Farm VP Management Corp, Registered Representative
- 01/2014 - 03/2014, State Farm Insurance, Agency Intern
- 01/2005 - 01/2014, Park Avenue Securities, LLC, Field Representative
- 12/2004 - 01/2014, Guardian Life Insurance Company, Agent

### Professional Designations, Licensing & Exams

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- **Ethics:** Commit to the CFP Board’s Code and Standards, including a fiduciary duty to act in the best interests of clients when providing financial advice and planning. While the CFP Board may sanction professionals who fail to meet these standards, it does not guarantee their services. Clients seeking a similar commitment should obtain

- a written agreement that includes a fiduciary obligation.
- **Continuing Education:** Complete 30 hours of continuing education every two years to maintain competence and stay updated on financial planning developments. Two of these hours must address the Code and Standards.

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**Advertising:** Coaches must ensure all advertisements of their qualifications, services, and coaching processes are accurate and honest.

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

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Steven Schlepner does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through YT.

### **Item 6: Supervision**

Steven Schlepner, as President, Divorce Transition Specialist, Financial Planner, and Chief Compliance Officer of YT, is responsible for supervision. He may be contacted at the phone number on this brochure supplement. Steven Schlepner will maintain written supervisory procedures to ensure YT is in compliance with the Maryland Securities Act and the Rules and Regulations promulgated thereunder.

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