



You Tree, LLC

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

Dated December 18, 2024

www.youtreecoaching.com

Form ADV Part 2A – Firm Brochure

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, 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 Prosperity Planning

Prosperity Planning is a unique, ongoing advisory service that combines traditional financial planning and investment management with optional life coaching. Our goal is to help clients use their financial resources effectively to support a fulfilling life today while preparing for future transitions. This service includes:

- **Comprehensive Financial Planning**: This covers retirement planning, budgeting, tax strategies, estate planning, risk management, and cash flow management to support clients' financial stability and growth.
- **Investment Management**: Portfolios are constructed primarily with low-cost index funds, focusing on passive growth aligned with clients long-term goals. We exercise discretionary authority in managing portfolios within the scope of our advisory agreement.
- **Prosperity Coaching (optional)**: Clients can choose to incorporate life coaching focused on maximizing their prosperity in non-financial areas, including time management, energy, and health. Coaching is included in the Prosperity Planning fee structure, whether or not clients choose to engage in the coaching sessions.

Investment Management Services (For Existing Clients Prior to Jan. 1, 2025)

Our firm provides continuous advice to a Client regarding the investment of Client funds based on the individual needs of the Client. Through personal discussions in which goals and objectives based on a Client's particular circumstances are established, we develop a Client's personal investment plan with an asset allocation target and create and manage a portfolio based on that policy and allocation targets. We will also review and discuss a Client's prior investment history, as well as family composition and background. Account supervision is guided by the stated objectives of the Client (e.g., maximum capital appreciation, growth, income, or growth, and income), as well as risk tolerance and tax considerations.

We primarily advise our Clients regarding investments in stocks, bonds, mutual funds, ETFs, U.S. government and municipal securities, and cash and cash equivalents. We may also provide advice regarding investments held in Client's

portfolio at the inception of our advisory relationship and/or other investment types not listed above, at the Client's request.

When we provide investment management services, Clients grant us limited authority to buy and sell securities on a discretionary basis. More information on our trading authority is explained in Item 16 of this Brochure. Clients may impose reasonable restrictions in writing on investing in certain securities, types of securities, or industry sectors.

Educational Seminars and Speaking Engagements

We provide seminars on an "as announced" basis for groups wanting information on divorce transition and prosperity planning. The 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. 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 services range from \$3,600 to \$7,000 based on complexity. Extremely complex situations, like multiple businesses interests, investment properties, and pre-marital asset determinations can exceed \$7,000. The final fee will be outlined in the Client agreement. One-half due at the start, the other half after the financial presentation. Clients can opt to add on Pre- and Post-Mediation Prosperity Coaching (see below) for additional support.*
 - *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: \$425 to \$1,500, 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 Prosperity Planning

- Initial Planning Fee: \$3,600, a comprehensive planning process up to 3 months. Additional fees may apply based on complexity. Negotiable based on needs. One-half due at the start, the other half after the financial plan presentation.
- Ongoing Management: After the initial planning process, Clients can choose to either pay for ongoing plan management services through one of two methods:

- .8% of Assets Under Management (AUM) annually, covering all ongoing financial planning, investment management, and coaching support

OR,

- \$400 per month after the two-month initial planning period through the end of the first year (9 months). After the first year is complete, clients pay \$400 per quarter.
- Upfront Fee Details: Covers onboarding, data gathering, prosperity assessments, personal development assessments, and initial plan setup, completed within 90 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, 2025)

- 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, couples, and business owners. Our minimum account size requirement is \$600,000 to open or maintain an account under our management. YT may reduce or waive the minimum account size requirement on a case-by-case basis.

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

In recommending custodians, we have an obligation to seek the “best execution” of transactions in Client accounts. The determinative factor in the analysis of best execution is not the lowest possible commission cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of the custodian’s services. The factors we consider when evaluating a custodian for best execution include, without limitation, the custodian’s:

- Combination of transaction execution services and asset custody services (generally without a separate fee for custody);
- Capability to execute, clear, and settle trades (buy and sell securities for your account);
- Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payment, etc.);
- Breadth of available investment products (stocks, bonds, mutual funds, exchange-traded funds (ETFs), etc.);
- Availability of investment research and tools that assist us in making investment decisions;
- Quality of services;
- Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate the prices;
- Reputation, financial strength, security and stability;
- Prior service to us and our clients.

With this in consideration, our firm recommends Charles Schwab & Co., Inc. (“Schwab”) and Altruist Financial LLC, independent and unaffiliated SEC registered broker-dealer firms and members of the Financial Industry Regulatory Authority (“FINRA”) and the Securities Investor Protection Corporation (“SIPC”).

Research and Other Soft-Dollar Benefits

We do not have any soft-dollar arrangements with custodians whereby soft-dollar credits, used to purchase products and services, are earned directly in proportion to the amount of commissions paid by a Client. However, as a result of being on their institutional platform, Schwab and Altruist may provide us with certain services that may benefit us.

Charles Schwab

Schwab Advisor Services™ is Schwab’s business serving independent investment advisory firms like us. They provide our Clients and us with access to their institutional brokerage services (trading, custody, reporting and related services), many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those services help us manage or administer our Clients’ accounts, while others help us manage and grow our business. Schwab’s support services are generally available on an unsolicited basis (we don’t have to request them) and at no charge to us. The benefits received by Advisor or its personnel do not depend on the number of

brokerage transactions directed to Schwab. As part of its fiduciary duties to Clients, Advisor at all times must put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits by Advisor or its related persons in and of itself creates a potential conflict of interest and may indirectly influence the Advisor's choice of Schwab for custody and brokerage services. This conflict of interest is mitigated as Advisor regularly reviews the factors used to select custodians to ensure our recommendation is appropriate. Following is a more detailed description of Schwab's support services:

1. **Services that benefit you.** Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of Client assets. The investment products available through Schwab include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our Clients. Schwab's services described in this paragraph generally benefit you and your account.
2. **Services that may not directly benefit you.** Schwab also makes available to us other products and services that benefit us but may not directly benefit you or your account. These products and services assist us in managing and administering our Clients' accounts. They include investment research, both Schwab's own and that of third parties. We may use this research to service all or a substantial number of our Clients' accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that:
 - provide access to Client account data (such as duplicate trade confirmations and account statements)
 - facilitate trade execution and allocate aggregated trade orders for multiple Client accounts
 - provide pricing and other market data
 - facilitate payment of our fees from our Clients' accounts
 - assist with back-office functions, recordkeeping, and Client reporting
3. **Services that generally benefit only us.** Schwab also offers other services intended to help us manage and further develop our business enterprise. These services include:
 - Educational conferences and events
 - Consulting on technology, compliance, legal, and business needs
 - Publications and conferences on practice management and business succession
4. **Your brokerage and custody costs.** For our Clients' accounts that Schwab maintains, Schwab generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account. Certain trades (for example, many mutual funds and ETFs) may not incur Schwab commissions or transaction fees.

Altruist

YT offers investment advisory services through the custodial platform offered by Altruist Financial LLC, an unaffiliated SEC-registered broker-dealer and FINRA/SIPC member ("Altruist"). YT's Clients establish brokerage accounts through Altruist. YT maintains an institutional relationship with Altruist whereby Altruist provides certain benefits to YT, including a fully digital account opening process, a variety of available investments, and integration with software tools that can benefit YT and its Clients.

Brokerage for Client Referrals

We receive no referrals from a custodian, broker-dealer or third party in exchange for using that custodian, broker-dealer or third party.

Clients Directing Which Broker/Dealer/Custodian to Use

Our firm requires Clients establish account(s) at Schwab or Altruist to execute transactions through. We will assist with establishing your account(s) at Schwab or Altruist, however, we will not have the authority to open accounts on the Client's behalf. Not all investment advisers require their Clients to use their recommended custodian. By requiring that Clients use Schwab or Altruist, we may be unable to achieve most favorable execution of Client transactions, and this practice may cost Clients more money. We base our recommendations on the factors disclosed in Item 12 herein and will only recommend custodians if we believe it's in the best interest of the Client.

We do not permit Clients to direct brokerage (direct us to a broker-dealer of your choosing).

Aggregating (Block) Trading for Multiple Client Accounts

Aggregating orders, batch trading, or block trading is a process where trades for the same securities are purchased or sold for several clients at approximately the same time. We do not engage in block trading. It should be noted that implementing trades on a block or aggregate basis may be less expensive for client accounts; however, it is our trading policy to implement all client orders on an individual basis. Therefore, we do not aggregate or “block” client transactions. Considering the types of investments we hold in advisory client accounts, we do not believe clients are hindered in any way because we trade accounts individually. This is because we develop individualized investment strategies for clients and holdings will vary. Our strategies are primarily developed for the long-term and minor differences in price execution are not material to our overall investment strategy.

Item 13: Review of Accounts

Steven Schleupner, 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

Principal Officers

Steven Schlepner serves as You Tree, LLC's sole principal and CCO. Information about Steven Schlepner's education, business background, and outside business activities can be found in his ADV Part 2B, Brochure Supplement attached to this Brochure.

Other Business Activities

Steven Schlepner 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.

Performance-Based Fees

Neither YT or Steven Schlepner is compensated by performance-based fees.

Material Disciplinary Disclosures

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

Material Relationships That Management Persons Have With Issuers of Securities

YT nor Steven Schlepner have any relationship or arrangement with issuers of securities.



You Tree, LLC

14 Byron Dr.
Smithsburg, MD 21783
(301) 514-4499

Dated: **December 18, 2024**

Form ADV Part 2B – Brochure Supplement

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 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
- 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 Designation(s):

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.

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.

Item 3: Disciplinary Information

Steven Schlepner has never been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4: Other Business Activities

Steven Schlepner 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.

Item 5: Additional Compensation

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 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.

Item 7: 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.