

Item 1: Cover Page



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Holmdel, NJ 07733

Form ADV Part 2A – Firm Brochure

(732)615-0380

Dated February 18, 2025.

This Brochure provides information about the qualifications and business practices of Unique Financial Advisors Limited Liability Company, "Unique Financial Advisors." If you have any questions about this Brochure's contents, please contact us at (732)615-0380 or email info@uniquefinancialadvisors.com. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or any state securities authority.

Unique Financial Advisors Limited Liability Company is registered as an Investment Adviser with New Jersey State. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about Unique Financial Advisors is available on the SEC's website, www.adviserinfo.sec.gov. The firm's identification number (CRD) is 174124.

Item 2: Material Changes

Since the last update of this Brochure on January 25, 2024, Unique Financial Advisors LLC has not made any material changes.

Future Changes

We may amend this disclosure brochure from time to time to reflect changes in our business practices, regulations, and routine annual updates as required by the securities regulators. If a material change occurs in Unique Financial Advisors' business practices, this complete disclosure brochure or a summary of material changes shall be provided to each client annually.

At any time, you may view the current Disclosure Brochure online at the SEC's Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov> by searching for our firm name or by our CRD number, 174124.

You may also request a copy of this Disclosure Brochure at any time by contacting us at (732) 615-0380 or sending an email to info@uniquefinancialadvisors.com

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Item 4: Advisory Business

4.1 Description of Advisory Firm

Unique Financial Advisors Limited Liability Company is registered as an Investment Adviser with New Jersey State. We were founded in November 2014. Vid Ponnappalli is the principal owner of Unique Financial Advisors. Unique Financial Advisors reports **\$70,410,302** in discretionary and **\$0** in non-discretionary assets under management as of December 31, 2024.

4.2 Types of Advisory Services

4.2.1 Financial Planning Services

We offer services on a wide range of financial planning issues, including, but not limited to:

- **Cash Flow & Debt Management:** We will review your income and expenses to determine your current surplus or deficit, along with advice on prioritizing how any excess should be used or how to reduce expenses if they exceed your income. Guidance may also be provided on which debts to pay off first based on factors such as the interest rate on the debt and any income tax ramifications. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.
- **College Funding:** Involves estimating the amount necessary to meet college or other post-secondary education funding goals and offering guidance on saving for that goal. We also suggest savings strategies. If required, we will evaluate your financial situation regarding eligibility for financial aid or the best ways to contribute to your grandchildren (if applicable).
- **Retirement Planning:** Our retirement planning services typically include projections of your likelihood of achieving financial goals, focusing on financial independence as the primary objective. When projections indicate results that fall short of your expectations, we may offer recommendations that could alter the initial projections by adjusting specific variables (e.g., working longer, saving more, spending less, taking additional investment risks). If you are already retired, we can provide guidance on suitable distribution strategies to reduce the risk of depleting your funds or requiring adjustments to your spending during retirement.

- **Tax Planning Strategies:** Our advice may include ways to minimize current and future income taxes as part of your overall financial planning. For example, we may recommend which type of account(s) or specific investments should be owned based in part on their "tax efficiency," considering that future changes to federal, state, or local tax laws and rates may impact your situation.
- **Risk Management:** A risk management review involves analyzing your exposure to significant risks that could severely impact your financial situation, including premature death, disability, property and casualty losses, or long-term care planning. Guidance may be provided on minimizing these risks and assessing the costs of purchasing insurance compared to the benefits, along with the potential costs associated with not buying insurance ("self-insuring").
- **Investment Analysis:** This may involve reviewing your financial goals and risk tolerance, assessing your current portfolio, and identifying gaps. Based on our analysis, we may recommend options to address the identified gaps.
- **Business Planning:** We provide consulting services for clients who operate their businesses, are considering starting a business, or are planning to exit their current businesses. Under this type of engagement, we work with you to assess your current situation, identify your objectives, and develop a plan to achieve your goals.
- **Employee Benefits Optimization:** We will review and analyze whether you, as an employee, are taking the maximum advantage of your employee benefits. If you are a business owner, we will consider and recommend the various benefit programs that can be structured to meet your business and personal retirement goals.
- **Estate Planning:** This usually includes an analysis of your exposure to estate taxes and your current estate plan, including whether you have a will, powers of attorney, trusts, and other related documents. We recommend consulting with a qualified attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys specializing in estate planning when you wish to hire an attorney.

We offer the following two types of financial planning services to meet the diversified service levels required by our clients.

4.2.1.1 Comprehensive Financial Planning

The Advisor will guide the client through establishing their goals and values regarding money. The client will need to provide information to assist in completing the following areas of analysis: net worth, cash flow, insurance, credit scores/reports, employee benefits, retirement planning, investments, college planning, and estate planning. The Advisor will review the information and develop a customized plan. Then, the Advisor will discuss the findings, analysis, and potential changes to their current situation with the client. Clients

subscribing to this service will receive a written or electronic report containing a detailed financial plan to achieve their stated financial goals and objectives.

The client pays this service upfront and quarterly fees, starting at the beginning of the second quarter. Clients can opt out of this service by giving 90 days' written notice to the firm. Clients subscribing to this service have continuous access to a planner who will work with them as their financial coach. The planner will monitor the comprehensive plan, recommend any changes, and ensure that the plan is up to date.

4.2.1.2 Hourly Consultations

Hourly Consultations advise on specific issues that may not require coordination with other financial matters. They may also provide preliminary advice that can be used in Comprehensive Planning, allowing clients to acquire a Comprehensive Plan over time based on their unique needs and budget.

4.2.2 Investment Management Services (Managed at Charles Schwab)

We manage individually tailored investment portfolios for our clients. Our firm provides continuous advice to a client regarding the investment of client funds based on the client's individual needs. Through personal discussions in which goals and objectives are established based on a client's circumstances, we develop a client's personalized investment policy or an investment plan with an asset allocation target. We also create and manage a portfolio based on that policy and allocation targets. We also review and discuss a client's prior investment history, family composition, and background.

Account supervision is based on the client's stated objectives (e.g., maximum capital appreciation, growth, income, or growth and income) and tax and time frame considerations. Clients may impose reasonable restrictions on investing in individual securities, types of securities, or industry sectors. Fees for this service are outlined in Item 5 of this Brochure.

4.2.3 Investment Management Services (Managed as Held Away via Pontera)

In cases where the client chooses to have Unique Financial Advisors advise on assets that are not held with a qualified custodian in which Unique Financial Advisors has an advisory relationship (See Item 12 of this Part 2A), Unique Financial Advisors can provide investment management services of those held away accounts through a third-party portfolio management provider, Pontera. These held-away accounts will be studied, analyzed, asset-allocated, monitored, managed, tactically adjusted, and rebalanced when necessary and periodically reviewed by the firm based on Clients' goals and objectives, just as Unique Financial Advisors does for assets managed directly at the firm's recommended custodian.

Advisor access to held-away accounts is achieved by the client establishing access through their online login credentials via a Pontera-provided link. Unique Financial Advisors never have access to these online credentials. Access is restricted, and the firm can only change the allocation of funds or other securities in the account. The firm will not be able to adjust, add to, or subtract from investment options, any other plan policies, or fees assessed by the plan or the fund providers, access the financial assets in the account or make deposits, withdrawals, or distributions. These assets will be monitored using third-party account aggregation software, where account values and holdings are transmitted and viewed through the account aggregation software.

4.2.4 Investment Management Services (Managed at Betterment Securities)

We also offer investment advisory services through Betterment. After completing Betterment's investor profile questionnaire, we assist clients in selecting an appropriate allocation model. Our review process and analysis of Betterments are further discussed in Item 8 of this Form ADV Part 2A. Additionally, we will meet with the client periodically to discuss changes in their personal or financial situation, suitability, and any new or revised restrictions to be applied. Fees for this service are outlined in Item 5 of this Brochure.

4.2.5 Wrap Fee Programs

Unique Financial Advisors does not participate in wrap-fee programs.

Item 5: Fees and Compensation

Please note, unless a client has received the firm's disclosure brochure at least 48 hours before signing the investment advisory contract, the client may terminate the investment advisory contract within five (5) business days of signing the contract without incurring any advisory fees. How we are paid depends on the type of advisory service we perform. Please review the fees and compensation information below.

5.1 Financial Planning Services

5.1.1 Comprehensive Financial Planning

This service takes a 360-degree view of the client's financial situation and provides ongoing assistance. A dedicated Advisor partners with the client and provides the knowledge and tools required to make sound financial decisions.

The process starts with the Advisor delivering an initial plan with written recommendations and action items to the client. The Advisor also helps the client execute the plan's recommendations. In a formal meeting, the advisor and client periodically review the plan's progress and adjust the plan recommendations and next steps accordingly.

The fee for this service has two components:

1. An upfront fee to cover the initial plan and
2. Ongoing retainer fees start at the beginning of quarter 2.

The upfront fee varies between **\$2,000.00** and **\$5,000.00**, while ongoing quarterly retainer fees range between \$750.00 and \$1,500.00. The ongoing fee is paid quarterly in advance (starting in the second quarter). This service may be terminated with 90 days' notice. The flat fee is negotiable and will be agreed upon before beginning the work. Unique Financial Advisors will not bill above \$500.00 more than six months in advance.

5.1.2 Hourly Consultations

We charge **\$350/hour** for financial planning assistance based on hourly Consultations. Total fees are payable at the end of the consultation.

5.2 Investment Management Services (Charles Schwab)

The standard advisory fee is based on the average daily balance of the account for the billing period and is calculated as follows. The annual advisory fees are negotiable.

Account Value	Annual Advisory Fee
Assets Up to \$4,999,999	1.00%
\$5,000,000 and above	Negotiable

For clients that sign up for both Financial Planning and Investment Management services, the quarterly comprehensive financial planning retainer fee will be waived when the client's Investment portfolio reaches \$1,000,000 and stays above that threshold.

No increase in the annual fee shall be effective unless the client agrees to it by signing a new contract or amending their current advisory agreement.

Advisory fees for the previous quarter are directly debited from client accounts. Because we bill client accounts in arrears each quarter, accounts initiated or terminated during a calendar quarter will be charged a pro-rated fee based on the number of days in the billing period.

5.3 Investment Management Services (Held Away Assets)

For "held-away" assets (Accounts such as 401 (k), 403b, 457, and 529), Unique Financial Advisors provides Investment Management services through Pontera, a third-party portfolio management provider.

The standard advisory fee for such accounts is based on the market value at the end of the billing period and is calculated as follows. The annual advisory fees are negotiable.

Account Value	Annual Advisory Fee
All Assets Under Management	1.00%

For clients that sign up for both Financial Planning and Investment Management services, the quarterly comprehensive financial planning retainer fee will be waived when the client's Investment portfolio reaches \$1,000,000 and stays above that threshold.

No increase in the annual fee shall be effective unless the client agrees to it by signing a new contract or amending their current advisory agreement.

Collection of asset management fees for these accounts is accomplished in one of the two ways as agreed by the client:

- 1) The client agrees to pay advisory fees in full to the firm upon receipt of the quarterly invoice.
- 2) Fees for "held away" accounts will be debited from the clients' Charles Schwab accounts managed by the firm.

Because we bill client accounts in arrears each quarter, accounts initiated or terminated during a calendar quarter will be charged a pro-rated fee based on the number of days in the billing period.

5.4 Investment Management Services (Betterment)

The standard advisory fee is calculated based on the average daily balance of the account for the billing period. The annual advisory fees are negotiable.

Account Value	Annual Advisory Fee
All Assets Under Management	1.00%

For clients that sign up for both Financial Planning and Investment Management services, the quarterly comprehensive financial planning retainer fee will be waived when the client's Investment portfolio reaches \$1,000,000 and stays above that threshold.

No increase in the annual fee shall be effective unless the client agrees to it by signing a new contract or amending their current advisory agreement.

Advisory fees for the previous quarter are directly debited from client accounts by Betterment. Betterment will debit the client's account for its fee as well as Unique Financial Advisors' advisory fee, and it will remit Unique Financial Advisors' fees to them.

Because we bill client accounts in arrears each quarter, accounts initiated or terminated during a calendar quarter will be charged a pro-rated fee based on the number of days in the billing period.

5.5 Other Types of Fees and Expenses

Our fees exclude brokerage commissions, transaction fees, and any additional costs and expenses incurred by the client. Clients may incur charges imposed by custodians, brokers, and third parties, including custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer fees, electronic fund fees, as well as other fees and taxes related to brokerage accounts and securities transactions. Mutual funds and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus. These charges, fees, and commissions are in addition to our price, and we do not receive any portion of these commissions, fees, or costs.

Item 12 further describes the factors we consider in selecting or recommending broker-dealers for clients' transactions and determining the reasonableness of their compensation (e.g., commissions).

We do not accept compensation for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds.

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

Unique Financial Advisors do not charge performance-based fees (based on a share of capital gains or capital appreciation of a client's assets).

Item 7: Types of Clients

Unique Financial Advisors provides financial planning services to individuals, families, and businesses. We may also offer services to trusts, estates, charitable organizations, corporations, or other business entities. We have no minimum asset or income requirement.

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

When clients have us complete an Investment Analysis (described in Item 4 of this Brochure) as part of their financial plan, our primary method of investment analysis is fundamental analysis.

Fundamental analysis involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience and expertise of the company's management, and the outlook for the company's industry. The resulting data is used to measure the actual value of the company's stock compared to the current market value. The risk of fundamental analysis is that the information obtained may be incorrect. The research may not provide an accurate earnings estimate, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.

8.1 Use of Betterment Securities

We monitor Betterment's underlying holdings, strategies, concentrations, and leverage as part of our periodic risk assessment. Additionally, as part of our due diligence process, we survey Betterment's compliance and business enterprise risks. We do not control the underlying investments in Betterment's portfolio. There is also a risk that Betterment may deviate from the stated investment mandate or strategy of the portfolio, making it a less suitable investment for our clients. Moreover, as we do not control Betterment's daily business and compliance operations, we may be unaware of the lack of internal controls necessary to prevent business, regulatory, or reputational deficiencies.

8.2 Passive Investment Management

We primarily practice passive investment management. Passive investing involves building portfolios comprised of various distinct asset classes. The asset classes are weighted to achieve the desired relationship between correlation, risk, and return. The portfolio is then filled with funds that passively capture the returns of the selected asset classes. Index mutual funds or exchange-traded funds are used to build passive portfolios.

Low portfolio expenses characterize passive investment management (i.e., the funds inside the portfolio have low internal costs), minimal trading costs (due to infrequent trading activity), and relative tax efficiency (because the funds inside the portfolio are tax-efficient and turnover inside the portfolio is minimal).

8.3 Material Risks Involved

All investing strategies we offer involve risk, which may result in losing your original investment. You should be prepared to bear these risks. These risks apply equally to stocks, bonds, commodities, and other assets or securities. The material risks associated with our investment strategies are listed below.

Market risk: Involves the possibility that an investment's current market value will fall due to a general market decline, reducing its value regardless of the issuer's operational success or financial condition.

Interest Rate Risk: Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par or the principal investment. The opposite is true: bond prices typically rise when interest rates fall. Generally, fixed-income securities with longer maturities are more sensitive to these price changes. Most other investments are also susceptible to the level and direction of interest rates.

Inflation: Inflation may erode the buying power of your investment portfolio, even if the dollar value of your investments remains the same.

8.4 Risks Associated with Securities

In addition to the general risks outlined above, which apply to all investments, specific securities may have other risks.

Common stocks may fluctuate dramatically in price, and in the event of an issuer's bankruptcy or restructuring, they could lose all their value. Slower growth or a recessionary economic environment could also hurt the price of all stocks.

Corporate bonds are debt securities used to borrow money. Generally, issuers pay investors periodic interest and repay the amount borrowed periodically during the life of the security and at maturity. Alternatively, investors can purchase other debt securities, such as zero-coupon bonds, which do not pay current interest but are priced at a discount from their face values, and their values accrete over time to face value at maturity. The market prices of debt securities fluctuate depending on such factors as interest rates, credit quality, and maturity. In general, market prices of debt securities decline when interest rates rise and increase when interest rates fall. The longer the time to a bond's maturity, the greater its interest rate risk.

Municipal Bonds are debt obligations generally issued to obtain funds for various public purposes, including constructing public facilities. Municipal bonds pay a lower rate of return than most other types of bonds. However, because of a municipal bond's tax-favored status, investors should

compare the relative after-tax return to the after-tax return of different bonds, depending on the investor's tax bracket. Investing in municipal bonds carries the same risks as investing in bonds. Those risks include interest rate, reinvestment, inflation, market, call or redemption, credit, liquidity, and valuation risks.

Due to market conditions, exchange-traded fund prices may vary significantly from the net asset value, and Specific Exchange-Traded Funds may not track underlying benchmarks as expected.

Investment Companies Risk When a client invests in open-end mutual funds or ETFs, the client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the client will incur higher costs, which may be duplicative. In addition, the client's overall portfolio may be affected by losses of an underlying fund and the risk level arising from an underlying fund's investment practices (such as using derivatives). ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value; (ii) the ETF may employ an investment strategy that utilizes high leverage ratios; or (iii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are delisted from the exchange, or the activation of market-wide "circuit breakers" (which are tied to significant decreases in stock prices) halts stock trading generally. The Advisor has no control over the risks taken by the underlying funds in which the clients invest.

Item 9: Disciplinary Information

Unique Financial Advisors has had no legal or disciplinary events or pending events.

Item 10: Other Financial Industry Activities and Affiliations

We concentrate most of our time and effort on providing financial planning and investment advice for individuals, families, and businesses. We also offer tax preparation services as an additional service to our financial advisory clients.

We may provide referrals to other financial planning, investment advisory firms, insurance agents or brokers, attorneys, accountants, and other professionals as a service to clients. We do not have agreements with them or receive any referral fees.

Unique Financial Advisors is not registered as a securities broker-dealer, and no application is pending for registration as one. We are also not registered and have no pending application for registration as a futures commission merchant, commodity pool operator, or commodity trading adviser.

No one associated with Unique Financial Advisors is a general partner in any partnership that solicits clients to invest.

Vid Ponnappalli is an enrolled agent who owns and operates Unique Tax Consultants LLC, where he provides tax preparation, representation, and planning services for individuals, families, and small businesses. This is separate from Unique Financial Advisors, and no conflicts of interest exist. If the relationship changes and any conflicts of interest are created, they will be disclosed here.

10.1 Recommendation or Selection of Betterment as a Custodian

As referenced in Item 4 of this Brochure, Unique Financial Advisors may recommend clients to Betterment Securities to manage their accounts. If we recommend Betterment Securities, our fee is separate and will be described to the clients before engagement. Our clients are not obligated, contractually or otherwise, to use the services of Betterment Securities.

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

As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in the best interests of each client. Our clients entrust us with their funds and personal information, which places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of our dealings. The firm also adheres to the Code of Ethics and Professional Responsibility adopted by the CFP® Board of Standards Inc. and accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.

This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory clients—a summary of the Code of Ethics Principles as outlined below.

- Integrity - Associated persons shall offer and provide professional services with integrity.
- Objectivity - Associated persons shall be objective in providing professional services to clients.

- Competence - Associated persons shall provide services to clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- Fairness - Associated persons shall perform professional services in a manner that is fair and reasonable to clients, principals, partners, and employers. They shall disclose conflict(s) of interest in providing such services.
- Confidentiality - Associated persons shall not disclose confidential client information without the client's specific consent unless in response to proper legal process or as required by law.
- Professionalism - Associated persons' conduct in all matters shall reflect the profession's credit.
- Diligence - Associated persons shall act diligently in providing professional services.

We will, upon request, promptly provide a complete code of ethics.

Our firm and its "related persons" (associates, their immediate family members, etc.) may buy or sell securities the same as, like, or different from those we recommend to clients for their accounts. A recommendation made to one client may be other in nature or timing from a recommendation made to a different client. Clients often have different objectives and risk tolerances. However, at no time will our firm or any related party receive preferential treatment over our clients.

To reduce or eliminate specific conflicts of interest involving the firm or personal trading, our policy may require restricting or prohibiting associates' transactions in particular securities transactions. Our Chief Compliance Officer must approve any exceptions or trading pre-clearance in advance of the trade in an account. We maintain the required personal securities transaction records per regulation.

Item 12: Brokerage Practices

12.1 Factors Used to Select Custodians

Unique Financial Advisors Limited Liability Company does not have any affiliation with any custodian we recommend. In recommending custodians, we must 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 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 payments, etc.).
- The 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.

12.2 The Custodian and Brokers We Use

Considering the above factors, we may recommend that our clients use Charles Schwab's institutional customer program or MTG, LLC dba Betterment Securities ("Betterment Securities"), a registered broker-dealer, Member SIPC, as the qualified custodian.

Unique Financial Advisors are part of Charles Schwab's institutional customer program and may recommend Charles Schwab to clients for custody and brokerage services. There is no direct connection between Unique Financial Advisors' participation in this program and the investment advice provided to clients. Additionally, we are not affiliated with Betterment Securities. Betterment Securities will hold your assets in a brokerage account and will buy and sell securities based on your instructions and ours. While we may suggest utilizing Betterment Securities as your custodian/broker, the final decision rests with you. You will establish your account with Betterment Securities by directly entering into an account agreement with them. Although we may assist you, we do not open the account on your behalf. If you prefer not to place your assets with Betterment Securities, we cannot manage your account on Betterment Institution.

12.3 Research and Other Soft-Dollar Benefits

We do not have any soft-dollar arrangements with custodians.

Schwab Advisor Services™ and Betterment Securities grant our clients and us access to their institutional brokerage services (trading, custody, reporting, and related services), many of which are generally unavailable to their retail customers. Schwab and Betterment also offer various support services. Some of these services assist us in managing or administering our clients' accounts, while others help us grow our business. Schwab's and Betterment's support services are typically available on an unsolicited basis (we don't have to request them) and at no cost to us. The benefits received by Unique Financial Advisors or its personnel do not depend on the volume of brokerage transactions directed to Schwab or Betterment. In fulfilling its fiduciary duties to clients, Unique Financial Advisors must consistently prioritize the interests of its clients. However, clients should be aware that the economic benefits received by the Advisor or its related persons can create 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 addressed as the Advisor regularly reviews the criteria for selecting custodians to ensure our recommendation is appropriate. Below is a more detailed description of Schwab's and Betterment's support services:

12.3.1 Services that benefit you.

Institutional brokerage services provide access to a wide range of investment products, facilitate the execution of securities transactions, and ensure the custody of client assets. The investment products offered through Schwab and Betterment include options that we might not typically access or that would require a significantly higher minimum initial investment from our clients. Schwab's and Betterment's services mentioned in this paragraph generally benefit you and your account.

12.3.2 Services that may not directly benefit you.

Schwab and Betterment also make 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 and Betterment's own, as well as that of third parties. We may use this research to service all or a substantial number of our client's accounts, including accounts not maintained at Schwab or Betterment. In addition to investment research, Schwab and Betterment also make 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

12.3.3 Services that generally benefit only us.

Schwab and Betterment also provide additional services designed to assist us in managing and further developing 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

12.4 Brokerage for Client Referrals

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

12.5 Your Brokerage and Custody Costs

For the accounts that Schwab and Betterment manage for our clients, they typically do not charge separately for custody services. Schwab is compensated through commissions or other fees on trades they execute or that settle into your Schwab account. Certain trades, such as mutual funds and ETFs, may not incur commissions or transaction fees from Schwab. Betterment is compensated through the Betterment Institutional platform fee, which is a percentage of the total assets held in the account rather than through commissions.

12.6 Aggregating (Block) Trading for Multiple Client Accounts

We can consolidate multiple orders for shares of the same securities acquired for the advisory accounts we manage, a practice commonly known as "block trading." In situations where we employ this practice, we distribute a portion of the shares to participating accounts in a fair and equitable manner. The share distribution is typically proportional to the account size but is not determined by account performance or the amount and structure of management fees. Each participating account pays an average price per share for all transactions and bears a proportional share of all transaction costs when we combine orders, subject to our discretion and considering the circumstances and market conditions. Accounts owned by our firm or associated individuals may also participate in block trading with your accounts; however, they will not receive preferential treatment.

Item 13: Review of Accounts

We will work with clients to obtain current information regarding their assets and investment holdings and review this information as part of our financial advisory services.

Client accounts with the Investment Advisory Service will be reviewed periodically by our advisors. The accounts are examined regarding the client's investment policies and risk tolerance levels. Events that may trigger a special review would be unusual performance, addition or deletions of client-imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per client's needs.

Our advisors will review client accounts during the quarterly meetings with clients and, based on client requirements, adjust the portfolios or rebalance their accounts.

Clients will receive trade confirmations from the broker(s) for each transaction in their accounts and monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest.

At the end of each quarter, Unique Financial Advisors generates portfolio statements for each client and notifies the client via email. We urge clients to compare these reports with the account statements they receive from their custodians.

Item 14: Client Referrals and Other Compensation

14.1 Compensation Received by Unique Financial Advisors LLC

Unique Financial Advisors LLC is a fee-only firm compensated solely by its clients. We do not receive commissions or other sales-related compensation. Except as mentioned in Item 12 above, we do not receive any economic benefit, directly or indirectly, from any third party for advice rendered to our clients.

14.2 Client Referrals from Solicitors

Unique Financial Advisors LLC does not directly or indirectly compensate anyone other than advisory personnel for Client referrals.

Item 15: Custody

Unique Financial Advisors does not accept custody of client funds. Clients will receive quarterly statements from the broker-dealer, bank, or another qualified custodian who holds and maintains their investment assets. We urge the clients to carefully review these statements and compare the official custodial records to the account statements or reports that our firm provides. Our statements or reports may differ from the custodial statements due to variations in accounting procedures, reporting dates, or valuation methodologies of specific securities.

For client accounts in which Unique Financial Advisors directly debits their advisory fee:

- I. Unique Financial Advisors will send the custodian and client a copy of the invoice.
- II. The custodian will send the client at least quarterly statements showing all disbursements for the account, including the advisory fee amount.

- III. The client will authorize Unique Financial Advisors to pay them directly for their accounts held by the custodian.

Item 16: Investment Discretion

For client accounts utilizing our Investment Advisory Services, we maintain discretion over the securities to be bought and sold, including the quantities involved. Once an advisory relationship begins, we thoroughly explain investment discretion to our clients. At the outset of this relationship, clients will sign a Limited Power of Attorney, granting our firm discretion over their accounts. Furthermore, the details of this discretionary relationship will be outlined in the advisory contract and must be signed by the client.

Item 17: Voting Client Securities

We do not vote for client proxies. Therefore, clients maintain exclusive responsibility for (1) voting proxies and (2) acting on corporate actions regarding the client's investment assets. The client shall instruct their qualified custodian to forward copies of all proxies and shareholder communications relating to the client's investment assets. If the client would like our opinion on a specific proxy vote, they may contact us at the number listed on the cover of this Brochure.

In most cases, you will receive proxy materials directly from the account custodian. However, if we receive any written or electronic proxy materials, we will forward them straight to you by mail unless you have authorized our firm to contact you by electronic mail, in which case we will deliver you any electronic solicitation to vote proxies.

Item 18: Financial Information

Registered investment advisers are required in this Item to provide you with specific financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary obligations to clients, and we have not been the subject of a bankruptcy proceeding.

We do not have custody of client funds or securities or require or solicit prepayment of more than \$500 in fees per client six months in advance.

Item 19: Requirements for State-Registered Advisers

19.1 Registered Advisers of the firm

19.1.1 Vid Ponnappalli

Born: 1963

Educational Background

- 2015 – MS in Personal Financial Planning, College for Financial Planning
- 1986 – Master of Computer Applications, University of Hyderabad
- 1983 – Bachelor of Science, Acharya Nagarjuna University

Business Experience

- 11/2014 – Present, Unique Financial Advisors LLC, President and CCO
- 06/2011 – 08/2013, Deutsche Bank, Vice President
- 09/2007 – 05/2011, JP Morgan Chase, Vice President
- 03/2005 – 08/2007, Credit-Suisse, Vice President

Professional Designations, Licensing & Exams

CERTIFIED FINANCIAL PLANNER (CFP®)

CERTIFIED FINANCIAL PLANNER™, CFP®, and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by the Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is voluntary; no federal or state law or regulation requires financial planners to hold a CFP® certificate. It is recognized in the United States and several other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice, and (3) ethical requirements that govern professional engagements with clients. More than 68,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- **Education** – Complete an advanced college-level course of study addressing the financial planning subject areas that the CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services and attain a bachelor's degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The exam is administered over two days in a total of 10 hours and includes case studies and client scenarios designed to assess one's ability to accurately diagnose financial planning issues and apply their knowledge of financial planning to real-world situations.
- **Experience** – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year) and
- **Ethics** – Agree to be bound by the CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to maintain the right to continue to use the CFP® marks:

- **Continuing Education** – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field and
- **Ethics** – Renew an agreement to be bound by the Standards of Professional Conduct. CFP® professionals who fail to comply with the above standards and requirements may be subject to the CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

[Chartered Retirement Planning Counselor \(CRPC®\)](#)

Individuals with the CRPC® designation have completed a comprehensive course of study that covers pre- and post-retirement needs, asset management, estate planning, and the entire retirement planning process, utilizing models and techniques drawn from real client scenarios. The program requires approximately 120-150 hours of self-study and is self-paced, needing completion within one year of enrollment.

[Master Planner Advanced Studies \(MPAS®\)](#)

Individuals with the MPASSM designation have completed the Master of Science degree program at the college, focusing on personal financial planning or financial analysis. The program comprises 36-43 semester credits and explores personal financial planning through research-based coursework and real-world case studies. Graduates must demonstrate critical thinking skills and advanced problem-solving techniques.

Enrolled Agent (EA)

An enrolled agent is a person who has earned the privilege of representing taxpayers before the Internal Revenue Service by either passing a three-part comprehensive IRS test covering individual and business tax returns or through experience as a former IRS employee. Enrolled agent status is the highest credential the IRS awards. Individuals with this elite status must adhere to ethical standards and complete 72 hours of continuing education courses every three years.

19.1.2 Maha Gannavaram

Born: 1963

Educational Background

- 2020 –MBA, Stevens Institute of Technology
- 1986 – Master of Computer Applications, University of Hyderabad
- 1983 – Bachelor of Physics, University of Madras

Business Experience

- 1/2021 – Present, Unique Financial Advisors LLC, COO
- 6/2004 – 9/2024 Verizon Communications
- 11/1993 – 5/2003 AT&T/Lucent Technologies

Professional Designations, Licensing & Exams

- **Series 65**
- **PMP® (Project Management Professional)**

19.2 Other Business Activities

Vid Ponnappalli also owns and operates Unique Tax Consultants LLC, providing tax preparation, representation, and planning services for individuals, families, and small businesses. Unique Tax Consultants is distinct from Unique Financial Advisors, and at present, there are no conflicts of interest. If the relationship changes and any conflicts of interest arise, they will be disclosed here.

Maha Gannavaram is not engaged in other business activities.

19.3 Performance-Based Fees

Please refer to Item 6 of this Brochure.

19.4 Material Disciplinary Disclosures

No Unique Financial Advisors LLC management person has ever been involved in an arbitration claim or found liable in a civil, self-regulatory organization or administrative proceeding.

19.5 Material Relationships That Management Persons Have with Issuers of Securities

Vid Ponnappalli nor Maha Gannavaram have any relationship or arrangement with issuers of securities.

19.6 Additional Compensation

Vid Ponnappalli does not receive any economic benefit from any person, company, or organization in exchange for providing clients advisory services through Unique Financial Advisors.

Maha Gannavaram does not receive any economic benefit from any person, company, or organization in exchange for providing clients advisory services through Unique Financial Advisors.

19.7 Supervision

Vid Ponnappalli, as President and Chief Compliance Officer of Unique Financial Advisors, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

Maha Gannavaram, the chief operations officer of Unique Financial Advisors, is responsible for supervision. She may be contacted at the phone number on this brochure supplement.

19.8 Requirements for State-Registered Advisers

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

Maha Gannavaram has NOT been involved in arbitration, civil proceedings, self-regulatory proceedings, administrative proceedings, or bankruptcy petitions.