

Item 1: Cover Page



999 Palmer Ave. Suite 5
Holmdel, NJ 07733

Form ADV Part 2A – Firm Brochure

(732)615-0380

Dated January 11th, 2026.

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 the State of New Jersey. Registration as 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 at www.adviserinfo.sec.gov. The firm's CRD number is 174124.

Item 2: Material Changes

Since the last update to this Brochure in February 2025, Unique Financial Advisors LLC has made the following material changes:

We have discontinued Betterment and Pontera as custodians for our firm.

We have added a new Investment Advisor Representative (IAR), Dhvani Udani, to our firm.

Future Changes

We may amend this disclosure brochure from time to time to reflect changes in our business practices, regulatory requirements, and routine annual updates as required by 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

Item 3: Table of Contents

Table of Contents

ITEM 1:	COVER PAGE	1
ITEM 2:	MATERIAL CHANGES	2
ITEM 3:	TABLE OF CONTENTS	3
ITEM 4:	ADVISORY BUSINESS	4
4.1	DESCRIPTION OF ADVISORY FIRM	4
4.2	TYPES OF ADVISORY SERVICES	4
4.2.1	<i>Financial Planning Services</i>	4
4.2.2	<i>Investment Management Services (Managed at Charles Schwab)</i>	6
4.2.3	<i>Wrap Fee Programs</i>	7
ITEM 5:	FEES AND COMPENSATION	7
5.1	FINANCIAL PLANNING SERVICES	7
5.1.1	<i>Comprehensive Financial Planning</i>	7
5.1.2	<i>Hourly Consultations</i>	8
5.2	INVESTMENT MANAGEMENT SERVICES (CHARLES SCHWAB)	8
5.5	OTHER TYPES OF FEES AND EXPENSES	8
ITEM 6:	PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT	9
ITEM 7:	TYPES OF CLIENTS	9
ITEM 8:	METHODS OF ANALYSIS, INVESTMENT STRATEGIES, AND RISK OF LOSS	9
8.1	PASSIVE INVESTMENT MANAGEMENT	9
8.2	MATERIAL RISKS INVOLVED	10
8.3	RISKS ASSOCIATED WITH SECURITIES	10
ITEM 9:	DISCIPLINARY INFORMATION	11
ITEM 10:	OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS	11
ITEM 11:	CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING	12
ITEM 12:	BROKERAGE PRACTICES	13
12.1	FACTORS USED TO SELECT CUSTODIANS	13
12.2	THE CUSTODIAN AND BROKERS WE USE	14
12.3	RESEARCH AND OTHER SOFT-DOLLAR BENEFITS	14
12.3.1	<i>Services that benefit you.</i>	14
12.3.2	<i>Services that may not directly benefit you.</i>	15
12.3.3	<i>Services that generally benefit only us.</i>	15
12.4	BROKERAGE FOR CLIENT REFERRALS	15
12.5	YOUR BROKERAGE AND CUSTODY COSTS	15
12.6	AGGREGATING (BLOCK) TRADING FOR MULTIPLE CLIENT ACCOUNTS	15

ITEM 13: REVIEW OF ACCOUNTS.....	16
ITEM 14: CLIENT REFERRALS AND OTHER COMPENSATION.....	16
14.1 COMPENSATION RECEIVED BY UNIQUE FINANCIAL ADVISORS LLC	16
14.2 CLIENT REFERRALS FROM SOLICITORS	17
ITEM 15: CUSTODY	17
ITEM 16: INVESTMENT DISCRETION.....	17
ITEM 17: VOTING CLIENT SECURITIES.....	17
ITEM 18: FINANCIAL INFORMATION.....	18
ITEM 19: REQUIREMENTS FOR STATE-REGISTERED ADVISERS	19
19.1 PRINCIPAL EXECUTIVE OFFICERS AND MANAGEMENT PERSONS	19
PLEASE REFER TO ITEM 2 OF THE FORM ADV PART 2B SUPPLEMENT FOR INFORMATION ABOUT OUR PRINCIPAL EXECUTIVE OFFICER AND MANAGEMENT'S EDUCATIONAL AND BUSINESS BACKGROUNDS.....	19
19.2 OTHER BUSINESS ACTIVITIES	19
19.3 PERFORMANCE-BASED FEES.....	19
19.4 MATERIAL DISCIPLINARY DISCLOSURES	19
19.5 MATERIAL RELATIONSHIPS THAT MANAGEMENT PERSONS HAVE WITH ISSUERS OF SECURITIES	19
19.6 ADDITIONAL COMPENSATION	19
19.7 SUPERVISION.....	20
19.8 REQUIREMENTS FOR STATE-REGISTERED ADVISERS	20

Item 4: Advisory Business

4.1 Description of Advisory Firm

Unique Financial Advisors Limited Liability Company is registered as an Investment Adviser with the State of New Jersey. We were founded in November 2014. Vid Ponnappalli is the principal owner of Unique Financial Advisors. As of December 31, 2025, Unique Financial Advisors reports **\$73,977,067** in discretionary and **\$0** in non-discretionary assets under management.

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, and provide guidance on how to prioritize any excess or how to reduce expenses if they exceed your income. We may also advise on which debts to pay off first, based on factors such as interest rates and any income tax ramifications. We may recommend an appropriate cash reserve for emergencies and other financial goals, review

accounts (such as money market funds) for such reserves, and outline strategies to save desired amounts.

- **College Funding:** Involves estimating the amount needed to meet college or other postsecondary education funding goals and providing guidance on saving for that goal. We also suggest savings strategies. If required, we will evaluate your financial situation to determine 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, with financial independence as the primary objective. If projections indicate results that fall short of your expectations, we may recommend adjusting specific variables (e.g., working longer, saving more, spending less, taking additional investment risks) to revise the initial projections. If you are already retired, we can provide guidance on appropriate distribution strategies to reduce the risk of depleting your funds or requiring adjustments to your spending.
- **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 to own, in part based on their "tax efficiency," recognizing that future changes to federal, state, or local tax laws and rates may affect your situation.
- **Risk Management:** A risk management review analyzes your exposure to significant risks that could severely affect your financial situation, including premature death, disability, property and casualty losses, and long-term care planning. Guidance may be provided on minimizing these risks and assessing the costs of purchasing insurance compared with the benefits, along with the potential costs of 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 these 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. In 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 whether you are taking full advantage of your employee benefits. If you are a business owner, we will evaluate and recommend benefit programs tailored to 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 initiating, updating, or completing estate planning activities. We may provide you with contact information for attorneys specializing in estate planning if you wish to hire an attorney.

We offer two types of financial planning services to meet our clients' diverse service needs.

4.2.1.1 Comprehensive Financial Planning

The Advisor will guide the client in establishing their goals and values regarding money. The client will need to provide information to support 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. The Advisor will then discuss the findings, analysis, and potential changes to the client's current situation. 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 for this service upfront and quarterly fees, starting at the beginning of the second quarter. Clients can opt out of this service by giving the firm 90 days' written notice. Clients subscribing to this service have continuous access to a planner who serves as their financial coach. The planner will monitor the comprehensive plan, recommend any changes, and ensure the plan remains up to date.

4.2.1.2 Hourly Consultations

Hourly Consultations address 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, tailored to 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 clients regarding the investment of client funds, tailored to each client's individual needs. Through personal discussions in which goals and objectives are established based on a client's circumstances, we develop a 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, security types, or industry sectors. Fees for this service are outlined in Item 5 of this Brochure.

4.2.3 Wrap Fee Programs

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

Item 5: Fees and Compensation

Please note that 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 provide. 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 support. A dedicated Advisor partners with the client to provide the knowledge and tools needed to make sound financial decisions.

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

The fee for this service consists of 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 ranges from **\$2,000.00** to **\$5,000.00**, and the quarterly retainer fee ranges from \$750.00 to \$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** per hour for financial planning assistance, with fees billed by the hour. 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 account's average daily balance for the billing period and is calculated as follows. 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 who 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 remains above that threshold.

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

Advisory fees for the previous quarter are debited directly 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.

5.5 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, and 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 when selecting or recommending broker-dealers for clients' transactions and when 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 serve 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 analysis is fundamental analysis.

Fundamental analysis involves analyzing individual companies and their industry groups, such as a company's financial statements, details of 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 are used to measure the company's actual value relative 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, using fundamental analysis may not result in favorable performance.

8.1 Passive Investment Management

We primarily practice passive investment management. Passive investing involves building portfolios from distinct asset classes. The asset classes are weighted to achieve the desired relationship among correlation, risk, and return. The portfolio is then filled with funds that passively

track returns across 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 in the portfolio have low internal costs), minimal trading costs (due to infrequent trading), and relative tax efficiency (because the funds in the portfolio are tax-efficient and turnover is minimal).

8.2 Material Risks Involved

All investing strategies we offer involve risk, which may result in the loss of 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: 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, 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 affected by the level and direction of interest rates.

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

8.3 Risks Associated with Securities

In addition to the general risks outlined above, which apply to all investments, specific securities may carry additional 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 principal at maturity. Alternatively, investors can purchase other debt securities, such as zero-coupon bonds, which do not pay current interest and are priced at a discount to face value; their value accretes over time to face value at maturity. The market prices of debt securities fluctuate based on factors such as interest rates, credit quality, and maturity. In general, the 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 issued to raise funds for public purposes, including the construction of public facilities. Municipal bonds typically pay a lower rate of return than most other types of bonds. However, because of municipal bonds' tax-favored status, investors should compare

the after-tax return on municipal bonds with the after-tax returns on other 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 their underlying benchmarks as expected.

Investment Companies Risk: When a client invests in open-end mutual funds or ETFs, the client indirectly bears a proportionate share of any fees and expenses payable directly by those funds. As a result, the client will incur higher costs that may be duplicative. In addition, the client's overall portfolio may be affected by losses of an underlying fund and by the risk level arising from an underlying fund's investment practices (such as the use of 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 uses 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 matters.

Item 10: Other Financial Industry Activities and Affiliations

We devote most of our time and effort to 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 and investment advisory firms, insurance agents or brokers, attorneys, accountants, and other professionals as a service to clients. We do not have agreements with them and do not receive any referral fees.

Unique Financial Advisors is not registered as a broker-dealer and has no pending application 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 client investments.

Vid Ponnappalli is an enrolled agent who owns and operates Unique Tax Consultants LLC, where he provides tax preparation, representation, and planning services to 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 arise, they will be disclosed here.

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

As fiduciaries, our firm and its associates have a duty of utmost good faith to act solely in each client's best interests. 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 the expected basis for 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 act ethically and professionally 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 the 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 any conflict of interest in providing such services.

- Confidentiality - Associated persons shall not disclose confidential client information without the client's specific consent, except 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 the provision of professional services.

Upon request, we will promptly provide a complete code of ethics.

Our firm and its "related persons" (associates and their immediate family members, etc.) may buy or sell securities that are the same as, similar to, or different from those we recommend to clients for their accounts. A recommendation made to one client may differ in nature or timing from a recommendation made to another 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. Our Chief Compliance Officer must approve any exceptions or trading pre-clearance in advance of the trade in an account. We maintain the required records of personal securities transactions per regulation.

Item 12: Brokerage Practices

12.1 Factors Used to Select Custodians

Unique Financial Advisors Limited Liability Company has no affiliation with any custodian we recommend. When 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 account 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 custody fee).
- 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 help us make investment decisions.
- Quality of services.
- Competitiveness of the pricing for those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate prices.
- Reputation, financial strength, security, and stability.
- Prior service to our clients and us.

12.2 The Custodian and Brokers We Use

Given the above factors, we may recommend that our clients use Charles Schwab's institutional customer program 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 they provide to clients.

12.3 Research and Other Soft-Dollar Benefits

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

Schwab Advisor Services™ grants our clients and us access to its institutional brokerage services (trading, custody, reporting, and related services), many of which are generally unavailable to retail customers. Schwab offers various support services. Some help us manage or administer our clients' accounts, while others help us grow our business. These 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. In fulfilling its fiduciary duties to clients, Unique Financial Advisors must consistently prioritize clients' interests. 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. The Advisor addresses this conflict by regularly reviewing the criteria for selecting custodians to ensure our recommendation is appropriate. Below is a more detailed description of Schwab'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 include options that we might not typically access or that would require a significantly higher minimum initial investment from our clients. The services mentioned in this paragraph generally benefit you and your account.

12.3.2 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 help us manage and administer 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 across 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 also provides 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 their services.

12.5 Your Brokerage and Custody Costs

For the accounts that Schwab manages for our clients, it typically does not charge separately for custody services. Schwab is compensated through commissions or other fees on trades executed or settled into your Schwab account. Certain trades, such as mutual funds and ETFs, may not incur commissions or transaction fees from Schwab.

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 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 about their assets and investment holdings and review it 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 to assess the client's investment policies and risk tolerance levels. Events that may trigger a special review include unusual performance, additions or deletions of client-imposed restrictions, excessive drawdown, volatility in performance, or buy and sell decisions from the firm or per the client's needs.

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

Clients will receive trade confirmations from the broker(s) for each transaction in their accounts, monthly or quarterly statements from their custodian, 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 noted in Item 12 above, we do not receive any economic benefit, directly or indirectly, from any third party for advice we render 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 hold client funds in custody. Clients will receive quarterly statements from the broker-dealer, bank, or another qualified custodian that holds and maintains their investment assets. We urge clients to carefully review these statements and compare them with the official custodial records against the account statements or reports that our firm provides. Our statements or reports may differ from the custodial statements due to differences in accounting procedures, reporting dates, or valuation methodologies for specific securities.

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

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

Item 16: Investment Discretion

For client accounts using our Investment Advisory Services, we retain discretion over the securities to be bought and sold, including the quantities. 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 proxies for clients. Therefore, clients maintain exclusive responsibility for (1) voting proxies and (2) acting on corporate actions affecting 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 under this Item to provide you with specific financial information or disclosures about our financial condition. We have no financial commitments that impair 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, nor do we 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 Principal Executive Officers and Management Persons

Please refer to Item 2 of the Form ADV Part 2B Supplement for information about our Principal Executive Officer and Management's educational and business backgrounds.

19.2 Other Business Activities

Vid Ponnappalli also owns and operates Unique Tax Consultants LLC, which provides 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.

No other employee or management person at Unique Financial Advisors LLC is engaged in any other business activities.

19.3 Performance-Based Fees

Officers, managers, or employees of Unique Financial Advisors LLC do not receive performance-based fees.

19.4 Material Disciplinary Disclosures

There are no arbitration cases, civil proceedings, self-regulatory organization proceedings, or administrative proceedings against an officer, manager, or any employee of Unique Financial Advisors LLC.

19.5 Material Relationships That Management Persons Have with Issuers of Securities

No officer, manager, or employee of Unique Financial Advisors LLC has any relationship or arrangement with the issuers of securities.

19.6 Additional Compensation

No officer, manager, or employee of Unique Financial Advisors LLC receives any economic benefit from any person, company, or organization in exchange for providing advisory services to clients through Unique Financial Advisors LLC.

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 listed in 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 listed in this brochure supplement.

Dhvani Udani, analyst at Unique Financial Advisors, is supervised by Vid Ponnappalli. She may be contacted at the phone number listed in this brochure supplement.

19.8 Requirements for State-Registered Advisers

There are no arbitration cases, civil proceedings, self-regulatory organization proceedings, or administrative proceedings against an officer, manager, or any employee of Unique Financial Advisors LLC.