TVFP LLC

dba Treasure Valley Financial Planning

Form ADV Part 3

Customer Relationship Summary

May 27, 2026

Introduction

TVFP LLC (dba Treasure Valley Financial Planning) is an investment adviser registered with the US Securities and Exchange Commission (SEC), offering advisory accounts and services. Our investment advisory services and fees can differ from those of a broker-dealer, and it is important for retail investors to understand the differences. Free and simple tools are available to research firms and financial professionals at **Investor.gov/CRS**, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We provide investment advisory services to retail investors, including financial planning and discretionary investment management.

We help clients understand and organize their financial lives, including risk management, retirement planning, taxes, employee benefits, and estate planning needs. We then provide coordinated recommendations and action steps designed to support each client's goals and life vision.

For clients who engage us for investment management, we build and manage portfolios with consideration for goals, risk tolerance, time horizon, and tax circumstances. We primarily use diversified portfolios of liquid securities, including exchange-traded funds and mutual funds, but we may also advise on other investments held in your portfolio and, in limited cases, may recommend private investments for eligible clients. As part of our standard services, we monitor managed accounts on an ongoing basis and review planning relationships periodically throughout the year, including annual review meetings and interim communication when circumstances change. For investment management accounts, we generally have discretionary authority to buy and sell investments for your account without asking you in advance each time. This authority begins after you sign the applicable advisory agreement and limited power of attorney. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industries. We do not require that our clients maintain a minimum account size.

For additional information, please see Items 4, 5, 7, and 8 of our Form ADV Part 2A brochure.

CONVERSATION STARTER

Ask your financial professional—

- **Given my financial situation, should I choose an investment advisory service? Why or why not?**
- **How will you choose investments to recommend to me?**
- **What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?**

What fees will I pay?

Our fees depend on the services you select. For ongoing investment management, our fee is generally an ongoing asset-based fee charged monthly in arrears. For clients who engage us for Investment Management only, our blended annual advisory fee generally ranges between 0.40% and 1.50%. Because asset-based fees are based on the value of assets in your account, the more assets there are in your advisory account, the more you will pay us. This creates an incentive for us to encourage you to increase the assets we manage. For investment management clients above $1,000,000 in Assets Under Management, financial planning services are included at no additional charge. Where a separate financial planning fee applies, the fee is negotiated individually based on scope and complexity and agreed in writing.

Other fees and costs will apply in addition to our fees. These may include custodian fees, transaction charges, wire fees, account-related charges, and the internal fees and expenses of mutual funds, ETFs, private funds, or third-party managers. If you use a separate account manager or third-party manager, that manager may charge an additional fee.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

For additional information, please see Item 5 of our Form ADV Part 2A brochure.

CONVERSATION STARTER

Ask your financial professional—

- **Help me understand how these fees and costs might affect my investments. If I give you $10,000 to invest, how much will go to fees and costs, and how much will be invested for me?**

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you.

Here are some examples to help you understand what this means. TVFP LLC is compensated for assets under management. Therefore, we have the incentive to increase the value of the assets in your account, which will increase the compensation we receive.

For instances in which we recommend the services of other professionals for non-investment implementation purposes, the client retains absolute discretion over all such implementation decisions and is free to accept or reject any recommendation from TVFP LLC. We do not share in any portion of the revenue derived from such recommendations.

CONVERSATION STARTER

Ask your financial professional—

- **How might your conflicts of interest affect me, and how will you address them?**

How do your financial professionals make money?

Our interests can conflict with your interests. We must tell you about them in a way you can understand, so that you can decide whether to agree to them.

Your Financial Professional makes money based on the amount of assets they manage for you, and solely in the form of cash compensation. Your Financial Professional does not receive any form of non-cash compensation.

Do you or your financial professionals have legal or disciplinary history?

Yes, visit **Investor.gov/CRS** for a free and simple search tool to research our firm and our financial professionals.

CONVERSATION STARTER

Ask your financial professional—

- **As a financial professional, do you have any disciplinary history? For what type of conduct?**

To report a problem to the SEC, visit **Investment Adviser Public Disclosure (IAPD)** or call the SEC's toll-free investor assistance line at **(800) 732-0330**.

Additional Information

We encourage you to visit **Investor.gov/CRS** for a free and simple search tool to research our firm and our financial professionals.

If you have a problem with your investment, investment accounts or a financial professional, contact us in writing at **3715 E. Overland Rd. Ste. 205, Meridian, Idaho 83642**. For additional information on our advisory services, see our ADV brochure available at **Investment Adviser Public Disclosure (IAPD)**. A copy of our ADV brochure can also be obtained at no cost or by calling us at **(208) 789-0888**.

CONVERSATION STARTER

Ask your financial professional—

- **Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?**