

Item 1 – Cover Page

SANDRA J. WAGNER, CFP®

WAGNER FINANCIAL, LLC

D/B/A

WAGNER PLANNING

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This brochure supplement provides information about Sandra J. Wagner, CFP® that supplements Wagner Financial, LLC, *doing business as* Wagner Planning's Form ADV Part 2A firm brochure. You should have received a copy of that brochure. If you did not receive our firm brochure, or if you have any questions about the contents of this brochure supplement, please contact us at the telephone number reflected above.

Additional information about Sandra J. Wagner, CFP® is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching for CRD No. 4407622.

**Item 2 – Education and Business Experience****Investment Advisor Representative Name and Year of Birth:**

Sandra J. Wagner, CFP®, born 1979

**Educational Background:**

2001 George Fox University, B.S., Business &amp; Economics

**Business Background:**

2011 – Present Wagner Financial, LLC (d/b/a Wagner Planning), Principal (2011-Present), Investment Advisor Representative (2022-Present), and Chief Compliance Officer (2022-Present)

2022 – Present Private Client Services, LLC, Registered Representative

2020 – 2022 Securities America Advisors, Inc., Investment Advisor Representative

2020 – 2022 Securities America, Inc., Registered Representative

2017 – 2020 KMS Financial Services, Inc., Investment Advisor Representative and Registered Representative

2009 – 2017 SII Investments, Inc., Investment Advisor Representative and Registered Representative

**Professional Designations:**

Certified Financial Planner™ — CFP®

Ms. Wagner has obtained the Certified Financial Planner™ designation. The Certified Financial Planner™, CFP®, and federally registered CFP marks are professional certification marks granted in the United States by the Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® designation is a voluntary designation; no federal or state law or regulation requires financial planners to hold the CFP® designation. It is recognized in the United States and a number of other countries for its high standard of professional education, stringent code of conduct and standards of practice and ethical requirements that govern professional engagements with clients. To attain the right to use the CFP® mark, an individual must satisfactorily fulfill the following requirements: Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services; attain a bachelor’s degree from a regionally accredited United States college or university (or its equivalent from a foreign university); pass the comprehensive CFP® certification examination; complete at least three years of full-time financial planning-related experience; and agree to be bound by CFP Board’s Standards of Professional Conduct.

Individuals who become certified must complete 30 hours of continuing education 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 industry and renew an agreement to be bound by the Standards of Professional Conduct. The Standards of Professional Conduct prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

**Item 3 – Disciplinary Information**

There are no legal or disciplinary events material to the evaluation of Ms. Wagner.

**Item 4 – Other Business Activity**

In addition to Ms. Wagner’s role as an investment advisor representative of Wagner Planning, she is concurrently a registered representative of Private Client Services, LLC (“PCS”), an independent registered broker-dealer firm and member of the Financial Industry Regulatory Authority (“FINRA”) and the Securities Investor Protection Corporation (“SIPC”). As described in our firm brochure, clients can enter into a separate commission-based arrangement with Ms. Wagner (but not with Wagner Planning directly) and PCS for securities brokerage services (a “Brokerage Arrangement”). Under a Brokerage Arrangement, Ms. Wagner, acting in her capacity as a registered representative of PCS, may receive commissions, ongoing distribution fees (*i.e.*, trails), and other compensation based on sales of securities to clients. Ms. Wagner is also individually licensed as an insurance agent and may receive commissions or fees on the sale of insurance products or services to clients and in certain instances, payments for the renewal of certain insurance products. These payments vary by insurance product and company and may provide different incentives depending on the amount of the renewal payment.

Clients are advised that securities and insurance commissions and fees are separate and in addition to the advisory fees charged to clients by Wagner Planning. The potential receipt of this additional compensation by Ms. Wagner presents a conflict of interest. As a fiduciary, Ms. Wagner must act at all times in the best interests of our investment advisory clients. As such, Ms. Wagner will only transact securities and insurance related business with clients when such conflicts of interest are fully disclosed and the underlying securities and insurance products are suitable and in the best interests of the client.

Clients may use any insurance firm, brokerage firm, insurance agent, or securities broker they choose for the purchase of securities and insurance products and services and are under no obligation to use any individual associated with our firm for such transactions. We encourage you to ask us about the conflicts of interest presented by Ms. Wagner’s status as a registered representative of PCS and her insurance licensure.

Sandra Wagner is also the Finance Chair for the Veritas School Board of Directors in Newberg, OR. Ms. Wagner devotes approximately 10 hours per month to this activity.

**Item 5 – Additional Compensation**

Except as described in Item 4, Ms. Wagner does not receive any sales awards, prizes, or any other economic benefit or additional compensation of any kind for providing advisory services to clients.

**Item 6 – Supervision**

Ms. Wagner is the sole principal and Chief Compliance Officer of Wagner Planning. While she is bound by the firm’s Code of Ethics, Ms. Wagner generally has no internal supervision placed over her activities as an investment advisor representative of the firm. As a holder of the CFP® designation, Ms. Wagner is further responsible to ensure that her advisory activities comport with the CFP Board’s Code of Ethics and Standards of Professional Conduct.