Part 2A of Form ADV: Firm *Brochure* For Essential Financial Strategies

Item 1 Cover Page
Item 1A Business Name and Contact Information

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Essential Financial Strategies

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This brochure provides information about the qualifications and business practices of Essential Financial Strategies ("EFS"). If you have any questions about the contents of this brochure, please contact Rorik Larson ("Rorik Larson") at (708) 949-6194 or by email at: Rorik@EssentialFinancialStrategies.com. The information in this brochure has not been approved or verified by the United States Securities and ExchangeCommission or by any state securities authority.

Additional information about EFS is also available on the SEC's website at www.adviserinfo.sec.gov.You can search this site by an identifying number, known as a Central Registration Depository (CRD®) number. The CRD number for Essential Financial Strategies is 153415.

EFS is a Registered Investment Adviser with the State of Illinois. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of anAdviser provide you with information about which you determine to hire or retain an Adviser**.**

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Item 2 Material Changes

We will ensure that you receive a summary of any material changes to this and subsequent Brochures within 10 days of the material change. We will also provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

The following material change has occurred since the Firm's last brochure of September 22, 2022

- EFS now accepts discretionary trading authority in its wealth retainer engagement as disclosed in Item 4;
- EFS now uses a sub-advisor for certain clients and their portfolios as disclosed in Items 4, 5 and 10; and
- A change in the custodian used for clients' accounts appears in Item 12.

This Brochure may be requested by contacting Rorik Larson at (708) 949-6194 or Rorik@EssentialFinancialStrategies.com. Brochures are provided free of charge.

Additional information about EFS is also available via the SEC's web site www.adviserinfo.sec.gov. The SEC's web site also provides information about any persons affiliated with EFS who are registered, or are required to be registered, as investment adviser representatives of EFS.

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Item 4 Advisory Business

Item 4A Description of Advisory Firm

Rorik W. Larson D/B/A Essential Financial Strategies ("EFS" "Advisor") is a fee-only holistic financial planning firm that specializes in providing tailored financial planning services to individuals and families. EFS was formed in 2010 and began advising in 2011. Essential Financial Strategies is owned and operated by Rorik Larson, CFP ®, EA, RLP®.

Item 4B Description of Advisory Services Offered

EFS offers a wide range of financial services. Specifically, EFS distinguishes itself from traditional investment advisory firms by providing services to meet not only your investment needs, but also your tax preparation and planning, estate planning, risk management, retirement planning, and business development needs. EFS income tax preparation may be completed by Rorik Larson in conjunction with his employment with a taxpreparation service. All services are tailored to the objectives of the Client.

The Advisor and Client will enter into an agreement which details the scope of the relationship and responsibilities of both Advisor and Client. Advice and services provided under the agreement are personalized to the stated objectives of the Client.

EFS does not sell insurance or investment products, nor does it accept commissions as a result of any product recommendations. EFS does not pay referral or finder's fees to acquire specific Clients, nor does it accept such fees from other firms.

When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours.

EFS provides the following three types of Advisory Services:

1. Wealth Retainer: The Wealth Retainer provides comprehensive year-round financial planning for a fixed annual fee. The Client agrees to an ongoing relationship with EFS as their trusted guide in financial areas of their life. You will have scheduled meetings during the Initial Year (see below), depending on your individual situation, and follow up scheduled meetings during Renewal Years (see below). In addition to scheduled meetings, additional face-to-face, e-mail and/or phone consultations are included at no additional charge.

Depending upon the Client's needs, financial planning services provided include but are not limited to tax preparation, tax planning, risk management review, inventory of assets, analysis of financial goals, portfolio analysis, development of an asset allocation strategy, no-load mutual fund/Exchange TradedFund recommendations, retirement planning and estate plan reviews.

The total hours spent formulating a financial plan during the initial year is dependent upon the complexity of the Client's situation. The Advisor generally develops the plans with the Client during the face-to-face meeting but can also include phone calls.

EFS will implement the sale and/or purchase of investments in a client's account using discretionary authority. While EFS believes Client participation in transactions is paramount in maintaining transparency in financial advising and maintaining the advisor's fiduciary relationship, Client authorizes EFS with discretionary authority to buy and sell securities and their amounts without needing advance consent by the Client. EFS is not responsible for the outcomes of trades initiated and/or executed by the Client in accounts directly overseen by EFS or for transactions in an account that EFS doesn't have trading authority such as an account held at an employer's retirement plan.

Initial Year of Wealth Retainer – Typical, scheduled meeting topics are listed below. EFS will schedulemeetings to cover those topics relevant to the client.

- Tax preparation
- Tax planning
- Inventory of Client assets
- Portfolio analysis
- Develop asset allocation strategies
- Recommend investments
- Risk analysis
- Analysis of employee benefits
- Budgeting and cash flow
- Record-keeping
- Retirement planning
- Goal setting
- Estate planning review
- Small business planning
- Education planning

Renewal Years of Wealth Retainer - Typical scheduled meetings:

- Tax planning & Tax preparation
- Investment review/update
- Goal setting/review
- Rebalancing of assets
- Financial planning and/or financial services as requested or needed by Client.

Personal Income Tax preparation can be included in a Wealth Retainer engagement. When this service is provided, Mr. Larson prepares the client's return, and the return is filed by Lobash and Lobash. Please see Item 10 of this Brochure for further information on Mr. Larson's relationship with Lobash and Lobash.

Use of Sub-Advisers

For investment management services, EFS may use an unaffiliated independent investment manager to manage all or a portion of a clients' investment account(s) ("Sub-Adviser"). EFS has an arrangement with Asset Dedication, LLC ("Asset Dedication"), an independent registered investment adviser to perform investment management services to certain clients' accounts. Through this arrangement EFS directs Asset Dedication to use certain investment strategies and services for its clients' accounts, based on each client's investment objectives and risk tolerance.

EFS will perform initial and ongoing oversight and due diligence over any selected independent manager's[s] strategies and account allocations. EFS is responsible for determining a suitable investment strategy and portfolio for the client's investment needs and goals with Asset Dedication and ensuring they remain aligned with its clients' needs and overall best interests. EFS is available to answer questions that a client may have regarding their account.

Clients grant Asset Dedication with discretionary authority through their advisory agreement with Asset Dedication to implement transactions in their accounts on their behalf. Granting Asset Dedication with discretionary authority allows Asset Dedication to direct, in their sole discretion, and without first contacting the client, the investment and reinvestment of the assets in the client's account.

2. Wealth Review: The Wealth Review consists of a single two-hour discussion of two (2) or three (3) financial planning questions selected in advance by the Client. A 14-day follow-up window after the meeting via phone and email is included at no additional charge. No implementation help is provided nor is advice provided on unrelated questions. The Wealth Review does **not** constitute a comprehensive financial planning engagement. Wealth Reviews do not provide specific investment advice for investment portfolios over $300,000. If desired, asset allocation recommendations are provided as part of the Review.

If you wish to upgrade to the Wealth Retainer option, you may receive credit toward Wealth Retainer fees for all amounts paid for the Wealth Review in the previous two months or 50% of the paid amount in the previous six months.

3. Wealth Project: A Wealth Project engagement is appropriate when there is only one or two areas of the Client's financial situation that are the focus of the engagement. A Wealth Project is narrower in scope as compared to the Wealth Retainer and entails planning in on one of the typical financial planning areas of: goal setting, asset/liability analysis, tax planning, cash flow management, investment review, retirement planning, risk management, assistance with financial implications in estate planning, and record keeping. The service includes various Client consultations as well as written and/or oral recommendations resulting from such consultations. The Wealth Project does **not** constitute a comprehensive financial planning engagement. Tax return preparation is not automatically included with the Wealth Project, though it may be purchased as a separate service for an additional fee. Asset allocation recommendations are provided if desired, but EFS generally does not provide specific investments for investment portfolios in these engagements.

If you wish to upgrade to the Wealth Retainer option, you may receive credit toward Wealth Retainer fees for all amounts paid under Wealth Project agreements in the past two months or 50% of Wealth Project amounts paid in the previous six months.

Item 4C Client Imposed Restrictions

EFS will abide by restrictions given by the Client for their account when possible. For those times when the restriction can be accommodated, EFS will confirm in writing the restriction placed on the account by the client. Clients of EFS are free to choose whether to implement or not the financial planning recommendations of EFS.

Item 4D Wrap Fee Programs
EFS does not offer a Wrap Fee Program.

Item 4E Client Assets Under Management
EFS does not currently report assets under management.

Item 5 Fees and CompensationItem
5A Fee Schedule
EFS charges its clients on a fixed fee and hourly basis after an initial no-cost first appointment. The fees charged by type of service and how the fee is collected for each type of engagement is described below.

Wealth Retainer Fee
Fees are calculated based upon the Client(s) total income, assets, and overall complexity of the Client's financial situation. Our Clients' needs vary in levels of complexity, and our fees reflect these varied circumstances.

The Wealth Retainer fee ranges from $6,000 to $20,000 or more. This range of fee reflects the spectrum of Client financial situations and takes into account the number of financial planning areas needing to be addressed, the type of planning needed by the Client, the extent of planning needed, and the investment oversight needed by the Client. Clients may range from a recent (mid-twenties) college graduate just starting life who is single, rents an apartment, has student loans, and 401k choices at work to the blended family with his, hers and our children, two jobs, a side business, a primary home, a summer house, retirement plans, and college funding concerns.

Sub Advisor's fee:

When a sub-adviser is recommended for a Client's account a separate and additional fee is charged to the Client by that sub-adviser as set out in the agreement the Client signs with that sub-adviser. When a Sub-Advisor is recommended and used for investment management services to the Account, the Sub-Advisor will charge a separate and additional fee to Client for its' investment management services. The Sub-Advisor's fee will vary depending on the overall assets placed with the Sub-Advisor by Advisor and the type of investment management oversight provided by the Sub-Advisor and will be set forth in Client's separate investment management services agreement with the Sub-Advisor and in the Sub-Advisor's disclosure documents.

Add-ons, Credits, and Miscellaneous Adjustments:

A charge of $300 is assessed for each amended tax return prepared, if applicable. A charge of $300 is assessed for additional tax returns prepared (additional return for dependents of the Client, etc.). Credits and Miscellaneous Adjustments may be applied if the Client has professional investment counsel inplace, if they are upgrading from a Project retainer, or for other reasons as appropriate.

Renewal year fees like the initial year's fee are based upon the financial situation of the individual Client. Renewal year fees are computed with the most current financial information used to recalculate the current Wealth Retainer fee.

Clients are billed quarterly with the first payment due and payable upon signing an engagement contract. In the event that the Agreement's Effective Date is on a date other than the start date of a calendar quarter, Advisor prorates the initial payment for the time remaining in the current calendar quarter.

Fees and payments may be modified to match unique circumstances. In no event will EFS collect more than $500 more than six months in advance from any Client.

Wealth Review Fee

The cost for the Wealth Review is $1,500. A 50% deposit is due upon signing the agreement, and the remaining 50% is due at the beginning of the review meeting. Discounts may apply. EFS does not collect more than $500 more than six months in advance from any client.

Wealth Project Fee

Services under the Wealth Project are provided for a standard rate of $350 per hour, billed in fifteen-minute increments. The minimum Wealth Project fee is four (4) hours ($1,400) which covers preparation, meeting time, and follow-up. Any additional estimated out of pocket expenses willbe added to the fee prior to initial invoice.

Fee Negotiation

EFS will negotiate fees and reserves the right to reduce or waive fees in its sole discretion and do pro bono work or offer discounts on all service offerings.

Item 5B Fee Billing

EFS bills clients directly for services accepting payment by check or via PayPal, or at times when given the authority by the Client in a Wealth Retainer engagement, EFS directly debits its' fee from the Client's investment accounts held at the independent custodian. When EFS directly debits its fee from Client accounts the Client will provide this authority to EFS in their advisory agreement and the client's account will always be held at an independent custodian.

How Often Clients Billed

The Wealth Retainer's annual fee is billed, on a pro-rata basis payable quarterly, in advance. In a Wealth Review engagement, half of the fee is due upon signing the agreement, and the remaining half is due at the beginning of the review meeting. In a Wealth Project engagement,

the minimum fee of $1,500 is due and payable at the beginning of the engagement with EFS billing for the time spent in the engagement upon conclusion of the services. In no event will EFS collect more than $500 more than six months in advance of services from any client.

Item 5C Additional Client Fees Charged

In addition to the Advisor's fee, Clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees, and commissions are exclusive of, and in addition, to EFS's fee, and EFS does not receive any portion of these commissions, fees, and costs.

Item 5D Termination, Prepayment and Refunds

A Client has the right to terminate their contract by written notice without penalty or fee within five (5) business days of signing the contract. After five business days from signing the Agreement, either party may terminate an agreement, without penalty, at any time upon 30 days written notice.

EFS reserves the right to stop work on any account that is more than 30 days overdue. In addition, EFS reserves the right to terminate any financial planning engagement where a Client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in EFS's judgment, to providing proper financial and tax advice.

Refund of Prepaid Fees

When an engagement is terminated, Advisor will promptly refund any prepaid unearned fee. Any fees that have been earnedbut not yet paid by Client will be due and payable. In a wealth retainer engagement, the unearned fee will be based on the time remaining in the current billing quarter after the termination of the engagement. In a wealth review or wealth project engagement what fees have been earned or unearned will be determined by Advisor at the Advisor's sole discretion based on the work performed prior to termination.

Item 5E External Compensation for the Sale of Securities to Clients

EFS **does not** receive compensation from outside firms or individuals based upon the sale or purchase of securities by a Client.

Item 6 Performance-Based Fees and Side-By-Side ManagementPerformance-Based Fees

EFS **does not** charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a Client) nor manage accounts which impose performance-based fees. Management of accounts with performance-based fees may provide an incentive to favor such accounts over the accounts of other Clients. EFS considers avoidance of such a conflict paramount in maintaining our fiduciary duty to each of our Clients.

Side-by-Side Management

Essential Financial Strategies has no Side-by Side Management issues to disclose.

Item 7 Types of ClientsAccount Requirements

Essential Financial Strategies maintains **no** minimum net-worth or asset requirements to qualify but does have a minimum fee of $6,000 for its Wealth Retainer engagement and a minimum Wealth Project fee of four (4) hours ($1,400). EFS provides financial planning and investment advisory services primarily to middle-income individuals and families. We enjoy working with people from different walks of life and especially families with school-aged children. As discussed above, your chosen relationship agreement and fee will be based upon your individual circumstances.

Item 8 Methods of Analysis, Investment Strategies and Risk of LossItem

8A Methods of Analysis and Investment Strategies

In determining investment recommendations, EFS will utilize public information obtained through Morningstar as well as other public research. EFS may utilize the research of the Alliance of Comprehensive Planners. Advisor also subscribes to various professional publications deemed to be consistent and supportive of Advisor's investment philosophy. Moreover, EFS approaches investment portfolio analysis and implementation based on internal factors such as your tax situation, overall risk tolerance, current financial situation, and your personal goals and aspirations. After identifying these items, your portfolio will be structured around your individual needs, while minimizing negative effects of external factors, such as interest rates, market performance, and the economy as a whole.

In general, EFS recommends no-load mutual funds (i.e., mutual funds that have no sales fees), U.S. government securities, exchange traded funds, money market accounts, certificates of deposit, and individual bonds (government, corporate, agency and/or municipal). EFS believes in an efficient market where it is exceedingly difficult to beat the market year in and year out. Therefore, and generally, EFS uses a long-term passive investment strategy investing in index mutual funds or exchanged traded funds though on occasion an active fund may be utilized if appropriate to your personal situation. However, in recourse of providing investment advice, EFS may address issues related to other types of assets that you may already own. Any other products that may be deemed appropriate for you will be discussed, based upon your goals, needs, and objectives. The Client has the final approval on the tailored strategy. Personal situations change; therefore, we will review Client's portfolios, at minimum, an annual basis.

Item 8B Investment Strategy and Method of Analysis Material Risks

Investing involves risk of loss that Clients should be prepared to bear. EFS will strive to use a diversified portfolio to limit such risk. The inherent risks associated with any investment recommended by EFS will be thoroughly reviewed and discussed with your goals, needs, and objectives at the forefront. This will help ensure you fully understand your investments and that you are properly prepared to bear any associated risks. Any investing in securities involves risk of loss that Clients should be prepared to bear. While the Advisor will use its best judgment and good faith efforts in rendering services to you, not every investment decision or

recommendation made by Advisor will be profitable. EFS cannot warrant or guarantee any particular level of account performance, or that an Account will be profitable over time. You assume all market risk involved and understand that investment decisions are subject to various markets, currency, economic, political, and business risks. If a particular investment or strategy is not comfortable for you, you have the right and obligation to tell EFS of your concern in advance of your purchase. You have the absolute final approval on the purchase of a particular investment.

Item 8C Security Specific Material Risks

Essential Financial Strategies will discuss risks of a specific security with you. Certain securities recommended, such as U.S. small cap and emerging market mutual funds possess higher levels of volatility (as individual asset classes within a portfolio). EFS may employ these securities as part of an overall strategic asset allocation for you, and when such is undertaken EFS possesses a reasonable belief that the risk-return relationship for these securities will likely be beneficial for you over the long term.

Certificates of Deposit (CDs) recommended to our Clients are FDIC-insured, the pricing of certain of these CDs, which may trade in the secondary market, can vary; accordingly, due to price declines and/or transaction costs associated with trading, these CDs could lose value if redeemed prior to maturity. When CDs are recommended, it is our intent that you hold the CDs to maturity.

Item 9 Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of EFS or the integrity of EFS's management.

Item 9A Criminal or Civil Actions

EFS has no criminal or civil actions to disclose.

Item 9B Administrative Enforcement Proceedings

EFS has no administrative enforcement proceedings to disclose.

Item 9C Self-Regulatory Organization Enforcement Proceedings

EFS has self-regulatory Organization Enforcement Proceedings to disclose.

Item 10 Other Financial Industry Activities and AffiliationsItem
10A Broker Dealer or Representative Registration

EFS or Rorik Larson does not maintain registration as a Broker Dealer or Registered Representative.

Item 10B Futures or Commodity Registration

EFS or Rorik Larson does not maintain Futures or Commodities registration.

Item 10C Material Relationships of this Advisory Business and Conflicts of Interest

Rorik Larson is a member of the Alliance of Comprehensive Planners (ACP). This non-profit organization provides training and support through an alliance of fee-only comprehensive financial advisors working with middle-income Clients. As a member of the ACP, EFS has the right to use proprietary products and systems designed by the ACP. The ACP offers education in the form of in-person, web- and tele-conferences (which may provide continuing education credits) and services produced by collaborative efforts of the fee-only financial advisors.

Rorik Larson is a NAPFA-Registered Advisor of the National Association of Personal Financial Advisors (NAPFA). As CERTIFIED FINANCIAL PLANNER ™ professional, he follows the CFP® Board's Code of Ethics.

From time to time, EFS advisors may be employed by other firms either as employee or as contractor for work such as tax preparation. Currently, Rorik Larson is employed part-time by Lobash and Lobash Accounting and Tax Service as an income tax professional. In his capacity as an investment adviser, he may make recommendations to EFS' clients to use the services of this outside tax service. Clients are free to use any accounting or tax service of their choosing and Mr. Larson will only make such a recommendation when in the best interest of the client.

Item 10D Recommendations or Selection of Other Investment Advisers and Conflicts of Interest

The sub-adviser we use for clients' accounts, Asset Dedication, is not affiliated, nor jointly owned with Essential Financial Strategies or Rorik Larson. Asset Dedication also provides ESF with back-office consolidated billing services. Prior to recommending any independent third-party investment manager for any client, ESF will always consider the client's best interest consistent with its fiduciary duty.

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

Item 11A Code of Ethics Description

EFS is committed to a Code of Ethics, to which all investment advisor representatives and employees are bound to adhere. EFS has implemented a Code of Ethics that defines our fiduciary commitment to each Client. This Code of Ethics applies to all persons associated with EFS (our "Supervised Persons"). The Code of Ethics was developed to provide general ethical guidelines and specific instructions regarding our duties to our Clients. EFS and its Supervised Persons owe a duty of loyalty, fairness, and good faith towards each Client. It is the obligation of EFS to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code of Ethics covers a range of topics that address ethics and conflicts of interest. To request a copy of our Code of Ethics, please contact us.

Incorporated into our practice are the standards set by theCertified Financial Planning Board, the Code of Ethics and Fiduciary Oath promulgated by NAPFA, and the Alliance of Comprehensive Planners Pledge to Clients which forms the foundation of EFS ethical practices.

Our Code of Ethics states:

EFS and its investment advisor representatives and employees shall always:

- As a fiduciary, act in the best interests of each and every Client;
- Act with integrity and dignity when dealing with Clients, prospects, and others;
- Strive to maintain and continually enhance our high degree of professional education regarding all aspects of personal financial planning; and
- Seek at all times to preserve our firm's independence and to maintain our complete objectivity with respect to our advisory services and each recommendation made to our Clients.

Item 11B Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest

EFS seeks to avoid material conflicts of interest. EFS does not participate in securities in which it has a material financial interest. EFS and its related persons, as a matter of policy, do not recommend to Clients, or buy or sell for Client accounts, securities in which the firm or its related persons has a material financial interest. Accordingly, neither EFS nor its investment adviser representatives nor its' team members receive any third party direct monetary compensation (i.e., commissions, 12b-1 fees, or other fees) from brokerage firms, custodians, or mutual fund companies.

EFS believes that its business methodologies, ethics rules, and adopted policies are appropriate to eliminate, or at least minimize, potential material conflicts of interest, and to appropriately manage any material conflicts of interest that may remain. However, Clients should be aware that no set of rules can possibly anticipate or relieve all potential material conflicts of interest. In any event, Advisor will disclose to advisory Clients any material conflictof interest relating to Advisor, its representatives, or any of its employees which could reasonably be expected to impair the rendering of unbiased and objective advice.

Item 11C Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

Individuals associated with EFS may buy or sell securities for their personal accounts identical or different than those recommended to Clients.

Because EFS' Code of Ethics permits employees to invest in the same securities as Clients, there is a possibility that employees might somehow benefit from the market activity of a Client. Accordingly, when applicable, Employee trading is monitored under the Code of Ethics to reasonably prevent conflicts of interest between Advisor and its Clients in holding the same securities.

Item 11D Client Securities Recommendations or Trades of Concurrent Advisory FirmSecurities Transactions and Conflicts of Interest

Advisor or individuals associated with Advisor may buy and sell some of the same securities for its own account that Advisor buys and sells for its Clients. ESF's policy is that no person employed by the firm shall prefer his or her own interest to that of a Client nor make personal investment decisions based on investment decisions of advisory Clients. When appropriate the Advisor will purchase or sell securities for Clients before purchasing or selling the same securities for Advisor's own account. In some cases, Advisor may buy or sell securities for its own account for reasons not related to the strategies adoptedby the Advisor's Clients. The

Code of Ethics is designed to assure that the personal securities transactions will not interfere with making decisions in the best interest of advisory Clients while at the same time, allowing employees to invest appropriately for their own accounts.

Item 12 Brokerage Practices

Item 12A Factors Used to Select Broker-Dealers/Custodians for Client Transactions

In recommending broker-dealers/custodian, EFS will generally seek "best execution." In recommending a broker-dealer/custodian, EFS will comply with its fiduciary to obtain best execution. Best execution means the most favorable terms for a transaction based on all relevant factors. Factors considered may include, but are not limited to, the broker-dealer/custodian's facilities, time efficiency to complete a trade, costs, reliability and financial responsibility, the ability of the broker-dealer to effect transactions, and the research and related brokerage services provided to you and/or EFS. EFS recognizes the obligation in seeking "best execution" for our clients; however, it is our belief that the determinative factor is not always the lowest possible cost but whether the selected service provider's transactions represent the best "qualitative" execution while taking into consideration the full range of services provided. Therefore, we seek services involving competitive rates, but it may not necessarily correlate into the lowest possible rate for each transaction.

Soft Dollars

EFS may receive benefits from a custodian such as access to form filling software that benefits EFS and ultimately the client by lower total costs, but EFS does not receive soft dollars, or payment in exchange for execution from a broker-dealer or custodian. EFS participates in Charles Schwab's institutional customer program, and the Advisor may recommend Charles Schwab to Clients for custody and brokerage services. There is no direct link between the Advisor's participation in the program and the investment advice it gives to its Clients, although the Advisor receives economic benefits through its participation in the program that are typically not available to Charles Schwab retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate Client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving the Advisor participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to Client accounts); the ability to have advisory fees deducted directly from Client accounts; access to an electronic communications network for Client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to the Advisor by third party vendors. Charles Schwab may also have paid for business consulting and professional services received by the Advisor's related persons. Some of the products and services made available by Charles Schwab through the program may benefit the Advisor but may not benefit its Client accounts. These products or services may assist the Advisor in managing and administering Client accounts, including accounts not maintained at Charles Schwab. Other services made available by Charles Schwab are intended to help the Advisor manage and further develop its business

enterprise. The benefits received by the Advisor or its personnel through participation in the program do not depend on the amount of brokerage transactions directed to Charles Schwab. As part of its fiduciary duties to Clients, the Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits by the Advisor or its related persons in and of itself creates a conflict of interest and may indirectly influence the Advisor's choice of Charles Schwab for custody and brokerage services.

EFS believes that the services and benefits provided to it by brokerage firms (custodians) and mutual fund providers do not materially affect the investment management recommendations made to Clients of EFS

However, some additional services and non-direct monetary or other forms of compensation may be offered and provided to EFS as a result of its relationships with custodian(s) and/or providers of mutual fund products. For example, EFS's investment advisors and employees may be invited to attend educational conferences and/or entertainment events sponsored by such brokerage firms, custodians, or mutual fund companies.

Item 12B Aggregating Securities Transactions for Client Accounts

Essential Financial Strategies does not aggregate Client account holdings. Transactions for each of our clients will generally be affected independently unless we decide to purchase or sell the same securities for several clients and/or multiple accounts for the same client (such asIRAs and taxable accounts) at approximately the same time, often termed "aggregated" or "batched" orders. We do not receive any additional compensation or remuneration as a result of aggregated transactions. Please see the sub-adviser's disclosure statement for their practices as to their trade aggregation and allocation practices.

Item 13 Review of Accounts

Item 13A Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved.

Rorik Larson is responsible for periodically reviewing and reassessing financial recommendations made to Clients in a Wealth Retainer engagement. The typical Client will have at least one investment related review meeting per year with the advisor. The Client and Advisor will jointly discuss the progress toward the Client's goals and any need for investment rebalancing.

Item 13B Review of Client Accounts on Non-Periodic Basis

Certain situations may trigger a review of the Client's accounts and financial strategy. Triggering factors include significant changes in your financial condition, major life events, changes in the fundamentals of the companies or entities issuing securities, significant price fluctuations and significant economic or industry developments. A triggered based review will be specifically tailored to address the situation.

Item 13C Content of Client Provided Reports and Frequency

Essential Financial Strategies makes written notes after the conclusion of an appointment summarizing the topic discussed, recommendations presented and outcome where

appropriate. These reports are normally emailed to Client via an encrypted PDF file or other secure electronic means within 10 business days of the advisory session.

If you maintain any brokerage account(s), your custodian or broker will provide a statement at least quarterly which includes a list of all assets held in the account, asset values, and all transactions affecting the account assets, including any additions or withdrawals.

Item 14 Client Referrals and Other Compensation

Item 14A Economic Benefits Provided by External Sources and Conflicts of Interest Essential Financial Strategies accepts referrals. The referrals come from current Clients, employees, personal friends, allied professionals, and other similar sources. EFS does not pay referral or finder's fees for gaining specific individual Clients referred to it by others. EFS is a fee-only financialplanning firm and does not compensate others for a referral of a potential client.

Item 14B Advisory Firm Payments for Client Referrals

EFS does not accept such fees from other firms.

Item 15 Custody

Advisor does not have custody over Client funds and securities.

You should receive at least quarterly statements or reports from the broker dealer, bank or other qualified custodian that holds and maintains your investment assets. For those accounts that EFS direct debits its fee from, EFS urges you to carefully review such statements and compare such official custodial records to the reports weprovide to you. The reports that EFS provides you during reviews may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16 Investment Discretion

The Advisor's primarily role is to make investment and planning recommendations based upon your financial situation. EFS will execute the sale and/or purchase of investments where authorized to do so by you on a discretionary basis. With discretionary authority the Advisor does not obtain a Client's express permission and approval prior to initiating any investment transactions but is still required to make any transaction in a Client's account in the Client's best interest.

Item 17 Voting Client Securities

Item 17A Advisor Voting Client Securities

As a matter of firm policy and practice, EFS does not have any authority to and does not vote proxies on behalf of Clients. Clients retain the responsibility for receiving and voting proxies forany and all securities maintained in Client portfolios.

Item 17B Client Voting Securities

Clients will receive their proxies or solicitations directly from the firm holding their securities.

Part 2A of Form ADV: Firm *Brochure* For Essential Financial Strategies

Item 18 Financial InformationItem
18A Balance Sheet
This section is not applicable since this entity does not have discretionary authority or custody of Client funds or securities or require or solicit prepayment of more than $500 in fees per Client six months in advance.

Item 18B Financial Conditions Reasonably Likely to Impair Advisor Firm's Ability to Meet Commitments to Clients
Registered investment advisers are required in this item to provide you with certain financial information or disclosures about EFS's financial condition. EFS has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to Clients.

Item 18C Bankruptcy Petition During the Past Ten Years
Rorik Wallace Larson d/b/a Essential Financial Strategies has not filed for bankruptcy in the proceeding 10 years.

Item 19 Requirements for State-Registered Advisers
Item 19A Principal Executive Officers and Management Persons
Principal Owner: Rorik Wallace Larson

Formal Education After High School:
- MBA (Financial Planning), California Lutheran University, Thousand Oaks, CA 2008
- MAS (Aviation Operations) Embry-Riddle Aeronautical University, Daytona Beach, FL 1994
- BS (Aviation Management/Flight Technology), Florida Institute of Technology, Melbourne, FL 1987

Business Background for the Preceding Ten Years:
- Essential Financial Strategies, Investment Adviser Representative, 2011 to present
- Employed Part-Time by Lobash and Lobash Tax and Accounting Service, Tax Professional, December 2011 to present

Qualifications:

1. Enrolled Agent:

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 who obtain this elite status must adhere to ethical standards and complete 72 hours of continuing education courses every three years.

Enrolled agents, like attorneys and certified public accountants (CPAs), have unlimited

practice rights. This means they are unrestricted as to which taxpayers they can represent, what types of tax matters they can handle, and which IRS offices they can represent clients before.

2. CERTIFIED FINANCIAL PLANNER ™ Professional

The 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 Certified Financial Planner Board of Standards, Inc. ("CFP Board").

CFP® Certification:
I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP®. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials.

- Examination—Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances

- Experience— Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

- Ethics— Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP

Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals

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

- Ethics— Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

- Continuing Education— Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards; and

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification**.**

3. Registered Life Planner RLP®

Kinder Institute of Life Planning's designation marks (the "Designation Marks") identify specific individuals as being professionals who have met the designation standards required by Kinder Institute of Life Planning to earn the RLP® designation. To attain the right to use the RLP® mark, an individual must satisfactorily fulfill the following requirements:

- Completion of a five-day training session that includes 10 CFP® continuing education hours;
- Completion of a two-day training session that includes 10 CFP® continuing education hours; and
- Completion of a six-month Life Planning Mentorship program.

Item 19B Other Business Activities Engaged In

Rorik Larson may from time to time be employed or contracted by firms for specific financial planning work such as tax preparation or other consulting. Currently, Rorik Larson is employed part-time by Lobash and Lobash Accounting and Tax Service as an income tax professional. EFS or Rorik Larson does not receive any additional compensation (or other economic benefit)for providing investment advisory services to EFS Clients.

EFS will on occasion provide financial planning services on a project basis to survivors of deceased military service members through a contract with Comm Scope working for the Department of Defense. Comm Scope pays for the service to help the survivors. While Rorik Larson performs this service through EFS, this engagement is independent of the services provided to direct clients of the EFS.

Item 19C Performance Based Fee Description
Essential Financial Strategies does not have Performance-Based fees.

Item 19D Material Facts about Arbitration or Disciplinary Actions Involving Management Persons
Illinois Registered Investment Advisors are required to make disclosures if they have been involved in any of the events listed below:

1. An award or otherwise being *found* liable in an arbitration claim alleging damages in excess of $2,500, *involving* any of the following:

(a) an investment or an *investment-related* business or activity,

(b) fraud, false statement(s), or omissions;

(c) theft, embezzlement, or other wrongful taking of property;

(d) bribery, forgery, counterfeiting, or extortion; or

(e) dishonest, unfair, or unethical practices.

2. An award or otherwise being *found* liable in a civil, *self-regulatory organization*, or administrative *proceeding involving* any of the following:

(a) an investment or an *investment-related* business or activity;

(b) fraud, false statement(s), or omissions;

(c) theft, embezzlement, or other wrongful taking of property;

(d) bribery, forgery, counterfeiting, or extortion; or

(e) dishonest, unfair, or unethical practices.

3. If the management personnel have been the subject of a bankruptcy petition, disclose that fact, the date the petition was first brought, and the current status: Rorik Larson has not ever been found liable or required to pay any award for an arbitrationclaim nor other civil proceeding related to an investment related activity, in any bankruptcy or has had a civil lien placed upon him.

Item 19E Material Relationships Maintained with Issuers of Securities.
Neither Essential Financial Strategies nor Rorik Larson maintains a material relationship with any issuers of securities.