

Item 1: Cover Page



Experience Your Wealth, LLC

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Form ADV Part 2A – Firm Brochure

Dated February 20th, 2020

This Brochure provides information about the qualifications and business practices of Experience Your Wealth, LLC, “EYW”. If you have any questions about the contents of this Brochure, please contact us at (978) 844-4134. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Experience Your Wealth, LLC is registered as an Investment Advisor with the State of Rhode Island and the State of Massachusetts. Registration of an Investment Advisor does not imply any level of skill or training.

Additional information about EYW is available on the SEC’s website at www.adviserinfo.sec.gov, which can be found using the firm’s identification number, **305991**.

Item 2: Material Changes

Experience Your Wealth, LLC updated the ADV to Investment Advisor registration with the State of Massachusetts.

Experience Your Wealth, LLC updated the ADV to reflect an adjustment to its fee schedule outlined in Item 5.

Experience Your Wealth, LLC updated the ADV to add hourly consulting services.

Future Changes

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations and routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of Experience Your Wealth, LLC

At any time, you may view the current Disclosure Brochure on-line 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 **305991**.

You may also request a copy of this Disclosure Brochure at any time, by contacting us at 978-844-4134.

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Item 4: Advisory Business

Description of Advisory Firm

Experience Your Wealth, LLC (“**Experience Your Wealth, LLC**”, the “**Firm**”, the “**Advisor**,” “**We**,” “**Us**,” “**Our**”) is registered as an Investment Advisor with the state of Rhode Island and the state of Massachusetts. We were founded in September 2019. John Northrup is the principal owner of EYW. Because EYW is a new entity, it currently reports no discretionary or non-discretionary Assets Under Management.

Types of Advisory Services

4A: Comprehensive Financial Planning

Experience Your Wealth, LLC provides comprehensive financial planning services on a broad range of topics. These topics may include, but are not limited to:

- Financial Goals
- Cash Flow Management
- Debt Management
- Tax Planning Strategies
- College Funding Plan
- Estate Planning
- Retirement Planning
- Investment Analysis
- Insurance Review & Planning
- Employee Benefit Optimization
- Risk and Liability Management
- Business Planning

Clients typically receive a written or electronic report with a financial plan intended to achieve his or her stated financial goals and objectives. In general, Client and Advisor together will prioritize the specific areas the financial plan should address, typically in phases over time and iteratively. The scope of services will change over time based on Client’s evolving needs and as agreed upon between the parties during regular discussions between Experience Your Wealth, LLC and Client.

The plan and the Client's financial situation and goals will be monitored throughout the year and follow-up phone calls and emails will be made to the Client to confirm that any agreed upon action steps have been carried out. On a frequency no less than twice a year, there will be a full review of this plan to ensure its accuracy and ongoing appropriateness. Any needed updates will be implemented at that time.

Experience Your Wealth, LLC recommends Client consults with a licensed, qualified professional before initiating any tax planning, estate planning, or insurance/risk management strategies. We will participate in meetings or phone calls between Client and his/her other professional service providers (CPA, attorney, insurance agent, etc.) with Client’s approval.

Experience Your Wealth, LLC does not provide legal, accounting or insurance services. The Firm does not serve as a law firm, accounting firm, or insurance agency, and no portion of its services should be construed as legal, accounting or insurance services. Accordingly, the Firm does not prepare estate planning documents or tax returns and does not sell insurance.

Experience Your Wealth, LLC has no financial or business relationship with any such professionals, does not accept any form of commissions, and does not accept nor pay fees for referrals. When considering other service providers, Experience Your Wealth, LLC performs initial and ongoing due diligence typically including, but not limited to:

- Reviewing provider's website to understand services offered, assess the breadth and depth of resources available, and note the credentials of the provider and, if applicable, team members
- Confirming proper professional licensing via the website maintained by the provider's state or federal regulatory authority
- Conducting Internet searches to attempt to surface any known issues with the provider
- Talking directly with the provider to understand or assess services offerings, fees, service model, preferred client profile, capabilities, approach to problem solving, etc.
- Asking other clients and/or other professional colleagues (who have worked previously with the provider) about the services received and overall experience
- If applicable, reviewing work completed for any mutual client and comparing the provider's work and fees to others who have provided services of comparable nature.

Experience Your Wealth, LLC typically provides to clients the names of at least two service providers and also suggests sources (such as websites of professional associations) to identify other potential providers so that Client can select a provider after conducting their own evaluation.

Client is under no obligation to engage the services of any professionals named by Experience Your Wealth, LLC. Client retains absolute discretion over all such implementation decisions and is free to accept or reject any recommendation from the Firm. Experience Your Wealth, LLC cannot monitor nor be responsible for the day-to-day activities of the professional service providers or firms. Further, Experience Your Wealth, LLC cannot be responsible for Client's compliance with the requirements of or fulfillment of his/her responsibilities to such service providers or regulatory authorities

Other professional service providers will invoice Client separately for services rendered. If Client engages any such professional and a dispute arises thereafter relative to such engagement, Client agrees to seek recourse exclusively from and against the engaged professional. At all times, the engaged licensed professional(s) (i.e., attorneys, accountants, insurance agents, etc.), and not Experience Your Wealth, LLC shall be responsible for the quality and competency of their services provided.

4B: Project-Based Financial Planning Fixed Fee Services

Experience Your Wealth, LLC provides project-based financial planning services on a stand-alone basis on specific financial planning topics covered in section 4A. These financial planning topics are relatively straightforward in nature, and do not require a full comprehensive review of a Client's financial situation to advise upon. Experience Your Wealth, LLC and the Client will mutually agree upon the scope of services before the start of any work and the client will pay a fixed fee based upon the projected number of hours. This service model is best suited for specific financial planning topics in which Experience Your Wealth, LLC can better predict the number of hours it will take to complete the project. If the Client requests additional services outside of the initial agreed upon scope of services, we will agree upon a new scope of services and a new fee before pursuing additional services.

The Firm's stand-alone planning fees are negotiable, but generally are established on a fixed fee basis using an hourly rate of \$200 - \$300 per hour. The fixed fee will depend on various objective and subjective factors, including, but not limited to:

- Level and scope of services required;
- Number and complexity of the issues being addressed;
- Number and type of the client's other, external service providers (e.g., CPA, attorney, property managers, or others not affiliated with Experience Your Wealth, LLC) with whom we need to collaborate to address the client's needs;
- Number of persons engaged in the client's decision-making process and the size of the client group;
- Anticipated number of meetings, phone calls, etc.;

This service model is not appropriate for Clients that are seeking advice on financial planning topics that are comprehensive in nature and requires a full comprehensive review of their financial situation to advise upon.

Experience Your Wealth, LLC recommends Client consults with a licensed, qualified professional before initiating any tax planning, estate planning, or insurance/risk management strategies. We will participate in meetings or phone calls between Client and his/her other professional service providers (CPA, attorney, insurance agent, etc.) with Client's approval.

Experience Your Wealth, LLC does not provide legal, accounting or insurance services. The Firm does not serve as a law firm, accounting firm, or insurance agency, and no portion of its services should be construed as legal, accounting or insurance services. Accordingly, the Firm does not prepare estate planning documents or tax returns and does not sell insurance.

4C: Hourly Consulting Services

Experience Your Wealth, LLC provides hourly consulting to other investment advisors and industry professionals in the areas of student loan payment options and strategies for their clients. Experience Your Wealth, LLC is compensated for these services directly by the firm or industry professional in accordance with the fee schedule disclosed in Item 5 of this brochure.

4D: Investment Management Through the Use of Third Party Managers, Outside Managers, or Sub-Advisors (TAMPs)

EYW may determine that opening an account with a professional independent third-party money manager is in your best interests. If so, we will provide you with information about the money manager, including the services they provide and the fees they charge. You may approve or disapprove the use of the independent money manager for your account. Any money manager selected to manage an account for you will have discretion to determine the securities to buy and sell for the account, subject to any reasonable restrictions imposed by you. You will be provided with the money manager's ADV Disclosure Brochure, which you should carefully review for important details about the manager and their fees and services.

If we recommend the use of an independent money manager, EYW will:

- Assist in the identification and ongoing review of your investment objectives

- Recommend and assist in the selection of appropriate money managers
- Recommend specific investment strategies offered by the money managers
- Assist in the review of performance and progress toward your investment objectives
- Recommend any appropriate changes to your investment strategy
- Recommend the hiring and firing of money managers, as needed.

4E: Client Tailored Services and Client Imposed Restrictions

We offer the same suite of services to all of our Clients. However, specific Client financial plans and their implementation are dependent upon the Client Investment Policy Statement which outlines each Client's current situation (income, tax levels, and risk tolerance levels) and is used to construct a Client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

Clients are able to specify, within reason, any limitations they would like to place on discretionary authority maintained by Outside Managers, as it pertains to individual securities and/or sectors that will be traded in their account, by notating these items on the executed advisory agreement.

4F: Wrap Fee Programs

We do not participate in wrap fee programs.

Item 5: Fees and Compensation

Experience Your Wealth, LLC receives compensation only from our clients. We do not accept compensation for the sale of securities or any other investment products. We neither pay nor accept any referral fees.

Please note, unless a Client has received the firm’s Disclosure Brochure at least 48 hours prior to signing the investment advisory contract, the Client agreement may be terminated by the Client within five (5) business days of signing the contract without incurring any advisory fees.

5A: Comprehensive Financial Planning

Comprehensive Financial Planning consists of an upfront fee of \$1,000 - \$2,000, depending on the individual needs and complexity of the Client, followed by an annual fee. The annual fee is billed in arrears as an ongoing fee that is paid monthly or quarterly, based upon earned income and net-worth.

The ongoing fee is calculated as follows:

1% of Earned Income + 0.5% of Net-Worth Ranges		
From	To	Annual Fee
\$0	\$4,000	\$3,000
\$4,001	\$6,500	\$5,000
\$6,501	\$10,000	\$7,500
\$10,001	\$15,000	\$10,000
\$15,001	\$25,000	\$15,000
\$25,001	and Above	\$20,000

For example, when a Client has an annual earned income of \$300,000 and a calculated net worth of \$250,000, the fee is calculated as follows: $(\$300,000 \times 1\%) + (\$250,000 \times 0.5\%) = \$4,250$. As \$4,250 falls within the \$4,001 to \$6,500 range in the above chart, the annual fee for the Client is \$5,000.

Earned income is taxable earned income as defined by the IRS. This includes wages, salaries, tips, other taxable employee pay, union strike benefits, long-term disability benefits received prior to minimum retirement age and net earnings from self-employment. All other types of income are excluded from the fee calculation.

Net-Worth includes all cash (net of debts), investment assets, vested stock options/restricted stock units, personal real estate, and rental real estate. Excluded assets include personal property, cars, business assets and valuation, unvested stock options/restricted stock and employer-sponsored pension plans. Assets and liabilities will be measured based upon their fair market value. The Client agrees to fully disclose all pertinent information as it relates to their assets and liabilities.

Fees will be recalculated in December of each year. For Clients who enter into a new fee level, they will graduate into the new fee evenly over two years. For example, if a Client moves from the \$3,000 fee to the \$5,000 fee, the Client will pay \$4,000 in the first year following the fee increase and \$5,000 in the second year following the fee increase. The same concept applies if a Client moves down a fee level.

These fees are guidelines and may be negotiable based on a Client's complexity in certain cases. Fees for this service, which includes comprehensive financial planning services and oversight of the Third Party Manager, Sub-Advisor, or TAMP, may be paid by electronic funds transfer, check or paid directly from client investment accounts depending on the Client's preference. This service may be terminated with 30 days' notice in writing from the client. Since fees are paid in arrears, no refund will be needed upon termination of the account.

The upfront fee of the Comprehensive Financial Planning fee is for Client onboarding, goal setting, data gathering, and setting the basis for the financial plan. This work will commence immediately after the fee is paid and will not be paid more than 6 months in advance. The annual fee will begin at the end of the month or quarter, depending on payment frequency, following the completion of the initial plan delivery meeting. For example, if a Client signs the contract on March 15th, and the initial plan delivery meeting is completed on April 15th, the annual fee will begin on May 31st if the Client elects monthly payments or the annual fee will begin on June 30th if the client elects quarterly payments.

5B: Project-Based Financial Planning Fixed Fee Services

Project-Based Financial Planning is offered on a fixed fee basis. The total fee is based on an hourly rate of \$200-\$300 multiplied by the estimated number of hours that the project will take to be completed.

Experience Your Wealth, LLC will provide Client with a quoted total fee after agreeing upon the scope of services that the Client desires. The fee will be agreed upon before the start of any work. If the Client requests additional services outside of the initial agreed upon scope of services, we will agree upon a new Project-Based fee with the additional services before pursuing the additional services.

If a Project-Based Financial Planning Fee is selected, the work will commence immediately after the fee is paid and will not be paid more than 6 months in advance. Fees for this service may be paid by electronic funds transfer or check.

5C: Hourly Consulting Services

Hourly Consulting Services is offered on a fixed fee basis. The total fee per project is based on an hourly rate of \$200 - \$300 multiplied by the estimated number of hours that the project will take to be completed.

Experience Your Wealth, LLC will provide Client with a quoted total fee after agreeing upon the scope of services that the Client desires. The fee will be agreed upon before the start of any work. If the Client

requests additional services outside of the initial agreed upon scope of services, we will agree upon a new Project-Based fee with the additional services before pursuing the additional services.

If a Hourly Consulting Service is selected, the work will commence immediately after the fee is paid and will not be paid more than 6 months in advance. Fees for this service may be paid by electronic funds transfer or check.

5D: Use of Third Party Managers, Outside Managers, or Sub-Advisors (TAMPs)

Clients will gain access to the use of a Third Party Manager if they are engaged in an Ongoing, Comprehensive Financial Planning Relationship with Experience Your Wealth, LLC. The Advisor will provide oversight, analysis, and due diligence of the Third Party Manager on a frequency no less than annual.

Experience Your Wealth, LLC will not charge an advisory fee for the use of a Third Party Manager. The annual financial planning fee covers the oversight of services provided by the Third Party Manager. If a Client uses the Third Party Manager, the Client will pay the Third Party Manager's fee directly which will be disclosed in the Third Party Manager's ADV Part 2A and the agreement they executed with that third party.

If a Client terminates their Ongoing, Comprehensive Financial Planning relationship with Experience Your Wealth, LLC, the client will no longer receive access to the Third Party Manager and the appropriate actions will be taken to transition the Client's investment accounts.

5E: Other Fees, Expenses and Terms

Custodians and Brokers: Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as 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. Item 12 of this Brochure further describes the factors that we consider in selecting or recommending broker-dealers for client's transactions and determining the reasonableness of compensation (e.g., commissions) to them.

Fund Expenses: Mutual fund and exchange traded funds (ETFs) also charge internal management fees which are disclosed in each fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, or charges.

Use of Mutual Funds and Exchange Traded Funds: Most funds are available directly to the public. Thus, a client or prospective client can obtain many of the funds that may be recommended and/or utilized by the Firm independent of engaging the Firm as an investment advisor. However, if a client or prospective client determines to do so, they will not receive the benefit of the Firm's initial and ongoing investment advisory services.

Fee Differentials. The Firm's clients could pay diverse fees based upon the market value of their assets, the complexity of the engagement, amount of earned income, and the level and scope of the overall financial planning/consulting services to be rendered.

Disclosure Statement: A copy of the Firm's written Brochure as set forth on Part 2A of Form ADV (this document) shall be provided to each client prior to, or contemporaneously with, the execution of the Client Advisory Agreement.

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

We do not offer performance-based fees and do not engage in side-by-side management.

Item 7: Types of Clients

We provide financial planning and portfolio management services to individuals, and high net-worth individuals.

We do not have a minimum account size requirement. Our minimum fee for ongoing, comprehensive financial planning is \$3,000 per year. This minimum may be waived in the sole discretion of Experience Your Wealth, LLC after taking into account anticipated future earnings capacity, pre-existing Client relationships and complexity. In such cases, the adjusted lower minimum fee will be agreed upon in advance and stated in the agreement signed by the Client.

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

Market Analysis and Investment Strategies

We work to understand and analyze the market. Significant sources for investment information include financial newspapers and magazines, materials prepared by other research firms and analysts, corporate rating services, timing services, annual reports, prospectuses, or company press releases.

Academic research has long shown that the choice of an asset allocation is the single most important factor in determining portfolio results – that is, the reward received for the risk taken. This phenomenon becomes even stronger over time. Experience Your Wealth, LLC sees the asset allocation decision as the most critical aspect of investing. With the preponderance and rapid proliferation of investment information, Experience Your Wealth, LLC further believes:

- Public capital markets are generally efficiently priced and
- Future market performance is inherently unpredictable.

These beliefs lead us, primarily, to employ passive investment management strategies. Passive investing involves building portfolios that are comprised of various distinct asset classes. The asset classes are weighted in a manner to achieve a desired relationship between correlation, risk and return. In contrast, with active management, a manager employs some method, strategy or technique to construct a portfolio intended to generate returns greater than a designated benchmark. Academic

research indicates that the vast majority of active managers underperform the market, especially as the investment time horizon lengthens.

To reduce volatility – the commonly accepted definition of risk – given the market’s unpredictability, Experience Your Wealth, LLC suggests diversification across many dimensions including asset classes, geographies, market capitalization, and, if appropriate, liquidity premiums. We pay particular attention to investment expenses, transaction fees and brokerage commissions the client will incur. Our strategies and investments may have unique and significant tax implications which inform the choice of account type (taxable, tax-deferred, or tax-exempt) for various types of investments. This aspect of investment planning often is termed asset location. As most of our clients are taxable investors, tax efficiency is an important but not the sole consideration in an investment plan.

In summary, Experience Your Wealth, LLC typically recommends low-cost, tax efficient mutual funds and ETFs (exchange-traded funds) to build broadly diversified portfolios with asset classes spanning the global equity and fixed income markets.

Our primary method of investment analysis is Fundamental analysis.

Selection of Outside Managers

We may refer Clients to third-party investment advisors ("outside managers"). Our analysis of outside managers involves the examination of the experience, expertise, investment philosophies, and past performance of the outside managers in an attempt to determine if that manager has demonstrated an ability to invest over a period of time and in different economic conditions. We monitor the manager's underlying holdings, strategies, concentrations, and leverage as part of our overall periodic risk assessment. Additionally, as part of our due diligence process, we survey the manager's compliance and business enterprise risks. A risk of investing with an outside manager who has been successful in the past is that he or she may not be able to replicate that success in the future. In addition, as we do not control the underlying investments in an outside manager's portfolio, there is also a risk that a manager may deviate from the stated investment mandate or strategy of the portfolio, making it a less suitable investment for our Clients. Moreover, as we do not control the manager's daily business and compliance operations, we may be unaware of the lack of internal controls necessary to prevent business, regulatory or reputational deficiencies.

Material Risks Involved

Experience Your Wealth, LLC in no way guarantees the future performance of any account (or any specific level of performance), the success of any investment strategy or managers that we may use, or the success of the investment recommendations.

Many of the following types of risks generally apply to stocks, bonds, commodities or any other investment or security.

Market Risks

- **General Market Risk:** Market risk involves the possibility that an investment’s current market value will fall due to a general market decline, reducing the value of the investment regardless of the operational success of the issuer’s operations or its financial condition. This type of risk is caused by external factors independent of a security’s underlying circumstances. For example, political, economic and social conditions may trigger market events.

- **Market Failure:** Securities purchased in the public markets depend upon the continued smooth operation of those markets to set prices and provide liquidity. Market failure can occur suddenly and for a wide range of reasons including extreme events, market shocks, sudden changes in investors' perceptions of risk, and natural or manmade disasters. The failure may be temporary or permanent. Market failure exposes investors to the potential losses discussed next in "Liquidity Risk."
- **Liquidity Risk (Limited Markets Risk):** Certain securities may be less liquid (harder to sell or buy) and their prices may at times be more volatile than at other times. Securities that are traded over-the-counter, that do not have a ready market, or that are thinly traded are less liquid and may face material price discounts when a sale is required. Under certain market conditions, there may not be a buyer for a particular security.
- **Strategy Risk:** The Advisor's investment strategies and/or investment techniques may not work as intended.
- **Turnover Risk:** At times, the strategy may have a portfolio turnover rate that is higher than other strategies. A high portfolio turnover increases brokerage commission expenses and may result in additional distributions of taxable capital gains. These factors may negatively affect the account's performance.
- **Concentration Risk:** Certain investment strategies focus on particular industries, sectors asset-classes, or types of investment. From time to time, these strategies may be subject to greater risks of adverse developments in such areas of focus than a strategy that is more broadly diversified across a wider variety of investments.
- **Interest Rate Risk:** Bond (fixed income) prices generally fall when interest rates rise. The bond's value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.
- **Legal or Legislative Risk:** Legislative changes or Court rulings may impact the value of investments or the securities' claim on the issuer's assets and finances.
- **Inflation Risk:** Inflation may erode the buying-power of an investment portfolio, even if the dollar value of the investments remains the same.
- **Non-US Investment Risk:** Investing in the financial instruments of foreign companies or governments creates considerations not usually associated with investing in financial instruments of US companies or the US Government, including:
 - Political and economic considerations such as greater risks of overall political, social, and economic instability; restrictions on removing assets from the country; expropriation; nationalization; confiscatory taxation; and the imposition of taxes or withholding on interest, dividends, capital gains, other income, or gross sale or disposition proceeds;

- The evolving and unsophisticated laws and regulations applicable to the securities and financial services industries of certain countries;
 - The relatively small size of the securities markets in such countries and the low volume of trading, resulting in potential lack of liquidity and greater price volatility;
 - Fluctuations in currency exchange rates and the costs of currency conversion; and
 - US or foreign government policies limiting the client's investment opportunities in that foreign country.
- In addition, financial reporting and accounting standards outside of the US may, in some emerging markets, not be as rigorous as US standards. Therefore, less information may be available concerning foreign companies than for those located in the US. Structuring transactions, mitigating risks, and/or enforcing the client's rights may be more difficult or even impossible in such markets.

Regulatory Risks

- **Strategy Restrictions:** Certain types of investors may have restrictions prohibiting specific investment strategies or products. For example, private foundations are restricted in their use of investments that may be deemed "jeopardizing investments."
- **Trading Limitations:** Each security exchange generally has the right to suspend or limit trading under certain circumstances. A suspension of or limitation on trading could make it difficult to complete or continue certain strategies and/or impossible to liquidate a security.

Portfolio Construction Risks

- **Borrowing against Investment Assets:** Borrowing against portfolio assets increases the risk associated with those assets. The greater the borrowing, the greater the risk of loss. Borrowing also increases the price volatility of an investment. An investment involving leverage should not be undertaken without a thorough understanding of the risks involved.
- **Decisions to Shift Allocations among Asset Classes:** When changing weightings among asset classes, we may be incorrect about the direction and/or timing of the weightings. These typically are not large adjustments and occur only when a trend is expected to persist longer-term.
- **Timing:** Soon after investing, an asset class suddenly may become relatively over- or under-valued and remain that way for a long time. Making an investment at the wrong time may lead to losses or under-performance.
- **Misunderstanding the Client's Financial Situation:** We may misunderstand the client's situation, including his/her tolerance for risk either through miscommunication, misinformation, or even the client's own lack of awareness about his/her tolerance for losses.
- **Inability to Predict Extreme Events:** Terrorism, war, natural disasters are inherently unpredictable and may cause decline in the values in many asset classes simultaneously and/or significantly.
- **High Correlation Risk:** Despite constructing broadly diversified portfolios, several components of a client's portfolio may decline simultaneously as a result of certain economic and market conditions. As the world's financial markets have become increasingly integrated, events such as those in 2008- 2009 may become more likely.

Security-Specific Risks

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

- **Currency Risk** (also known as **Exchange Rate Risk**): Overseas investments are subject to fluctuations in the value of the dollar against the currency of the country where the investment was made.
- **Reinvestment Risk**: Future proceeds from investments may have opportunities for reinvestment at only lower rates of return (e.g., the interest rate). This primarily relates to fixed income securities.
- **Business Risk**: A particular *industry* or a particular *company* within an industry may have greater risks in its business fundamentals. For example, within the broadly defined energy industry, oil-drilling companies depend on the lengthy, capital-intensive process of finding oil and then refining it before they can generate income, never mind a profit. Thus, their profitability typically is subject to greater risk than that of electric companies with steady income from customers who continue to buy electricity regardless of the economic environment.
- **Common Stocks**: Prices may go up and down quite dramatically, and, in the event of an issuer's bankruptcy or restructuring, a stock could lose all value. A slower-growth or recessionary economic environment could affect adversely the price of all stocks.
- **Small and Medium Cap Company Risk**: Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure which could increase the volatility of the client's portfolio.
- **Bonds**: Corporations issue debt securities to borrow money. Public entities issue debt obligations typically to obtain funds for various public purposes, including the construction of public facilities. The market price of a debt security fluctuates depending on many factors such as interest rates, credit quality, and maturity. In general, market prices of debt securities decline when interest rates rise; conversely, their prices increase as interest rates fall. The longer the time to a bond's maturity, the greater its interest rate risk.

Municipal bonds (muni-bonds) pay a lower rate of return than most other types of bonds but enjoy tax-favorable treatment. Investors should compare the relative *after-tax* returns of a muni-bond to the *after-tax* return of other bonds, depending on the investor's tax bracket. Investing in municipal bonds carries the same types of risks as investing in bonds in general.

- **Bank Obligations**: Banks and other financial institutions are greatly affected by interest rates and may be adversely affected by downturns in the US and foreign economies or changes in banking regulations. Bank obligations, including bonds and certificates of deposit, may be vulnerable to setbacks or panics in the banking industry.
- **Exchange Traded Funds (ETFs)**: Prices may vary significantly from the Net Asset Value throughout the day due to market conditions and changes in the price of the underlying

holdings. Certain Exchange Traded Funds may not track underlying benchmarks as expected. 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. ETFs can be bought and sold throughout the day and their price can fluctuate throughout the day. During times of heightened market volatility, the price of an ETF can be lower than that of the actual underlying securities.
 - 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
 - Market-wide "circuit breakers" (which are tied to large decreases in stock prices) are activated to halt stock trading generally.
 - iv. Certain ETFs may employ leverage (i.e., borrow money; also called *buy on margin* or *employ margin*) which creates additional volatility and price risk depending on the amount of leverage utilized, the collateral, and the liquidity of the supporting collateral. Further, the use of leverage generally results in additional costs to the ETF due to interest payments. Authorized participant(s) could decide not to participate any longer in providing liquidity to an ETF. Volatility and liquidity can severely and negatively impact the price of the ETF's underlying portfolio securities, thereby causing significant price fluctuations of the ETF.
 - v. The Advisor has no control over the risks taken by the underlying funds in which clients invest. While ETFs may provide diversification, risks can be significantly increased for funds that:
 - Concentrate in a particular sector of the market,
 - Concentrate in a particular type of security rather than balancing the fund with different types of securities,
 - Primarily invest in small cap or speculative companies, or
 - Use leverage (as discussed immediately above).
 - vi. ETF managers trade fund investments in accordance with fund investment objectives and a particular investment strategy, and the ETF may be limited by its investment strategy.
 - vii. In addition to the internal cost of the ETF that is usually paid by the investor, many ETFs also are subject to trading costs from the custodian when the client purchases and/or sells the ETF from the client's account.
- **Tracking Error Risk:** An investment designed to track a specific market index may deviate from that index. Tracking error risk applies to many types of investments, including Exchange Traded Funds, stock index mutual funds, bond index mutual funds, and actively managed portfolios that are intended to track an index, as well as many types of derivatives.

Cybersecurity Risks

Experience Your Wealth, LLC and its service providers are subject to risks associated with a breach in cybersecurity. Cybersecurity is a generic term used to describe the technology, processes and practices designed to protect networks, systems, computers, programs and data from both

- intentional cyber-attacks and hacking by other computer users as well as
- unintentional damage or interruption

that, in either case, can result in damage or interruption from computer viruses, network failures, computer and telecommunications failures, infiltration by unauthorized persons and security breaches, usage errors by their respective professionals, power outages and/or catastrophic events such as fires, tornadoes, floods, hurricanes and earthquakes.

A cybersecurity breach could expose both the Firm and its clients and prospective clients to substantial costs (including, without limitation, those associated with forensic analysis of the origin and scope of the breach, increased and upgraded cybersecurity, identity theft, unauthorized use of proprietary information, litigation, adverse investor reaction, the dissemination of confidential and proprietary information and reputational damage), civil liability and regulatory inquiry or action.

While the Firm has established a Disaster Recovery and Business Continuity Plan as well as risk management strategies, systems, policies, and procedures intended to prevent cybersecurity breaches, such plans, strategies, systems, policies, and procedures have inherent limitations including the possibility that certain risks have not been identified. Furthermore, the Firm cannot control the cybersecurity plans, strategies, systems, policies, and procedures put in place by other service providers to the Firm and/or the issuers in which the Firm's clients invest.

The risks described above are not a complete list of all risks associated with the Firm's investment strategies. In addition, as the Firm's investment program develops and changes over time, an account with the Firm may be subject to additional and/or different risk factors.

Item 9: Disciplinary Information

Criminal or Civil Actions

Experience Your Wealth, LLC and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

Experience Your Wealth, LLC and its management have not been involved in administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

Your Wealth, LLC and its management have not been involved in legal or disciplinary events that are material to a Client's or prospective Client's evaluation of EYW or the integrity of its management.

Item 10: Other Financial Industry Activities and Affiliations

Experience Your Wealth, LLC receives compensation only from its clients. We do not have any conflicts of interest with our clients due to relationships or transactions with any outside parties.

- We do not receive compensation from any outside source.
- Experience Your Wealth, LLC does not own, operate, nor have any relationships with any related parties.
- No Experience Your Wealth, LLC employee is registered nor applying to register as a broker-dealer, registered representative of a broker-dealer, futures commission merchant, commodity pool operator, or commodity trading advisor.

Recommendations or Selections of Other Investment Advisors

As referenced in Item 4 of this brochure, EYW recommends Outside Managers to Clients to manage their investment accounts, when appropriate. In the event that we recommend an Outside Manager, please note that we do not share in their advisory fee. You are not obligated, contractually or otherwise, to use the services of any Outside Manager we recommend. Additionally, EYW will only recommend an Outside Manager who is properly licensed or registered as an investment advisor.

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

As a fiduciary, our Firm and its associates have a duty of utmost good faith to act solely in the best interests of each Client. Our Clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity.

Our fiduciary duty is a core aspect of our Code of Ethics and represents the foundation for all of our dealings. The firm also adheres to the Code of Ethics and Professional Responsibility adopted by the CFP® Board of Standards Inc., and accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities. Additionally, EYW requires adherence to its Insider Trading Policy, and the CFA Institute's Asset Manager Code of Professional Conduct and Code of Ethics and Standards of Professional Conduct.

Code of Ethics Description

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 is outlined below.

- **Integrity** - Associated persons shall offer and provide professional services with integrity.

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

We periodically review and amend our Code of Ethics to ensure that it remains current, and we require all firm access persons to attest to their understanding of and adherence to the Code of Ethics at least annually. Our firm will provide a copy of its Code of Ethics to any Client or prospective Client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest

Neither our firm, its associates or any related person is authorized to recommend to a Client or effect a transaction for a Client, involving any security in which our firm or a related person has a material financial interest, such as in the capacity as an underwriter, advisor to the issuer, etc.

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

Our firm and its related persons may buy or sell securities similar to, or different from, those we recommend to clients for their accounts. In an effort to reduce or eliminate certain conflicts of interest involving the firm or personal trading, our policy may require that we restrict or prohibit associates' transactions in specific reportable securities transactions. Any exceptions or trading pre-clearance must be approved by the Chief Compliance Officer in advance of the transaction in an account, and we maintain the required personal securities transaction records per regulation.

Trading Securities At/Around the Same Time as Client's Securities

From time to time, our firm or its related persons may buy or sell securities for themselves at or around the same time as clients. We will not trade (participate in the sale or purchase of) a security on any of the 5 days prior to any client's trading of the same security.

Our Code of Ethics is designed to ensure that the personal securities transactions of Experience Your Wealth's employees will not interfere in any way with our acting in the best interests of our clients.

Item 12: Brokerage Practices

Factors Used to Select Custodians and/or Broker-Dealers

Client assets must be maintained in an account at a “qualified custodian,” generally a broker-dealer or bank. Experience Your Wealth, LLC does not have an affiliation nor business relationships with any broker-dealers, other than facilitating the use of their custody and trading platforms for client accounts.

Experience Your Wealth, LLC may, at a client’s request, recommend a broker-dealer to the client for the purpose of establishing custody and trading accounts based on the client’s need for such services.

Experience Your Wealth, LLC considers firms based on their reputation, services, and the likelihood they will provide “best execution.” Best execution does not necessarily mean the lowest commission but the best overall qualitative execution given the particular circumstances.

Research and Other Soft-Dollar Benefits

We do not participate in soft dollar programs.

A soft dollar benefit is an arrangement where a broker provides an investment advisor with computers, research or other compensation in exchange for that advisor directing business to the broker. In our opinion, soft dollar arrangements are detrimental to a client’s interest as an investor.

Experience Your Wealth, LLC receives no direct compensation nor indirect (i.e., “soft dollar”) compensation from brokers, custodians or other service providers in connection with client accounts. We may receive access to systems and services which broker-dealers customarily provide to advisors with client accounts at such firms at no additional expense to the advisor or the clients.

Brokerage for Client Referrals

We do not receive referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

Clients Directing Which Broker/Dealer/Custodian to Use

We do recommend a specific custodian for Clients to use, however, Clients may custody their assets at a custodian of their choice. Clients may also direct us to use a specific broker-dealer to execute transactions. By allowing Clients to choose a specific custodian, we may be unable to achieve the most favorable execution of Client transaction and this may cost Clients money over using a lower-cost custodian.

Aggregating (Block) Trading for Multiple Client Accounts

Investment advisors may elect to purchase or sell the same securities for several clients at approximately the same time when they believe such action may prove advantageous to clients. This process is referred to as aggregating orders, batch trading or block trading. We do not engage in block trading. It should be noted that implementing trades on a block or aggregate basis may be less expensive for client accounts; however, it is our trading policy is to implement all client orders on an individual basis. Therefore, we do not aggregate or “block” client transactions. Considering the types of investments we hold in advisory client accounts, we do not believe clients are hindered in any way because we trade accounts individually. This is because we develop individualized investment strategies for clients and holdings will vary. Our strategies are primarily developed for the long-term and minor differences in price execution are not material to our overall investment strategy.

Outside Managers used by EYW may block Client trades at their discretion. Their specific practices are further discussed in their ADV Part 2A, Item 12.

Item 13: Review of Accounts

Experience Your Wealth, LLC has the fiduciary duty to provide services consistent with the client's best interests.

John Northrup, Owner and CCO of EYW, will work with Clients to obtain current information regarding their assets and investment holdings and will review this information as part of our financial planning services. EYW does not provide specific reports to financial planning Clients, other than financial plans.

Client accounts with the Investment Advisory Service will be reviewed regularly on a quarterly basis by John Northrup, Owner and CCO. The account is reviewed with regards to the Client's investment policies and risk tolerance levels. Events that may trigger a special review would be unusual performance, additions or deletions of Client imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per Client's needs.

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

Item 14: Client Referrals and Other Compensation

We do not pay compensation to any person, directly or indirectly, for client referrals. Further, we do not accept any referral fees or other compensation when we refer a client to other professionals.

Item 15: Custody

EYW does not accept custody of Client funds except in the instance of withdrawing Client fees.

For Client accounts in which EYW directly debits their advisory fee:

- EYW will send a copy of its invoice to the custodian at the same time that it sends the Client a copy.
- The custodian will send at least quarterly statements to the Client showing all disbursements for the account, including the amount of the advisory fee.
- The Client will provide written authorization to EYW, permitting them to be paid directly for their accounts held by the custodian.

Clients should receive at least quarterly statements from the broker-dealer, bank or other qualified custodian that holds and maintains Client's investment assets. We urge you to carefully review such statements and compare such official custodial records to the account statements or reports that we may provide to you. Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

In keeping with our practice of not having custody of our clients' assets, we:

- Prohibit our firm and employees from acting as trustee for or having full power of attorney over a client account.
- Do not accept or forward client securities (e.g., stock certificates) or funds delivered to us.
- Do not collect fees of \$500 or more, per client, for services to be performed six months or more in advance.
- Do not authorize any employee to have knowledge of a client's account access information (e.g., passwords for online 401(k), brokerage or bank accounts), even for the convenience or accommodation of clients or their legal agent(s).

Item 16: Investment Discretion

We use Outside Managers for investment management, and therefore do not exercise discretion. Any changes to a Client's investment strategy will first be approved by the Client before communicating that change to the Outside Managers.

Experience Your Wealth, LLC may provide investment advice for Clients with employer-sponsored investment plans. Experience Your Wealth, LLC will assist the Client in making investment decisions in their employer-sponsored investment plans, but the Client is ultimately responsible for implementing the decisions.

Item 17: Voting Client Securities

Experience Your Wealth, LLC does not have authority to vote proxies on behalf of clients nor to offer guidance regarding how to vote specific proxies or solicitations. Clients maintain exclusive responsibility for:

- Receiving and voting proxies for any and all securities maintained in client portfolios and
- Acting on corporate actions pertaining to the client's investment assets.

The client shall instruct the client's qualified custodian to send to the client copies of all proxies and shareholder communications relating to the client's investment assets. In the event we receive any written or electronic proxy materials, we will forward them directly to the client by mail or email, per prior written instruction.

Item 18: Financial Information

Experience Your Wealth, LLC does not have any financial impairment that will preclude the Firm from meeting contractual commitments to clients. The Advisor meets all net capital requirements to which it is subject, and the Advisor has never been the subject of a bankruptcy petition.

Experience Your Wealth, LLC is not required to provide a balance sheet, as it does not serve as a custodian for client funds or securities and does not require prepayment

Item 19: Requirements for State-Registered Advisors

John Northrup

Born: 1992

Educational Background

- 2014 – Bachelor's Degree, University of Massachusetts Amherst

Business Experience

- 09/2019 – Present, Experience Your Wealth, LLC, Owner and CCO
- 01/2019 – Present, Boston University, Adjunct Professor
- 11/2014 – 09/2019, Ballentine Partners, Senior Wealth Advisor
- 07/2014 – 11/2014, Colman Knight Advisory Group, Intern
- 09/2011 – 05/2014, University of Massachusetts Amherst, Full-time Student
- 06/2013 – 08/2013, Raytheon, Intern

Professional Designations, Licensing & Exams

CFP (Certified Financial Planner)®: 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”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with Clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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

- **Education** – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- **Examination** – Pass the comprehensive CFP® Certification Examination. The 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 at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- **Ethics** – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.
 - Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:
- **Continuing Education** – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field.

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.

Chartered Financial Analyst (CFA): The CFA Program is a graduate-level self-study program that combines a broad-based curriculum of investment principles with professional conduct requirements. It is designed to prepare charter holders for a wide range of investment specialties that apply in every market all over the world. To earn a CFA charter, applicants study for three exams (Levels I, II, III) using an assigned curriculum. Upon passing all three exams and meeting the professional and ethical requirements, they are awarded a charter.

Certified Student Loan Professional (CSLP): The CSLP program insures that advisors are prepared to provide high quality student loan repayment planning advice. It enables advisors to take a broader view of the client’s personal financial situation, their student loans, and future goals to create an optimal repayment strategy. This approach can facilitate a longer-term relationship between the client and advisor. Annual certification renewal includes the recertification exam.

Other Business Activities

John Northrup is an Adjunct Professor at Boston University, which accounts for approximately 6% of his time.

Performance-Based Fees

Experience Your Wealth, LLC is not compensated by performance-based fees.

Material Disciplinary Disclosures

No management person at Experience Your Wealth, LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Material Relationships That Management Persons Have With Issuers of Securities

Experience Your Wealth, LLC, nor John Northrup, have any relationship or arrangement with issuers of securities, in addition to what is described in Item 10.

Additional Compensation

John Northrup does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through EYW.

Supervision

John Northrup, as Owner and Chief Compliance Officer of EYW, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

Requirements for State Registered Advisors

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



Experience Your Wealth, LLC

129 Hope Street Apartment 2
Bristol, Rhode Island 02809
(978) 844-4134

Form ADV Part 2B – Brochure Supplement

Dated November 7, 2019

For

John Northrup 6420463

Founder and Chief Compliance Officer

This brochure supplement provides information about John Northrup that supplements the Experience Your Wealth, LLC (“EYW”) brochure. A copy of that brochure precedes this supplement. Please contact John Northrup if the EYW brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about John Northrup is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the identification number 6420463

Item 2: Educational Background and Business Experience

John Northrup

Born: 1992

Educational Background

- 2014 – Bachelor's Degree, UMASS Amherst

Business Experience

- 09/2019 – Present, Experience Your Wealth, LLC, Owner and CCO
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