

VisionQuest Financial Planning LLC

A State of Michigan Registered Investment Adviser

Form ADV Part 2 | Brochure

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This brochure provides information about the qualifications and business practices of VisionQuest Financial Planning LLC. If you have any questions, please contact us at 248-619-3978 or info@VisionQuestFinancial.com.

The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC) or by any state securities authority. While the firm and its personnel are registered with the State of Michigan, it does not imply a certain level of skill or training on the part of the firm or its personnel.

Additional information about VisionQuest Financial Planning LLC is available on the SEC's website at www.adviserinfo.sec.gov. Click on the "Investment Adviser Search" link and then search for "Investment Adviser Firm" using the firm's IARD number, which is 123402.

Material Changes

Annual Update:

The Material Changes section of this brochure will be updated annually and when material changes occur since the previous release of our Form ADV Part 2 Brochure.

Material Changes Since the Last Update:

There are no material changes since the March 2025 update but we encourage any client or prospective client to review this document in its entirety.

Any changes since the March 2025 update are immaterial and/or descriptive in nature designed to clarify information consistent with the purpose of the brochure.

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Part 2B Brochure Supplement - Advisory Personnel (Not Applicable)

Advisory Business

VisionQuest Financial Planning LLC (the "firm") has been registered in the State of Michigan as a Registered Investment Adviser since 2002. Mr. Warren F. McIntyre is 100% owner and principal of the firm.

The firm exclusively provides project-based financial planning and investment advisory services on a fee-for-service basis. These services may be general in nature or focused on particular areas of interest or need depending upon each client's unique circumstances.

We do not take custody of client assets and do not assume discretionary control over investments. Although we assist clients with implementation upon request, we do not initiate transactions in any investment account. We give advice and make recommendations - but the client is responsible for the ultimate investment decisions.

Below is an outline of the services provided by VisionQuest Financial Planning LLC.

Introductory Meeting

A complimentary interview is offered to prospective clients to describe our services and fees and to determine which of our services are most appropriate for the prospective client. The "get acquainted" meeting (either virtual or in-person) or telephone call typically lasts about thirty minutes.

New Client Services

The firm provides financial planning and investment consultation services which may be either broad-based or modular as the client may desire. Currently, we offer three distinct services for first-time clients as follows.

Financial Plan - The financial plan provides a review and analysis of a client's financial situation and a written action plan with recommendations in the areas most relevant to the client which are typically investments, retirement planning, education planning, tax planning, risk management and estate planning. During the approximate two-hour interactive session (either virtual or in-person), we gather information about the client's goals and financial situation and provide advice and education in all key areas within the time allowed - and we discuss various strategies and options. About a week after the meeting, we mail a customized report to the client containing recommendations including investment recommendations.

Investment Plan - This service is similar to the Financial Plan service but it deals with investment issues only. The process begins with an interactive meeting (either virtual or in-person) of about 1-1/2 hours to learn as much as possible about the investment needs of the client and to offer information about how to develop and manage an effective portfolio. About a week after the meeting the client receives an investment plan designed for their unique goals, risk preference and financial situation, including specific investment recommendations.

Financial Consultation - This service is an interactive work session (either virtual or in-person) limited to two-hours designed to address a client's most urgent or important issues. It can also serve as a financial tune-up, second opinion, or the start of more in-depth planning. The first priority is to answer the client's questions, but we also highlight issues that the client might not have considered. About one week after the meeting, we mail to the client a written report outlining key observations and recommendations.

Previous Client Services

Once we have been engaged for one of the initial services, the client is invited to return as-needed to receive advice and support in the following ways.

Financial Reviews - Follow-up meetings provide an opportunity to revisit previously discussed topics or address new issues. Many clients use Financial Reviews to monitor and rebalance their investment portfolio on a regular basis. An update letter is mailed about one week after the meeting with recommendations for changes if needed, including specific investment advice.

Consulting Service - The firm also provides a consulting service for previous clients. This service is not available for first time clients because we want to understand the broader financial situation before we give limited engagement advice. Once we have been engaged through one of the initial services, though, we will consult on shorter projects, or those beyond the scope of a typical review.

Fees and Compensation

The firm exclusively uses a flat-fee pricing structure. Fees are quoted and charged as a single flat-rate based on the nature and scope of the engagement. The majority of initial engagements are quoted and charged based on the following schedule:

- Financial Plan \$1,875 (\$1,500 for less complex plans)
- Investment Plan \$1,500
- Financial Consultation \$ 975

The client may re-engage the firm as desired – and we recommend periodic check-ups – but it is the client’s responsibility to initiate the review.

The typical fee for *the Financial Review* service is \$900 if conducted within two years of the previous engagement and \$975 if more than two years. Discounts are available after the first two projects subject to the timing of reviews. These rates are discounted 10% beginning with the third engagement and 20% starting with the fifth project. For example, the fees for recurring clients are \$810 and \$720 respectively (if within two years of the last project).

The majority of projects are quoted and charged based on the standard fees outlined above. However, we may quote a fee that is lower than the standard rate based on special circumstances, but the actual fee charged will not exceed the quoted amount.

For returning clients, there is also a *Consulting Service* which is quoted and charged based on the nature and scope of the project, which includes the expected time to be spent. The exact fee is quoted to the client in advance of work being performed.

Fees are expected to be paid at the end of the first work session meeting. If there is no meeting, fees are expected to be paid upon receipt of the written recommendations. Invoices or receipts are not presented to the client. Upon request, a statement will be provided showing services rendered.

Fees paid to the firm for financial planning and advisory services are completely separate from the fees and expenses charged by mutual fund companies, discount brokers, investment managers or other organizations that the client might use to implement the recommendations made by the firm. Clients should obtain detailed information about fees and expenses from these service providers before entering into any agreement.

Performance-Based Fees and Side-By-Side Management

VisionQuest Financial Planning LLC does not use a performance-based fee structure because of the potential conflicts of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry excessive risk to the client. The only compensation received by the firm is paid directly by the client. This is commonly known as a fee-only or fee-for-service model. Further, we do not provide ongoing investment management services, so issues related to side-by-side management are not applicable.

Types of Clients

The firm provides its services primarily to individuals and families, but can provide services to businesses, trusts, estates, charitable organizations or other entities. We do not have minimum requirements to engage our services relative to income, assets, net worth, revenues generated, length of engagement, or other such conditions.

Methods of Analysis, Investment Strategies and Risk of Loss

When we are hired to provide investment advice, the client's current financial situation, needs, goals and tolerance for risk are first evaluated. Asset allocation and investment policy decisions are made to help the client achieve their overall financial objectives while minimizing risk exposure. We believe that diversification is the cornerstone of any successful investment plan. Further, asset allocation is a key component of investment portfolio design and the allocation of assets across diverse investment categories (stocks vs. bonds, foreign vs. domestic, large cap vs. small cap, high quality vs. high yield etc.) is the primary determinate of portfolio risk and returns and critical to achieving financial objectives.

The firm uses fundamental, long-term, buy-and-hold philosophies and approaches in rendering investment advice. Recommendations are based on publicly available reports, analysis, research materials, and various subscription services.

We offer advice on virtually any investment if we feel qualified to render such advice, and if it is in the best interest of the client. However, we believe that low-cost mutual funds (especially index funds) and exchange-traded funds are the best investment vehicles for most of our clients.

While we believe that our strategies and investment recommendations have the highest expected return for a given level of risk, we cannot guarantee that an investment objective or planning goal will be achieved. Some investment recommendations made by our firm, or decisions by the client, may result in loss. This might include the original principal invested. By recommending globally diversified portfolios we seek to minimize risk to an acceptable level. Nevertheless, the client must be willing and able to bear the various risks involved with investing in the domestic and foreign equity and bond markets, which may include market risk, liquidity risk, interest rate risk, currency risk, and political risk among others. Index funds and exchange-traded funds also have the potential for tracking error risk, which is defined as a deviation from the stated benchmark index. Similarly, non-index funds are sometimes recommended, which could under-perform the relevant benchmark index.

We encourage clients to read each fund's prospectus prior to investment for a discussion of its particular risks.

Disciplinary Information

Neither VisionQuest Financial Planning LLC nor any of its personnel have been the subject of a reportable legal or disciplinary event.

Other Financial Industry Activities and Affiliations

Neither VisionQuest Financial Planning LLC, nor any of its personnel, are affiliated with or maintain a material relationship with another financial industry entity. We conduct business activities in a manner that avoids actual or potential conflicts of interest between the firm, personnel and the client, or that may otherwise be contrary to law. We will provide disclosure to the client, prior to and throughout the term of an engagement, of any conflicts of interest which might compromise our impartiality or independence.

As a service to clients, we may provide referrals to other investment advisory firms, or other service providers. However, we do not have agreements with, or receive referral fees from, any other advisers. The client should receive a separate contract and disclosure statements from any other adviser.

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

The firm adheres to the Code of Ethics and Professional Responsibility (Code of Ethics) adopted by the Certified Financial Planner Board of Standards Inc. The key tenants are putting the client's interests first, objectivity, confidentiality, competence, fairness, integrity, regulatory compliance, full disclosure and professionalism. We accept the obligation to comply with the mandates and requirements of all applicable laws and regulations and to act in an ethical and professionally responsible manner in all professional services and activities. As such, we are a fiduciary advisory firm by law and by practice.

We will provide a copy of the Code of Ethics to any client or prospective client upon request, and it can also be obtained at the website <http://www.cfp.net>.

All non-public, personal information exchanged between the client and our firm shall be treated as confidential and shall not be disclosed to third parties, except as requested by the client, or as required by law. The firm's privacy policy is provided to prospective clients and given to clients annually.

Neither VisionQuest Financial Planning LLC nor any of its personnel are authorized to recommend or effect a transaction for a client involving any security in which the firm or a related party has a material financial interest, such as in the capacity as an underwriter, advisor to the issuer, etc. Additionally, we do not borrow from or lend to any client.

At times employees and other related parties to the firm may hold positions in securities that may also be recommended to clients. At no time, though, will the firm or any related party receive preferential treatment over clients. We may make investment recommendations to a client that differ from recommendations made to other clients.

Brokerage Practices

VisionQuest Financial Planning LLC is not affiliated with any bank, custodian or brokerage firm. Since we do not have arrangements with such companies, we do not require or engage in directed brokerage involving our clients.

If we are engaged to provide investment advice, we offer to use the service provider with whom the client's assets are currently maintained. If the client prefers to use a new service provider, we will recommend one based on the client's needs and personal preference, and the overall cost and ease of use for the client. Although we may recommend one or more service providers to the client, we derive no special benefit from doing so. The only compensation we receive is paid directly by the client.

Review of Accounts

The firm does not provide continuous monitoring of its financial planning and investment advice services and we are not responsible for contacting the client with recommended changes to the initial financial plan or previously recommended investments. Periodic reviews are encouraged but it's the client's responsibility to initiate these reviews. Clients should notify us of any changes to their personal financial situation.

Client Referrals and Other Compensation

The firm does not receive or pay fees for client referrals.

Warren F. McIntyre, principal member of VisionQuest Financial Planning LLC, is associated with the National Association of Personal Financial Advisors (NAPFA) which is a member organization which offers a "find a planner" referral program, and engages in other marketing activities, to connect consumers with member advisers. Membership fees are paid to the organization for a wide range of services, but referral fees are not paid.

Custody

The firm does not take custody of client cash, bank accounts or securities. The client's investments will be maintained by unaffiliated custodians, such as banks, brokerage firms, mutual fund companies and transfer agents. The client will receive account statements directly from their service provider. These statements are typically provided on a monthly or quarterly basis or as account transactions occur. Clients who utilize a separate investment manager or broker might also receive account statements or performance reports from those entities. Clients should carefully review all account statements that they receive from financial service firms.

Firm personnel will not act as trustee for, or have power of attorney over, any client accounts. We also will not accept any of the client's account access information, such as username and/or password, even for the accommodation of the client.

Investment Discretion

The firm does not provide discretionary investment management services so issues related to investment discretion are not applicable.

Voting Client Securities

The firm does not vote client securities. The client will maintain responsibility for directing the manner in which proxies are voted, as well as all other elections relative to mergers, acquisitions, tender offers or other events pertaining to the client's investments. The client will receive their proxies and other solicitations directly from the custodian or transfer agent for their investments. While the firm does not assume responsibility for voting client securities, clients are welcome to contact us (using the contact information on the cover page of this document) with questions about this process.

Financial Information

An audited balance sheet is not required nor included in this disclosure document because we do not require or solicit prepayment of more than \$500 in fees per client, six months or more in advance.

Requirements for State Registered Advisers

Mr. Warren F. McIntyre, CFP® (Born 1954) is the only representative of VisionQuest Financial Planning LLC who provides investment advice to clients. Accordingly, a Part 2B Brochure Supplement is not required. His educational background and business experience are shown below.

Educational Background:

- Oakland University, Certificate Program in Personal Financial Planning (1995)
- Wayne State University, MBA (1984)
- Michigan State University, BBA (1978)

Business Experience:

- Principal - VisionQuest Financial Planning LLC, Troy, MI (2002-present)
- Adjunct Instructor - Walsh College, Troy, MI (2004-2008)
- Financial Adviser - Bloom Asset Management LLC, Farmington Hills, MI (1995-2002)
- Director Financial Services (last position) - Grand Trunk Western Railroad, Detroit, MI (1978-1995)

Professional Designations:

- CERTIFIED FINANCIAL PLANNER™ Professional (1996)

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

The CFP® certification is voluntary; 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.

Disciplinary Information:

Mr. McIntyre has not been the subject of any legal or disciplinary event. He has also not been involved in any arbitration claim, civil proceeding, self-regulatory organization proceeding, administrative proceeding, or bankruptcy petition.

Additional Compensation

Mr. McIntyre does not accept or receive any additional economic benefit for providing advisory services to clients beyond the compensation described previously in this brochure.

Supervision

Mr. Warren F. McIntyre, is 100% owner and principal of VisionQuest Financial Planning LLC. As such, he is solely responsible (provides supervision) for all advice rendered to clients on behalf of the advisory firm. You can contact him at 248-619-3978, Warren@VisionQuestFinancial.com, or at the address provided on the cover page of this brochure.

Requirements for State-Registered Advisers

Mr. McIntyre has not been the subject of any legal or disciplinary event. He has also not been involved in any arbitration claim, civil proceeding, self-regulatory organization proceeding, administrative proceeding, or bankruptcy petition.