

Mountain Wealth Planning

79050 US Hwy 40, Suite 202D
Winter Park, Colorado 80482
(303) 565-6568

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Form ADV Part 2B – Brochure Supplement

For

Amy Hamasaki 3134169

Founder, and Chief Compliance Officer

This brochure supplement provides information about Amy Hamasaki that supplements the Mountain Wealth Planning (“MWP”) brochure. A copy of that brochure precedes this supplement. Please contact Amy Hamasaki if the MWP brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Amy Hamasaki is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the identification number 3134169.

Item 2: Educational Background and Business Experience

Amy Hamasaki

Born: 1975

Educational Background

- 1997 – Global Economics, University of California at Santa Cruz
- 2018 – Financial Planning Certificate, Bryant University

Business Experience

- 09/01/2021 – Present, Blend Financial, dba Origin Financial*
- 10/2020 – Present, Mountain Wealth Planning, Founder and CCO
- 02/2019 – 09/2020, Mariner Wealth Advisors, Wealth Advisor
- 12/2017 – 01/2019, Block Advisors, Tax Professional
- 04/2014 – 11/2017, Homemaker
- 12/2008 – 04/2014, Massive Ventures LLC, Founder / Managing Member
- 01/2006 - 12/2008, Dolphin Advisors, Founder and CCO
- 07/1999 - 12/2005, Charles Schwab, Sr. Registered Representative
- 09/1998 - 06/1999, Prudential, Financial Advisor

* Amy Hamasaki, is also a financial planner for Blend Financial, Inc., dba Origin Financial or Blend Financial, Inc., dba Origin Insurance Services (“Origin Financial”) (CRD #305353)

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; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their Clients.

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.

ENROLLED AGENT (EA): An Enrolled Agent (EA) is a federally-authorized tax practitioner who has technical expertise in the field of taxation and who is empowered by the U.S. Department of the Treasury to represent taxpayers before all administrative levels of the Internal Revenue Service for audits, collections, and appeals. "Enrolled" means to be licensed to practice by the federal government, and "Agent" means authorized to appear in the place of the taxpayer at the IRS. Only Enrolled Agents, attorneys, and CPAs may represent any taxpayer before the IRS. The Enrolled Agent profession dates back to 1884 when, after questionable claims had been presented for Civil War losses, Congress acted to regulate persons who represented citizens in their dealings with the U.S. Treasury Department. The license is earned in one of two ways: by passing a comprehensive examination which covers all aspects of the tax code, or having worked at the IRS for five years in a position which regularly interpreted and applied the tax code and its regulations. All candidates are subjected to a rigorous background check conducted by the IRS.

In addition to the stringent testing and application process, the IRS requires Enrolled Agents to complete 72 hours of continuing professional education, reported every three years, to maintain their Enrolled Agent status. Because of the knowledge necessary to become an Enrolled Agent and the requirements to maintain the license, there are only about 46,000 practicing Enrolled Agents. Unlike attorneys and CPAs, who may or may not choose to specialize in taxes, all Enrolled Agents specialize in taxation. Enrolled Agents receive their right to practice from the U.S. government (CPAs and attorneys are licensed by the states). Enrolled Agents are required to abide by the provisions of the Department of Treasury's Circular 230, which provides the regulations governing the practice of Enrolled Agents before the IRS.

Item 3: Disciplinary Information

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

Item 4: Other Business Activities

As mentioned in Item 2 of this Brochure Supplement, Amy Hamasaki, is contracted out as a financial planner for Origin Financial. There is no relationship that exists between Mountain Wealth Planning and Origin Financial. This arrangement may present a material conflict of interest because Amy Hamasaki might be incentivized to refer Origin's clients to Mountain Wealth Planning's services. Though this is highly unlikely, Mountain Wealth Planning will address this conflict of interest by conducting proper due diligence on any prospective clients, and will only accept clients if Mountain Wealth Planning's services are truly suitable to the client's needs.

Item 5: Additional Compensation

As mentioned in Item 2 of this Brochure Supplement, Amy Hamasaki is contracted out as a financial planner for Origin Financial. Amy Hamasaki receives a salary from Origin Financial for this service.

Item 6: Supervision

Amy Hamasaki, as Founder and Chief Compliance Officer of MWP, is responsible for supervision. She may be contacted at the phone number on this brochure supplement.

Item 7: Requirements for State Registered Advisers

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