

NATALIE TAYLOR

consulting services, LLC

532 Bolinas Way #102
Goleta, California 93117

Form ADV Part 2A – Firm Brochure

(858) 336-7646

www.natalieanntaylor.com

Dated May 01, 2023

This Brochure provides information about the qualifications and business practices of Natalie Taylor Consulting Services, LLC. If you have any questions about the contents of this Brochure, please contact us at (858) 336-7646. 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.

Natalie Taylor Consulting Services, LLC is registered as an Investment Adviser. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about Natalie Taylor Consulting Services, LLC is available on the SEC's website at www.adviserinfo.sec.gov, which can be found using the firm's identification number, 306567.

Item 2: Material Changes

The last annual update of this brochure was filed on February 21, 2023. The following changes have been made to this version of the Disclosure Brochure:

- Our asset-based fee schedule has been updated in Item 5. Please note, clients engaging Natalie Taylor Consulting Services, LLC prior to this update may be on a different fee schedule.

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. Either 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 Natalie Taylor Consulting Services, LLC.

At any time, you may view the current Disclosure Brochure online 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 306567.

You may also request a copy of this Disclosure Brochure at any time, by contacting us at (858) 336-7646.

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Item 4: Advisory Business

Description of Advisory Firm

Natalie Taylor Consulting Services, LLC is registered as an Investment Adviser. We were founded in November, 2019 and became registered in January, 2020. Natalie Ann Taylor is the principal owner and Chief Compliance Officer of Natalie Taylor Consulting Services, LLC. Natalie Taylor Consulting Services, LLC currently reports \$6,531,357 in discretionary and \$0 in non-discretionary Assets Under Management as of December 31, 2022.

Types of Advisory Services

Investment Management Services Through the Use of Third Party Managers or Sub-Advisors (TAMPs)

We are in the business of managing individually tailored investment portfolios. Our firm provides continuous advice to a Client regarding the investment of Client funds based on the individual needs of the Client. Through personal discussions in which goals and objectives based on a Client's particular circumstances are established, we develop a Client's personal investment policy or an investment plan with an asset allocation target and create and manage a portfolio based on that policy and allocation targets. We will also review and discuss a Client's prior investment history, as well as family composition and background.

Account supervision is guided by the stated objectives of the Client (e.g., maximum capital appreciation, growth, income, or growth, and income), as well as tax considerations. We recommend ETFs and Mutual Funds for Clients' investment portfolios. Please see Item 8 of this brochure for the risks associated with these types of securities. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors. Fees pertaining to this service are outlined in Item 5 of this brochure. We will not charge an ongoing fee on unmanaged or static assets held in client accounts.

Our Investment Management Services are provided on a discretionary basis. This means we will not give advance notice or seek the Client's consent for any changes made to the Client's portfolio.

We may recommend that our clients utilize the services of Betterment LLC (CRD# 149117) for portfolio management services as a Third Party Manager. We assist Clients in selecting an appropriate allocation model, completing the Third Party Manager's investor profile questionnaire, interacting with the Third Party Manager and reviewing the Third Party Manager. Our review process and analysis of outside managers is further discussed in Item 8 of this Form ADV Part 2A. Additionally, we will meet with the Client on a periodic basis to discuss changes in their personal or financial situation, suitability, and any new or revised restrictions to be applied to the account. Clients may engage Betterment directly, but will not have access to the Betterment for Advisors platform and investment options/selections may also be limited. Betterment as a third party investment manager operates their own wrap fee program, which will be disclosed under the agreement between Betterment and the client. Betterment charges Clients an asset-based wrap fee on amounts invested via the Betterment for Advisors platform. The asset-based wrap fee is charged quarterly in arrears. The services included for the wrap fee include all of the services provided by Betterment and Betterment Securities through the Betterment for Advisors platform, including advisory services, custody of assets, execution and clearing. Fees pertaining to this service are outlined in Item 5 of this brochure.

We may recommend that our clients utilize the services of DGS Capital Management, LLC as a Sub-Advisor. When recommending or selecting the Sub-Advisor for a client, Natalie Taylor Consulting Services, LLC

reviews information about the Sub-Advisor such as its disclosure statement and/or material supplied by the Sub-Advisor for a description of the Sub-Advisor's investment strategies, past performance and risk results to the extent available. Factors that Natalie Taylor Consulting Services, LLC considers in selecting or recommending the Sub-Advisor include the client's stated investment objectives, the manager's investment strategy, performance, reputation, financial strength, reporting, pricing, and research. In addition to receiving our written disclosure brochure, the client also receives the written disclosure brochure of the designated Sub-Advisor.

One-Time Financial Planning

We provide one-time financial planning engagements on topics such as retirement planning, risk management, college savings, cash flow, debt management, work benefits, and estate and incapacity planning.

Financial planning involves an evaluation of a Client's current and future financial state by using currently known variables to predict future cash flows, asset values, and withdrawal plans. The key defining aspect of financial planning is that through the financial planning process, all questions, information, and analysis will be considered as they affect and are affected by the entire financial and life situation of the Client. Clients purchasing this service will receive a written or an electronic report, providing the Client with a detailed financial plan designed to achieve his or her stated financial goals and objectives.

In general, the financial plan will address any or all of the following areas of concern. The Client and advisor will work together to select specific areas to cover. These areas may include, but are not limited to, the following

- **Cash Flow and Debt Management:** We will conduct a review of your income and expenses to determine your current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts. When appropriate, Natalie Taylor Consulting Services, LLC will utilize the services of another financial professional who is an expert in student loan analysis and advice. In these circumstances, Natalie Taylor Consulting Services, LLC will remit payment to the other party for services rendered.
- **College Savings:** Includes projecting the amount that will be needed to achieve college or other post-secondary education funding goals, along with advice on ways for you to save the desired amount. Recommendations as to savings strategies are included, and, if needed, we will review your financial picture as it relates to eligibility for financial aid or the best way to contribute to grandchildren (if appropriate).
- **Employee Benefits Optimization:** We will provide review and analysis as to whether you, as an employee, are taking the maximum advantage possible of your employee benefits. If you are a business owner, we will consider and/or recommend the various benefit programs that can be structured to meet both business and personal retirement goals.

- **Estate Planning:** This usually includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts, and other related documents. Our advice also typically includes ways for you to minimize or avoid future estate taxes by implementing appropriate estate planning strategies such as the use of applicable trusts. We always recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys who specialize in estate planning when you wish to hire an attorney for such purposes. From time-to-time, we will participate in meetings or phone calls between you and your attorney with your approval or request. When appropriate, Natalie Taylor Consulting Services, LLC will utilize the services of another financial professional who is an expert in estate planning. In these circumstances, the Client will engage directly with the estate planner and will remit payment to the other party for services rendered. We do not receive referral fees from any other professionals we may recommend to our clients.
- **Financial Goals:** We will help Clients identify financial goals and develop a plan to reach them. We will identify what you plan to accomplish, what resources you will need to make it happen, how much time you will need to reach the goal, and how much you should budget for your goal.
- **Insurance:** Review of existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home, and automobile.
- **Investment Analysis:** This may involve developing an asset allocation strategy to meet Clients' financial goals and risk tolerance, providing information on investment vehicles and strategies, reviewing employee stock options, as well as assisting you in establishing your own investment account at a selected broker/dealer or custodian. The strategies and types of investments we may recommend are further discussed in Item 8 of this brochure. When appropriate, Natalie Taylor Consulting Services, LLC will utilize the services of another financial professional who is an expert in this subject. In these circumstances, Natalie Taylor Consulting Services, LLC will remit payment to the other party for services rendered.
- **Retirement Planning:** Our retirement planning services typically include projections of your likelihood of achieving your financial goals, typically focusing on financial independence as the primary objective. For situations where projections show less than the desired results, we may make recommendations, including those that may impact the original projections by adjusting certain variables (e.g., working longer, saving more, spending less, taking more risk with investments).

If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years.

- **Risk Management:** A risk management review includes an analysis of your exposure to major risks that could have a significant adverse impact on your financial picture, such as premature death, disability, property and casualty losses, or the need for long-term care planning. Advice may be provided on ways to minimize such risks and about weighing the costs of purchasing insurance versus the benefits of doing

so and, likewise, the potential cost of not purchasing insurance (“self-insuring”).

- **Tax Planning Strategies:** Advice may include ways to minimize current and future income taxes as a part of your overall financial planning picture. For example, we may make recommendations on which type of account(s) or specific investments should be owned based in part on their “tax efficiency,” with the consideration that there is always a possibility of future changes to federal, state or local tax laws and rates that may impact your situation.

We recommend that you consult with a qualified tax professional before initiating any tax planning strategy, and we may provide you with contact information for accountants or attorneys who specialize in this area if you wish to hire someone for such purposes. We will participate in meetings or phone calls between you and your tax professional with your approval. We do not receive referral fees from any other professionals we may recommend to our clients.

Ongoing Comprehensive Financial Planning

This service involves working one-on-one with a planner over an extended period of time. Ongoing Comprehensive Financial Planning clients will sign a 12-month agreement. Upon early termination of the engagement, any prepaid and unearned fees will be refunded to the client and no further fees will be charged.

By paying a fixed monthly fee, Clients get to work with a planner who will work with them to develop and implement their plan. The planner will monitor the plan, recommend any changes and ensure the plan is up to date. The planner will be available to the client for support every month, but meetings will not be monthly.

Upon desiring a comprehensive plan, the Client will be taken through establishing their goals and values around money. They will be required to provide information to help complete the following areas of analysis, which will also be the topics covered during this engagement: net worth, cash flow, insurance, employee benefits, retirement planning, insurance, investments, college planning, and estate planning. Once the Client's information is reviewed, their plan will be built and analyzed, and then the findings, analysis and potential changes to their current situation will be reviewed with the Client. Clients subscribing to this service will receive a written or an electronic report, providing the Client with a detailed financial plan designed to achieve his or her stated financial goals and objectives. When a follow-up meeting is required, we will meet at the Client's convenience. 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 an annual basis, 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.

Ongoing Comprehensive Financial Planning for Washington Clients

This service is available exclusively to residents of Washington. Comprehensive Financial Planning involves working one-on-one with a planner over an extended period of time, typically at most twelve months to develop and implement a financial plan, however the client is not obligated to work with the adviser for a specific period of time. A new contract will be entered into for ongoing services beyond the twelve months. By paying an hourly fee, clients get to work with a planner to develop and implement their plan. If no service is provided to the client, no fees will be charged during that period. Once the financial plan has been delivered, the planner will monitor the

plan, meet with the client to discuss areas of focus throughout the year as needed, and will recommend appropriate changes to ensure the plan stays up to date.

Upon desiring a comprehensive plan, a client will be taken through establishing their goals and values around money. They will be required to provide information to help complete the following areas of analysis: net worth, cash flow, employee benefits, retirement planning, insurance, investments, college planning, and estate planning. Once the client's information is reviewed, their plan will be built and analyzed, and then the findings, analysis and potential changes to their current situation will be reviewed with the client. Clients subscribing to this service will receive a written or an electronic report, providing the client with a detailed financial plan designed to achieve his or her stated financial goals and objectives. We will establish a tailored 1 year service calendar that outlines the specific areas of focus we will cover and when we will meet to address specific objectives. In addition, we will meet with the client at their convenience throughout the year to discuss progress or concerns in these areas of focus that are most relevant to them. 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 at least an annual basis, there will be a full review of this plan to include a reflection on what was accomplished, what needs to be changed, and re-establishing goals for the next year. Any further reviews may be performed in another contractual engagement.

Educational Seminars and Speaking Engagements

We may provide seminars on an “as announced” basis for groups seeking general advice on investments and other areas of personal finance. The content of these seminars will vary depending upon the needs of the attendees. These seminars are purely educational in nature and do not involve the sale of any investment products. Information presented will not be based on any individual’s person’s need, nor does Natalie Taylor Consulting Services, LLC provide individualized investment advice to attendees during these seminars. *Educational Seminars and Speaking Engagements are not offered in the State of Washington.*

Client Tailored Services and Client Imposed Restrictions

We offer the same suite of services to all of our Clients. However, for both financial planning and investment management, our recommendations and investment strategies may differ based on the information assembled as part of an Investment Policy Statement and/or financial plan, depending on the services the client is engaged in. The aforementioned documents will include an outline of each client’s current situation (income, tax levels, and risk tolerance levels).

For Clients engaging in our Investment Management Services, Clients are able to specify, within reason, any restrictions they would like to place as it pertains to individual securities and/or sectors that will be traded in their account. All such requests must be provided in writing. We will notify Clients if they are unable to accommodate any requests.

Retirement Account Advice

When Natalie Taylor Consulting Services, LLC provides investment advice to Clients regarding Client’s 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 Client’s 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.

Under this special rule's provisions, we must:

- Meet a professional standard of care when making investment recommendations (give prudent advice);
- Never put our financial interests ahead of yours when making recommendations (give loyal advice);
- Avoid misleading statements about conflicts of interest, fees, and investments;
- Follow policies and procedures designed to ensure that we give advice that is in your best interest;
- Charge no more than is reasonable for our services; and
- Give you basic information about conflicts of interest.

Wrap Fee Programs

We do not participate in wrap fee programs.

CCR Section 260.235.2 Disclosure

For Clients who receive our Financial Planning services, we must state when a conflict exists between the interests of our firm and the interests of our Client. Our Client always has the right to act on our recommendation and, if they do, they have the right to do so through the professional of their choosing.

Please note: Clients have the option to purchase investment products recommended by our firm through other brokers or agents that are not affiliated with us.

Item 5: Fees and Compensation

Please note, unless a Client has received the firm's Disclosure Brochure prior to signing the investment advisory contract, the investment advisory contract may be terminated by the Client within five (5) business days of signing the contract without incurring any penalties and advisory fees. How we are paid depends on the type of advisory service we are performing. Please review the fee and compensation information below.

A note for Washington Clients: In all instances, the Adviser will send the client a written invoice, including the fee, the formula used to calculate the fee, the fee calculation itself, the time period covered by the fee, and, if applicable, the amount of assets under management on which the fee was based. Also, the Adviser will include the name of the custodian(s) on your fee invoice. The Adviser will send these to the client concurrent with the request for payment or payment of the Adviser's advisory fees. We urge the client to compare this information with the fees listed in the account statement. In the State of Washington, a fee over 2% may be higher than normally charged in the industry and that similar services may be offered by another adviser at a lower fee. If a Client is also engaging us for financial planning, financial planning fees will be offset for related advisory services of assets being managed by Natalie Taylor Consulting Services, LLC. This means that since we bill our Financial Planning fees for actual time spent at our hourly rate, we will track our time separately for financial planning and investment management services in order to avoid charging excessive/unreasonable fees.

A note on valuation: In computing the market value of any investment contained in the account, each security listed on any national securities exchange shall be valued at the last quoted sale price on the valuation date on the principal exchange on which such security is traded. We do not purchase securities on behalf of clients that are not exchange listed and priced daily. Any other security shall be valued in a manner determined in good faith by the Adviser to reflect its fair market value and that is consistent with the Adviser's fiduciary duty. For securities not

listed on a public exchange, we will contact any associated vendors and custodians to work with them on obtaining the necessary information in order to provide an evaluation for the security. Clients may contact Natalie Taylor Consulting Services, LLC if they are concerned with valuation for assets not listed on a public exchange.

Investment Management Services Through the Use of Third Party Managers or Sub-Advisors (TAMPs)

Please note, clients engaging Natalie Taylor Consulting Services, LLC prior to June 2023 may be on a different fee schedule.

For clients who custody assets at Charles Schwab or DGS, the standard advisory fee is based on the market value of the account and is calculated as follows:

Account Value	Annual Advisory Fee
\$0 - \$2,500,000***	0.75%
\$2,500,001 - \$10,000,000	0.60%
\$10,000,001 and above	0.45%

***Please note that clients with less than \$2,500,000 in assets under our management are subject to a separate financial planning fee for financial planning services. For clients with more than \$2,500,000 in assets under our management, the financial planning fee will be waived and financial planning services will be included in the asset-based fee.

The annual fees are negotiable and are pro-rated and paid in arrears on a quarterly basis based on the average daily balance of the Client's account(s). Please note, the above fee schedule does include the Third Party Manager/Sub Advisor's fee. The asset-based fees are "blended" such that the percentage rates are applied to each corresponding range of assets, resulting in a combined weighted fee. For example, an account valued at \$3,000,000 would pay an effective fee of 0.725% with the annual fee of \$21,750. The quarterly fee is determined by the following calculation: $((\$2,500,000 \times 0.75\%) + (\$500,000 \times 0.60\%)) \div 4 = \$5,437.50$.

For clients who custody assets at Betterment, the standard advisory fee is based on the market value of the account and is calculated as follows:

Account Value	Natalie Taylor Consulting Services, LLC's Advisory Fee	Outside Manager's Advisory Fee
All Assets	0.25%	0.15%

The annual fees are negotiable and are pro-rated and paid in arrears on a quarterly basis based on the average daily balance of the Client's account(s).

The total fees charged by both parties will not exceed 3% of assets under management per year. No increase in the annual fee shall be effective without agreement from the Client by signing a new agreement or amendment to their current advisory agreement.

For Investment Management services, we deduct our advisory fee from one or more account(s) held at an unaffiliated third-party custodian, as directed by the Client. Please refer to Item 15 of this Brochure regarding our policy on direct fee deduction.

Accounts initiated or terminated during a calendar quarter will be charged a prorated fee based on the number of days the account was open during the billing period. An account may be terminated with written notice at least 30 calendar days in advance. Since fees are paid in arrears, no refund will be needed upon termination of the account.

Ongoing Comprehensive Financial Planning

Ongoing Financial Planning consists of an upfront charge of \$1,750 - \$2,500. The upfront portion of the Comprehensive Financial Planning fee is for Client onboarding, data gathering, and setting the basis for the financial plan. This work will commence immediately after the fee is paid, and will be completed within the first 180 days of the first meeting. Therefore, the upfront portion of the fee will not be paid more than 6 months in advance.

At the start of the second month, an ongoing fee begins that is paid monthly, in advance, at the rate of \$375 - \$475 per month. In the case of a delay in onboarding a client, an initial deposit of \$500 is due upon execution of the Agreement. The remainder of the upfront fee is due prior to the first meeting. The fee may be negotiable in certain cases. Fees for this service are paid by electronic funds transfer. This service may be terminated with 30 days' notice. Upon termination of the engagement, any prepaid and unearned fees will be refunded to the client, any deliverables will be provided and no further fees will be charged.

In instances where Natalie Taylor Consulting Services, LLC utilizes the services of another financial professional who is an expert in their subject matter, Natalie Taylor Consulting Services, LLC may remit payment to the other party for services rendered.

Ongoing Comprehensive Financial Planning for Washington Clients

Ongoing Comprehensive Financial Planning consists of an upfront charge based upon our hourly rate of \$250. Follow-up services and meetings will also be tied to our hourly rate of \$250. The upfront portion of the fee is for client onboarding, data gathering, and the development and delivery of the financial plan. This work on the initial financial plan will commence immediately and will be completed within the first 120 days of the engagement. Therefore, the upfront portion of the fee will not be prepaid 6 months or more in advance of rendering the service. If no work is provided to the client or the work that is provided does not meet the required hourly threshold, the amount due will be reduced according to the work that was completed and any unearned, prepaid fee will be refunded to the client.

Once the plan has been delivered to the client, Natalie Taylor Consulting Services, LLC will continue to monitor the plan and will schedule additional meetings with the client as needed. The quarterly fee will be due in arrears, upon receipt of an itemized invoice disclosing the work completed and time spent over the previous quarter, tied to our hourly rate of \$250, and payment is due promptly upon receipt of the invoice. The client will receive an invoice disclosing how the fee was calculated (number of and length of meetings, any additional financial plan research and documentation, as well as other agreed upon work that was completed following the meeting) and the time period that the fee covers. The fee is negotiable in certain cases. Fees for this service are paid by electronic funds transfer. This service may be terminated with 30 days' notice. In the event of termination of any agreement, any prepaid but unearned fee will be prorated and refunded to the client and any completed

deliverables of the project will be provided to the Client. The client will be billed for any earned but unpaid fees for work completed up to the date of termination.

For fees paid by electronic funds transfer, we use an independent 3rd party payment processor in which the client can securely input their banking information and pay their fee. We do not have access to the client's banking information at any time. The client will use their own secure portal in order to make payments.

One-Time Financial Planning Fixed Fee

One-Time Financial Planning is offered on a fixed fee basis. The fixed fee will be agreed upon before the start of any work. The fixed fee can range between \$2,200 and \$7,500, depending on complexity and the needs of the client. The fee is negotiable. If a fixed fee program is chosen, half of the fee is due at the beginning of the process and the remainder is due at the delivery of the plan, however, Natalie Taylor Consulting Services, LLC will not bill an amount above \$500.00 more than 6 months in advance. Fees for this service are paid by electronic funds transfer. In the event of early termination any prepaid but unearned fees will be refunded to the Client and any completed deliverables of the project will be provided to the Client and no further fees will be charged. For fees paid by electronic funds transfer, we use an independent 3rd party payment processor in which the client can securely input their banking information and pay their fee. We do not have access to the client's banking information at any time. The client will use their own secure portal in order to make payments.

In instances where Natalie Taylor Consulting Services, LLC utilizes the services of another financial professional who is an expert in their subject matter, Natalie Taylor Consulting Services, LLC may remit payment to the other party for services rendered.

Project-Based Financial Planning Fees for Washington Clients

Project Based Financial Planning engagements are offered at our hourly rate of \$250. The fee may be negotiable in certain cases and is due at the completion of the engagement. In the event of early termination by the Client, any fees for the hours already worked will be due and any completed deliverables will be distributed to the Client. Fees for this service are paid by electronic funds transfer. For fees paid by electronic funds transfer, we use an independent 3rd party payment processor in which the client can securely input their banking information and pay their fee. We do not have access to the client's banking information at any time. The client will use their own secure portal in order to make payments.

As stated above, the fees are based on the typical time frame for each project; the fee may be higher in cases where the adviser determines significantly more time is required for the project. The estimated fee will always be reviewed and agreed to by the client at the start of the engagement at the signing of the agreement. In the event significant additional time, beyond the initial estimate, is required to complete a project, Natalie Taylor Consulting Services, LLC will obtain the client's consent for additional time and fees throughout the engagement.

Financial Planning Hourly Fee

Hourly Financial Planning engagements are offered at an hourly rate of \$250 per hour. The fee may be negotiable in certain cases and is due at the completion of the engagement or may be billed at the end of each month if the engagement will last longer than 30 days. In the event of early termination by the Client, any fees for the hours already worked will be due. Fees for this service are paid by electronic funds transfer.

Speaking engagements

Natalie Ann Taylor is a public speaker. Keynote presentations are offered to organizations and the public on a variety of financial topics. Fees for speaking engagements range from free to \$15,000 per speaking engagement or free to \$1,000 per participant. Depending on sponsor, date, location, and program requested, travel expenses may also be included. Half of the fees are due prior to the engagement or speech, and the other half is to be paid the day of, no later than the conclusion of the seminar. In certain cases, 100% of the fee will be due no later than 14 business days after the event. The fee range is based on the content, amount of research conducted, the number of hours of preparation needed, and the number of attendees. The content is based on topics that are currently relevant in the financial planning environment.

In the event of inclement weather or flight cancellation, the Speaker shall make all reasonable attempts to make alternative travel arrangements to arrive in time for the presentation. If travel proves impossible, or the event is otherwise canceled, the Speaker's fee is waived, but the Client will still be responsible for reimbursement of any non-refundable travel expenses already incurred.

In the event that the Client decides to cancel or change the date of the event for any reason besides weather or similar unforeseen causes, the Client will still be responsible for reimbursement of any non-refundable travel expenses already incurred, and will provide payment for 50% of the Speaker's fee if the cancellation occurs within 90 days of the event. If the Client decides to cancel more than 90 days in advance, 25% of the Speaker's fee is due. In the event that the Speaker must cancel due to health or similar unforeseen circumstances, the Speaker will make all attempts to find a reasonable alternative engagement date and will absorb any incremental additional costs for obtaining alternative travel arrangements. If an alternative date cannot be obtained, the Client will not be responsible for any travel costs already incurred by the Speaker or any portion of the Speaker's fee.

Speaking Engagements may be provided pro-bono at Natalie Taylor Consulting Services, LLC's discretion.

Educational Workshops

Educational Workshops are offered to organizations and the public on a variety of financial topics. Fees for educational workshops range from free to \$15,000 per workshop or free to \$1,000 per participant. Depending on sponsor, date, location, and program requested, travel expenses may also be included. The fees are due at the time of registration and will not be refunded upon cancellation.

In the event that the presenter must cancel the workshop due to health or similar unforeseen circumstances, all attempts will be made to find a reasonable alternative engagement date. If an alternative date cannot be obtained, any prepaid fees will be refunded.

Educational Workshops may be provided pro-bono at Natalie Taylor Consulting Services, LLC's discretion.

Other Types of Fees and Expenses

When implementing an investment recommendation, the Client may incur additional fees such as brokerage commissions, transaction fees, and other related costs and expenses. Clients may incur certain charges imposed by broker-dealers, 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. Mutual fund 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 our fee, and we shall not receive any portion of these commissions, fees, and costs. Item 12 further describes the factors that we

consider in selecting or recommending broker-dealers for Client's transactions and determining the reasonableness of their compensation (e.g., commissions).

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.

CCR Section 260.238(j) Disclosure

Please note, lower fees for comparable services may be available from other sources.

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 services to individuals, and high net-worth individuals.

We do not have a minimum account size requirement.

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

When Clients have us complete an Investment Analysis (described in Item 4 of this brochure) as part of their financial plan, our primary method of investment analysis is passive investment management.

Passive Investment Management

We primarily practice passive investment management. Passive investing involves building portfolios that are comprised of various distinct asset classes. The asset classes are weighted in a manner to achieve the desired relationship between correlation, risk, and return. Funds that passively capture the returns of the desired asset classes are placed in the portfolio. The funds that are used to build passive portfolios are typically index mutual funds or exchange-traded funds.

Passive investment management is characterized by low portfolio expenses (i.e. the funds inside the portfolio have low internal costs), minimal trading costs (due to infrequent trading activity), and relative tax efficiency (because the funds inside the portfolio are tax efficient and turnover inside the portfolio is minimal).

In contrast, active management involves a single manager or managers who employ some method, strategy or technique to construct a portfolio that is intended to generate returns that are greater than the broader market or a designated benchmark.

Fundamental analysis involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience, and expertise of the company's management, and the outlook for the company's industry. The resulting data is used to measure the true value of the company's stock compared to the current market value. The risk of fundamental analysis is that the information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.

Use of Third Party Managers or Sub-Advisors (TAMPs): We may refer Clients to third-party investment advisers ("Third Party Managers or Sub-Advisors (TAMPs)"). 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

All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear. Many of these risks apply equally to stocks, bonds, commodities, and any other investment or security. Material risks associated with our investment strategies are listed below.

Market Risk: Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.

Strategy Risk: The Adviser's investment strategies and/or investment techniques may not work as intended.

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.

Interest Rate Risk: Bond (fixed income) prices generally fall when prevailing interest rates rise, and the 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: Inflation may erode the buying power of your investment portfolio, even if the dollar value of your investments remains the same.

(For a client with legacy positions these risks may be applicable to our Investment Strategy:)

Turnover Risk: At times, the strategy may have a portfolio turnover rate that is higher than other strategies. A high portfolio turnover would result in correspondingly greater brokerage commission expenses and may result in the distribution of additional capital gains for tax purposes. These factors may negatively affect the account's performance.

Limited markets: Certain securities may be less liquid (harder to sell or buy) and their prices may at times be more volatile than at other times. Under certain market conditions, we may be unable to sell or liquidate investments at prices we consider reasonable or favorable or find buyers at any price.

Concentration Risk: Certain investment strategies focus on particular asset-classes, industries, sectors 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.

Risks Associated with Securities

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

Common stocks may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks. There is also risk that companies that pay dividends may reduce or eliminate dividends.

Options carry many unique risks, including time-sensitivity, and can result in the complete loss of principal. While covered call writing does provide a partial hedge to the stock against which the call is written, the hedge is limited to the amount of cash flow received when writing the option. When selling covered calls, there is a risk the underlying position may be called away at a price lower than that of the current market price.

Exchange Traded Funds prices may vary significantly from the Net Asset Value due to market conditions. 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 "premium" or below "discount" their net asset value and a ETF purchase at a premium may ultimately be sold at a discount; (ii) 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 the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. The Adviser has no control over the risks taken by the underlying funds in which the Clients invest.

Mutual Funds: When a Client invests in open-end mutual funds or ETFs, the Client indirectly bears its proportionate share of any fees and expenses payable directly by those funds which are disclosed in each fund prospectus. Therefore, the Client will incur higher expenses, many of which may be duplicative. In addition, the Client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives).

Item 9: Disciplinary Information

Criminal or Civil Actions

Natalie Taylor Consulting Services, LLC and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

Natalie Taylor Consulting Services, LLC and its management have not been involved in administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

Natalie Taylor Consulting Services, 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 Natalie Taylor Consulting Services, LLC or the integrity of its management.

Item 10: Other Financial Industry Activities and Affiliations

No Natalie Taylor Consulting Services, LLC employee is registered, or has an application pending to register as a broker-dealer or a registered representative of a broker-dealer.

No Natalie Taylor Consulting Services, LLC employee is registered, or has an application pending to register, as a futures commission merchant, commodity pool operator or a commodity trading advisor.

Natalie Taylor Consulting Services, LLC does not have any related parties. As a result, we do not have a relationship with any related parties.

Natalie Taylor Consulting Services, LLC only receives compensation directly from Clients. We do not receive compensation from any outside source. We do not have any conflicts of interest with any outside party.

Natalie Taylor Consulting Services, LLC provides consulting services to FinTech Companies, including content strategy, product strategy, content creation, advice methodology, brand voice development, seminars, webinars, and subject matter expertise. These consulting services do not consist of advisory services.

Recommendations or Selections of Other Investment Advisers

As referenced in Item 4 of this brochure, Natalie Taylor Consulting Services, LLC recommends Clients to Outside Managers to manage their accounts. In the event that we recommend an Outside Manager, please note that we do not share in their advisory fee. Our fee is separate and in addition to their compensation (as noted in Item 5) and will be described to you prior to engagement. You are not obligated, contractually or otherwise, to use the services of any Outside Manager we recommend. Additionally, Natalie Taylor Consulting Services, LLC will only recommend an Outside Manager who is properly licensed or registered as an investment adviser.

Disclosure of Material Conflicts

All material conflicts of interest under CCR Section 260.238(k) are disclosed regarding Natalie Taylor Consulting Services, LLC, its representatives or any of its employees, which could be reasonably expected to impair the rendering of unbiased and objective advice.

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

As an investment adviser registered under the Securities Act of Washington and other applicable federal and state securities laws, Natalie Taylor Consulting Services, LLC owes the Client a fiduciary duty to put the Client's interest first which includes, but is not limited to, a duty of care, loyalty, obedience and utmost good faith. 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 expected basis of 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

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, adviser 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 firm principal 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. This may provide an opportunity for representatives of Natalie Taylor Consulting Services, LLC to buy or sell securities before or after recommending securities to clients resulting in representatives profiting off the recommendations they provide to clients. Such transactions may create a conflict of interest; however, Natalie Taylor Consulting Services, LLC will never engage in trading that operates to the client’s disadvantage if representatives of Natalie Taylor Consulting Services, LLC buy or sell securities at or around the same time as clients. Natalie Taylor Consulting Services, LLC and its representatives do not trade ahead of client accounts.

Item 12: Brokerage Practices

Factors Used to Select Custodians

Natalie Taylor Consulting Services, LLC does not have any affiliation with any custodian we recommend. Specific custodian recommendations are made to the Client based on their need for such services. We recommend custodians based on the reputation and services provided by the firm.

In recommending custodians, we have an obligation to seek the “best execution” of transactions in Client accounts. The determinative factor in the analysis of best execution is not the lowest possible commission cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of the custodian’s services. The factors we consider when evaluating a custodian for best execution include, without limitation, the custodian’s:

- Combination of transaction execution services and asset custody services (generally without a separate fee for custody);
- Capability to execute, clear, and settle trades (buy and sell securities for your account);
- Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payment, etc.);
- Breadth of available investment products (stocks, bonds, mutual funds, exchange-traded funds (ETFs), etc.);
- Availability of investment research and tools that assist us in making investment decisions

- Quality of services;
- Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate the prices;
- Reputation, financial strength, security and stability;
- Prior service to us and our clients.

With this in consideration, our firm recommends Betterment and Charles Schwab, independent and unaffiliated SEC registered broker-dealer firms and members of the Financial Industry Regulatory Authority ("FINRA") and the Securities Investor Protection Corporation ("SIPC"). Although Clients may request us to use a custodian of their choosing, we generally recommend that Clients open brokerage accounts with Betterment and Charles Schwab. We are not affiliated with Betterment and Charles Schwab. The Client will ultimately make the final decision of the custodian to be used to hold the Client's investments by signing the selected custodian's account opening documentation.

Research and Other Soft-Dollar Benefits

We do not have any soft-dollar arrangements with custodians whereby soft-dollar credits, used to purchase products and services, are earned directly in proportion to the amount of commissions paid by a Client. However, as a result of being on their institutional platform, Betterment and Charles Schwab may provide us with certain services that may benefit us.

Natalie Taylor Consulting Services, LLC does not have any soft-dollar arrangements with custodians whereby soft-dollar credits, used to purchase products and services, are earned directly in proportion to the amount of commissions paid by a Client. However, as a result of being on their institutional platform, Betterment and Charles Schwab may provide us with certain services and products that may benefit us. All such soft dollar benefits are consistent with the safe harbor contained in Section 28(e) of the Securities Exchange Act of 1934, as amended.

Brokerage for Client Referrals

We receive no referrals from a custodian, broker-dealer or third party in exchange for using that custodian, broker-dealer or third party.

The Custodians and Brokers We Use (Betterment)

Natalie Taylor Consulting Services, LLC does not maintain custody of your assets that we manage, although we may be deemed to have custody of your assets if you give us the authority to withdraw advisory fees from your account (see Item 15—Custody, below). Your assets must be maintained in an account at a "qualified custodian," generally a broker-dealer or bank. We may recommend that our Clients use MTG, LLC dba Betterment Securities ("Betterment Securities"), a registered broker-dealer, member SIPC, as the qualified custodian. We are independently owned and operated and are not affiliated with Betterment Securities. Betterment Securities will hold your assets in a brokerage account and buy and sell securities when we and/or you instruct them to. While we may recommend that you use Betterment Securities as custodian/broker, you will decide whether to do so and will open your account with Betterment Securities by entering into an account agreement directly with them. We do not open the account for you, although we may assist you in doing so. If you do not wish to place your assets with Betterment Securities, then we cannot manage your account on Betterment For Advisors (defined below).

Your Brokerage and Custody Costs

For our Clients' accounts that Betterment Securities maintains, Betterment Securities generally does not charge you separately for custody services but is compensated as part of the Betterment For Advisors (defined below) platform fee, which is a percentage of the dollar amount of assets in the account in lieu of commissions. We have determined that having Betterment Securities execute trades is consistent with our duty to seek "best execution" of your trades. Best execution means the most favorable terms for a transaction based on all relevant factors, including those listed above (see "Factors Used to Select Custodians and/or Broker-Dealers").

Services Available to Us via Betterment For Advisors

Betterment Securities serves as broker-dealer to Betterment For Advisors, an investment and advice platform serving independent investment advisory firms like us ("Betterment For Advisors"). Betterment For Advisors also makes available various support services which may not be available to Betterment's retail customers. Some of those services help us manage or administer our Clients' accounts, while others help us manage and grow our business. Betterment For Advisors' support services are generally available on an unsolicited basis (we don't have to request them) and at no charge to us. Following is a more detailed description of Betterment For Advisors' support services:

1. **SERVICES THAT BENEFIT YOU.** Betterment For Advisors includes access to a range of investment products, execution of securities transactions, and custody of Client assets through Betterment Securities. Betterment Securities' services described in this paragraph generally benefit you and your account.
2. **SERVICES THAT MAY NOT DIRECTLY BENEFIT YOU.** Betterment For Advisors also makes available to us other products and services that benefit us, but may not directly benefit you or your account. These products and services assist us in managing and administering our Clients' accounts, such as software and technology that may:
 - a. Assist with back-office functions, recordkeeping, and Client reporting of our Clients' accounts.
 - b. Provide access to Client account data (such as duplicate trade confirmations and account statements).
 - c. Provide pricing and other market data.
 - d. Assist with back-office functions, recordkeeping, and Client reporting.
3. **SERVICES THAT GENERALLY BENEFIT ONLY US.** By using Betterment For Advisors, we will be offered other services intended to help us manage and further develop our business enterprise. These services include:
 - a. Educational conferences and events.
 - b. Consulting on technology, compliance, legal, and business needs.
 - c. Publications and conferences on practice management and business succession.

Our Interest in Betterment Securities' Services

The availability of these services from Betterment For Advisors benefits us because we do not have to produce or purchase them. In addition, we don't have to pay for Betterment Securities' services. These services may be contingent upon us committing a certain amount of business to Betterment Securities in assets in custody. We

have an incentive to recommend that you maintain your account with Betterment Securities, based on our interest in receiving Betterment For Advisors and Betterment Securities' services that benefit our business rather than based on your interest in receiving the best value in custody services and the most favorable execution of your transactions. This is a conflict of interest. We believe, however, that our selection of Betterment Securities as custodian and broker is in the best interests of our Clients. Our selection is primarily supported by the scope, quality, and price of Betterment Securities' services and not Betterment For Advisors and Betterment Securities' services that benefit only us.

The Custodians and Brokers We Use (Charles Schwab & Co., Inc.)

Natalie Taylor Consulting Services, LLC (“we”/“our”) does not maintain custody of your assets on which we advise, although we may be deemed to have custody of your assets if you give us authority to withdraw assets from your account (see Item 15 – Custody, below). Your assets must be maintained in an account at a “qualified custodian,” generally a broker-dealer or bank. We recommend that our clients use Charles Schwab & Co., Inc. (“Schwab”), a registered broker-dealer, member SIPC, as the qualified custodian. We are independently owned and operated and are not affiliated with Schwab. Schwab will hold your assets in a brokerage account and buy and sell securities when we/you instruct them to. While we recommend that you use Schwab as custodian/broker, you will decide whether to do so and will open your account with Schwab by entering into an account agreement directly with them. We do not open the account for you, although we may assist you in doing so.

How we select brokers/custodians

We seek to recommend a custodian/broker that will hold your assets and execute transactions on terms that are overall most advantageous when compared with other available providers and their services. We consider a wide range of factors, including:

- Combination of transaction execution services and asset custody services (generally without a separate fee for custody)
- Capability to execute, clear, and settle trades (buy and sell securities for your account)
- Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payment, etc.)
- Breadth of available investment products (stocks, bonds, mutual funds, exchange-traded funds (ETFs), etc.)
- Availability of investment research and tools that assist us in making investment decisions
- Quality of services
- Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate the prices
- Reputation, financial strength, security and stability
- Prior service to us and our clients
- Availability of other products and services that benefit us, as discussed below (see “Products and services available to us from Schwab”)

Your brokerage and custody costs

For our clients' accounts that Schwab maintains, Schwab generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account. Certain trades (for example, many mutual funds and ETFs) may not incur Schwab

commissions or transaction fees. Schwab is also compensated by earning interest on the uninvested cash in your account in Schwab's Cash Features Program. These fees are in addition to the commissions or other compensation you pay the executing broker-dealer. Because of this, in order to minimize your trading costs, we have Schwab execute most trades for your account. We have determined that having Schwab execute most trades is consistent with our duty to seek "best execution" of your trades. Best execution means the most favorable terms for a transaction based on all relevant factors, including those listed above (see "How we select brokers/custodians").

Products and services available to us from Schwab

Schwab Advisor Services™ is Schwab's business serving independent investment advisory firms like us. They provide our clients and us with access to their institutional brokerage services (trading, custody, reporting and related services), many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those services help us manage or administer our clients' accounts, while others help us manage and grow our business. Schwab's support services are generally available on an unsolicited basis (we don't have to request them) and at no charge to us. Following is a more detailed description of Schwab's support services:

Services That Benefit You.

Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of client assets. The investment products available through Schwab include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients. Schwab's services described in this paragraph generally benefit you and your account.

Services that may not directly benefit you.

Schwab also makes available to us other products and services that benefit us but may not directly benefit you or your account. These products and services assist us in managing and administering our clients' accounts. They include investment research, both Schwab's own and that of third parties. We may use this research to service all or a substantial number of our clients' accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that:

- provide access to client account data (such as duplicate trade confirmations and account statements)
- facilitate trade execution and allocate aggregated trade orders for multiple client accounts
- provide pricing and other market data
- facilitate payment of our fees from our clients' accounts
- assist with back-office functions, recordkeeping, and client reporting

Services that generally benefit only us.

Schwab also offers other services intended to help us manage and further develop our business enterprise. These services include:

- Educational conferences and events
- Consulting on technology, compliance, legal, and business needs

- Publications and conferences on practice management and business succession

We recommend that you maintain your account with Schwab, based on our interest in receiving Schwab's services that benefit our business and Schwab's payment for services for which we would otherwise have to pay rather than based on your interest in receiving the best value in custody services and the most favorable execution of your transactions. This is a conflict of interest. We believe, however, that our selection of Schwab as custodian and broker is in the best interests of our clients. Our selection is primarily supported by the scope, quality, and price of Schwab's services (see "How we select brokers/ custodians") and not Schwab's services that benefit only us.

Aggregating (Block) Trading for Multiple Client Accounts

Betterment 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

Client accounts with the Investment Management Service will be reviewed regularly on a quarterly basis by Natalie Taylor, Owner and CCO. The account is reviewed with regards to the Client's investment policies and risk tolerance levels and we will meet with clients at least annually to review their account and update a client's IPS as needed. 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 Custodian 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.

Natalie Taylor Consulting Services, LLC will not provide written reports to Investment Advisory Clients.

Item 14: Client Referrals and Other Compensation

We do not receive any economic benefit, directly or indirectly, from any third party for advice rendered to our Clients. Nor do we, directly or indirectly, compensate any person who is not advisory personnel for Client referrals.

We receive a non-economic benefit from Betterment and Charles Schwab in the form of the support products and services they make available to us and other independent investment advisors whose Clients maintain their accounts at Betterment and Charles Schwab. These products and services, how they benefit us, and the related conflicts of interest are described above (see Item 12—Brokerage Practices). The availability to us of Betterment and Charles Schwab's products and services is not based on us giving particular investment advice, such as buying particular securities for our Clients.

Item 15: Custody

Natalie Taylor Consulting Services, LLC does not accept custody of Client funds except in the instance of withdrawing Client fees.

For Client accounts in which Natalie Taylor Consulting Services, LLC directly debits their advisory fee:

- i. Natalie Taylor Consulting Services, LLC will send a copy of its invoice to the custodian at the same time that it sends the Client a copy.
- ii. The custodian will send at least quarterly statements to the Client showing all disbursements for the account, including the amount of the advisory fee.
- iii. The Client will provide written authorization to Natalie Taylor Consulting Services, LLC, 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 invoices that we provide to you and promptly notify us of any discrepancies. Our billing statements (invoices) may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16: Investment Discretion

For those Client accounts where we provide Investment Management Services, we require discretion over Client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold. Investment discretion is explained to Clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the Client will execute a Limited Power of Attorney, which will grant our firm discretion over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the Client.

Advisor will have the discretion to facilitate the selection of, and changes to, the Betterment For Advisors portfolio allocation. Betterment For Advisors provides software tools for advisors to facilitate the purchase and sale of securities in the Client's accounts, including the amounts of securities to be bought and sold to align with the Client's goals and risk tolerance, through a series of 101 incremental model portfolio allocations ranging from 0% to 100% in equities.

Item 17: Voting Client Securities

Natalie Taylor Consulting Services, LLC does not vote Client proxies. Therefore, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. The Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets. If the Client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

Item 18: Financial Information

Registered Investment Advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to Clients, and we have not been the subject of a bankruptcy proceeding.

We do not have custody of Client funds or securities or require or solicit prepayment of more than \$500 in fees per Client six months or more in advance.

Item 19: Requirements for State-Registered Advisers

Principal Officers

Natalie Taylor serves as NTCS's sole principal and CCO. Information about Natalie Taylor's education, business background, and outside business activities can be found on her ADV Part 2B, Brochure Supplement attached to this Brochure. Additionally, information on Cyndi Hall, the firm's IAR can be found on her ADV Part 2B, Brochure Supplement attached to this Brochure.

Other Business Activities

All outside business information, if applicable, of NTCS is disclosed in Item 10 of this Brochure.

Performance-Based Fees - Natalie Taylor Consulting Services, LLC is not compensated by performance-based fees.

Material Disciplinary Disclosures - No management person at Natalie Taylor Consulting Services, 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 - Neither Natalie Taylor Consulting Services, LLC, nor Natalie Ann Taylor, has any relationship or arrangement with issuers of securities, in addition to what is described in Item 10.

Conflicts of Interest - Pursuant to California Code of Regulations Section 260.238 (k) any material conflicts of interest regarding the investment adviser, its representatives or any of its employees are disclosed to the Client prior to entering into any Advisory or Financial Planning Agreement.

Business Continuity Plan - Natalie Taylor Consulting Services, LLC maintains a written Business Continuity Plan that identifies procedures related to an emergency or significant business disruptions, including the death of the investment adviser or any of its representatives.

Natalie Taylor Consulting Services, LLC

532 Bolinas Way #102
Goleta, California 93117
(858) 336-7646

hello@natalieanntaylor.com

Dated May 01, 2023

Form ADV Part 2B – Brochure Supplement for Natalie Ann Taylor

Natalie Ann Taylor - Individual CRD# 4870668

Owner and Chief Compliance Officer

This brochure supplement provides information about Natalie Ann Taylor that supplements the Natalie Taylor Consulting Services, LLC brochure. A copy of that brochure precedes this supplement. Please contact Natalie Ann Taylor if the Natalie Taylor Consulting Services, LLC brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Natalie Ann Taylor is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the identification number 4870668.

Item 2: Educational Background and Business Experience

Natalie Ann Taylor

Born: 1981

Educational Background

- 2003 – Bachelor of Arts: Economics, Sociology, University of California at San Diego
- 2009 – CFP, American College

Business Experience

- 05/2023 - Present, Monarch Money, Company Advisor
- 06/2021 - 05/2023, Monarch Money, Head of Financial Advice
- 11/2019 – Present, Natalie Taylor Consulting Services, LLC, Owner and CCO
- 07/2018 – Present, Natalie Taylor Sole Proprietor, Speaker
- 11/2018 – 11/2021, Ellevest, Contractor
- 01/2013 – 06/2018, LearnVest Planning Services, LLC, Director of Advice Implementation
- 05/2005 – 12/2012, Ameriprise Financial Services, Inc., Financial Advisor
- 01/2005 - 4/2005, American Express Financial Advisors, Financial Advisor

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.

Item 3: Disciplinary Information

No management person at Natalie Taylor Consulting Services, 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.

Item 4: Other Business Activities

Natalie Ann Taylor, as a Sole Proprietor, is currently employed as a public speaker. This activity accounts for approximately 10% of her time.

Natalie Taylor is a Company Advisor at Monarch Money where she is helping to develop consumer financial software. This activity accounts for up to 1 total hour of her time per week, up to 1 hour per week during trading hours. Natalie Taylor considers advisory clients of Natalie Taylor Consulting Services, LLC a priority. In order to mitigate this conflict of interest, Natalie Taylor remains available during all business hours for advisory clients of Natalie Taylor Consulting Services, LLC.

Item 5: Additional Compensation

Natalie Ann Taylor does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through Natalie Taylor Consulting Services, LLC.

Item 6: Supervision

Natalie Ann Taylor, as Owner and Chief Compliance Officer of Natalie Taylor Consulting Services, LLC, is responsible for supervising herself; no one else will be supervising Natalie Taylor. She may be contacted at the phone number on this brochure supplement.

Item 7: Requirements for State Registered Advisers

Natalie Ann Taylor has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

Natalie Taylor Consulting Services, LLC

Olympia, Washington 98513
(858) 336-7646

cyndi@natalieanntaylor.com

Dated May 01, 2023

Form ADV Part 2B – Brochure Supplement for Cynthia (“Cyndi”) Hall

Cynthia (“Cyndi”) Hall - Individual CRD# 6393397

Service Advisor

This brochure supplement provides information about Cynthia (“Cyndi”) Hall that supplements the Natalie Taylor Consulting Services, LLC brochure. A copy of that brochure precedes this supplement. Please contact Natalie Ann Taylor if the Natalie Taylor Consulting Services, LLC brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Cynthia (“Cyndi”) Hall is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the identification number 6393397.

Item 2: Educational Background and Business Experience

Cynthia (“Cyndi”) Hall

Born: 1988

Educational Background

- 2016 – CFP Education Courses, Kaplan University
- 2009 – BS, Business Administration, Arizona Christian University

Business Experience

- 11/2021 - Present, Natalie Taylor Financial Services, LLC, Service Advisor
- 06/2019 - Present, LearnLux Inc., Financial Consultant
- 05/2020 - 09/2021, Natalie Taylor Financial Services, LLC, Paraplanner & Operations Manager
- 01/2020 - 12/2020, Your Richest Life LLC, Paraplanner
- 07/2018 - 06/2019, Northwestern Mutual Investment Services, LLC, Registered Representative
- 08/2014 - 06/2019, Northwestern Mutual Insurance Company, Activation Manager
- 08/2014 - 06/2018, Learnvest Planning Services, Activation Manager
- 01/2012 - 08/2014, Auction and Event Services, Item Distribution Supervisor
- 02/2010 - 08/2014, Personal Nanny
- 10/2009 - 01/2010, MLH Handyman Services, Office Manager
- 02/2007 - 10/2009, Wells Fargo Bank, Teller

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- 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.

Item 3: Disciplinary Information

No management person at Natalie Taylor Consulting Services, 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.

Item 4: Other Business Activities

Cyndi Hall is the sole member of Cyndi Hall Consulting, LLC, a separate and unaffiliated entity providing paraplanning and consulting services to financial planners. Ms. Hall also consults in the fintech space and uses her knowledge as a CFP to help product managers and engineers understand financial planning concepts. This activity takes up approximately 80 hours per month of Ms. Hall’s total time, and up to 6 hours per week during trading hours. All of Ms. Hall’s financial planning services will be provided through Natalie Taylor Consulting Services,

LLC. The firm has determined this other business activity does not present a conflict of interest and does not prohibit Ms. Hall from providing sound services to Natalie Taylor Consulting Services, LLC's advisory clients.

Item 5: Additional Compensation

Cyndi Hall does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through Natalie Taylor Consulting Services, LLC.

Item 6: Supervision

Natalie Ann Taylor, as Owner and Chief Compliance Officer of Natalie Taylor Consulting Services, LLC, is responsible for supervision. She may be contacted at the phone number on this brochure supplement.

Item 7: Requirements for State Registered Advisers

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