



Gerrish Financial LLC

Registered Investment Advisor

Gerrish Financial LLC
251 W. Central Ave #298
Springboro, OH 45066

937-654-6840
www.gerrishfinancial.com

Form ADV - Part 2A Firm Brochure March 25, 2021

This Brochure provides information about the qualifications and business practices of Gerrish Financial LLC, (“Gerrish Financial”). If you have any questions about the contents of this Brochure, please contact Steven Gerrish at 937-654-6840 or steve@gerrishfinancial.com. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC) or by any state securities authority.

Gerrish Financial is an Ohio registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about Gerrish Financial is also available on the SEC’s website at www.adviserinfo.sec.gov. The CRD number for Gerrish Financial is 166711.

Item 2 - Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually or when material changes to our business have occurred since the previous release of the Firm Brochure. We will ensure that you receive a summary of any material changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year. Furthermore, we will provide you with other interim disclosures about material changes as necessary.

Material Changes since Last Update

Since its most recent brochure dated 01/02/2019, Gerrish Financial LLC has made the following material changes to its disclosures.

Item 4 & 5 - Retired project/hourly fee offering.

Item 4 & 5 - Retired asset fee based offering.

Item 4 & 5 - Updated Financial Planning fees and billing methodology from retainer based to arrears based.

Item 4 & 5 - Added a complexity factor to Service Fee billing.

Item 3 - Table of Contents

Item 1 - Cover Page	i
Item 2 - Material Changes	2
Item 3 - Table of Contents.....	3
Item 4 - Advisory Business	5
A. Description of the Firm.....	5
B. Description of Advisory Services Offered.....	5
C. Client-Tailored Services and Client Imposed Restrictions	8
D. Wrap Fee Programs	9
E. Client Assets Under Management.....	9
Item 5 - Fees and Compensation	9
A. Fee Schedule	9
B. Payment of Client Fees	11
C. Additional Client Fees and Expenses	11
D. Termination of Services.....	11
E. Outside Compensation for the Sale of Securities to Clients	12
Item 6 - Performance-Based Fees and Side-By-Side Management	12
Item 7 - Types of Clients	12
Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss	12
A. Method of Analysis	12
B. Investment Strategies	13
C. Risk of Loss	13
Item 9 - Disciplinary Information	13
Item 10 - Other Financial Industry Activities and Affiliations	14
A. Broker-Dealer or Representative Registration	14
B. Futures or Commodity Registration	14
C. Material Relationships Maintained and Conflicts of Interest	14
D. Recommendation or Selection of Other Investment Advisors and Conflicts of Interest	14
Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	14
A. Code of Ethics	14
B. Participation or Interest in Client Transactions	15
C. Personal Trading	15
Item 12 - Brokerage Practices	15
A. Selection of Broker/Dealers and/or Custodian	15
B. Aggregating Securities Transactions	17
C. Trade Errors	17
Item 13 - Review of Accounts.....	17
A. Schedule for Periodic Reviews & Advisory Persons Involved	17
B. Review of Client Accounts on Non-Periodic Basis	18
C. Content and Frequency of Client Provided Reports	18
Item 14 - Client Referrals and Other Compensation	18
A. Economic Benefit from External Sources	18
B. Compensation for Client Referrals	18

Item 15 - Custody	18
Item 16 - Investment Discretion	19
Item 17 - Voting Client Securities.....	19
Item 18 - Financial Information	20
Item 19 - Requirements for State-Registered Advisers.....	20
Form ADV Part 2B - Brochure Supplement (Advisory Personnel).....	21
Item 2 - Educational Background and Business Experience.....	22
Item 3 - Disciplinary Information	23
Item 4 - Other Business Activities	23
Item 5 - Additional Compensation	23
Item 6 - Supervision	23
Item 7 - Additional Requirements for State-Registered Advisers.....	24

Item 4 - Advisory Business

A. Description of the Firm

Gerrish Financial LLC (“Gerrish Financial” or the “Firm”) is an Ohio domiciled, limited liability Company, registered as an investment advisor with the state of Ohio since 2013. Gerrish Financial is a fee-only financial planning and investment advisory firm. The firm holds itself to a fiduciary standard, which means we act in the utmost good faith and perform in a manner believed to be in the best interest of our clients.

We provide comprehensive financial planning and investment management services customized for our clients, based upon their unique circumstances and services requested. These services can be broad based, or narrowly focused on a particular area of financial planning depending on the client’s needs and requirements. We typically provide financial planning and investment advisory services to Generation X, Y, and Z clients (all age groups are welcome), and have no minimum asset or income requirements.

We do not sell financial products (stocks, bonds, mutual funds, variable annuities) nor do we sell insurance products (life, auto, disability, fixed annuities). Our sole method of compensation comes from fees paid to us by our clients. We do not receive commissions of any form. Referral or finder’s fees are not paid from nor accepted by our firm. We are not a subsidiary of another financial service entity nor do we have control of one.

We deliver our services in a virtual by-appointment office environment. We use technologies such as video conferencing, which allows us the flexibility to work within client’s schedules and timelines. For those clients who are local or prefer to meet in person, appointments are still offered in our home-based office or at another mutually agreed upon location.

Steven Gerrish is the firm’s founder, President, Chief Compliance Officer (supervisor), as well as, the sole shareholder of the firm. Additional information about Mr. Gerrish can be found in the accompanying Form ADV Part 2B - Advisory Personnel Brochure Supplement.

B. Description of Advisory Services Offered

Gerrish Financial offers one type of advisory solution to clients, comprehensive financial planning.

Financial planning services offered include (but not limited to) the following options:

- Cash flow and debt management
- Insurance planning & risk analysis
- Education needs planning

- Retirement planning & capital needs analysis
- Estate planning
- Tax planning
- Investment planning & asset allocations
- Investment management & supervisory services (optional)

All prospective clients receive a complimentary introduction meeting, where an initial interview is conducted and data are gathered to assist the client in determining their specific goals, needs, objectives, tolerance for risk, and desired services. Prior to, or during this meeting, all prospective clients will receive a current copy of this brochure (ADV Parts 2A & 2B), along with a copy of the Firm's privacy policy. We will also disclose any material conflict of interest to clients that may impair our ability to deliver unbiased and objective advice, or could otherwise impact a client's selection of the firm.

Based on the level of complexity and breadth of services required by the client, a packaged or fixed fee arrangement will be suggested by Gerrish Financial. The specifics of the fee arrangement and the services or package selected will be communicated in the written Client Services Agreement, which must then be signed by the client. Upon signed agreement, Gerrish Financial will gather and request any additional information from the client as needed to complete the client's financial plan and/or other services selected.

Depending on the scope of the client engagement, clients may be asked to provide additional information including copies of the following documents:

- Insurance policies
- Financial data (W-2s, 1099s, pay stubs, tax returns)
- Employer provided benefits (retirement plans, savings plans, insurance coverage)
- Mortgage & other consumer loan information (student, auto, home equity)
- Credit card balances and interest rates and other debt liability information
- Will and trust documents
- Firm provided risk profile questionnaire or other requested forms

We will then analyze the client's current financial situation and possible future scenarios as needed for their plan. Finally, a meeting is held to present the Firm's analysis and written summary containing our significant observations, assumptions, alternatives reviewed, recommendations and implementation responsibilities for each area the client has contracted for under the Client Services Agreement.

Financial Planning Services

Financially Fit - (\$ Varies See Item 5)

Financially Fit is our yearly ongoing financial planning service designed to address a client's financial planning and investment management needs. This comprehensive service takes a deep dive into all of a client's financial goals, provides a detailed analysis of their existing financial path and provides recommendations designed to address stated goals and objectives. After the delivery of the financial plan the service provides implementation assistance and ongoing services to ensure a client's plan remains on track.

Time Commitment: 3 Months – Yearly ongoing thereafter

Package Includes:

- Discovery session(s) (90 minute)
 - Discuss & define goals, where you are today, where you want to be in the future
 - Collect required information to complete the comprehensive Financial Plan
 - May require multiple sessions depending on complexity of plan needs
 - Engagement contract review & signature

- Delivery session(s) (90 minute)
 - Review of the comprehensive and customized financial plan based on specific goals, objectives and risk tolerances
 - Review of plan recommendations and alternatives reviewed
 - Review of implementation action items and responsible parties
 - May require multiple sessions based on feedback from initial delivery session

- Implementation support and monitoring
 - Quarterly review sessions to monitor progress and discuss potential changes
 - On demand question and answer sessions addressing questions or concerns
 - 24 hour web access to the completed plan, including a “what if” modeling capability

Depending on unique circumstances, the following may be included as covered topics and addressed as part of a client's analysis and included recommendations within their financial plan:

- Cash Flow & Debt Management
- Insurance Needs Analysis (Risk Management)
- Education Planning and Funding
- Retirement Planning & Capital Needs Analysis
- Income Tax Planning
- Estate Planning
- Investment Consultation and Asset Allocation

- Employer Benefit & Savings Plan Analysis
- Net Worth Position
- Emergency Fund Planning
- Savings Rate Analysis
- Life Event Planning (large purchases)
- Investment Management and Supervision (see Investment Management section below)

Investment Management Services

Gerrish Financial typically strives to have clients execute the investment recommendations we make as part of your financial plan. However, Gerrish Financial offers Investment Management Services on a limited basis, which includes implementation and monitoring of our recommended investment strategies. We only offer discretionary investment management services for clients.

Our investment advice is customized to meet client needs, goals and investment objectives. We prepare an Investment Policy Statement (IPS), which will guide Gerrish Financial in the investment strategies and selections for client portfolios. The IPS will reflect client investment objectives, investment time horizon, tolerance for risk, as well as, any constraints for clients portfolio. The IPS is a critical tool in the Investment Management Services offering and clients are required to inform Gerrish Financial of any changes to their current financial situation or investment objectives.

Investment Management Services Include:

- Investment Policy Statement (IPS) documenting clients risk tolerance, goals, parameters and investment constraints
- Asset Allocation & Investment Strategy
- Portfolio Asset Selection
- Regular Portfolio Monitoring - Quarterly review to ensure applicability to market conditions, financial plan goals and investment policy statement
- Periodic Rebalancing - determined by Asset Allocation matrix, and market conditions
- Quarterly Client Reviews - held in person, via telephone or video conference depending on client preference and availability

C. Client-Tailored Services and Client Imposed Restrictions

Financial Planning Services

Our advice is tailored to meet the needs of the individual client, depending on their unique circumstances, needs and services and/or packages selected. Clients retain full discretion over implementation decisions and are free to accept or reject recommendations we make as part of our packaged financial planning services.

Investment Management Services

All client-imposed restrictions will be identified and stated within the Investment Policy Statement (IPS) document, which outlines any reasonable restrictions regarding investments for a client's portfolio(s). The IPS will reflect client investment objectives, investment time horizon, tolerance for risk, as well as, any constraints for their portfolio. Please note that it remains a client responsibility to inform Gerrish Financial of any changes in current financial situation, investment objectives or restrictions.

D. Wrap Fee Programs

Gerrish Financial does not participate in any wrap fee programs.

E. Client Assets Under Management

The Firm does not have any reportable client assets under management as of the date of this brochure. Future brochure updates will include regulatory assets under management amounts rounded to the nearest \$100,000 (as indicated in our ADV Part 1A Item 5.F).

Item 5 - Fees and Compensation

Gerrish Financial is a fee-only financial planning and investment advisory firm. All fees are paid directly by the client in the form of a package or fixed fee arrangement. No performance related fees are charged; no commission is received for any product or security we recommend to clients.

A. Fee Schedule

Financial Planning Service

Financially Fit Fees:

Our fees for Financial Planning Services include both a one-time fee (**Plan Fee**), for the initial creation of your financial plan and an ongoing service fee (**Service Fee**), for the ongoing support of your financial plan. Your specific fee structure will also be detailed in your Client Services Agreement.

Plan Fee: The Plan Fee is \$500. This is a one-time only fee specifically for the creation of the initial financial plan, and includes three months of ongoing support.

Service Fee: The Service Fee is equal to \$1,200 yearly per adult person, multiplied by the accounts assigned Complexity Factor. All accounts have a default complexity factor of 1. The Service Fee is charged in arrears for the prior period. The Service Fee is typically billed annually but can be billed quarterly depending on client preference.

Complexity Factor: The Complexity Factor is determined by taking into consideration the range of services included, the number of and complexity of assets, client needs, and the time required to deliver the services. The accounts Complexity Factor is fixed at contact signature and is reviewed upon contract anniversary. Any changes in complexity factor will be reflected in the following years billing cycle.

Fee Examples

One person account, complexity factor of 1 = \$1,200 Service Fee (\$300 if billed quarterly)

One person account, complexity factor of 2 = \$2,400 Service Fee

Two person account, complexity factor of 1 = \$2,400 Service Fee

Two person account, complexity factor of 2 = \$4,800 Service Fee

Family account (2 adults, 1 child), complexity factor of 1 = \$2,400 Service Fee

Family account (3 adults, 0 child), complexity factor of 1 = \$3,600 Service Fee

New Clients

First year clients are extended an introductory \$500 Plan Fee for the creation of their initial financial plan and 3 months of ongoing service. At the end of the 3 months, the client may choose to cancel or continue with the financial planning service. Paid introductory Plan Fees will be applied towards the full Service Fee if client elects to continue the service.

Payment of Fees: Gerrish Financial requires upfront payment for the Plan Fee prior to beginning work on the initial financial plan. Ongoing Service Fee charges will be billed annually or quarterly depending on client preferences and are due within 30 days of billing. All Service Fees are billed in arrears for the previous time period. Check and Paypal are accepted methods of payment. Cash, money orders, credit cards and crypto currencies are not accepted.

Investment Management Service

Financially Fit:

Gerrish Financial typically strives to have clients execute the investment recommendations we make as part of your financial plan. However, we offer implementation and monitoring, as an optional component of your financial planning service. If selected, fees for implementation and monitoring of investment strategies provided with your Financially Fit service are included in the complexity component of your Service Fee. Selecting this optional discretionary Investment Management service will increase the complexity factor to a default level of 2.

Negotiable Fees

The services to be provided, the type and amount of the fee and the fee payment schedule will be detailed in your written Client Services Agreement. Published fees may be discounted at the firm's discretion but they are not negotiable.

B. Payment of Client Fees

Financial Planning Fees

Financial planning fees, as detailed in your Client Services Agreement are payable via check, bank draft (ACH) or through an automated third party payment processor (e.g PayPal) with your prior approval. Our firm does not accept cash, money orders, credit cards, crypto currencies or other similar forms of payment.

Investment Management Fees

Fees for investment management services as detailed in your Client Services Agreement are payable via check, bank draft (ACH) or through an automated third party payment processor (e.g PayPal) with your prior approval. Our firm does not accept cash, money orders, credit cards, crypto currencies or other similar forms of payment. Gerrish Financial will not directly deduct fees from your custodial accounts.

C. Additional Client Fees and Expenses

Fees paid to Gerrish Financial by our clients are completely separate from any of the fees and expenses charged by mutual fund companies, Exchange Traded Funds (ETFs), index mutual funds, and their portfolio managers. A complete explanation of these fees and expenses are provided in each fund's prospectus. Clients are encouraged to read the prospectus before investing.

Clients may also incur transaction costs (brokerage fees) or administration fees from a selected broker/dealer, custodian, trust company or other service provider. Clients are encouraged to obtain a complete schedule of these fees from the service provider prior to entering into any engagement.

Gerrish Financial does not receive any portion of these other additional client fees from a broker/dealer or custodian. Please refer to Item 12 for additional information regarding Brokers.

D. Termination of Services

Either party may terminate the agreement at any time, which would typically be in writing. Should the client verbally notify Gerrish Financial of termination and, we have not received your written notice within two business days following the notification, we will make a written notice of the termination in our records and send you our own termination notice as a substitute.

New clients may terminate an engagement within 5 days of signing the Client Services Agreement, at which time any Plan Fee paid shall be refunded. Should the client terminate the

engagement after this date, the client is financially responsible only for work performed up to the time of the termination notice.

Clients that terminate ongoing services will be assessed a prorated Service Fee for services incurred from the last billing period up to the notice of termination date. Gerrish Financial is not responsible for any future allocation recommendations, or investment advice upon termination notice.

E. Outside Compensation for the Sale of Securities to Clients

Gerrish Financial does not receive or accept any outside compensation for the sale of securities or other investment products. This includes asset-based sales charges and/or sales fees from mutual funds. Gerrish Financial's only compensation comes from the fees charged directly to clients for services provided and are detailed in Item 5 of this document. Clients always have the option to purchase recommended or similar investments through a service provider of their selection.

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

Gerrish Financial does not charge or accept any performance-based or side-by-side management fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

Item 7 - Types of Clients

Gerrish Financial provides financial planning and investment advisory services primarily to individuals and families. We also provide services to high net worth individuals; business owners, and self-employed individuals. We strive to work with people from all different walks of life, and have no minimum asset or income requirements, and we have no minimum account size. ***We reserve the right to decline services to any prospective client for any reason.***

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

A. Method of Analysis

If Gerrish Financial is engaged to provide investment advice, we first gather information about the client's personal financial situation to determine specific needs, objectives, and tolerance for risk. Using this information, and our best judgment, we recommend an appropriate target asset allocation for the client. This allocation is designed to help the client achieve their overall financial objectives and goals while minimizing risk exposure.

Our provided recommendations are based on publicly available reports, analysis, research materials, computerized asset allocation models, and various subscription services. We also recommend that the portfolio be maintained by rebalancing, typically every twelve months.

B. Investment Strategies

We believe that the appropriate allocation of investments across diverse investment categories (in simple terms, stocks, bonds and cash) is the primary determinant of investment returns and is critical to the long-term success of a client's financial objectives.

Strategies involving frequent trading can negatively affect investment performance. Consequently, we employ a fundamental, long-term, buy-and-hold philosophy which focuses on a passive investing strategy using no load/no transaction fee mutual fund, index mutual funds and/or Exchange Traded Funds (ETF's) to minimize investment costs. Using this approach, we recommend specific investments to fill out the recommended asset allocation across the client's overall investment portfolio.

C. Risk of Loss

While we believe that our investment strategies are designed to produce the highest return for a given level of risk, there can be no guarantee that an investment objective or goal will be achieved. Some investment decisions recommended by us may result in loss, which may include the original principal amount invested. The client must be able to bear the various risks involved in investing, which may include market risk, liquidity risk, interest rate risk, currency risk, political risk, and others.

Investing in securities involves a risk of loss (of your money) that you should be prepared to bear (endure).

Item 9 - Disciplinary Information

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

Neither Gerrish Financial nor its management has any reportable legal and/or disciplinary events, and does not have any pending events.

Item 10 - Other Financial Industry Activities and Affiliations

A. Broker-Dealer or Representative Registration

Neither Gerrish Financial, or its management is registered as, nor do we have an application pending as, a securities broker-dealer or registered representative of a broker dealer.

B. Futures or Commodity Registration

Neither Gerrish Financial, nor its management is registered as, and does not have an application pending as, a futures commission merchant, commodity pool operator or commodity-trading adviser.

C. Material Relationships Maintained and Conflicts of Interest

Neither Gerrish Financial, or its management have arrangements that are material to our advisory business or our clients with a related person who is a broker-dealer, investment company, other investment adviser, financial planning firm, commodity pool operator, commodity trading adviser or futures commission merchant, banking or thrift institution, accounting firm, law firm, insurance company or agency, pension consultant, real estate broker or dealer or entity that creates or packages limited partnerships.

D. Recommendation or Selection of Other Investment Advisors and Conflicts of Interest

As a service to clients, we may provide referrals to other professionals, such as attorneys, other investment professionals, accountants etc. Gerrish Financial does not have agreements with and does not receive referral fees from anyone, including any other professional we may refer to our clients. No one associated with Gerrish Financial or any related person is a general partner in any partnership that solicits clients to invest.

Gerrish Financial's President, Steven G. Gerrish is a member of the Financial Planning Association (FPA).

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

A. Code of Ethics

Gerrish Financial has adopted a code of ethics that sets forth the basic policies of ethical conduct for all associated persons of the firm. We accept the obligation not only to comply with the mandates and requirements of all applicable laws and regulation, but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities. We will be happy to provide a copy of our Code of Ethics to any client or prospective

client, upon request. A copy can also be obtained from the CFP® Board of Standards website at www.cfp.net.

B. Participation or Interest in Client Transactions

Neither Gerrish Financial, nor any of its personnel are authorized to recommend or effect a transaction for a client involving any security in which the firm or a related party has a material financial interest, such as in the capacity as an underwriter or adviser to the issuer.

C. Personal Trading

At times, personnel and related parties may hold positions in investments that are also recommended to the client. We may make recommendations or take actions with respect to investments that may differ in the nature or timing from recommendations made to, or actions taken for, other clients or personnel. However, at no time will firm personnel or a related party receive preferential treatment over the client.

Item 12 - Brokerage Practices

A. Selection of Broker/Dealers and/or Custodian

Gerrish Financial is not associated with any broker-dealer firm. We may recommend the services of an independent provider, such as Vanguard, Schwab, Scottrade or Fidelity. Broker or custodian recommendations are based on individual client needs, availability of investment products, level of service and brokerage fees and commissions.

Recognizing the value of these judgmental factors, we may recommend or select brokers or custodians who charge a brokerage commission that is higher than the lowest available commission that might otherwise be available for any given trade.

Gerrish Financial's preferred custodians were selected based on factors including their relatively low transaction fees, quality of operations and access to a wide variety of investment vehicles including mutual funds, ETFs and markets. No additional premiums or commissions on transactions, beyond the actual cost imposed by the custodian are charged to the client.

Investment management clients may utilize other custodians, but must provide Gerrish Financial with limited trading authorization in order to implement investment strategies through the custodian (subject to technological and operational constraints).

Research & Soft Dollar Benefits

Custodians offer services to independent investment advisers (such as Gerrish Financial), which may include custody of client securities, trade execution, clearance and settlement of

transactions. Gerrish Financial may receive some benefits from these custodians through our participation in their program. Gerrish Financial's custodian(s) offer products and services that assist us in managing our clients' accounts. These benefits may include software and other technology, which provide us with access to trade confirmations, statements, research, market and price data, as well as, facilitate trade executions, and facilitating payment of advisory fees from client accounts.

Some of these products and services made available by custodians may benefit Gerrish Financial but not benefit our client accounts. These services may assist us in managing and administering client accounts. The availability of these services benefit our firm because we do not have to purchase or produce them as long as our clients maintain assets in accounts with the custodian. Therefore, there is an appearance of a conflict of interest since our firm may have an incentive to select or recommend our custodian based on the firm's interest in receiving these benefits rather than our clients' interest in receiving favorable trade execution.

As part of Gerrish Financial's fiduciary duty we endeavor to at all times put our clients interests first. Our participation in the custodian's program does not depend on the amount of brokerage transactions directed to them and our selection of a custodian is in the best interest of our investment management and supervisory clients. As previously stated, our selection of the custodian is based on client needs, availability of investment products, level of service, and brokerage fees and commissions.

Brokerage for Client Referrals

Gerrish Financial does not receive client referrals, compensation or services from any broker-dealer or third parties in exchange for selecting or recommending a broker dealer or third party to clients.

Directed Brokerage

Gerrish Financial does not require or engage in directed brokerage involving our client's accounts. Clients may request that the custodian of record use another broker-dealer to execute some or all transactions for their account. Under those circumstances, clients are responsible for negotiating the terms for their account with the selected broker-dealer in advance of the transactions. Under these circumstances we will not be obligated to seek better execution services or prices from these broker-dealers. As a result you may pay higher commissions or other transaction costs, experience greater spreads, receive less favorable net prices for transaction in your account than would otherwise be the case. Gerrish Financial, as well as, its custodian have an obligation of best execution for clients and as a result we may decline a request to direct brokerage if it would result in additional operational difficulties or risk to our firms.

B. Aggregating Securities Transactions

Gerrish Financial does not aggregate its client orders; we trade for clients on an individual account basis. This may result in an individual account being assessed higher transactional costs or less favorable prices than those with an account that is aggregated.

Trade aggregation involves combining multiple orders for shares of the same securities at the same time and is also known as “block trading” and is typically done in an attempt to obtain better execution, and to allocate among multiple client accounts.

C. Trade Errors

In the event of a trade error the firm will correct its error through an account maintained by its custodian and may be responsible for trading error losses that occur within a client account. Should correction of the trade error result in a gain, the firm will typically credit the client’s account with the gain.

Item 13 - Review of Accounts

A. Schedule for Periodic Reviews & Advisory Persons Involved

Financial Planning Services

Financially Fit Accounts

For clients engaged in our Financial Fit service, we will schedule periodic reviews with you in advance. As detailed in Item 4 of this document, clients receive quarterly reviews of their plans, to touch base on plan implementation progress as part of their overall plan package.

Reviews are conducted by the firm’s President, Steven Gerrish and typically involve analysis of your previously agreed upon financial plan recommendations and investment allocations.

Reviews may include revisions to your plan recommendations. Copies of any revised plans or asset allocation recommendations will be provided to clients upon request.

Investment Management Services

Investment Management Accounts

For clients engaged in Investment Management services, we will schedule periodic reviews with you in advance. As detailed in Item 4 of this document, client portfolios are reviewed with clients on a quarterly basis.

Reviews are conducted by the firm’s President, Steven Gerrish and typically involve analysis of your investment portfolio allocations and Investment Policy Statement (IPS). Reviews may include revisions to your portfolio allocations or IPS. Copies of any revised IPS or asset allocation reports will be provided to clients upon request.

B. Review of Client Accounts on Non-Periodic Basis

For client accounts engaged with Gerrish Financial for ongoing monitoring services, additional reviews may be triggered by material changes in markets, economic climate changes, political events, news or research regarding portfolio holdings, sector shifts or by changes in a clients financial status (retirement, employment changes, or other life events that impact clients).

C. Content and Frequency of Client Provided Reports

Financial Planning Services

Financially Fit Clients

Financial plans are reviewed with clients during their included quarterly reviews (or as requested). Client's financial plans and reports are also accessible electronically.

Investment Management Services

Investment Management Clients

Investment portfolios and asset allocations reports are provided to clients during their quarterly reviews (or as requested). These reports are accessible electronically. Clients will also receive monthly and/or quarterly statements from the custodian or brokerage companies that hold your funds. Gerrish Financial does not provide these statements but urges clients to review them for accuracy and clarity.

Item 14 - Client Referrals and Other Compensation

A. Economic Benefit from External Sources

Refer to Item 12 - Brokerage Practices, Research and Soft Dollar Benefits section for previously disclosed economic benefit information.

B. Compensation for Client Referrals

Gerrish Financial does not pay referral or finder's fees, nor does it accept such fees from other firms or individuals.

Item 15 - Custody

An unaffiliated, qualified custodian such as a bank, broker-dealer (e.g., Vanguard, Fidelity or Shareholder Services Group), mutual fund Company, or a transfer agent will maintain client assets. Neither Gerrish Financial, nor any of its associates holds any client assets.

As a matter of firm policy, Gerrish Financial:

- Does not accept or forward client securities erroneously delivered to our firm;

- Prohibits any associate from having authority to withdraw securities or assets from a client account;
- Restricts the firm or an associate from having a general power of attorney over a client account, or serving as a trustee for a client account;
- Prohibits associates from having knowledge of a clients account access information if such access would allow physical control over account assets;
- Does not collect advance fees of more than \$500 for services to be performed more than six months into the future

Statements for your accounts will come directly from the custodian holding your investments. You will receive these statements quarterly or monthly if there is account activity. Gerrish Financial does not issue account statements for clients. We urge you to review and verify your accounts every time you receive a statement.

Item 16 - Investment Discretion

Investment Management Services

Gerrish Financial delivers services on a *discretionary* basis for our investment management client accounts. Granting Gerrish Financial discretionary authority allows the firm to implement investment strategies and trading decisions in accordance with the guidelines and restrictions detailed in your approved Investment Policy Statement (IPS) *without requiring your prior authorization*.

This authority will not be granted until execution of our Client Services Agreement, as well as, the custodian of record's limited power of attorney agreement and/or trading authorization forms. The custodian will specifically limit our authority within your account generally limited to the following: *placement of trade orders, requests for the withdrawal of advisory fees, and the ability to request checks on behalf of the client*.

Item 17 - Voting Client Securities

As a matter of firm policy and practice, Gerrish Financial does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. Gerrish Financial may provide advice to clients regarding the clients' voting of proxies.

Item 18 - Financial Information

Gerrish Financial does not require prepayment of more than \$500 in fees per client, six months or more in advance. Due to these practices an audited balance sheet is not required nor included in this brochure. Gerrish Financial has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.

Item 19 - Requirements for State-Registered Advisers

This item requires State Registered Investment Advisers to provide you with certain information or disclosures about the principals of Gerrish Financial.

Principal Executive Officer: Steven G. Gerrish

Please refer to the attached Brochure Supplement Form ADV Part 2B for this information regarding Gerrish Financial's Principal Executive Officer.

Form ADV Part 2B - Brochure Supplement (Advisory Personnel)

Steven G. Gerrish - President
Gerrish Financial LLC
251 W. Central Ave #298
Springboro, OH 45066

937-654-6840
Steve@gerrishfinancial.com
www.gerrishfinancial.com

Date Prepared: March 25, 2021

This Brochure Supplement provides information about Steven G. Gerrish that supplements the Gerrish Financial LLC, (“Gerrish Financial”) Brochure. You should have received a copy of that Brochure. Please contact Steven Gerrish at 937-654-6840 or steve@gerrishfinancial.com if you did not receive Gerrish Financial’s brochure or if you have any questions about the contents of this supplement.

Additional information about Steven G. Gerrish is also available on the SEC’s website at www.adviserinfo.sec.gov. The CRD number for Steven G. Gerrish is 6157567

Item 2 - Educational Background and Business Experience

Name: Steven G. Gerrish (Born 1967)

Title: President - Principal Executive Officer

Education & Licenses:

- Bachelor of Business Administration – Finance Major with a Financial Planning Specialty - Davenport University – 2016
- Certified Financial Planner (CFP®) Certification Examination (11/15/2013)
- Kaplan Certified Financial Planner (CFP®) Education Program (10/09/2013)
 - For additional detail on the CFP® Certification requirements and process see the included information at the end of this section
- Series 65 - Uniform Investment Advisor Law Examination (01/25/2012)
- Series 63 - Uniform Securities Agent State Law Examination (11/17/2011)
- CBOE Options Institute Proficiency Exam - (9/26/2010)

Employment History/Background:

- Gerrish Financial LLC - December 2012 - Present
- Steven Gerrish Trading - ETF Options Trader - (January 2010 - October 2012)
- Reynolds & Reynolds - Various Positions - (May 1989 - November 2009)
 - Sales Engineer/Telephony Sales Specialist - (April 2008 - November 2009)
 - Senior Product Marketing Manager - (September 2002 - April 2008)
 - Product Manager - (May 1998 - September 2002)
 - Associate Product Manager - (April 1997 - May 1998)
 - Customer Training Consultant - (May 1989 - April 2007)

CFP® Certification Requirements

Education: CFP® professionals must develop their theoretical and practical financial planning knowledge by completing a comprehensive course of study at a college or university offering a financial planning curriculum approved by CFP Board. Other options for satisfying the education component include submitting a transcript review or previous financial planning-related course work to CFP Board for review and credit, or showing the attainment of certain professional designations or academic degrees.

Examination: CFP® practitioners must pass a comprehensive two-day, 10-hour CFP® Certification Examination that tests their ability to apply financial planning knowledge in an integrated format. Based on regular research of what planners do, the exam covers the financial planning process, tax planning, employee benefits and retirement planning, estate planning, investment management and insurance.

Experience: CFP® professionals must have three years minimum experience in the financial planning process prior to earning the right to use the CFP® certification marks. As a result, CFP® practitioners possess financial counseling skills in addition to financial planning knowledge.

Ethics: As a final step to certification, CFP® practitioners agree to abide by a strict code of professional conduct, known as CFP Board's Code of Ethics and Professional Responsibility, that sets forth their ethical responsibilities to the public, clients and employers. CFP Board also performs a background check during this process, and each individual must disclose any investigations or legal proceedings related to their professional or business conduct.

Once certified, CFP® practitioners are required to maintain technical competence and fulfill ethical obligations. Every two years, they must complete a minimum 30 hours of continuing education to stay current with developments in the financial planning profession and better serve clients. Two of these hours are spent studying or discussing CFP Board's Code of Ethics or Practice Standards. In addition to the biennial continuing education requirement, all CFP® practitioners voluntarily disclose any public, civil, criminal or disciplinary actions that may have been taken against them during the previous two years as part of the renewal process. Learn more at www.cfp.net.

Item 3 - Disciplinary Information

Neither Gerrish Financial, nor any of its personnel have been the subject of a reportable legal or disciplinary event.

Item 4 - Other Business Activities

Neither Gerrish Financial, nor any of its personnel are engaged in any other business activities other than Gerrish Financial.

Item 5 - Additional Compensation

Neither Gerrish Financial, nor any of its personnel accept or receive additional economic benefit (i.e. sales awards or other prizes) for providing advisory services to clients.

Item 6 - Supervision

Steven G. Gerrish serves in multiple capacities for Gerrish Financial including: Principal, Financial Planner, Chief Compliance Officer and Investment Adviser Representative (Advisory Personnel). Gerrish Financial recognizes that not having all organizational duties segregated may potentially create a conflict of interest. Gerrish Financial does, however, employ policies and procedures to ensure timely, accurate record keeping and supervision, including the outsourcing of certain functions to qualified entities to assist in these efforts when necessary.

Questions relative to Gerrish Financial, its staff, its services, or this ADV Part 2 and its attached Advisory Personnel Brochure Supplement may be made to the attention of Steven G. Gerrish at 937-654-6840. Additional information about Gerrish Financial, other advisory firms, or an associated representative is available at www.adviserinfo.sec.gov.

The business and disciplinary history of an investment advisory firm and its representatives may also be obtained by calling the Ohio Division of Securities at (614)-644-7381.

Item 7 - Additional Requirements for State-Registered Advisers

Steven G. Gerrish has not been involved in an award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500.

Steven G. Gerrish has not been involved in an award or otherwise being found liable in a civil, self-regulatory organization or administrative proceeding of any kind

Steven G. Gerrish has not been the subject of a bankruptcy petition.