Brochure Supplement
(Part 2B of Form ADV)

KATHARINE B. MARVEL
Investment Adviser Representative

Marvel Financial Planning, Inc d.b.a. Encircle Financial Strategies
5710 Toad Hollow Lane,
Indianapolis, IN 46220
Telephone: (317) 570-1800

NOTICE: The attached Brochure provides information about the Investment Adviser Representative of Marvel Financial Planning, Inc (the "Firm") doing business as Encircle Financial Strategies, CRD No. 327420. Please contact Katharine B. Marvel, Chief Compliance Officer, if you did not receive the Firm's Part 2A of Form ADV. You can also contact Katharine B. Marvel if you have any questions about the content of the attached supplement. Additional information about the Firm's investment adviser representative is available on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number known as a CRD number. Katharine B. Marvel's CRD number is 327420.

October 22, 2024

A. General Requirements

Generally, Encircle Financial Strategies requires employees to hold a college or advanced degree or have relevant working experience in the securities industry. Any employee of Encircle Financial Strategies acting in a representative capacity will be appropriately licensed or registered.

B. Investment Adviser Representative Information

This Brochure Supplement provides information about Katharine B. Marvel, the Adviser's investment adviser representative.

Item 2 Education and Business Experience

CRD Number: 327420
Year of Birth: 1955

Katharine B. Marvel has over 30 years of experience in the financial services industry. Ms. Marvel's educational and business background includes the following:

EDUCATIONAL BACKGROUND:

- Indiana University, Bachelor of Science, Finance
- Indiana University, Masters of Business Administration

RELATED BUSINESS EXPERIENCE:

- Marvel Financial Planning, Inc – IAR
  2023 – Present
- Wealth Advisory Solutions, LLC – IAR
  2017 – 2023
- National Planning Corporation – Registered Representative
  2013 – 2017
- LPL Financial – Registered Representative
  2012 – 2013
- National Planning Corporation – Registered Representative
  2003 – 2012

PROFESSIONAL DESIGNATIONS:

- Chartered Financial Consultant (ChFC)
  Prerequisites and requirements to obtain this designation include:
    - Three years of full-time business experience is required for all Huebner School designations. The three-year period must be within the five years preceding the date of the award.
    - An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience. - 1 - Encircle Financial Strategies
    - Part-time qualifying business experience is credited toward the three-year requirement on an hourly basis, with 2,000 hours representing the equivalent of one year full-time experience.

  The following activities meet the required business experience qualifications included in the CLU certification process. Insurance and health care:

(1) Field underwriting and management, including sales and service activities, supervision and management of persons involved in sales or services, or staff support of persons in these activities,
(2) Company management and operations in positions involving substantial responsibility, Financial services and employee benefits,
(3) Client service and related management, including direct contact with clients, supervision and management of persons involved directly in the process of providing financial services or employee benefits, or staff support of persons in these activities,
(4) Financial institution management and operations in positions involving substantial responsibility.

Other:
(1) University or college teaching of subjects related to the Huebner School curriculum on a full-time basis at an accredited institution of higher education,
(2) Government regulatory service in a responsible administrative, supervisory, or operational capacity,
(3) Activities directly or indirectly related to the protection, accumulation, conservation, or distribution of the economic value of human life; these include the work of actuaries, attorneys, CPAs, investment advisers, real estate investment advisers, stockbrokers, trust officers, or persons in other similar occupations.

Classes to complete: Financial Planning: Process and Environment; Fundamentals of Insurance Planning; Income Taxation; Planning for Retirement Needs; Investments; Fundamentals of Estate Planning; Financial Planning Applications; The Financial System in the Economy; Estate Planning Applications; Executive Compensation.

• Chartered Life Underwriter (CLU)

(1) Experience: Three years of full-time business experience is required for all Huebner School designations. The three-year period must be within the five years preceding the date of the award. An undergraduate or graduate degree from an - 2 - Encircle Financial Strategies accredited educational institution qualifies as one year of business experience. Part-time qualifying business experience is credited toward the three-year requirement on an hourly basis, with 2,000 hours representing the equivalent of one year full-time experience.

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(1) Insurance and health care:
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ii. Company management and operations in positions involving substantial responsibility,
(2) Financial services and employee benefits,
i. Client service and related management, including direct contact with clients, supervision and management of persons involved directly in the process of providing financial services or employee benefits, or staff support of persons in these activities,
ii. Financial institution management and operations in positions involving substantial responsibility.

(3) Other: University or college teaching of subjects related to the Huebner School curriculum on a full-time basis at an accredited institution of higher education,

i. Government regulatory service in a responsible administrative, supervisory, or operational capacity,

ii. Activities directly or indirectly related to the protection, accumulation, conservation, or distribution of the economic value of human life; these include the work of actuaries, attorneys, CPAs, investment advisers, real estate investment advisers, stockbrokers, trust officers, or persons in other similar occupations.

Item 3 Disciplinary Information

Katharine B. Marvel does not have any legal or disciplinary events material to a client's or prospective client's evaluation.

Item 4 Other Business Activities

Katharine B. Marvel owns Marvel Financial Planning, Inc, DBA Encircle Financial Strategies

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Item 5 Additional Compensation

Katharine B. Marvel receives minimal insurance trails.

Item 6 Supervision

Katharine B. Marvel is an Investment Adviser Representative of Encircle Financial Strategies a DBA of Marvel Financial Planning, Inc. Encircle Financial Strategies has and provides investment advisory and supervisory services in accordance with its policies and procedures manual. The Firm's Chief Compliance Officer, Katharine B. Marvel, is primarily responsible for implementation of the Firm's policies and procedures.