

Item 1 – Cover Page



850 NW Federal Highway, Suite 150
Stuart, FL 34994
(772) 781-7648

www.familyfirstfinancial.com

Form ADV Part 2

June 12, 2026

This brochure provides information about the qualifications and business practices of Family First Financial Planning. If you have any questions about the contents of this brochure, please contact us at (772) 781-7648.

The information in this brochure has not been approved or verified by the U.S. Securities and Exchange Commission or any state securities authority. The firm is registered with the States of Florida and Georgia; such registration does not imply a certain level of skill or training on the part of the firm or its associated personnel.

Additional information about Family First Financial Planning (CRD #: 131254) is also available on the SEC's website at www.advisorinfo.sec.gov.

Item 2 - Material Changes

The only material change to the Form ADV Part 2 Brochure since the last annual updating amendment filed on September 9, 2025 is as follows:

Item 5 - Fees and Compensation

The hourly billing rate was adjusted from \$325 per hour to \$350 per hour for the Fixed Fee and Hourly Fee services.

As with all firm documents, clients and prospective clients are encouraged to review this brochure in its entirety and are encouraged to ask questions at any time before or throughout the engagement.

Item 3 - Table of Contents

Item 1 – Cover Page..... 1

Item 2 - Material Changes 2

Item 3 - Table of Contents..... 3

Item 4 - Advisory Business 4

Item 5 - Fees and Compensation 6

Item 7 - Types of Clients 8

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

Item 9 - Disciplinary Information 10

Item 10 - Other Financial Industry Activities and Affiliations..... 10

Item 11 - Code of Ethics and Standards of Conduct 11

Item 12 - Brokerage Practices 12

Item 13 - Review of Accounts 13

Item 14 - Client Referrals and Other Compensation 13

Item 15 - Custody 14

Item 16 - Investment Discretion 14

Item 17 - Voting Client Securities..... 15

Item 18 - Financial Information 15

Item 19 - Requirements for State-Registered Advisors 15

Form ADV 2B Brochure Supplements to follow 16

Important Note: Throughout this document, Family First Financial Planning may be referred to by the following terms: “the firm,” “we,” “us,” or “our.” The client or prospective client may also be referred to as: “you,” “your,” etc.



Item 4 - Advisory Business

About Our Firm

Family First Financial Planners LLC is a Florida-based limited liability company investment advisory firm doing business as Family First Financial Planning. The firm was started in 1998 as a sole proprietorship and changed its legal ownership to an LLC in 2023. Leslie E. Trowbridge, CFP[®], continues to be the sole member and owner.

Our Services

Initial Meeting

If you are a prospective client, we will provide a 30-minute complimentary interview by telephone, video conference, or in person that is conducted by a qualified representative of our firm to determine the scope of services to be provided. At this meeting, you can “get acquainted” with a financial planner that will be working with you and to learn about our firm’s services. No specific recommendations or advice will be provided at this meeting. This meeting is for you and the firm to become acquainted only.

At the end of the thirty minutes, if you decide to move forward and engage our firm for its services, we must enter into a written engagement agreement.

Financial Planning Services

Advice may be provided to you on such subjects as cash flow analysis, retirement capital needs, education funding, risk management, tax strategies and estate planning, or other specific needs as you may request. Our financial planning services may be broad-based or more narrowly focused as you desire.

Additionally, we offer services that involve providing information on the types of investment vehicles available; investment analysis and strategies, asset selection, as well as assisting you in establishing your own investment account at a selected broker/dealer or custodian of your choice. Your risk tolerance – which is your ability to live comfortably with risk in association with investing - will be considered in the recommendations. We recommend both active and passive investment strategies deemed appropriate for the individual investor.

Note that when these services focus only on certain areas of your interest or need, your overall financial situation or needs may not be fully addressed due to limitations you may have established.

Our services are offered in two formats, a Limited Services Engagement, and an As Needed Services Engagement. With a Limited Services Engagement, we will agree on the services to be provided and the engagement will terminate upon delivery of the analysis and/or recommendation. With an As Needed Services Engagement, we will perform services on an “as needed” basis as requested by the client and

agreed in writing. This type of engagement terminates in accordance with the terms in the Client Engagement Agreement.

We ask clients to furnish certain records and documents for our review, which may include:

- Prior years' tax returns
- Brokerage account statements
- Trust account statements
- Retirement plan account statements
- Loan documents
- Credit card statements
- Paycheck stubs
- Mutual fund account statements
- Employee benefits booklet
- Legal documents (wills, trusts, decrees, etc.)
- Insurance
- Other pertinent documents

It is important that the information or financial statements you provide are accurate. You agree that we will have no responsibility to verify the accuracy or completeness of any statement, document, fact, or information provided to us by you or your representatives. We are expressly authorized to rely on such information in the provision of the requested services. Once we have received these documents, we will review them and make recommendations based on your current situation, expectations, objectives, and time horizon.

Following our review, we will prepare analyses of your current financial situation and possible future scenarios, when appropriate. We will then present our analysis and/or recommendations, which may include a written or oral summary of the significant observations, assumptions, and recommendations in each area we were engaged to provide advice.

Clients have the sole authority to accept or reject any recommendation or advice from us at any time. The recommendations are based upon the professional judgement of the firm's representative. We do not guarantee the results of our recommendations.

The firm does not provide ongoing investment supervisory services or portfolio management services. The firm does not actively manage, monitor, or review client account(s). The firm will not have discretion with respect to your assets or account(s).

Implementation: We will not implement the recommendations that we provide to you. However, if you need assistance with implementing the investment recommendations that we provide to you, you will complete a Service Schedule for Investment Implementation Services to be included with your Client Engagement Agreement. When Investment Implementation Services are engaged, a client may provide, but **is not required to provide**, limited trading authorization or limited agent status for client investment accounts so that the planner will be able to review client accounts through planner's own online access or statement copies and assist in making any trades or transactions for the client as allowed by the custodian of the account. Any transaction would require the prior written or verbal approval of the client before execution. The firm does not provide discretionary trading for clients. We do not guarantee that

we will be available to execute transactions for clients, we are here to assist only, as a convenience to you. Primary responsibility for all transactions resides with the client who can contact their custodian directly.

Monitoring and Updating Financial Planning: We will not monitor or update on an ongoing basis the analysis and recommendations that we provide to you. However, updates may be requested as part of an As Needed Services engagement. It will be your responsibility to promptly notify us if there is any change in your financial situation or investment objectives for the purpose of our reviewing or revising previous recommendations and/or services.

Workshop Presentations

We may also provide educational workshops in person or via webinar on an “as announced” basis for groups desiring general advice on investments and personal finance. Topics may include issues related to wealth management, financial planning, retirement strategies, or various other economic and investment topics.

Our workshops are educational in nature and do not involve the sale of any investment products. Information presented will not be based on any one person’s need, nor do we provide individualized investment advice to workshop attendees during these general sessions.

General Information

We do not provide legal or accounting services. With your consent, we may work with your attorney or accountant to assist with the coordination and implementation of accepted strategies. You should be aware that these advisors may bill you separately for services and these fees will be in addition to those of our firm.

Except as may otherwise be provided by law, our firm will not be liable to the client, heirs, or assignees for any loss an account may suffer by reason of an investment decision made or other action taken or omitted in good faith by our firm with that degree of care, skill, prudence and diligence under the circumstances that a prudent person acting in a fiduciary capacity would use; any loss arising from our adherence to your direction or that of your legal agent; or any act or failure to act by a service provider maintaining an account.

Notwithstanding the preceding statement, nothing within our client agreement is intended to diminish in any way our fiduciary obligation to act in your best interest or in any way limit or waive your rights under federal or state securities laws or the rules pursuant those laws.

Item 5 - Fees and Compensation¹

For all new clients, the first 30-minute introductory session is complimentary.

¹ We reserve the right (but are not obligated) to assess a lower fee to pre-existing clients that have engaged the firm prior to the date of this brochure as well as for those services provided to firm associates and related persons’ accounts. Fees are negotiable at the discretion of our firm principal and comparable services may be provided elsewhere for a lower fee.

Fixed Fee

We offer our financial planning services on a fixed fee basis. The fixed rate will generally be based upon our current hourly billing rate of \$350 per hour multiplied by the estimated total number of hours required to complete the project. This fixed fee may be shown as a range of hours with a low and high end noted. Services to be provided and the anticipated fixed fee range will be detailed in the written service agreement.

We may require a deposit for fixed fee engagements in the amount of the lesser of \$500 or one-half of the low-end range fixed fee. The remaining fees due are payable immediately upon our presentation of the plan or advice to you. For projects extending beyond one month, clients may receive interim invoices monthly for services completed with the balance of fees payable immediately upon our presentation of the plan or advice to you.

Hourly Fee

We, also, offer our services on an hourly basis. Our current fee for clients is \$350 per hour and will be billed for the actual time spent by our firm; assessed in 15-minute increments, and a partial increment will be treated as a whole. For limited service engagements, fees are due and payable immediately upon our presentation of the delivery of the analysis and recommendation(s) to you. An hourly engagement lasting more than one month may be billed monthly. Your invoice will include the fee, the formula used to calculate the fee, the period covered by the fee, and the specific tasks performed to earn the fee.

Workshops

Our workshop engagements are generally pro bono in nature. In the event there is a charge for a workshop, it is anticipated to be paid by an engagement sponsor, such as an employer or association. Fees for these events are typically a flat-rate amount based on the firm's hourly fee and/or cost of workshop materials and would be negotiated with the sponsor in advance of the presentation.

Potential Additional Fees

Specific product recommendations made by our firm usually involve "no-load" (i.e., no commission) products, if available, or low-load products. In some cases, such as with insurance or actively managed mutual funds, there may not be a suitable selection of no-load products available for recommendation, however, neither our firm nor our associates will be paid a commission on your purchase.

Any transactional or custodial fees assessed by a selected service provider, individual retirement account fees, or qualified retirement plan account termination fees are borne by you as noted in the current, separate fee schedule of the selected provider. Fees paid to our firm for our services are separate from any charges you may pay for stocks, mutual funds, exchange-traded funds (ETFs) or other investments of this type. We do not receive "trailer" or SEC Rule 12b-1 fees from any investment company.

Fees charged by these issuers are detailed in their prospectuses or product descriptions and you are encouraged to read these documents before investing. Our firm and associates receive none of these described or similar fees or charges.

Termination of Services

Either party may terminate the engagement at any time by communicating the intent to terminate in writing. If the client verbally notifies the firm of their intent to terminate and, if in two business days following this notification, the firm does not receive the written termination notice, the firm will make written notice of said termination in its records and will send its own termination notice to the client in substitute. Any termination shall not, in any case, affect client's obligation to pay the firm's fees for services rendered.

Upon receipt of a termination notice, the firm will cease all activities. The client will be refunded any unearned prepaid fees within thirty days of the notice of termination. The firm will not be obligated to recommend any action or deliver an analysis, recommendation, financial plan (or partial financial plan) to the client.

Upon receipt of a termination notice, where an Agreement includes an Investment Implementation Services Schedule, the termination will not affect or prevent the consummation of any transaction initiated prior to the effectiveness of such termination. Upon receipt of the notice of termination, the firm shall not initiate any transactions and is under no obligation to recommend any action regarding securities or other investments. The firm will inform the client's qualified custodian and/or other third-party service providers that the relationship between parties has been terminated where the firm has been granted limited access, agent, or trading authority. Client agrees to hold the firm harmless from liabilities, fees, and expenses (including attorneys) in connection therewith.

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

We do not charge performance-based fees or engage in side-by-side management.

Item 7 - Types of Clients

We offer our services to individuals and high net worth individuals, their trusts, and estates; charitable organizations; and businesses of various sizes.

We do not require minimum income levels, minimum level of assets, or other conditions for our financial planning and investment consultation services.

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

Method of Analysis

When we provide services related to your investments, we will first evaluate several factors, including your:

- current financial situation;
- current and long-term needs;
- investment goals and objectives;
- level of investment knowledge; and

- tolerance for risk.

To achieve this, we typically employ fundamental analyses to develop long-term investment strategies which involve evaluating economic factors including interest rates, current state of the economy, future growth of an issuer or sector, among others.

Our research and recommendations may be drawn from sources that include financial publications; investment analysis and reporting software; research materials from outside sources; corporate rating services; annual reports, prospectuses, and other regulatory filings; and company press releases.

We make asset allocation and investment policy decisions based on these and other factors. We will then discuss with you how, in our best judgment, to meet your objectives while at the same time seeking a prudent level of risk exposure.

Investment Strategies

Our firm believes that a long term, buy-and-hold investment strategy is preferred over-active investment strategies. Investment policy decisions are made, in our best judgment, to help you achieve your overall financial objectives while minimizing risk exposure.

We also believe that asset allocation is a key component of investment portfolio design and that the appropriate allocation of assets across diverse investment categories (stock vs. bond, foreign vs. domestic, large cap vs. small cap, etc.) is a primary determinant of portfolio returns and critical to the long-term success of an investor's financial objectives.

Upon request, our staff will assist in rebalancing your portfolio, when necessary, to maintain an optimal allocation while minimizing tax exposures, trading costs, etc. In limited circumstances and on request, we will offer advice on shorter-term investment strategies.

We generally develop diversified portfolios principally using passively managed, cost-efficient index mutual funds or ETFs. Existing positions within an account will be evaluated and may be recommended to remain when deemed appropriate.

Risk of Loss

While we believe our strategies and investment recommendation are designed to potentially produce the highest possible return for a given level of risk, we cannot guarantee that an investment objective or planning goal will be achieved. Past performance is not necessarily indicative of future results.

Some investment decisions may result in loss, including potential loss of the original principal invested. Each client must be able to bear the various risks involved in the investment of account assets, which may include market, currency, interest rate, liquidity, operational or political risk, among others.

When our research and analyses is based upon commercially available software, rating services, general market and financial information, or due diligence reviews, we are relying upon the accuracy and validity of the information or capabilities being provided by selected vendors, rating services, market data, and the issuers themselves. We make a reasonable effort to determine the accuracy of the information

received but we cannot predict events, actions taken or not taken, or the validity of all information researched or provided which may or may not affect the advice to a client or account.

When a portfolio employs a passive, efficient markets theory (such as Modern Portfolio Theory), you will need to consider the potential risk that your broader allocation may generate lower-than-expected returns than that from a specific asset, and that the return on each type of asset is a deviation from the average return from the asset class. We believe this variance from the “expected return” is generally low under normal market conditions if the portfolio is made up of diverse, low, or non-correlated assets.

If your preferred investment strategy involves more frequent trading, it may result in additional transactional costs or create taxable events, and in some instances potentially reducing or negating any benefit derived by shorter term investing.

Investment vehicles such as ETFs and indexed funds have the potential to be affected by “tracking error risk,” which might be defined as a deviation from their stated benchmark (index). Since the core of a portfolio may attempt to closely replicate a stated benchmark, the source of the tracking error or deviation may come from a “sample index” that may not as closely align the stated benchmark. In these instances, the firm may choose to reduce the weighting of a holding or use a “replicate index” position as part of its core holdings to minimize the effects of the tracking error in relation to the overall portfolio.

Also, while many index funds and ETFs are known for their potential tax-efficiency and higher “qualified dividend income” (QDI) percentages, there are certain asset classes or holding periods within a fund or ETF that may not benefit. Shorter holding periods or certain commodities and currencies (potentially within the fund/ETF) may be considered nonqualified, therefore the investments QDI will be considered if tax efficiency is an important aspect of your portfolio.

Item 9 - Disciplinary Information

Neither our firm nor its management has been involved in a material criminal or civil action in a domestic, foreign or military jurisdiction, an administrative enforcement action, or self-regulatory organization proceeding that would reflect poorly upon our firm’s advisory business or the integrity of our firm.

Item 10 - Other Financial Industry Activities and Affiliations

Neither the firm nor its management is registered, nor is there an application pending to register, as a broker/dealer or a registered representative of a Financial Industry Regulatory Authority (FINRA) or National Futures Association (NFA) broker/dealer. Further, our firm and its management do not have a material relationship with any of the following types of entities:

- municipal securities dealer, or government securities dealer or broker;
- futures commission merchant, commodity pool operator, or commodity trading advisor;
- banking or thrift institution;
- lawyer or law firm;
- accountant or accounting firm;

- insurance company or agency;
- pension consultant;
- real estate broker or dealer;
- sponsor or syndicator of limited partnerships; or
- investment company or other pooled investment vehicle (including a mutual fund, closed-end investment
- company, unit investment trust, private investment company or “hedge fund,” and offshore fund).

Should we ever provide you with a recommendation to an unaffiliated registered investment advisor to manage your portfolio, we will first ensure we have conducted what we believe is an appropriate level of due diligence on the recommended third-party investment advisor, to include ensuring their firm is appropriately registered or notice-filed within your jurisdiction. Please note that we are not paid for this referral.

Our firm is a member of the Garrett Planning Network, Inc., an organization that assists financial planners in fee-only, financial planning practices. Garrett Planning Network is not a registered financial industry participant however, we do pay an annual membership fee for services that include training, compliance, and operational support to enhance our ability to provide quality service and advice to the investing public.

Associates of the firm may hold individual membership or serve on committees or board of professional industry associations such as the National Association of Personal Financial Advisors (NAPFA); Financial Planning Association (FPA), or the Certified Financial Planner Board of Standards, Inc. Generally, participation in any of these entities require membership fees to be paid, adherence to ethical guidelines, as well as in meeting experiential and ongoing educational requirements.

Item 11 - Code of Ethics and Standards of Conduct

Code of Ethics

We have adopted a Code of Ethics that establishes policies of ethical conduct for all our personnel. Our firm accepts the obligation not only to comply with all applicable laws and regulations but also to act in an ethical and professionally responsible manner in all professional services and activities. Firm policies include prohibitions against insider trading, circulation of industry rumor, certain political contributions, among others.

Associates who are CFP® designees or FPA members also adhere to the Certified Financial Planner Board of Standards Code of Ethics and Standards of Conduct which can be found here <https://www.cfp.net/ethics/code-of-ethics-and-standards-of-conduct>.

Participation or Interest in Client Transactions

Neither our firm, 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, advisor to the issuer, etc.

Our employees are prohibited from borrowing from or lending to a client unless the client is an approved financial institution.

Firm and Personal Trading

Our firm does not trade for its own account, however, a “related person” (associates, their immediate family members, etc.) may buy or sell securities similar or identical to those recommended to clients for their accounts. Related persons may also buy or sell securities different from those we recommend. A recommendation made to one client may be different in nature or in timing from a recommendation made to a different client. At no time, however, will our firm or any related party receive preferential treatment over our clients.

To reduce or eliminate certain conflicts of interest involving 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 a principal of our firm in advance of the transaction in an account, and we will maintain the required personal securities transaction records per current regulation.

Item 12 - Brokerage Practices

Family First Financial Planning is not affiliated with any bank, custodian, or broker-dealer firm (“service provider”). When we are engaged to provide investment consultation or financial advisory services, we will use the service provider with whom your assets are currently maintained. Should you prefer a new provider, we may suggest the retail services division of Vanguard, Fidelity, or Schwab/ TD Ameritrade.

We believe the selection of Vanguard, Fidelity, or Schwab/TD Ameritrade is appropriate due to what we would describe as the industry’s “best practices,” combining the elements of low (not necessarily the lowest) transaction costs to our clients, broad investment choices, well established firms, and good customer service.

Although we may refer clients to the brokers referenced above, we derive no special cash or non-cash benefit from doing so. We also do not require clients to use a broker that we recommend.

Client Referrals

We do not receive compensation from our recommended service providers.

Directed Brokerage

We do not require or engage in directed brokerage involving our accounts. Due to the nature of the firm’s advisory services, each client is free to use any service provider to execute some or all their transactions for his or her account. In these circumstances, the client will be responsible for negotiating the terms and/or arrangements for their account. Our firm will not be obligated to conduct due diligence, seek better execution services or prices from these broker/dealers, or aggregate client transactions for execution.

Trade Aggregation

Since our firm is not directly engaged for continuous investment supervisory services and does not offer discretionary trading services, it does not have the opportunity to aggregate trades on behalf of client accounts. Transactions for each of our clients will be completed independently and this may result in potentially less favorable transaction rates or greater price spreads than for accounts for which trades have been aggregated.

Item 13 - Review of Accounts

Periodic financial check-ups or reviews are recommended if you are receiving our services, and it is your responsibility to initiate these reviews.

A good rule-of-thumb for future visits is semi-annually or as material changes occur in your financial situation (i.e., loss of a job, retirement, receipt of a significant bonus, an inheritance, the birth of a new child, or other circumstances).

Reviews will be conducted by your assigned financial planner and normally involve analysis and possible revision of a previous financial plan or investment allocation. Portfolio "Snapshot" reports may be provided when our firm is engaged to provide periodic asset allocation or investment advice, however, we will not provide ongoing performance reporting under these engagements.

If you have an investment account, you will receive account statements sent directly from mutual fund companies, transfer agents, custodians, or brokerage companies where your investments are maintained, and you should read these carefully. Our firm may provide periodic portfolio reviews for these accounts upon client request; however, we do not provide our own ongoing performance reporting.

Item 14 - Client Referrals and Other Compensation

We do not have any solicitation arrangements as defined by statute.

As noted earlier, Family First Financial Planning and its associates are members of the Garrett Planning Network, NAPFA, FPA or other professional associations. A benefit these entities may provide to the investing public is the availability of online search tools that allow interested parties (prospective clients) to search for participant firms or individual financial planners within a selected state or region.

These passive websites may provide means for interested persons to contact a firm or financial planner via electronic mail, telephone number, or other contact information, to interview the participating firm or planner. Members of the public may also choose to telephone association staff to inquire about a firm or individual planner within their area, and they would receive the same or similar information. A portion of our membership fees may be used so that our name will be listed in some or all these entities' websites (or other similar listings).

Prospective clients locating our firm or one of our associates via this method are not actively marketed by these associations. Clients who find us in this way do not pay more for their services than clients

referred to us in another fashion, such as by another client. We do not pay these entities for prospective client referrals, nor is there a fee-sharing arrangement reflective of a solicitor engagement.

We may provide referrals to various other professionals, such as an attorney or accountant, as a service to our clients. We do not have an agreement with or receive referral fees from these professionals for these informal referrals. Any fees charged by these other entities for their services are separate from fees charged by Family First Financial Planning.

Item 15 - Custody

Your funds and securities will be maintained by an unaffiliated, qualified custodian that you select, such as a bank, broker/dealer, mutual fund company, or transfer agent. In keeping with our policy of not having custody of client funds or securities, we:

- Do not deduct our fees from your investment account;
- Restrict our firm and associates from acting as trustee² for or having full power of attorney over a client account;
- Do not accept or forward client securities (i.e., stock certificates) erroneously delivered to our firm;
- Will not collect fees of \$500 or more for services to be performed six months or more in advance; and
- Will not authorize any associate to have knowledge of a client's personal account access information (i.e., online 401(k), brokerage or bank accounts), even for the convenience or accommodation of the client or their legal agent.

You will be provided with transaction confirmations and account statements provided directly to you by your selected service provider. Typically, these statements are provided on a monthly or quarterly basis, or as transactions occur. We will not create a statement for you nor be the sole recipient of your statements.

Should you ever receive periodic reports or "Snapshots" from our firm that may include performance-related information, you are urged to compare your account statements that you have received directly from your service provider with any report you receive from our firm.

Item 16 - Investment Discretion

We do not provide ongoing investment management services and do not engage in discretionary trading within client accounts.

² When permitted by a jurisdiction, associates may act as trustee for accounts of their immediate family members.

Item 17 - Voting Client Securities

Proxy Voting

Our firm does not vote proxies on your behalf nor do we offer guidance on the voting of client proxies. You will maintain exclusive responsibility for directing the manner in which proxies solicited by issuers of securities that are beneficially owned by you shall be voted, as well as making all other elections relative to mergers, acquisitions, tender offers or other events pertaining to your holdings.

Other Corporate Actions

We will have no power, authority, responsibility, or obligation to take any action with regard to any claim or potential claim in any bankruptcy proceeding, class action securities litigation or other litigation or proceeding relating to securities held at any time in a client account, including, without limitation, to file proofs of claim or other documents related to such proceeding, or to investigate, initiate, supervise or monitor class action or other litigation involving client assets.

Receipt of Materials

You may receive proxies or other solicitations directly from your selected custodian or transfer agent. If our firm receives correspondence relating to the voting of your securities, class action litigation, or other corporate actions, we typically forward the correspondence to your address of record or to another entity such as your attorney if you direct us to do so.

Item 18 - Financial Information

Balance Sheet

Our firm does not have custody of client assets, does not directly deduct its fees from investment or bank accounts, does not have discretion and does not collect fees of \$500 or more for services we will perform six months or more in advance. Thus, inclusion of an audited balance sheet is not required and not included in this brochure.

Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients

The firm and its management do not have a financial condition likely to impair our ability to meet our commitment to our clients.

Bankruptcy Petitions during the Past 10 Years

The firm and its management have not been the subject of a bankruptcy petition at any time during the past 10 years.

Item 19 - Requirements for State-Registered Advisors

Officers and Management Person(s)

Leslie Ellen Trowbridge, CFP®, is the sole member of Family First Financial Planners LLC, doing business as Family First Financial Planning. Ms. Trowbridge's business and educational background is provided in the Form ADV Part 2B Supplement which follows.

Outside Business Activities

Please see Item 10 – Other Financial Industry Activities and Affiliations

Performance-Based Fees

The firm and its officers, directors and employees do not accept performance-based compensation.

Disciplinary Disclosures

The firm has no information to disclose.

Relationships with Issuers

The firm has no relationships or arrangements with issuers to disclose.

Form ADV 2B Brochure Supplements to follow

Item 1 – Cover Page



850 NW Federal Highway
Suite 150
Stuart, FL 34994
(772) 781-7648

www.FamilyFirstFinancial.com

Leslie Ellen Trowbridge, CFP®

Financial Planner

Investment Advisor Representative

Form ADV Part 2B Brochure

Supplement

June 12, 2026

This brochure supplement provides information about Leslie Ellen Trowbridge, CFP®, which supplements the Family First Financial Planning (CRD# 131254) brochure. You should have received a copy of that brochure. Please contact Ms. Leslie Trowbridge, CFP®, President at (772) 781-7648 if you did not receive the Family First Financial Planning brochure or have any questions about the contents of this supplement.

Additional information about Leslie Ellen Trowbridge, CFP® (CRD# 2648431) is available on the Securities and Exchange Commission's (SEC) website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Name

Leslie Ellen Trowbridge
Formerly Leslie Trowbridge Corcoran

Year of Birth CRD #

1962 2648431

Educational Background

B.S. Finance - Auburn University; Auburn, AL
CERTIFIED FINANCIAL PLANNER™ Practitioner (CFP®)¹

Business Experience

Family First Financial Planning – Owner/Firm Principal (1998-Present)

Item 3 - Disciplinary Information

Registered investment advisors are required to disclose certain material facts regarding any legal or disciplinary events that would be material to your evaluation of each officer or a supervised person providing investment advice. No reportable information is applicable to this section. Neither the firm nor Ms. Trowbridge has been the subject of any disciplinary action.

Item 4 - Other Business Activities

None

Item 5 - Additional Compensation

Ms. Trowbridge receives only the compensation paid to her by our clients.

Item 6 - Supervision

Ms. Trowbridge serves in multiple capacities with our firm, including Firm Principal (Compliance Officer) and Investment Advisor Representative. We recognize that by not having all organizational duties segregated it may potentially create a conflict of interest, however, we believe our policies and procedures are designed to ensure appropriate recordkeeping and supervision. Certain functions may be outsourced to assist in these efforts when deemed necessary. Questions relating to the firm, its services, or this ADV Part 2 may be made for the attention of Ms. Trowbridge at (772) 781-7648.

Item 7 - Requirements for State-Registered Advisors

There have been neither arbitration awards nor any awards where the firm or Ms. Trowbridge has been found liable in any civil, self-regulatory or administrative proceeding. Family First Financial Planning and Ms. Trowbridge have not been the subject of a bankruptcy petition.

¹The 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.

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 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.