Littlejohn Financial Services, Inc.

dba Littlejohn Financial

Form ADV Part 2A – Disclosure Brochure

Effective: February 19, 2026

This Disclosure Brochure provides information about the qualifications and business practices of Littlejohn Financial Services, Inc. ("LFS"). If you have any questions about the content of this Disclosure Brochure, please contact the Advisor at (541) 375-0898 or by email at info@littlejohnfs.com.

LFS is a Registered Investment Advisor with the U.S Securities Exchange Commission ("SEC"). The information in this Disclosure Brochure has not been approved or verified by the SEC or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Disclosure Brochure provides information about LFS to assist you in determining whether to retain the Advisor.

Additional information about LFS and its Advisory Persons is available on the SEC's website at www.adviserinfo.sec.gov by searching with the Advisor's firm name or CRD# 155113.

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Item 2 – Material Changes

Form ADV 2 is divided into two parts: *Part 2A and Part 2B*. *Part 2A* (the "Disclosure Brochure") provides information about a variety of topics relating to an Advisor's business practices and conflicts of interest. *Part 2B* (the "Brochure Supplement") provides information about the Advisory Persons of LFS. For convenience, the Advisor has combined these documents into a single disclosure document.

LFS believes that communication and transparency are the foundation of its relationship with clients and will continually strive to provide you with the complete and accurate information at all times. LFS encourages all current and prospective clients to read this Disclosure Brochure and discuss any questions you may have with the Advisor.

Material Changes
The following material changes have been made to this Disclosure Brochure since the annual amendment filing on January 23, 2025:

- Item 5: The Advisor now charges a one-time inception fee to new plans engaging in retirement plan advisory services. Please see Item 5 for additional information.
- Item 5: The Advisor has amended its retirement plan advisory service fees. Please see Item 5 for additional information.
- Item 5: The Advisor has amended its financial planning fees. Please see Item 5 for additional information.
- Item 5: Wills and Trust services are no longer offered free of cost to clients with more than $750,000 in assets with the Advisor. Please see Item 5 for additional information.
- The Advisor has updated its primary office address to 2000 West Harvard Avenue, Suite 100, Roseburg, OR 97471.

Future Changes
From time to time, the Advisor may amend this Disclosure Brochure to reflect changes in business practices, changes in regulations or routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to you annually and if a material change occurs in the business practices of LFS.

You may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with the Advisor's firm name or CRD# 155113. You may also request a copy of this Disclosure Brochure at any time, by contacting the Advisor at (541) 375-0898 or by email at info@littlejohnfs.com.

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Item 4 – Advisory Services

A. Firm Information

Littlejohn Financial Services, Inc. ("LFS" or the "Advisor") is a Registered Investment Advisor with the U.S Securities Exchange Commission ("SEC"). LFS is organized as a Sub-Chapter S Corporation under the laws of the State of Oregon. LFS was founded in September 2010, and is owned and operated by Principal, Fred D. Littlejohn. The Advisor also conducts business under the business names ("doing business as" or "dba" names), Littlejohn Financial. This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by LFS.

B. Advisory Services Offered

LFS offers investment advisory services to individuals, high net worth individuals, trusts, estates, businesses, pension and profit-sharing plans and charitable organizations (each referred to as a "Client").

The Advisor serves as a fiduciary to Clients, as defined under the applicable laws and regulations. As a fiduciary, the Advisor upholds a duty of loyalty, fairness and good faith towards each Client and seeks to mitigate potential conflicts of interest. LFS's fiduciary commitment is further described in the Advisor's Code of Ethics. For more information regarding the Code of Ethics, please see Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.

Account Portfolio Management

LFS provides customized investment advisory solutions for its Clients. This is achieved through continuous personal Client contact and interaction while providing discretionary investment management and consulting services. LFS works closely with each Client to identify their investment goals and objectives as well as risk tolerance and financial situation in order to create an investment portfolio strategy. LFS will then construct a portfolio, consisting of low-cost, diversified mutual funds, exchange-traded funds ("ETFs"), individual equities, fixed income instruments, or financial instruments to achieve the Client's investment goals. The Advisor may retain other types of investments from the Client's legacy portfolio due to fit with the overall portfolio strategy, tax-related reasons, or other reasons as identified between the Advisor and the Client.

LFS will select, recommend and/or retain mutual funds on a fund-by-fund basis. Due to specific custodial and/or mutual fund company constraints, material tax consideration, and/or systematic investment plans, LFS will select, recommend and/or retain a mutual fund share class that does not have trading costs, but do have higher internal expense ratios than institutional share classes. LFS will seek to select the lowest cost share class available that is in the best interest of each Client and will ensure the selection aligns with the Client's financial objectives and stated investment guidelines.

LFS's investment approach is primarily long-term focused, but the Advisor may buy, sell or re-allocate positions that have been held for less than one year to meet the objectives of the Client or due to market conditions. LFS will construct, implement and monitor the portfolio to ensure it meets the goals, objectives, circumstances, and risk tolerance agreed to by the Client. Each Client will have the opportunity to place reasonable restrictions on the types of investments to be held in their respective portfolio, subject to the acceptance by the Advisor.

LFS evaluates and selects ETFs, mutual funds, and other instruments for inclusion in Client portfolios only after applying their internal due diligence process. LFS may recommend, on occasion, redistributing investment allocations to diversify the portfolio. LFS may recommend specific positions to increase sector or asset class weightings. The Advisor may recommend employing cash positions as a possible risk hedge against market movement which may adversely affect the portfolio, variable cash amounts reduce total market exposure on a short-term basis. LFS will not charge an ongoing advisory fee for unmanaged or static assets held in accounts. LFS may recommend selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position[s] in the portfolio, change in risk tolerance of the Client, generating cash to meet Client needs, or any risk deemed unacceptable for the Client's risk tolerance.

At no time will LFS accept or maintain custody of a Client's funds or securities, except for the limited authority as outlined in Item 15 – Custody. All Client assets will be managed within their designated brokerage account[s] at the Custodian, pursuant to the Client investment advisory agreement, please see Item 12 – Brokerage Practices.

Retirement Accounts – When the Advisor provides investment advice to Clients regarding ERISA retirement accounts or individual retirement accounts ("IRAs"), the Advisor is a fiduciary within the meaning of Title I of the Employee Retirement Income Security Act ("ERISA") and/or the Internal Revenue Code ("IRC"), as applicable, which are laws governing retirement accounts. When deemed to be in the Client's best interest, the Advisor will provide investment advice to a Client regarding a distribution from an ERISA retirement account or to roll over the assets to an IRA, or recommend a similar transaction including rollovers from one ERISA sponsored Plan to another, one IRA to another IRA, or from one type of account to another account (e.g. commission-based account to fee-based account). Such a recommendation creates a conflict of interest if the Advisor will earn a new (or increase its current) advisory fee as a result of the transaction. No client is under any obligation to roll over a retirement account to an account managed by the Advisor.

Financial Planning and Consulting Services

LFS will typically provide a variety of financial planning services to individuals and families, either as a component of investment management services or pursuant to a written Financial Planning or Consulting Agreement. Services are offered in several areas of a Client's financial situation, depending on their goals and objectives.

Generally, such financial planning services will involve preparing a financial plan or rendering a financial consultation for clients based on the Client's financial goals and objectives. This planning or consulting may encompass one or more areas of need, including, but not limited to investment planning, retirement planning, personal savings, education savings, insurance needs, and other areas of a Client's financial situation.

A financial plan developed for or financial consultation rendered to the Client will usually include general recommendations for a course of activity or specific actions to be taken by the Client. For example, recommendations may be made that the Client start or revise their investment programs, commence or alter retirement savings, establish education savings and/or charitable giving programs.

LFS may also assist Clients with the paperwork for creating trusts or wills. The Advisor may also refer Clients to an accountant, attorney or other specialist, as appropriate for their unique situation. For certain financial planning engagements, the Advisor will provide a written summary of Client's financial situation, observations, and recommendations. For consulting or ad-hoc engagements, the Advisor may not provide a written summary. Plans or consultations are typically completed within six months of contract date, assuming all information and documents requested are provided promptly.

Financial planning and consulting recommendation pose a conflict between the interests of the Advisor and the interests of the Client. For example, the Advisor has an incentive to recommend that Clients engage the Advisor for investment management services or to increase the level of investment assets with the Advisor, as it would increase the amount of advisory fees paid to the Advisor. Clients are not obligated to implement any recommendations made by the Advisor or maintain an ongoing relationship with the Advisor. If the Client elects to act on any of the recommendations made by the Advisor, the Client is under no obligation to implement the transaction through the Advisor.

Retirement Plan Advisory Services

LFS provides retirement plan advisory services on behalf of the retirement plans (each a "Plan") and the company (the "Plan Sponsor"). The Advisor's retirement plan advisory services are designed to assist the Plan Sponsor in meeting its fiduciary obligations to the Plan and its Plan Participants. Each engagement is customized to the needs of the Plan and Plan Sponsor and may include:

- Vendor Analysis
- Plan Participant Enrollment and Education Tracking
- Investment Policy Statement ("IPS") Design and Monitoring
- Investment Oversight Services (ERISA 3(21))

- Investment Management Services (ERISA 3(38))
- Performance Reporting
- Ongoing Investment Recommendation and Assistance
- ERISA 404(c) Assistance

These services are provided by LFS serving in the capacity as a fiduciary under the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). In accordance with ERISA Section 408(b)(2), the Plan Sponsor is provided with a written description of LFS's fiduciary status, the specific services to be rendered and all direct and indirect compensation the Advisor reasonably expects under the engagement.

Financial Workshops/Seminars
LFS offers periodic financial workshops/seminars to its Clients at no cost.

C. Client Account Management

Prior to engaging LFS to provide investment advisory services, each Client is required to enter into one or more agreements with the Advisor that define the terms, conditions, authority and responsibilities of the Advisor and the Client. These services may include:

- Establishing an Investment Policy Statement – LFS, in connection with the Client, will develop a statement that summarizes the Client's investment goals and objectives along with the broad strategies to be employed to meet the objectives. An Investment Policy Statement generally includes specific information on the Client's stated goals, time horizon for achieving the goals, investment strategies, Client risk tolerance and any restrictions imposed by the Client.
- Asset Allocation – LFS will develop a strategic asset allocation that is targeted to meet the investment objectives, time horizon, financial situation and tolerance for risk for each Client.
- Portfolio Construction – LFS will develop a portfolio for the Client that is intended to meet the stated goals and objectives of the Client.
- Investment Management and Supervision – LFS will provide investment management and ongoing oversight of the Client's investment portfolio.

D. Wrap Fee Programs

LFS does not manage or place Client assets into a wrap fee program. Investment management services are provided directly by LFS.

E. Assets Under Management

As of December 31, 2025, LFS manages $171,257,236 in Client assets, all of which are managed on a discretionary basis. Clients may request more current information at any time by contacting the Advisor.

Item 5 – Fees and Compensation

The following paragraphs detail the fee structure and compensation methodology for services provided by the Advisor. Each Client engaging the Advisor for services described herein shall be required to enter into one or more agreements with the Advisor.

A. Fees for Advisory Services

Account Portfolio Management

Investment advisory fees are paid at the end of each month. Relationships with multiple objectives, specific reporting requirements, portfolio restrictions and other complexities may be charged a higher fee.

Investment advisory fees based on the following schedule:

Assets Under Management ($)	Annual Rate (%)
$5,000 to $50,,000	2.00%
$50,000 – $100,000	1.50%
$100,000 to $250,000	1.40%
$250,000 to $500,000	1.25%
$500,000 to $1,000,000	1.00%
$1,000,000 to $2,000,000	0.85%
$2,000,000 to $3,000,000	0.60%
Over $3,000,000	0.50%

*Certain legacy clients may have fee schedules that differ than the schedule above.

The investment advisory fee in the first month of service is prorated to the inception date of the account[s] to the end of the first month. Fees may be negotiable at the sole discretion of the Advisor. The Client's fees will take into consideration the aggregate assets under management with the Advisor. All securities held in accounts managed by LFS will be independently valued by the Custodian. The Advisor will conduct periodic reviews of the Custodian's valuation to ensure accurate billing.

The Advisor's fee is exclusive of, and in addition to any applicable securities transaction and custody fees, and other related costs and expenses described in Item 5.C. below, which may be incurred by the Client. However, the Advisor shall not receive any portion of these commissions, fees, and costs.

Financial Planning and Consulting Services

LFS offers financial planning or consulting services either on an hourly or fixed fee basis. Hourly fees range up to $350. Fixed fees are based on the number or hours expected to complete the project at the hourly rate. For assistance with the wills and trust paperwork, the Advisor's fees range from $750 to $2,000. Fees may be negotiable depending on the nature and complexity of the services to be provided and the overall relationship with the Advisor. An estimate for total hours and overall costs will be provided prior to engaging for these services. The minimum engagement fee for financial planning or consulting engagements is $300.

Retirement Plan Advisory Services

Fees for retirement plan advisory services are charged an annual asset-based fee of up to 1.00% and are billed at the end of each month, pursuant to the terms of the retirement plan advisory agreement. Retirement plan advisory fees are based on the market value of assets under management at the end of the month. In instances where LFS assists retirement plans with initial set-up and onboarding, the new retirement plans will be charged a one-time inception fee of $2,500. Fees may be negotiable depending on the size and complexity of the Plan.

B. Fee Billing

Account Portfolio Management

The investment advisory fee will be calculated by the Advisor or its delegate and deducted from the Client's account[s] at the Custodian. The Advisor shall send an invoice to the Custodian indicating the amount of the fees to be deducted from the Client's account[s] at the respective month-end date. The amount due is calculated by applying the monthly rate (annual rate divided by 12) to the total assets under management with LFS at the end of each month. Clients will be provided with a statement or comparable electronic documentation, at least monthly, from the Custodian reflecting deduction of the investment advisory fee. Clients are urged to also review the brokerage statement from the Custodian, as the Custodian does not perform a verification of fees. Clients provide written authorization permitting advisory fees to be deducted by LFS to be paid directly from their accounts held by the Custodian as part of the investment advisory agreement and separate account forms provided by the Custodian.

Financial Planning and Consulting Services

Financial planning fees are invoiced by the Advisor and are due upon completion of the agreed upon deliverable[s]. Fees for wills and trust paperwork assistance are due upon completion of the agreed upon deliverable[s]. The Advisors acceptable forms of payment are check or credit card.

Retirement Plan Advisory Services
Retirement plan advisory fees may be directly invoiced to the Plan Sponsor or deducted from the assets of the Plan, depending on the terms of the retirement plan advisory agreement.

C. Other Fees and Expenses

Clients may incur certain fees or charges imposed by third-parties, other than LFS, in connection with investment made on behalf of the Client's account[s], as applicable. The Client is responsible for all custody and securities execution fees charged by the Custodian. The investment advisory fee charged by LFS is separate and distinct from these custody and execution fees.

In addition, all fees paid to LFS for investment advisory services are separate and distinct from the expenses charged by mutual funds and ETFs funds to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee. A Client may be able to invest in these products directly, without the services of LFS, but would not receive the services provided by LFS which are designed, among other things, to assist the Client in determining which products or services are most appropriate to each Client's financial situation and objectives. Accordingly, the Client should review both the fees charged by the fund[s] and the fees charged by LFS to fully understand the total fees to be paid. Additionally, as noted above the Advisor will select share classes which do not have trading costs, but do have higher internal expense ratios than institutional share classes. Please refer to Item 12 – Brokerage Practices for additional information.

Clients who are engaged with LFS for trust or will assistance via financial planning services may incur additional fees imposed by third-parties in connection with the third-party platforms LFS utilizes to generate the deliverables associated with these services.

D. Advance Payment of Fees and Termination

Account Portfolio Management

LFS is compensated for its services at the end of the month after investment advisory services are rendered. Either party may terminate the investment advisory agreement with LFS, at any time, by providing advance written notice to the other party. The Client may also terminate the investment advisory agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client and without penalty. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. The Client's investment advisory agreement with the Advisor is non-transferable without the Client's prior consent.

Financial Planning and Consulting Services

LFS is compensated for its services upon completion of the engagement deliverable[s]. Either party may terminate the financial planning or consulting agreement, at any time, by providing written notice to the other party. The Client may also terminate the agreement within five (5) business days of signing the Advisor's financial planning or consulting agreement at no cost to the Client and without penalty. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. Upon termination, the Client shall be billed for actual hours logged on the planning project times the agreed upon hourly rate and the completed portion of the financial plan will be delivered. The financial planning or consulting agreement with the Advisor is non-transferable without the Client's prior consent.

Retirement Plan Advisory Services
LFS is compensated for its services at the end of each month after retirement plan services are rendered. Either party may terminate their services with LFS, at any time, by providing advance written notice to the other party. The Client may also terminate the retirement advisory agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client and without penalty. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. The Client's retirement plan services agreement with the Advisor is non-transferable without the Client's prior consent.

E. Compensation for Sales of Securities

LFS does not buy or sell securities to earn commissions and does not receive any compensation for securities transactions in any Client account, other than the investment advisory fees noted above.

Certain Advisory Persons are also licensed as independent insurance professionals. These persons will earn commission-based compensation for selling insurance products, including insurance products they sell to Clients. Insurance commissions earned by these persons are separate and in addition to advisory fees. This practice presents a conflict of interest because persons providing investment advice on behalf of the Advisor who are insurance agents have an incentive to recommend insurance products to Clients for the purpose of generating commissions rather than solely based on Client needs. However, Clients are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with the Advisor. Please see Item 10 – Other Financial Industry Activities and Affiliations.

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

LFS does not charge performance-based fees for its investment advisory services. The fees charged by LFS are as described in Item 5 above and are not based upon the capital appreciation of the funds or securities held by any Client.

LFS does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund) and has no financial incentive to recommend any particular investment options to its Clients.

Item 7 – Types of Clients

LFS provides investment advisory services to the following types of Clients:

- Individuals, Personal Trusts and Estates – private investors, investing their personal assets
- Corporations, Businesses – taxable business entities, investing cash reserves
- Non-Profit Organizations – non-taxable entities, investing endowment funds
- Pension and Profit-Sharing Plans – an employer defined contribution plan

LFS generally does not impose a minimum size for establishing a relationship.

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

A. Methods of Analysis

LFS primarily employs fundamental analysis in developing investment strategies for its Clients. Research and analysis from LFS are derived from numerous sources, including financial media companies, third-party research materials, Internet sources, and review of company activities, including annual reports, prospectuses, press releases and research prepared by others.

Secondarily, LFS may employ certain technical analysis methods including the study of pricing history and trading volume, paired with other forms of statistical analysis, to provide additional information in the evaluation of specific investments and investment strategies for its clients. This research is also derived from numerous sources, financial media companies, third party research materials, and Internet sources.

Fundamental analysis utilizes economic and business indicators as investment selection criteria. This criteria consists generally of ratios and trends that may indicate the overall strength and financial viability of the entity being analyzed. Assets are deemed suitable if they meet certain criteria to indicate that they are a strong investment with a value discounted by the market. While this type of analysis helps the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in the fundamental analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included below in Item 13 – Review of

Accounts.

Technical analysis involves the analysis of past market data rather than specific company data in determining the recommendations made to clients. Technical analysis may involve the use of charts to identify market patterns and trends, which may be based on investor sentiment rather than the fundamentals of the company. The primary risk in using technical analysis is that spotting historical trends may not help to predict such trends in the future. Even if the trend will eventually reoccur, there is no guarantee that LFS will be able to accurately predict such a reoccurrence.

As noted above, LFS generally employs a long-term investment strategy for its Clients, as consistent with their financial goals. LFS will typically hold all or a portion of a security for more than a year, but may hold for shorter periods for the purpose of rebalancing a portfolio or meeting the cash needs of Clients. At times, LFS may also buy and sell positions that are more short-term in nature, depending on the goals of the Client and/or the fundamentals of the security, sector or asset class.

B. Risk of Loss

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. LFS will assist Clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals.

Fundamental analysis utilizes economic and business indicators as investment selection criteria. These criteria are generally ratios and trends that may indicate the overall strength and financial viability of the entity being analyzed. Assets are deemed suitable if they meet certain criteria to indicate that they are a strong investment with a value discounted by the market. While this type of analysis helps the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in the fundamental analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included in Item 13 – Review of Accounts.

Each Client engagement will entail a review of the Client's investment goals, financial situation, time horizon, tolerance for risk and other factors to develop an appropriate strategy for managing a Client's account. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's account[s]. The Advisor shall rely on financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform the Advisor of any changes in financial condition, goals or other factors that may affect this analysis.

The risks associated with a particular strategy are provided to each Client in advance of investing Client accounts. The Advisor will work with each Client to determine their tolerance for risk as part of the portfolio construction process.

LFS may use margin in Client accounts for to manage the timing of purchases and sales, as appropriate. LFS may employ options strategies to hedge or gain additional exposure to a particular asset class or sector. LFS's investment strategy encompasses active trading in concentrated portfolios. Following are some of the risks associated with the Advisor's investment approach:

<u>Concentrated Portfolios</u>

Concentrated portfolios are an aggressive and highly volatile approach to trading and investing and should be viewed as complementary to a stable, highly predictable investment approach. Concentrated portfolios hold fewer different stocks than a diversified portfolio and are much more likely to experience sudden dramatic price swings. In addition, the rise or drop in price of any given holding in the portfolio is likely to have a larger impact on portfolio performance, than a more broadly diversified portfolio.

Frequent Trading

Frequent trading in securities can result in higher transaction costs in the Client's account[s]. For taxable accounts, frequent trading can also result in taxable transactions each year that would not be present in a buy-and-hold strategy. There are no guarantees that a frequent trading strategy will correctly time purchases and sales of any particular security.

ETF Risks

The performance of ETFs is subject to market risk, including the possible loss of principal. The price of the ETFs will fluctuate with the price of the underlying securities that make up the funds. In addition, ETFs have a trading risk based on the loss of cost efficiency if the ETFs are traded actively and a liquidity risk if the ETFs have a large bid-ask spread and low trading volume. The price of an ETF fluctuates based upon the market movements and may dissociate from the index being tracked by the ETF or the price of the underlying investments. An ETF purchased or sold at one point in the day may have a different price than the same ETF purchased or sold a short time later.

Mutual Fund Risks

The performance of mutual funds is subject to market risk, including the possible loss of principal. The price of the mutual funds will fluctuate with the value of the underlying securities that make up the funds. The price of a mutual fund is typically set daily therefore a mutual fund purchased at one point in the day will typically have the same price as a mutual fund purchased later that same day.

Interval Funds

An Interval fund is a form of mutual fund with limited liquidity. It may be purchased at any time. Fund redemptions may only be accomplished within specified windows of time. Typically, interval funds offer quarterly windows for redemption. The specific terms of each interval fund are defined in the fund prospectus. Interval funds typically reserve a portion of their portfolio for quarterly redemption events. If liquidation requests from fund shareholders exceed the liquidity reserve of the fund, a shareholder may be unable to fully liquidate a position. In such a case, the shareholder must wait until the following redemption period to make a new distribution request according to the terms of the interval fund. This means an interval fund can only be sold at specific times each year, and there is no guarantee that a shareholder will be able to completely liquidate their position in a redemption window, and there is no way to know if an illiquidity event will occur until the time of the occurrence.

Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor. For more information on our investment management services, please contact the Advisor at (541) 375-0898 or via email at info@littlejohnfs.com.

Item 9 – Disciplinary Information

There are no legal, regulatory or disciplinary events involving LFS or its owner. LFS values the trust Clients place in the Advisor. The Advisor encourages Clients to perform the requisite due diligence on any advisor or service provider that the Client engages. The backgrounds of the Advisor and its Advisory Persons are available on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with the Advisor's firm name or CRD #155113.

Item 10 – Other Financial Industry Activities and Affiliations

A-B. Financial Registration and Affiliations

Neither LFS nor its Advisory Persons have any registrations or affiliations with a broker-dealer, futures commission merchant, commodity pool operator, or commodity-trading advisor.

C. Material Relationships

As noted in Item 5, certain Advisory Persons are also licensed insurance professionals. Implementations of insurance recommendations are separate and apart from an Advisory Person's role with the Advisor. As an

insurance professional, an Advisory Person will receive customary commissions and other related revenues from the various insurance companies whose products are sold. An Advisory Person is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by an Advisory Person or the Advisor.

D. Selection of Other Advisors

LFS will not utilize a third-party money manager.

Other Affiliations

Littlejohn Properties

Mr. Littlejohn is the co-owner of Littlejohn Properties. In this role Mr. Littlejohn is involved in the executive functions of the entity. Mr. Littlejohn is a co-owner of the entity and is compensated through rental income and any capital gains. Mr. Littlejohn spends approximately 20 hours per month involved with this activity.

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

A. Code of Ethics

LFS has implemented a Code of Ethics that defines the Advisor's fiduciary commitment to each Client. This Code of Ethics applies to all persons associated with LFS ("Supervised Persons"). The Code of Ethics was developed to provide general ethical guidelines and specific instructions regarding the Advisor's duties to the Client. LFS and its Supervised Persons owe a duty of loyalty, fairness and good faith towards each Client. It is the obligation of LFS and its Supervised Persons to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code of Ethics covers a range of topics that may include; general ethical principles, reporting personal securities trading, reportable securities, initial public offerings and private placements, reporting ethical violations, distribution of the Code of Ethics, review and enforcement processes, amendments to Form ADV and supervisory procedures. LFS has written its Code of Ethics to meet and exceed regulatory standards. To request a copy of the Code of Ethics, please contact the Advisor at (541) 375-0898 or via email at info@littlejohnfs.com.

B. Personal Trading with Material Interest

LFS allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. LFS does not act as principal in any transactions. In addition, the Advisor does not act as the general partner of a fund, or advice an investment company. LFS does not have a material interest in any securities traded in Client accounts.

C. Personal Trading in Same Securities as Clients

LFS allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities that are recommended (purchase or sell) to Clients presents a conflict of interest that, as fiduciaries, must be disclosed to Clients and mitigated through policies and procedures. As noted above, the Advisor has adopted the Code to address insider trading (material non-public information controls); gifts and entertainment; outside business activities and personal securities reporting. When trading for personal accounts, Supervised Persons have a conflict of interest if trading in the same securities. The fiduciary duty to act in the best interest of its Clients can be violated if personal trades are made with more advantageous terms than Client trades, or by trading based on material non-public information. This risk is mitigated by LFS requiring reporting of personal securities trades by its Supervised Persons for review by the Chief Compliance Officer ("CCO") or delegate. The Advisor has also adopted written policies and procedures to detect the misuse of material, non-public information.

D. Personal Trading at Same Time as Client

While LFS allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients, these trades either do not occur at the same time as a Client trade unless they

are part of a block order. LFS will place trades only after Client orders have been placed and filled. In the event of a block order, LFS Supervised Persons receive the same time and price as Client orders. **At no time, will LFS or any Supervised Person of LFS, transact in any security to the detriment of any Client.**

Item 12 – Brokerage Practices

A. Recommendation of Custodian[s]

LFS does not have discretionary authority to select the broker-dealer/custodian for custody and execution services. The Client will engage the broker-dealer/custodian (herein the "Custodian") to safeguard Client assets and authorize LFS to direct trades to the Custodian as agreed upon in the investment advisory agreement. Further, LFS does not have the discretionary authority to negotiate commissions on behalf of Clients on a trade-by-trade basis.

Where LFS does not exercise discretion over the selection of the Custodian, it may recommend the Custodian to Clients for custody and execution services. Clients are not obligated to use the recommended Custodian and will not incur any extra fee or cost from the Advisor associated with using a custodian not recommended by LFS. However, the Advisor may be limited in the services it can provide if the recommended Custodian is not engaged. LFS may recommend the Custodian based on criteria such as, but not limited to, reasonableness of commissions charged to the Client, services made available to the Client, its reputation and/or location of the Custodian's offices.

LFS may recommend that Clients establish their account[s] at Trade-PMR Inc. (“Trade-PMR”) and custody their account[s] at Wells Fargo Clearing Services, LLC (“Wells Fargo”). Additionally, LFS may recommend that Clients establish their account[s] at Charles Schwab & Co., Inc. (“Schwab”) or Altruist Financial LLC (“Altruist Financial”). Trade-PMR, Wells Fargo and Schwab are each a FINRA-registered broker-dealer and member SIPC. Wells Fargo and Schwab will serve as the Client’s “qualified custodian”. LFS maintains an institutional relationship with both Trade-PMR and Schwab, whereby the Advisor receives economic benefits from Schwab. Please see Item 14 below.

Following are additional details regarding the brokerage practices of the Advisor:

1. Soft Dollars - Soft dollars are revenue programs offered by broker-dealers/custodians whereby an advisor enters into an agreement to place security trades with a broker-dealer/custodian in exchange for research and other services. **LFS does not participate in soft dollar programs sponsored or offered by any broker-dealer/custodian.**

2. Brokerage Referrals - LFS does not receive any compensation from any third party in connection with the recommendation for establishing an account.

3. Directed Brokerage - All Clients are serviced on a “directed brokerage basis”, where LFS will place trades within the established account[s] at the Custodian designated by the Client. Further, all Client accounts are traded within their respective account[s]. The Advisor will not engage in any principal transactions (i.e., trade of any security from or to the Advisor’s own account) or cross transactions with other Client accounts (i.e., purchase of a security into one Client account from another Client’s account[s]). LFS will not be obligated to select competitive bids on securities transactions and does not have an obligation to seek the lowest available transaction costs. These costs are determined by the Custodian.

B. Aggregating and Allocating Trades

The primary objective in placing orders for the purchase and sale of securities for Client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of the order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the Custodian. LFS will execute its transactions through the Custodian as authorized by the Client.

LFS may aggregate orders in a block trade or trades when securities are purchased or sold through the Custodian for multiple (discretionary) accounts. If a block trade cannot be executed in full at the same price or time, the securities actually purchased or sold by the close of each business day must be allocated in a manner

that is consistent with the initial pre-allocation or other written statement. This must be done in a way that does not consistently advantage or disadvantage particular Client accounts.

Item 13 – Review of Accounts

A. Frequency of Reviews

Securities in Client accounts are monitored on a regular and continuous basis by Mr. Littlejohn, Principal and Chief Compliance Officer of LFS. Formal reviews are generally conducted at least annually or more frequently depending on the needs of the Client.

B. Causes for Reviews

In addition to the investment monitoring noted in Item 13.A above., each Client account shall be reviewed at least annually. Reviews may be conducted more frequently at the Client's request. Accounts may be reviewed as a result of major changes in economic conditions, known changes in the Client's financial situation, and/or large deposits or withdrawals in the Client's account[s]. The Client is encouraged to notify LFS if changes occur in his/her personal financial situation that might adversely affect his/her investment plan. Additional reviews may be triggered by material market, economic or political events.

C. Review Reports

The Client will receive brokerage statements no less than quarterly from the Custodian. These brokerage statements are sent directly from the Custodian to the Client. The Client may also establish electronic access to the Custodian's website so that the Client may view these reports and their account activity. Client brokerage statements will include all positions, transactions and fees relating to the Client's account[s]. The Advisor may also provide Clients with periodic reports regarding their holdings, allocations, and performance.

Item 14 – Client Referrals and Other Compensation

A. Compensation Received by LFS

LFS does not receive commissions or other compensation from product sponsors, broker dealers or any un-related third party. LFS may refer Clients to various third-parties to provide certain financial services necessary to meet the goals of its Clients. LFS does not receive compensation from third-parties for client referrals. Likewise, LFS may receive non-compensated referrals of new Clients from a third-party.

Participation in Institutional Advisor Platform – Trade PMR

LFS has established an institutional relationship with Trade-PMR to assist the Advisor in managing Client account[s]. Access to the Trade-PMR platform is provided at no charge to the Advisor. The Advisor receives access to software and related support without cost because the Advisor renders investment management services to Clients that maintain assets at Trade-PMR. The software and related systems support may benefit the Advisor, but not its Clients directly. In fulfilling its duties to its Clients, the Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits from a Custodian creates a conflict of interest since these benefits may influence the Advisor's recommendation of this Custodian over one that does not furnish similar software, systems support, or services.

Participation in Institutional Advisor Platform – Schwab

LFS has established an institutional relationship with Schwab through its "Schwab Advisor Services" unit, a division of Schwab dedicated to serving independent advisory firms like LFS. As a registered investment advisor participating on the Schwab Advisor Services platform, LFS receives access to software and related support without cost because the Advisor renders investment management services to Clients that maintain assets at Schwab. Services provided by Schwab Advisor Services benefit the Advisor and many, but not all services provided by Schwab will benefit Clients. In fulfilling its duties to its Clients, the Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits from a custodian creates a potential conflict of interest since these benefits may influence the Advisor's recommendation of this custodian over one that does not furnish similar software, systems support, or services.

Services that Benefit the Client – Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of Client's funds and securities. Through Schwab, the Advisor may be able to access certain investments and asset classes that the Client would not be able to obtain directly or through other sources. Further, the Advisor may be able to invest in certain mutual funds and other investments without having to adhere to investment minimums that might be required if the Client were to directly access the investments.

Services that May Indirectly Benefit the Client – Schwab provides participating advisors with access to technology, research, discounts and other services. In addition, the Advisor receives duplicate statements for Client accounts, the ability to deduct advisory fees, trading tools, and back office support services as part of its relationship with Schwab. These services are intended to assist the Advisor in effectively managing accounts for its Clients, but may not directly benefit all Clients.

Services that May Only Benefit the Advisor – Schwab also offers other services to LFS that may not benefit the Client, including: educational conferences and events, financial start-up support, consulting services and discounts for various service providers. Access to these services creates a financial incentive for the Advisor to recommend Schwab, which results in a potential conflict of interest. LFS believes, however, that the selection of Schwab as Custodian is in the best interests of its Clients.

Participation in Institutional Advisor Platform – Altruist Financial

For the benefit of no commissions or transaction fees, fully digital account opening, a large variety of security options and complete integration with software tools, LFS recommends Altruist Financial, an unaffiliated SEC-registered broker-dealer and FINRA/SIPC member, as the introducing broker to Apex Clearing Corporation, an unaffiliated SEC-registered broker-dealer and FINRA/SIPC member, as the clients' custodian. LFS does not receive any research or other soft-dollar benefit by nature from its relationship with Altruist Financial LLC, nor does * LFS receive any referrals in exchange for using Altruist Financial as a broker-dealer.

B. Client Referrals from Promoters

LFS does not engage paid or unpaid promoters for Client referrals.

Item 15 – Custody

LFS is authorized to deduct its fees from the Client's account[s] at the Custodian. The Client must place all assets with a "qualified custodian." The Client is required to engage the Custodian to retain all funds and securities and direct LFS to utilize that Custodian for securities transactions in the account[s]. The Client should review statements provided by the Custodian, as the Custodian does not perform this review. For more information about brokerage practices, see item 12 – Brokerage Practices.

Item 16 – Investment Discretion

LFS generally has discretion over the selection and amount of securities to be bought or sold in Client accounts without obtaining prior consent or approval from the Client. However, these purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the Client and agreed to by LFS. Discretionary authority will only be authorized upon full disclosure to the Client. The granting of such authority will be evidenced by the Client's execution of an Investment Advisory Agreement containing all applicable limitations to such authority. All discretionary trades made by LFS will be in accordance with each Client's investment objectives and goals.

Item 17 – Voting Client Securities

LFS does not accept proxy-voting responsibility for any Client. Clients will receive proxy statements directly from the Custodian. The Advisor will assist in answering questions relating to proxies, however, the Client retains the sole responsibility for proxy decisions and voting.

Item 18 – Financial Information

Neither LFS, nor Mr. Littlejohn has any adverse financial situations that would reasonably impair the ability of LFS to meet all obligations to its Clients. Neither LFS, nor any of its advisory persons, have been subject to a bankruptcy or financial compromise. LFS is not required to deliver a balance sheet along with this Brochure as the firm does not collect advance fees for services to be performed six months or more in the future.

Littlejohn Financial Services, Inc.

Form ADV Part 2B – Brochure Supplement

for

Fred D. Littlejohn
Principal & Chief Compliance Officer

Effective: February 19, 2026

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Fred D. Littlejohn (CRD# 4322183) in addition to the information contained in the Littlejohn Financial Services, Inc. ("LFS" or the "Advisor" - CRD #155113) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you any questions about the content of the LFS Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (541) 375-0898 or by email at info@littlejohnfs.com.

Additional information about Mr. Littlejohn is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his individual CRD# 4322183.

Item 2 – Educational Background and Business Experience

The Principal of LFS is Fred D. Littlejohn. Mr. Littlejohn, born in 1976, is a dedicated Portfolio Manager for Client accounts of LFS. Mr. Littlejohn earned a Bachelors Degree in Journalism and Mass Communication from the University of North Carolina at Chapel Hill in 1999. Additional information regarding Mr. Littlejohn's employment history is included below.

Principal & Chief Compliance Officer, Littlejohn Financial Services, Inc.	9/2010 to Present
Chief Technical Analyst, BigFoot Investments	7/2011 to 01/2023
Registered Representative, Purshe Kaplan Sterling Investments	08/2012 to 11/2012
Trainer and Consultant, VPM Partners, LLC	10/2008 to 05/2011
Financial Advisor, LPL Financial Corp.	02/2009 to 09/2010
Financial Advisor, Wells Fargo Financial, Inc.	09/2008 to 01/2009

Item 3 – Disciplinary Information

There are no legal , civil or disciplinary events to disclose regarding Mr. Littlejohn. Mr. Littlejohn has never been involved in any regulatory , civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Littlejohn.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices.

As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Littlejohn. However, the Advisor encourages Clients to independently view the background of Mr. Littlejohn on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 4322183.

Item 4 – Other Business Activities

Insurance Agency Affiliations

Mr.Littlejohn is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr.Littlejohn's role with LFS. As an insurance professional, Mr. Littlejohn will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr.Littlejohn is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr.Littlejohn or the Advisor.

On-Air Personality

Mr. Littlejohn has a weekly radio show, True Wealth Radio, on News Radio 1240 KQEN, in which he discusses current financial topics. No compensation is received for the weekly radio show.

Littlejohn Properties

Mr. Littlejohn is the co-owner of Littlejohn Properties. In this role Mr. Littlejohn is involved in the executive functions of the entity. Mr. Littlejohn is a co-owner of the entity and is compensated through rental income and any capital gains. Mr. Littlejohn spends approximately 20 hours per month involved with this activity.

Item 5 – Additional Compensation

Mr. Littlejohn has additional business activities where compensation is received that are detailed in Item 4 above.

Item 6 – Supervision

Mr. Littlejohn serves as the Principal and Chief Compliance Officer of LFS. Mr. Littlejohn can be reached at (541) 375-0898. Mr. Littlejohn will be supervising his own activities as the Chief Compliance Officer.

LFS has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of LFS. Further, LFS is subject to regulatory oversight by various agencies. These agencies require registration by LFS and its Supervised Persons. As a registered entity, LFS is subject to examinations by regulators, which may be announced or unannounced. LFS is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Littlejohn Financial Services, Inc.

Form ADV Part 2B – Brochure Supplement

for

Justin E. Bruggeman
Associate Wealth Advisor

Effective: February 19, 2026

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Justin E. Bruggeman (CRD# 6450779) in addition to the information contained in the Littlejohn Financial Services, Inc. ("LFS" or the "Advisor", CRD# 155113) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the content of the LFS Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (541) 375-0898 or by email at info@littlejohnfs.com.

Additional information about Mr. Bruggeman is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 6450779.

Item 2 – Educational Background and Business Experience

Justin E. Bruggeman, born in 1987, is dedicated to advising Clients of LFS as an Associate Wealth Advisor. Mr. Bruggeman earned a Bachelors of Science in Finance from Oregon State University in 2011. Mr. Bruggeman earned a Transfer Degree from Umpqua Community College in 2009. Additional information regarding Mr. Bruggeman's employment history is included below.

Employment History:

Associate Wealth Advisor, Littlejohn Financial Services, Inc.	10/2017 to Present
Financial Representative, Country Financial	04/2016 to 08/2017
Registered Representative, AXA Advisors, LLC	03/2015 to 03/2016
Manager, Garden Valley Liquor Inc	07/2007 to 01/2015

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Bruggeman. Mr. Bruggeman has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Bruggeman.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Bruggeman.***

However, the Advisor encourages Clients to independently view the background of Mr. Bruggeman on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 6450779.

Item 4 – Other Business Activities

Insurance Agency Affiliations

Mr. Bruggeman is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Bruggeman's role with LFS. As an insurance professional, Mr. Bruggeman will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Bruggeman is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Bruggeman or the Advisor.

Item 5 – Additional Compensation

Mr. Bruggeman has additional business activities where compensation is received that are detailed in Item 4 above.

Item 6 – Supervision

Mr. Bruggeman serves as an Associate Wealth Advisor of LFS and is supervised by Fred Littlejohn, the Chief Compliance Officer. Fred Littlejohn can be reached at (541) 375-0898.

LFS has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of LFS. Further, LFS is subject to regulatory oversight by various agencies. These agencies require registration by LFS and its Supervised Persons. As a registered entity, LFS is subject to examinations by regulators, which may be announced or unannounced. LFS is required to periodically

update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Littlejohn Financial Services, Inc.

Form ADV Part 2B – Brochure Supplement

for

Wesley B. Holt
Investment Advisor Representative

1695 Commercial St. SE
Salem, OR 97302

Effective: February 19, 2026

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Wesley B. Holt (CRD# 5761795) in addition to the information contained in the Littlejohn Financial Services, Inc. ("LFS" or the "Advisor", CRD# 155113) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the content of the LFS Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (541) 375-0898 or by email at info@littlejohnfs.com.

Additional information about Mr. Holt is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 5761795.

Background and Business Experience

Wesley B. Holt, born in 1964, is dedicated to advising Clients of LFS as an Investment Advisor Representative. Mr. Holt earned a Bachelor of Science in Information System Management from the University of Maryland in 1993. Mr. Holt earned an Undergraduate Certificate in Diesel Technology from North Dakota State College of Science in 1984. Additional information regarding Mr. Holt's employment history is included below.

Employment History:

Investment Advisor Representative, Littlejohn Financial Services, Inc.	07/2020 to Present
Investment Advisor Representative, Littlejohn Financial Services, Inc. DBA Vantage Point Financial	09/2018 to 07/2020
Consultant, Self-Employed	07/2009 to Present
Registered Representative, Centaurus Financial, Inc. DBA Vantage Point Financial	05/2013 to 08/2018
Registered Representative, Cetera Advisors LLC	01/2013 to 05/2013

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Holt. Mr. Holt has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Holt.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Holt.***

However, the Advisor encourages Clients to independently view the background of Mr. Holt on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 5761795.

Item 4 – Other Business Activities

Insurance Agency Affiliations

Mr. Holt is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Holt's role with LFS. As an insurance professional, Mr. Holt will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Holt is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Holt or the Advisor.

Vantage Point Advisors, Inc.

Mr. Holt is the President of Vantage Point Advisors, Inc., which offers bookkeeping and payroll services in Salem, OR. Mr. Holt spends two hours per month training the supervisor.

Holt Commercial LLC

Mr. Holt is also a Property Manager for his office building in Salem, OR. Mr. Holt reviews income and expenses for the office building. He spends one hour per month in this capacity.

Coach to Health

Mr. Holt is also a Health Coach and coaches people on how to lose weight in Salem, OR. Mr. Holt spends approximately four hours per month in this capacity.

Item 5 – Additional Compensation

Mr. Holt has additional business activities where compensation is received that are detailed in Item 4 above.

Item 6 – Supervision

Mr. Holt serves as an Investment Advisor Representative of LFS and is supervised by Fred D. Littlejohn, the Chief Compliance Officer. Fred D. Littlejohn can be reached at (541) 375-0898.

LFS has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of LFS. Further, LFS is subject to regulatory oversight by various agencies. These agencies require registration by LFS and its Supervised Persons. As a registered entity, LFS is subject to examinations by regulators, which may be announced or unannounced. LFS is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Littlejohn Financial Services, Inc.

Form ADV Part 2B – Brochure Supplement

for

Matthew M. Dickson
Associate Wealth Advisor

Effective: February 19, 2026

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Matthew M. Dickson (CRD# 7379964) in addition to the information contained in the Littlejohn Financial Services, Inc. ("LFS" or the "Advisor", CRD# 155113) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the LFS Disclosure Brochure or this Brochure Supplement, please contact us at (541) 375-0898.

Additional information about Mr. Dickson is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 7379964.

Item 2 – Educational Background and Business Experience

Matthew M. Dickson, born in 1990, is dedicated to advising Clients of LFS as an Associate Wealth Advisor. Mr. Dickson has a BS in Education from Western Oregon University in 2012. Mr. Dickson also earned an Associates of Arts from Umpqua Community College in 2010. Additional information regarding Mr. Dickson's employment history is included below.

Employment History:

Associate Wealth Advisor, Littlejohn Financial Services, Inc.	07/2021 to Present
Teacher, Roseburg School District	09/2017 to 06/2021
Teacher, Glide School District	09/2013 to 08/2017
Cashier, DC Farmers Coop	04/2013 to 09/2013
Flag Truck Driver, Douglas County Forest Protective Assoc	06/2014 to 08/2014
Equipment Operator, La Brie Farms	06/2011 to 09/2011

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Dickson. Mr. Dickson has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Dickson.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Dickson.***

However, we do encourage you to independently view the background of Mr. Dickson on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 7379964.

Item 4 – Other Business Activities

On-Air Personality

Mr. Dickson is also a speaker on Fred D. Littlejohn's weekly radio show, True Wealth Radio, on News Radio 1240 KQEN, in which he discusses current financial topics. No compensation is received for the weekly radio show.

Item 5 – Additional Compensation

Mr. Dickson has an additional business activity where no compensation is received that is detailed in Item 4 above.

Item 6 – Supervision

Mr. Dickson serves as an Associate Wealth Advisor of LFS and is supervised by Fred Littlejohn, the Chief Compliance Officer. Mr. Littlejohn can be reached at (541) 375-0898.

LFS has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of LFS. Further, LFS is subject to regulatory oversight by various agencies. These agencies require registration by LFS and its Supervised Persons. As a registered entity, LFS is subject to examinations by regulators, which may be announced or unannounced. LFS is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Privacy Policy

Effective: February 19, 2026

Our Commitment to You
Littlejohn Financial Services, Inc. (“LFS” or the “Advisor”) is committed to safeguarding the use of personal information of our Clients (also referred to as “you” and “your”) that we obtain as your Investment Advisor, as described here in our Privacy Policy (“Policy”).

Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything that we can to maintain that trust. LFS (also referred to as "we", "our" and "us”) protects the security and confidentiality of the personal information we have and implements controls to ensure that such information is used for proper business purposes in connection with the management or servicing of our relationship with you.

LFS does not sell your non-public personal information to anyone. Nor do we provide such information to others except for discrete and reasonable business purposes in connection with the servicing and management of our relationship with you, as discussed below.

Details of our approach to privacy and how your personal non-public information is collected and used are set forth in this Policy.

Why you need to know?
Registered Investment Advisors (“RIAs”) must share some of your personal information in the course of servicing your account. Federal and State laws give you the right to limit some of this sharing and require RIAs to disclose how we collect, share, and protect your personal information.

What information do we collect from you?

Driver’s license number	Date of birth
Social security or taxpayer identification number	Assets and liabilities
Name, address and phone number[s]	Income and expenses
E-mail address[es]	Investment activity
Account information (including other institutions)	Investment experience and goals

What Information do we collect from other sources?

Custody, brokerage and advisory agreements	Account applications and forms
Other advisory agreements and legal documents	Investment questionnaires and suitability documents
Transactional information with us or others	Other information needed to service account

How do we protect your information?
To safeguard your personal information from unauthorized access and use we maintain physical, procedural and electronic security measures. These include such safeguards as secure passwords, encrypted file storage and a secure office environment. Our technology vendors provide security and access control over personal information and have policies over the transmission of data. Our associates are trained on their responsibilities to protect Client’s personal information.

We require third parties that assist in providing our services to you to protect the personal information they receive from us.

How do we share your information?
An RIA shares Client personal information to effectively implement its services. In the section below, we list some reasons we may share your personal information.

Basis For Sharing	Do we share?	Can you limit?
Servicing our Clients We may share non-public personal information with non-affiliated third parties (such as administrators, brokers, custodians, regulators, credit agencies, other financial institutions) as necessary for us to provide agreed upon services to you, consistent with applicable law, including but not limited to: processing transactions; general account maintenance; responding to regulators or legal investigations; and credit reporting.	Yes	No
Marketing Purposes LFS does not disclose, and does not intend to disclose, personal information with non-affiliated third parties to offer you services. Certain laws may give us the right to share your personal information with financial institutions where you are a customer and where LFS or the client has a formal agreement with the financial institution. **We will only share information for purposes of servicing your accounts, not for marketing purposes.**	No	Not Shared
Authorized Users Your non-public personal information may be disclosed to you and persons that we believe to be your authorized agent[s] or representative[s].	Yes	Yes
Information About Former Clients LFS does not disclose and does not intend to disclose, non-public personal information to non-affiliated third parties with respect to persons who are no longer our Clients.	No	Not Shared

State-specific Regulations

California	In response to a California law, to be conservative, we assume accounts with California addresses do not want us to disclose personal information about you to non-affiliated third parties, except as permitted by California law. We also limit the sharing of personal information about you with our affiliates to ensure compliance with California privacy laws.

Changes to our Privacy Policy
We will send you a copy of this Policy annually for as long as you maintain an ongoing relationship with us.

Periodically we may revise this Policy and will provide you with a revised Policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing.

Any Questions?
You may ask questions or voice any concerns, as well as obtain a copy of our current Privacy Policy by contacting us at (541) 375-0898 or via email at info@littlejohnfs.com.