ITEM 1: COVER PAGE

CHERRY CREEK
FINANCIAL PLANNING

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www.cherrycreekfinancialplanning.com

Form ADV Part 2A — Firm Brochure

Dated July 1, 2026

This Brochure provides information about the qualifications and business practices of Cherry Creek Financial Planning, LLC ("Cherry Creek Financial Planning," "we," "us," or "the Firm"). We encourage all current and prospective clients to read this Brochure and to contact us with any questions at +1 (303) 468-4200 or service@cherrycreekfinancialplanning.com.

The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about Cherry Creek Financial Planning, including a copy of this Brochure, and the Brochure Supplement, is available on the SEC's Investment Adviser Public Disclosure website at adviserinfo.sec.gov using the Firm's identification number: 342857.

ITEM 2: MATERIAL CHANGES

Material Changes

This is the initial Brochure for Cherry Creek Financial Planning. There are no material changes to report. Future amendments will summarize material changes in this section and will be delivered to clients.

Future Changes

From time to time, we may amend this Brochure to reflect changes in our business practices, changes in regulations, and routine annual updates as required by the securities regulators. This complete Brochure, or a Summary of Material Changes, shall be provided to each client annually. If a material change occurs in the business practices of Cherry Creek Financial Planning between annual updates, we will provide an interim update to clients describing such material changes.

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ITEM 4: ADVISORY BUSINESS

Firm Description and Ownership

Cherry Creek Financial Planning is a Colorado limited liability company organized in November 2025 and is registered as an investment adviser with the State of Colorado. We operate as a fee-only, fiduciary investment adviser. The Firm is wholly owned by Simon G. Hildenbrand, who serves as Founder, Managing Member, Chief Compliance Officer, and the sole Investment Adviser Representative.

Types of Advisory Services

Cherry Creek Financial Planning provides personalized financial planning and consulting services exclusively. We do not manage client investment accounts, do not have discretionary authority over any client assets, and do not take custody of client funds or securities. All implementation of any recommendations is performed by the client directly with the custodian, brokerage, insurance company, or other provider of the client's choosing.

We offer the following services:

- Comprehensive Financial Planning
- Ongoing Financial Planning Services
- Project-Based Planning
- Hourly Consulting
- Educational Seminars and Speaking Engagements

For any of our services, clients may impose reasonable restrictions on the scope of our services at any time.

Comprehensive Financial Planning

We provide comprehensive financial planning services. The engagement consists of the development of a written, personalized financial plan, which is delivered to the client following data-gathering, analysis, and planning meetings. Upon delivery of the written plan, the engagement is complete and the agreed fee has been earned in full. The written plan is typically delivered within 120 days of the date of the client agreement, subject to client cooperation in providing necessary information.

All comprehensive financial planning engagements are tailored to the individual circumstances, goals, time horizon, and constraints of each client. Following completion of a Comprehensive Financial Planning engagement, clients who wish to continue working with the Firm may engage Ongoing Financial Planning Services under a new written agreement, as described below.

Financial Goals

Helping clients articulate and prioritize their financial goals is central to our planning process. We believe that financial decisions made without clearly defined goals tend to drift, and that a written, prioritized goal framework is one of the most effective tools for guiding day-to-day financial choices. For each client, we work collaboratively to identify short-, intermediate-, and long-term goals; quantify the resources reasonably required to pursue each goal; establish realistic time horizons; and evaluate the trade-offs among competing priorities. As part of this process, we discuss your tolerance for investment risk, your capacity to absorb setbacks, and any constraints — financial, personal, or values-based — that may influence the strategy. The resulting plan is documented, tailored to your individual circumstances, and revisited at agreed intervals as your life and priorities evolve.

Cash Flow

Our practice is built around cash flow management as the foundation of personal financial planning. In our experience, intentional decisions about how income is allocated — across spending, debt repayment, emergency reserves, tax-advantaged savings, and long-term investing — have a greater cumulative effect on most households' financial trajectories than investment selection alone. For each client, we conduct a detailed review of income sources, fixed and discretionary expenses, debt structure, and savings capacity, and we develop a written cash flow plan tailored to your goals, life stage, tax situation, and any constraints you communicate to us. We revisit the plan at agreed intervals and adjust it as your circumstances change.

Debt Management

We view debt as a strategic component of household finance rather than something to be addressed in isolation. We believe that the structure, cost, and sequencing of debt repayment can have as much influence on long-term financial outcomes as savings and investment decisions. For each client, we review outstanding obligations — including mortgages, home equity lines, student loans, auto loans, credit card balances, and any business or personal guarantees — and analyze interest rates, repayment terms, tax treatment, and prepayment options. We then work with you to develop a prioritized repayment strategy that considers cash flow constraints, tax efficiency, credit profile, and competing savings priorities. The strategy is tailored to your individual circumstances and revisited as rates, balances, and goals change.

College Savings

Planning for education costs is one of the more complex financial decisions families face, and we approach it as part of an integrated household plan rather than a standalone calculation. We believe that effective education planning requires balancing the cost and timing of anticipated expenses against retirement savings, current cash flow, and the realistic role of financial aid, scholarships, and family contributions. For each client, we project anticipated education costs across the relevant time horizons, evaluate funding vehicles such as 529 plans, Coverdell Education Savings Accounts, custodial UTMA/UGMA accounts, and taxable savings, and discuss the trade-offs among them with respect to tax treatment, control, financial aid impact, and flexibility if plans change. We also discuss non-portfolio considerations, including the relative priority of education funding versus retirement savings. The resulting strategy is documented, tailored to your individual circumstances, and revisited as your family's situation evolves.

Estate Planning

Our role in estate planning is to coordinate, not to draft legal documents. We are not attorneys, do not practice law, and do not prepare wills, trusts, powers of attorney, or other estate planning instruments. We believe, however, that thoughtful estate planning is an essential component of a complete financial plan and that financial planners play an important role in helping clients identify gaps, ask the right questions, and work effectively with qualified estate counsel. For each client, we review existing estate documents (or the absence of them), beneficiary designations across retirement accounts and life insurance policies, titling of real estate and investment accounts, and any anticipated transfers during life or at death. We discuss objectives such as provision for dependents, charitable intent, business succession, and tax efficiency, and we summarize observations and questions for your attorney. We do not provide legal advice; clients are urged to consult with a qualified estate planning attorney before executing any document. Recommendations are tailored to your individual circumstances.

Investment Analysis

Our investment analysis is grounded in a long-horizon, evidence-based approach. We believe that broad diversification, low costs, tax-aware implementation, and disciplined rebalancing are more reliable contributors to long-term outcomes than market timing or security selection.

For each client, we review existing holdings across taxable, tax-deferred, and tax-free accounts; assess the portfolio's overall asset allocation, diversification, cost structure, and tax efficiency; and evaluate alignment with the client's documented goals, time horizon, risk tolerance, and risk capacity. Where appropriate, we discuss alternative allocations, lower-cost vehicle substitutes, asset location strategies across account types, and rebalancing considerations. All analysis is tailored to your individual circumstances.

Any investment guidance we provide is educational in nature and intended to inform the client's own investment decisions. We do not exercise discretionary authority over any client account, do not place trades, do not have custody of client funds or securities, and do not have authority to access or direct activity in any client account. Clients implement any recommendations through the broker-dealer or custodian of their own choosing.

Risk Management and Insurance Planning

Insurance and risk management are integral to a complete financial plan because adverse events — premature death, disability, liability, or extended care needs — can undo years of disciplined saving and investing. We believe that the appropriate level of insurance coverage is a function of each household's specific exposures, dependents, assets, and existing protections, rather than a one-size-fits-all formula. For each client, we review existing coverage across life, disability, long-term care, health, homeowners or renters, auto, and personal liability ("umbrella") policies, and we identify potential gaps relative to the household's circumstances and goals. We discuss the trade-offs among policy types, coverage levels, deductibles, and premium costs, and we work with you to develop a coordinated risk management strategy. We are fee-only and do not sell insurance products or receive commissions, referral fees, or any other compensation from any insurance company or agent. When implementation requires the purchase of an insurance product, you select the agent or broker of your choosing.

Tax Planning

Tax planning is a recurring theme across our work because tax outcomes meaningfully influence after-tax wealth over time. We believe that proactive, multi-year tax planning — informed by current law and the client's full financial picture — is generally more valuable than reactive tax preparation, and we integrate tax considerations into our cash flow, investment, retirement, charitable, and estate planning recommendations. For each client, we review prior-year returns, current-year projections, and anticipated changes in income, deductions, and life circumstances. We then discuss strategies such as Roth conversion analysis, capital gain and loss harvesting, charitable giving timing, retirement account contribution optimization, and timing of income and deductions where the client has flexibility. We do not prepare tax returns and do not provide legal or accounting services; we coordinate with the client's qualified tax preparer or CPA, and clients are urged to consult with their tax professional before acting on any recommendation. Tax laws and regulations are subject to change, and projections may differ materially from actual outcomes. Tax planning recommendations are tailored to your individual circumstances.

Ongoing Financial Planning Services

Following completion of an initial comprehensive financial planning engagement, clients may elect to continue the advisory relationship on an ongoing basis. Ongoing financial planning services may cover all of the topics listed above or a subset selected by the client based on current needs and priorities. We believe that financial planning is most effective as an iterative process rather than a one-time exercise, because client circumstances, goals, tax laws, and economic conditions change over time, and a plan that is not periodically reviewed and updated tends to lose alignment with the client's actual situation.

Ongoing services typically include periodic plan reviews, updates to projections and recommendations as circumstances change, and continued availability for questions and consultations between scheduled meetings. The specific scope of ongoing services, meeting cadence, and deliverables are documented in the written client agreement executed at the start of each engagement period. Ongoing engagements are tailored to the individual circumstances, goals, time horizon, and constraints of each client.

Project-Based Planning

Project-based planning engagements are focused, finite-scope consultations that address one or more of the specific topics listed above without the breadth of a comprehensive financial planning engagement. This service is intended for clients who want targeted guidance on a discrete decision or planning question — for example, an inheritance or windfall analysis, a home purchase or mortgage refinancing, a Social Security claiming analysis, an evaluation of equity compensation, a retirement income strategy, or a review of an employer benefits package — rather than a holistic plan covering all areas of personal finance.

At the outset of each project-based engagement, we work with the client to define the scope, deliverables, and timeline in a written client agreement. Recommendations are based on information provided by the client and on circumstances as they exist at the time of the engagement. We do not monitor the client's situation, update recommendations as circumstances change, or implement any recommendations as part of a project-based engagement. Implementation of any recommendation is the sole responsibility of the client.

Project-based engagements are tailored to the individual circumstances, goals, and constraints of each client. If the client subsequently wishes to engage us for ongoing financial planning services or a comprehensive engagement, a new written client agreement is required.

Hourly Consulting

Hourly consulting engagements are time-based consultations for clients who want targeted guidance on specific questions without entering into a comprehensive or project-based engagement. Typical hourly engagements include review of investment portfolios held with other advisers or custodians, review of a specific financial document or proposal, focused discussion of a discrete planning question, or coaching on a financial decision the client intends to implement independently. We believe hourly consulting can be an efficient option for clients who already have a clear question in mind and want professional perspective without committing to a longer-term relationship.

At the outset of each hourly engagement, we discuss the client's question and provide an estimate of the time reasonably required. Hourly engagements are billed in accordance with the rate and increments specified in Item 5 and in the written client agreement. Recommendations are based on information provided by the client and on circumstances as they exist at the time of the engagement. We do not monitor the client's situation, update recommendations as circumstances change, or implement any recommendations as part of an hourly consulting engagement. Implementation of any recommendation is the sole responsibility of the client.

Hourly engagements are tailored to the individual circumstances and questions of each client. The engagement terminates upon completion of the consultation. If the client subsequently wishes to engage us for ongoing services, a new written client agreement is required.

Educational Seminars and Speaking Engagements

The Firm conducts educational seminars, workshops, webinars, and speaking engagements from time to time for employer groups, professional associations, community organizations, and other audiences. The purpose of these presentations is to share general financial planning concepts and educational information on topics such as retirement planning, cash flow, investing principles, tax planning, and estate planning coordination.

Information presented in seminars and speaking engagements is general in nature, is intended for educational purposes only, and does not constitute personalized investment advice, a recommendation to buy or sell any security, or a solicitation to provide advisory services to any specific individual. Seminar attendees are not clients of the Firm by virtue of their attendance, and no advisory relationship is established unless and until a written client agreement is executed.

Seminars and speaking engagements are offered on a complimentary basis; the Firm does not charge host organizations or attendees.

Assets Under Management

Cherry Creek Financial Planning does not manage client assets and therefore does not have assets under management to report.

ITEM 5: FEES AND COMPENSATION

Fee Schedule

Cherry Creek Financial Planning is a fee-only, fiduciary investment adviser, and is compensated solely by its clients. The fees we charge vary depending on the services provided, as described below. Fees are negotiable at the Firm's discretion and are set out in each client's Master Client Agreement. If the Client did not receive the Adviser's Form ADV Part 2A (Firm Brochure) and Form ADV Part 2B (Brochure Supplement) at least 48 hours before signing the client agreement, the Client may terminate the agreement without penalty within five (5) business days after signing.

The Firm does not deduct fees directly from any client account or custodian. Clients pay all invoices directly by ACH transfer, check, or credit/debit card.

Service	Fee	
Comprehensive Financial Planning	Flat fee of $5,000 to $10,000, based on complexity	
Ongoing Financial Planning Services	$175 to $425 per month, based on complexity	
Project-Based Planning	$500 base fee plus per-topic fees	
	College Savings	$500
	Debt Management	$500
	Financial Goals	$1,000
	Cash Flow	$1,000
	Estate Planning	$1,000
	Investment Analysis	$1,000
	Risk Management and Insurance Planning	$1,000
	Tax Planning	$1,000
	Other	Quoted in advance based on scope and complexity
Hourly Consulting	$250 minimum (covers first 60 minutes); $45 per 15 minutes thereafter	

Educational Seminars and Speaking Engagements	Complimentary

Billing Method

Billing of Fees by Service Type

Comprehensive Financial Planning

50% of the agreed fee is invoiced upon execution of the client agreement; the remaining 50% is invoiced upon delivery of the written plan, at which point the engagement is complete.

Ongoing Financial Planning Services

Monthly fee invoiced in advance on the first business day of each month, or on a billing date specified in the written client agreement.

Project-Based Planning

50% of the agreed fee is invoiced upon execution of the client agreement; the remaining 50% is invoiced upon delivery of the project deliverables.

Hourly Consulting

Invoiced upon completion of the consultation.

Termination of Services

Termination of Comprehensive Financial Planning Engagements

Comprehensive Financial Planning engagements may be terminated by either party upon written notice. Upon termination, refunds are prorated based on the amount of work completed as of the termination date:

- Before delivery: The Firm will retain a fee proportionate to the work completed through the termination date and will refund any prepaid fees in excess of that amount. Any unpaid balance for work completed remains due and will be invoiced.
- After delivery: No refund is owed. The engagement concludes by its terms upon delivery of the written plan, and the full fee is earned.

In addition, if the written financial plan has not been delivered within one hundred eighty (180) days of the date of the client agreement, the Firm will refund any fees paid in excess of the amount attributable to work completed as of that date, regardless of whether either party has provided notice of termination. This refund is automatic and does not require a request from the client. Following the refund, the engagement continues, and any remaining amount becomes payable upon delivery of the written plan in accordance with the original billing schedule.

Termination of Ongoing Financial Planning Services

Ongoing Financial Planning Services may be terminated by either party upon written notice. Termination is effective immediately, and the Firm will refund the unearned portion of the monthly fee on a pro-rata basis, calculated by the number of days remaining in the billing period after the termination effective date.

Termination of Project-Based Planning Engagements

Project-Based Planning engagements may be terminated by either party upon written notice. Upon termination, refunds are prorated based on the amount of work completed as of the termination date:

- Before delivery: The Firm will retain a fee proportionate to the work completed through the termination date and will refund any prepaid fees in excess of that amount. Any unpaid balance for work completed remains due and will be invoiced.
- After delivery: No refund is owed. The engagement concludes by its terms upon delivery of the project deliverables, and the full fee is earned.

Termination of Hourly Consulting Engagements

Hourly Consulting engagements may be terminated by either party at any time. Because Hourly Consulting is billed upon completion, no refund issue arises; the Firm will invoice only for time actually worked.

Other Fees and Expenses

Clients are responsible for all third-party fees and expenses associated with implementing recommendations, including but not limited to brokerage commissions, transaction fees, custodial fees, mutual fund and ETF expense ratios, insurance premiums, and tax preparation costs. Such fees are paid to the third party, not to Cherry Creek Financial Planning, and are separate from and in addition to the Firm's planning fees. Clients should review the prospectus or disclosure documents of any product before purchase.

ITEM 6: PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

Cherry Creek Financial Planning does not charge performance-based fees (fees based on a share of capital gains or capital appreciation of a client's assets) and therefore does not engage in side-by-side management (the simultaneous management of accounts that are charged performance-based fees alongside accounts that are not).

ITEM 7: TYPES OF CLIENTS

Cherry Creek Financial Planning provides personalized financial planning services to individuals and families, with a particular focus on couples — whether married, partnered, preparing for partnership, newly combining finances, planning for a family, or pursuing long-term goals together. The Firm also serves individuals at any stage of life, from young professionals to retirees. The Firm does not impose a minimum net worth or minimum fee for a client relationship.

ITEM 8: METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

Methods of Analysis

Because Cherry Creek Financial Planning does not manage client assets, its analysis is focused on financial planning rather than investment selection. Where the Firm provides educational guidance on portfolio construction, the methods of analysis include:

- Long-term, evidence-based asset allocation principles consistent with modern portfolio theory
- Review of low-cost, broadly diversified index mutual funds and exchange-traded funds
- Tax-aware analysis of asset location across taxable, tax-deferred, and tax-free accounts
- Cash-flow and Monte Carlo retirement projections

Investment Strategies

Recommendations, when provided, generally favor long-term, low-turnover, broadly diversified portfolios. The Firm does not recommend market timing, short selling, options strategies, or other speculative tactics as part of its standard guidance.

Material Risks

Investing in securities involves risk of loss that clients should be prepared to bear. Past performance is not indicative of future results. Material risks associated with the types of investments the Firm typically discusses include, but are not limited to:

- Market risk — the value of securities may decline due to general market or economic conditions
- Interest-rate risk — bond prices generally fall when interest rates rise
- Credit risk — a bond issuer or other counterparty may fail to make required interest or principal payments, reducing the value of the security
- Reinvestment risk — when bonds mature or pay interest during a period of declining interest rates, proceeds may have to be reinvested at lower rates than originally available
- Liquidity risk — certain securities may be difficult to sell at a fair price or within a desired time frame, particularly during periods of market stress
- Inflation risk — purchasing power of returns may be eroded by inflation
- Currency risk — investments in foreign securities or funds holding foreign assets may decline in value due to changes in exchange rates between the U.S. dollar and foreign currencies
- Geopolitical risk — international tensions, conflicts, sanctions, and political instability may adversely affect the value of investments, particularly those with foreign exposure
- Regulatory risk — changes in laws, regulations, or government policies may adversely affect the value of investments or the cost of holding them
- Concentration risk — under-diversified portfolios are more volatile

- Financial risk — a company's use of debt or other financial leverage may amplify losses if earnings or cash flows decline
- Business risk — adverse changes in a company's industry, competitive position, or operations may reduce the value of its securities
- Tax-law risk — tax laws and rates may change and affect outcomes
- Implementation risk — because the Firm does not implement recommendations, outcomes depend on client follow-through and timing

ITEM 9: DISCIPLINARY INFORMATION

The Firm and its management persons have never been the subject of any criminal, regulatory, self-regulatory organization (SRO), or administrative proceeding, or any other legal or disciplinary event.

ITEM 10: OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

Broker-Dealer Registration

Neither Cherry Creek Financial Planning nor Simon G. Hildenbrand is registered or has an application pending to register as a broker-dealer, registered representative of a broker-dealer, municipal securities dealer, or municipal advisor.

Futures or Commodity Registration

Neither Cherry Creek Financial Planning nor Simon G. Hildenbrand is registered or has an application pending to register as a futures commission merchant, commodity pool operator, commodity trading advisor, or an associated person of any of the foregoing.

Material Relationships with Related Persons

Cherry Creek Financial Planning has no related-person relationships with any broker-dealer, other investment adviser, bank, insurance company, accounting firm, law firm, pension consultant, real estate broker, sponsor or syndicator of limited partnerships, or any other financial-industry entity that creates a material conflict of interest with clients.

Other Investment Advisers

Cherry Creek Financial Planning does not recommend or select other investment advisers for clients and does not receive compensation from any other adviser.

ITEM 11: CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

Code of Ethics

Cherry Creek Financial Planning has adopted a written Code of Ethics that applies to all supervised persons. The Code is designed to comply with the Code of Ethics requirements applicable to investment advisers under the Colorado Securities Act and the principles of the Investment Advisers Act of 1940. The Code addresses (i) the fiduciary duty owed to clients, (ii) compliance with applicable federal and state securities laws, (iii) personal-trading procedures, (iv) reporting of holdings and transactions, (v) confidentiality of client information, (vi) gifts, entertainment, and outside business activities, and (vii) reporting of violations. A copy of the Code of Ethics is available to any client or prospective client upon written request.

Participation or Interest in Client Transactions

Because Cherry Creek Financial Planning does not transact in securities on behalf of clients, the Firm does not buy securities from, or sell securities to, any client. Neither the Firm nor any supervised person recommends to clients the purchase or sale of securities in which the Firm or any supervised person has a material financial interest.

Personal Trading

Supervised persons may buy and sell securities for their own personal accounts subject to the requirements of the Code of Ethics. The Code requires that personal trading not disadvantage any client, prohibits trading on the basis of material non-public information, and requires supervised persons to report covered holdings and transactions on the schedule established by the Code.

Mr. Hildenbrand may personally hold and trade securities that are similar to or the same as securities he discusses with clients in the context of Investment Analysis. Because the Firm does not have discretionary authority over any client account, does not place trades on behalf of clients, and does not receive any compensation from any product sponsor, the front-running, allocation, and trading-ahead conflicts that personal-trading rules typically address do not arise.

ITEM 12: BROKERAGE PRACTICES

The Firm does not have discretionary authority over any client account and does not direct or place securities trades. Clients implement the Firm's recommendations by selecting and contracting directly with the broker-dealer or custodian of their choosing.

When asked, the Firm may recommend reputable, low-cost custodians — typically Vanguard, Charles Schwab & Co., Inc., or Fidelity Brokerage Services LLC — based on factors such as cost, available investment products, client service, and account technology. Clients are under no obligation to use a recommended firm, and using a different one does not affect the Firm's services or fees.

The Firm receives no compensation or economic benefit, directly or indirectly, from any broker-dealer or custodian, including those it recommends. It has no soft-dollar arrangements and receives no client referrals from any broker-dealer or third party. Even without compensation, recommending a familiar custodian can present a conflict; clients should consider their own circumstances when selecting one.

Because clients direct all of their own brokerage, the Firm does not aggregate trades. As a result, clients may pay higher transaction costs than if trades were directed or aggregated across multiple clients.

ITEM 13: REVIEW OF ACCOUNTS

Periodic Reviews

Because Cherry Creek Financial Planning does not manage client accounts, the Firm does not conduct ongoing portfolio monitoring or performance review on its own initiative.

Clients engaged in Ongoing Financial Planning Services receive periodic plan reviews on a cadence specified in the applicable written client agreement. The standard cadence for ongoing engagements is semi-annual reviews, which the Firm believes is appropriate for most client situations. Additional reviews and consultations are available between scheduled meetings as specified in the written client agreement.

Project-based and hourly consulting engagements terminate upon delivery of the agreed deliverables or completion of the consultation, and the Firm does not conduct reviews following termination of those engagements.

All reviews are conducted by Simon G. Hildenbrand.

Triggering Events

For clients in active ongoing engagements, additional reviews may be initiated at the client's request following events that may affect the client's financial situation or long-term plan. These include:

- Personal and life events: marriage, divorce, birth of a child, inheritance, change in employment, retirement, significant illness, death of a family member, or material change in financial circumstances.
- Market and economic events: periods of significant market volatility, sharp declines in account values, sustained changes in interest rates, or other market or economic conditions that the client wishes to discuss in the context of the client's plan.
- Other events: changes in tax law, changes in financial goals or priorities, or any other circumstance the client wishes to discuss.

The Firm does not initiate reviews based on market events on its own. Reviews following market events are intended to revisit the client's long-term plan, risk tolerance, and emotional readiness in light of changing conditions, rather than to make short-term tactical changes to the client's investment approach.

Clients whose engagements have terminated and who experience a triggering event may engage the Firm under a new written client agreement.

Reports to Clients

Following the planning phase of a comprehensive engagement, the client receives a written, personalized financial plan. During any subsequent Ongoing Financial Planning Services engagement, the client receives written meeting summaries, updated projections or recommendations as circumstances change, and other deliverables as specified in the written client agreement.

ITEM 14: CLIENT REFERRALS AND OTHER COMPENSATION

Other Compensation

Cherry Creek Financial Planning is a fee-only firm compensated solely by its clients. The Firm does not receive commissions, sales-related compensation, soft-dollar benefits, or any other economic benefit, directly or indirectly, from any third party in connection with the advice it provides to clients.

Client Referrals

The Firm does not, directly or indirectly, compensate any person for client referrals, and has no solicitor or promoter arrangements. The Firm welcomes referrals from clients and others, but no referring person and no referred client receives any compensation, fee discount, or other benefit in connection with a referral.

ITEM 15: CUSTODY

Cherry Creek Financial Planning does not have custody of client funds or securities.

ITEM 16: INVESTMENT DISCRETION

Cherry Creek Financial Planning does not provide investment management services and therefore does not exercise investment discretion or accept discretionary authority over any client account.

ITEM 17: VOTING CLIENT SECURITIES

Cherry Creek Financial Planning does not accept authority to vote client securities, and does not vote proxies on behalf of any client.

Clients receive proxy materials, tender offer materials, and other corporate-action communications directly from their custodian, transfer agent, or other intermediary. Clients are solely responsible for:

- Reviewing all proxy and corporate-action materials received
- Determining how to vote any proxy or respond to any corporate action
- Submitting votes and responses by applicable deadlines
- Taking any other action required to exercise rights as a security holder

The Firm will not vote any proxy under any circumstances, will not provide written voting recommendations, and does not maintain a written proxy voting policy because no such policy is required for an adviser that does not exercise voting authority.

Clients are welcome to contact the Firm with general questions about a particular proxy proposal or corporate-action matter as part of an active financial planning engagement. In responding to such questions, the Firm may provide general educational information — for example, an explanation of what a proposed corporate action is or how a particular type of proxy proposal typically works — but will not recommend a specific vote or response. Decisions about how to vote or respond rest entirely with the client.

ITEM 18: FINANCIAL INFORMATION

Balance Sheet and Financial Condition

Cherry Creek Financial Planning does not require or solicit prepayment of more than $500 in fees per client six (6) or more months in advance, does not have custody of client funds or securities, and is not aware of any financial condition reasonably likely to impair its ability to meet contractual commitments to clients.

Bankruptcy

Neither the Firm nor Simon G. Hildenbrand is currently, nor has ever been, the subject of a bankruptcy petition or proceeding.

ITEM 19: REQUIREMENTS FOR STATE-REGISTERED ADVISERS

Principal Executive Officers and Management

Simon G. Hildenbrand (CRD# 5261488) serves as the Firm's Founder, Managing Member, Chief Compliance Officer, and Investment Adviser Representative. Mr. Hildenbrand is responsible for all advisory services provided by the Firm, all compliance functions, and all business operations. More information can be found in the Form ADV Part 2B (Brochure Supplement).

Other Business Activities

Any outside business activities can be found in Item 10, if applicable, and Mr. Hildenbrand's Form ADV Part 2B (Brochure Supplement).

Performance-Based Fees

Neither the Firm nor Mr. Hildenbrand is compensated for advisory services with performance-based fees, as described in Item 6 of this Brochure.

Material Disciplinary Disclosures

Neither the Firm nor Mr. Hildenbrand has ever been the subject of any arbitration, civil, self-regulatory organization, or administrative proceeding.

Material Relationships with Issuers of Securities

Neither the Firm nor Mr. Hildenbrand has any relationship or arrangement with any issuer of securities.

BROCHURE SUPPLEMENT – SIMON HILDENBRAND

ITEM 1: COVER PAGE

CHERRY CREEK
FINANCIAL PLANNING

Simon G. Hildenbrand

Founder, Managing Member, Chief Compliance Officer, and Investment Adviser Representative

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Form ADV Part 2B — Brochure Supplement

Dated July 1, 2026

This Brochure Supplement provides information about Simon G. Hildenbrand that supplements the Cherry Creek Financial Planning, LLC Brochure (Form ADV Part 2A). You should have received a copy of that Brochure. Please contact us at +1 (303) 468-4200 or service@cherrycreekfinancialplanning.com if you did not receive the Firm's Brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Hildenbrand is available on the SEC's Investment Adviser Public Disclosure website at adviserinfo.sec.gov using his identification number: 5261488.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Simon G. Hildenbrand (CRD# 5261488)

Year of Birth: 1980

Educational Background

- Master of Science, Information Systems, Stevens Institute of Technology, 2007.
- Bachelor of Science, Business Administration, Colorado State University, 2004.

Business Background

- 2025–Present, Founder, Managing Member, Chief Compliance Officer, and Investment Adviser Representative, Cherry Creek Financial Planning, Colorado
- January 2024–Present, Architect Lead Information Security, Kaiser Permanente, Colorado
- April 2016–December 2023, Information Security Specialist, Artisan Partners, Wisconsin
- October 2014–April 2016, Director, Compliance & Operational Risk Control, Group Information Security Office, UBS, Hong Kong
- October 2011–October 2014, IT Security Officer, BNP Paribas, Hong Kong
- December 2006–September 2011, Manager, Information Security, Morgan Stanley, New York and Hong Kong

ITEM 3: DISCIPLINARY INFORMATION

Mr. Hildenbrand has never been the subject of any criminal, regulatory, self-regulatory organization (SRO), or administrative proceeding, or any other legal or disciplinary event.

Additional information about Mr. Hildenbrand is available on the SEC's Investment Adviser Public Disclosure website at adviserinfo.sec.gov.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Hildenbrand is employed full-time as Architect Lead Information Security in the Technology Risk Office — Cyber Resiliency department of Kaiser Permanente, located in Colorado. He devotes approximately 40 hours per week to this employment, which constitutes the substantial majority of his business time. Cherry Creek Financial Planning operates as a part-time advisory practice, and Mr.

Hildenbrand provides advisory services outside his Kaiser Permanente hours, primarily during evenings and weekends.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Hildenbrand does not receive any economic benefit from any person, company, or organization in exchange for providing advisory services to the Firm's clients.

ITEM 6: SUPERVISION

As the sole owner, sole Investment Adviser Representative, and Chief Compliance Officer of Cherry Creek Financial Planning, LLC, Mr. Hildenbrand is responsible for supervising the advisory activities of the Firm. In that capacity, he abides by all applicable industry rules and regulations, as well as the Firm's written supervisory procedures and code of ethics. He can be reached at +1 (303) 468-4200 or service@cherrycreekfinancialplanning.com.

ITEM 7: REQUIREMENTS FOR STATE-REGISTERED ADVISERS

Arbitration, Civil, Self-Regulatory Organization, or Administrative Proceedings

Mr. Hildenbrand has never been the subject of any arbitration, civil, self-regulatory organization (SRO), or administrative proceeding.

Bankruptcy Petition

Mr. Hildenbrand has never been the subject of a bankruptcy petition or proceeding.