

Item 1: Cover Page

Outbound Financial, Inc.

4845 Pearl East Circle, Ste 101

Boulder, CO 80301

Form ADV Part 2A – Firm Brochure

(720) 642-9701

<https://www.outboundfinancial.com/>

Dated March 14, 2024

This Brochure provides information about the qualifications and business practices of Outbound Financial, Inc., “OF, Inc.”. If you have any questions about the contents of this Brochure, please contact us at (720) 642-9701. 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.

Outbound Financial, Inc. is registered as an Investment Adviser with the State of CO. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about OF, Inc. is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the firm’s identification number 287697.

Item 2: Material Changes

The following is a list of material changes made since the last annual update of this Brochure was filed on April 6, 2023.

- Update to Item 12 - The Custodian and Brokers OF, Inc. Uses

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations, and routine annual updates as required by the securities regulators. Either this complete Disclosure Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of Outbound Financial, Inc.

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Item 4: Advisory Business

Description of Advisory Firm

Outbound Financial, Inc. ("OF, Inc.") is registered as an Investment Adviser with the State of CO. It is also a registered Certified Public Accounting Firm in CO.

The business entity was formed in January 2016. Steven Nading is the sole owner of OF, Inc.

OF, Inc. currently reports \$78,804,360 in discretionary and \$0 in non-discretionary Assets Under Management as of December 31, 2023.

Types of Advisory Services

Wealth Management Services

OF, Inc. manages individually tailored investment portfolios. It provides continuous advice to clients regarding the investment of client funds based on the individual needs of the client. Through personal discussions in which priorities and objectives, based on a client's circumstances, are established, OF, Inc. develops a client's investment plan with an asset allocation target. Using that plan a portfolio is created and managed to the allocation target. During the data-gathering process, the client's individual objectives, time horizons, risk tolerance, and liquidity needs are all determined. A client's prior investment history, as well as family composition and background are also discussed.

Account supervision is guided by the stated objectives of the client, as well as tax considerations. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors.

Fees pertaining to this service are outlined in Item 5 of this brochure.

Financial Planning

OF, Inc. provides financial planning services which is an evaluation of a client's current and future financial state by using currently known variables to predict future cash flows, asset values and withdrawal plans. The key defining aspect of financial planning is that through the financial planning process, all questions, information, and analysis will be considered as they affect, and are affected by, the entire financial and life situation of the client. Clients engaging in this service will receive a written or electronic report, providing a detailed financial plan designed to achieve their stated financial goals and objectives.

In general, the financial plan will address any or all the following areas of concern. The client and OF, Inc. will work together to select the specific topics to cover. These may include, but are not limited to, the following:

- Setting Financial Priorities
- Cash Flow and Debt Management
- Retirement Planning
- Investment Analysis
- Business Planning
- Tax Planning and Management
- Education Funding
- Employee Benefits Optimization
- Estate Planning
- Insurance Review
- Risk Management

Comprehensive and Ongoing Financial Planning

This service involves working one-on-one with a planner over an extended period. Clients receive continuous access to a planner who will work with them to design their plan. The planner will monitor the plan, recommend any changes and ensure the plan is periodically up to date. Wealth Management Services, as defined above, and Income and Gift Tax Preparation, as defined below, are included.

Upon engaging OF, Inc. to provide comprehensive and ongoing financial planning, a client will be taken through a discovery process to establish priorities and values around their financial lives. They will provide information and assist in confirming the assumptions inherent in projections. Once the client's information is reviewed, a plan will be built and analyzed. Findings, analysis and potential changes to the client's current situation will then be presented. Follow-up meetings and communications will be at the client's convenience.

The plan and the client's financial situation and priorities will be monitored throughout the year. Follow-up communications will be made to the client to confirm that any agreed upon action steps are being carried out. On an annual basis there will be a full review of this plan to ensure its accuracy and ongoing appropriateness. Any necessary updates will be implemented throughout the year. Such meetings will be at clients' discretion.

Fees pertaining to this service are outlined in Item 5 of this brochure.

Focused Financial Planning

This service involves working one-on-one with a planner over a limited period. Clients receive access to a planner who will work with them to design either a one-time financial plan or a plan that is limited to a defined subset of the planning topics listed above. Wealth Management Services, as defined above, may be included, but for an additional fee.

Upon engaging OF, Inc. to provide focused financial planning, a client will be taken through a discovery process to establish priorities and values around their financial lives. They will provide information and assist in confirming the assumptions inherent in projections. Once the client's information is reviewed, a plan will be built and analyzed. Findings, analysis and potential changes to the client's current situation will then be presented. Follow-up meetings and communications will be at the client's convenience but are not to exceed ten (10) hours of advisory time. If that time limit should be reached, excess time will be charged at the hourly rate listed in Item 5 of this brochure. Excess charges will not be incurred without written notice and permission from the client.

The base service included with Focused Financial Planning is a Statement of Financial Position and a Future Projection of Financial Position and Cash Flows. Other services and discussions may be undertaken for an additional fixed fee or agreed upon hourly fee.

Fees pertaining to this service are outlined in Item 5 of this brochure.

Income and Gift Tax Preparation

This service involves the preparation of federal and state income and gift (if necessary) tax returns. An organizer will be distributed at year end. Clients are depended upon to provide information necessary for the preparation of complete and accurate returns. Clarifying questions may be asked, but OF, Inc. will not audit or otherwise verify the data submitted. Similarly, accounting services only as needed to prepare the tax returns will be performed. The engagement should not be relied upon to disclose errors, fraud, or other illegal acts. OF, Inc. will, of course, inform the client if any such improprieties are discovered.

Fees pertaining to this service are outlined in Item 5 of this brochure.

Client Tailored Services and Client Imposed Restrictions

OF, Inc. offers the same suite of services to all clients. However, specific plans as described above may be more suitable to clients in specific situations. An advisor will discuss these options in detail and recommend the most suitable services.

Wrap Fee Programs

OF, Inc. does not participate in wrap fee programs.

Other Items to Note

The investment advisory contract may be terminated by the client within five (5) business days of signing the contract without incurring any advisory fees or penalties.

Item 12 further describes the factors considered in selecting or recommending broker-dealers for a client's transactions and determining the reasonableness of their compensation (e.g., commissions).

OF, Inc. does not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.

Item 5: Fees and Compensation

How OF, Inc. is paid depends on the advisory service package being performed. These were outlined above and the fees for the specific packages can be found below.

Comprehensive and Ongoing Financial Planning

Clients pay an annual fee, paid on a quarterly basis. This fee is currently \$3,600 for a couple and \$3,000 for a single individual. This fee is inclusive of Income and Gift Tax Preparation, and Comprehensive and Ongoing Financial Planning as defined above. Wealth Management Services are separately billable at 0.35% of assets under management. The total of Comprehensive and Ongoing Financial Planning and Wealth Management Services shall not exceed \$7,200 in any given year. Fees for this service may be paid by reduction from investment accounts, electronic funds transfer or check. This service may be terminated with 30 days' notice. Any earned, but not yet billed, fees will be billed upon termination. Because fees are paid in arrears, no rebate will be necessary upon termination.

Focused Financial Planning

Clients pay an initial fee of \$2,000. \$500 is due at the time that the engagement letter is signed, and the remainder is due at the completion of the project. This fee is inclusive of a Statement of Financial Position and a Future Projection of Financial Position and Cash Flows. Other services and discussions may be undertaken for an additional fixed fee or agreed upon hourly fee. This service may be terminated with 30 days' notice. Any earned, but not yet billed, fees will be billed upon termination. Because fees are paid in arrears, no rebate will be necessary upon termination.

Wealth Management Services

The Wealth Management fee is 0.35% of assets under management and is based on the market value of the clients' accounts. It is prorated and paid in arrears on a quarterly basis as of the last business day of the quarter. The fees may be negotiable. No increase in the fee shall be effective without agreement from the client by signing a new agreement or amendment to their current advisory agreement. See Item 15 for information regarding the direct withdrawal of fees from the client's account at the custodian.

Accounts initiated or terminated during a calendar quarter will be charged a prorated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 30 calendar days in advance.

Since fees are paid in arrears, no rebate will be needed upon termination of the account. For clients who terminate the account during the quarter, fees will be calculated and due for any fees earned up to that point.

For those clients who participate in Wealth Management Services only, the Wealth Management Fee is 0.50% on all assets under management.

Financial Planning Hourly Fee

Financial Planning fee is an hourly rate of \$225.00. The fee may be negotiable in certain cases and is due at the completion of the engagement. In the event of early termination by the client, any fees for the hours already worked will be due. Fees for this service may be paid by electronic funds transfer or check.

Other Items to Note

OF, Inc. fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to the OF, Inc. fee, and the firm shall not receive any portion of these commissions, fees, and costs.

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

OF, Inc. does not offer performance-based fees.

Item 7: Types of Clients

OF, Inc. provides financial planning and portfolio management services to individuals, high net-worth individuals, not-for-profit entities, and business interests.

OF, Inc. does not have a minimum account size requirement.

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

Our primary strategy is Passive Wealth Management.

Passive Wealth Management

Passive investing involves building portfolios that are comprised of various distinct asset classes. The asset classes are weighted in a manner to achieve a desired relationship between correlation, risk, and return. Funds that passively capture the returns of the desired asset classes are placed in the portfolio. The funds that are used to build passive portfolios are typically index mutual funds or exchange traded funds.

Passive wealth management is characterized by low portfolio expenses (i.e., the funds inside the portfolio have low internal costs), minimal trading costs (due to infrequent trading activity), and relative tax efficiency (because the funds inside the portfolio are tax efficient and turnover inside the portfolio is minimal).

In contrast, active management involves a single manager or managers who employ some method, strategy, or technique to construct a portfolio that is intended to generate returns that are greater than the broader market or a designated benchmark. Academic research indicates most active managers underperform the market.

Material Risks Involved

All investing strategies offered involve risk and may result in a loss of your original investment which you should be prepared to bear. Many of these risks apply equally to stocks, bonds, commodities and any other investment or security. Material risks associated with the investment strategies are listed below.

Market Risk: Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.

Strategy Risk: The Adviser's investment strategies and/or investment techniques may not work as intended.

Concentration Risk: Certain investment strategies focus on particular asset-classes, industries, sectors or types of investment. From time to time these strategies may be subject to greater risks of adverse developments in such areas of focus than a strategy that is more broadly diversified across a wider variety of investments.

Interest Rate Risk: Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

Inflation: Inflation may erode the buying-power of your investment portfolio, even if the dollar value of your investments remains the same.

Risks Associated with Securities

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

Exchange Traded Funds: prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected.

Investment Companies Risk: When a client invests in open end mutual funds or ETFs, the client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the client will incur higher expenses, many of which may be duplicate. In addition, the client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives). ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value; or (ii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. The Adviser has no control over the risks taken by the underlying funds in which clients invest.

Item 9: Disciplinary Information

Criminal or Civil Actions

OF, Inc. and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

OF, Inc. and its management have not been involved in administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

OF, Inc. and its management have not been involved in legal or disciplinary events that are material to a client's or prospective client's evaluation of OF, Inc. or the integrity of its management.

Item 10: Other Financial Industry Activities and Affiliations

No OF, Inc. employee is registered, or has an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

No OF, Inc. employee is registered, or have an application pending to register, as a futures commission merchant, commodity pool operator or a commodity trading advisor.

OF, Inc. does not have any related parties. As a result, OF, Inc. does not have a relationship with any related parties.

OF, Inc. only receives compensation directly from clients. OF, Inc. does not receive compensation from any outside source. OF, Inc. does not have any conflicts of interest with any outside party.

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

As a fiduciary, OF, Inc. and its associates have a duty of utmost good faith to act solely in the best interests of each client. Clients entrust OF, Inc. with their funds and personal information, which in turn creates a high standard of conduct and integrity. The fiduciary duty is a core aspect of the OF, Inc. Code of Ethics and represents the expected basis of all dealings. The firm also adheres to the Code of Ethics and Professional Responsibility adopted by the CFP® Board of Standards Incorporated and accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.

Code of Ethics Description

This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory clients. A summary of the Code of Ethics' Principles is outlined below.

- Integrity - Associated persons shall offer and provide professional services with integrity.
- Objectivity - Associated persons shall be objective in providing professional services to clients.
- Competence - Associated persons shall provide services to clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- Fairness - Associated persons shall perform professional services in a manner that is fair and reasonable to clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.
- Confidentiality - Associated persons shall not disclose confidential client information without the specific consent of the client unless in response to proper legal process, or as required by law.
- Professionalism - Associated persons' conduct in all matters shall reflect credit of the profession.
- Diligence - Associated persons shall act diligently in providing professional services.

OF, Inc. periodically reviews and amends the Code of Ethics to ensure that it remains current and requires all firm access persons to attest to their understanding of and adherence to the Code of Ethics at least annually. The firm will provide of copy of its Code of Ethics to any client or prospective client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest

Neither OF, Inc., its associates or any related person is authorized to recommend to a client, or effect a transaction for a client, involving any security in which the firm or a related person has a material financial interest, such as in the capacity as an underwriter, adviser to the issuer, etc.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

Our firm and its “related persons” may buy or sell securities like, or different from, those recommended to clients for their accounts. In an effort to reduce or eliminate certain conflicts of interest involving the firm or personal trading, the policy may require that OF, Inc. restrict or prohibit associates’ transactions in specific reportable securities transactions. Any exceptions or trading pre-clearance must be approved by the firm principal in advance of the transaction in an account, and OF, Inc. maintains the required personal securities transaction records per regulation.

Trading Securities At/Around the Same Time as Client’s Securities

From time to time, the firm or its “related persons” may buy or sell securities for themselves at or around the same time as clients. OF, Inc. will not trade non-ETF or non-mutual fund securities 5 days prior to trading the same security for clients.

Item 12: Brokerage Practices

Factors Used to Select Custodians and/or Broker-Dealers

Outbound Financial, Inc. does not have any affiliation with Broker-Dealers. Specific custodian recommendations are made to clients based on their need for such services. Custodians are recommended based on the reputation and services provided by the firm.

Research and Other Soft-Dollar Benefits

OF, Inc. currently receives soft dollar benefits by nature of the relationship with Charles Schwab.

Brokerage for Client Referrals

OF, Inc. receives no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

Clients Directing Which Broker/Dealer/Custodian to Use

OF, Inc. does recommend a specific custodian for clients to use, however, clients may custody their assets at a custodian of their choice. Clients may also direct us to use a specific broker-dealer to execute transactions. By allowing clients to choose a specific custodian, OF, Inc. may be unable to achieve the most favorable execution of client transaction, and this may cost clients’ money over using a lower-cost custodian.

The Custodian and Brokers OF, Inc. Uses

We recommend that our clients use Charles Schwab & Co., Inc., a registered broker-dealer, member SIPC, as the qualified custodian. We are independently owned and operated and are not affiliated with Charles Schwab & Co., Inc.. Charles Schwab & Co., Inc. will hold your assets in a brokerage account and buy and sell securities when we instruct them to. While we recommend that you use Charles Schwab & Co., Inc. as custodian, you will decide whether to do so and will open your account with Schwab by entering into an account agreement directly with them. We do not open the account on your behalf, although we may assist you in doing so. Even though your account is maintained at Charles Schwab & Co., Inc., we can still use other brokers to execute trades for your account. **Aggregating (Block) Trading**

for Multiple Client Accounts

Generally, OF, Inc. combines multiple orders for shares of the same securities purchased for advisory accounts managed (this practice is commonly referred to as “block trading”). OF, Inc. will then distribute a portion of the shares to participating accounts in a fair and equitable manner. The distribution of the shares purchased is typically proportionate to the relative trades necessary to each individual portfolio and is not based on account performance or the amount or structure of management fees. Subject to discretion, regarding particular circumstances and market conditions, when OF, Inc. combines orders, each participating account pays an average price per share for all transactions and pays a proportionate share of all transaction costs. Accounts owned by the firm or persons associated with the firm may participate in block trading with your accounts; however, no preferential treatment will be given.

Item 13: Review of Accounts

Client accounts with the Investment Management Service will be reviewed regularly on a quarterly basis by Steven Nading, President and CCO. The account is reviewed with regard to the client's investment policies and risk tolerance levels. Events that may trigger a special review would be unusual performance, addition, or deletions of client-imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per client's needs.

Clients will receive trade confirmations from the broker(s) for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest.

OF, Inc. will provide written reports to Investment Management clients on a quarterly basis. OF, Inc. urges clients to compare these reports against the account statements they receive from their custodian.

Item 14: Client Referrals and Other Compensation

OF, Inc. does not receive any economic benefit, directly or indirectly, from any third party for advice rendered to clients. Nor does OF, Inc., directly or indirectly, compensate any person who is not advisory personnel for client referrals.

As indicated in Item 12, OF, Inc. does receive soft dollar benefits by nature of the relationship with Charles Schwab & Co., Inc.

Item 15: Custody

OF, Inc. does not accept custody of client funds except in the instance of authorized withdrawal of client fees from client accounts.

For client accounts in which OF, Inc. directly debits their advisory fee:

- i. OF, Inc. will send a copy of its invoice to the custodian while it sends the client a copy. The adviser's invoice to the client will itemize the amount of the fee, the formula on how the fee is calculated, the value of the assets on which the fee is based, and the time period it covers.
- ii. The custodian will send at least quarterly statements to the client showing all disbursements for the account, including the amount of the advisory fee.
- iii. The client will provide written authorization to OF, Inc., permitting them to be paid directly for their accounts held by the custodian.

Clients will receive at least quarterly statements from the qualified custodian that holds and maintains client's investment assets. OF, Inc. urges you to carefully review such statements and compare such official custodial records to the account statements or reports that may be provided to you. OF, Inc. statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16: Investment Discretion

For those client accounts where OF, Inc. provided investment advisory services, the firm requires discretion over client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold. Investment discretion is explained to clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the client will execute a Limited Power of Attorney, which will grant the firm discretion over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the client.

Item 17: Voting Client Securities

OF, Inc. does not vote Client proxies. Therefore, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. The Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment

assets. If the client would like the firm opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event OF, Inc. were to receive any written or electronic proxy materials, OF, Inc. would forward them directly to you by mail, unless you have authorized the firm to contact you by electronic mail, in which case, OF, Inc. would forward you any electronic solicitation to vote proxies.

Item 18: Financial Information

Registered Investment Advisers are required in this Item to provide you with certain financial information or disclosures about its financial condition. OF, Inc. has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients and has not been the subject of a bankruptcy proceeding.

OF, Inc. does not have custody of client funds or securities or require or solicit prepayment of more than \$500 in fees per client six months in advance.

Item 19: Requirements for State-Registered Advisers

Steven Nading

Born: 1984

Educational Background

- 2008 - Accounting degree, University of Iowa
- 2008 - Finance degree, University of Iowa

Business Experience

- 2/2017 – Present, Outbound Financial, Inc., President and CCO
- 7/2008 – 10/2016, Deloitte Tax, LLP, Manager

Professional Designations, Licensing & Exams

CFP (Certified Financial Planner)[®]: CFP certificants must have a minimum of three years' workplace experience in financial planning and develop their theoretical and practical financial planning knowledge by completing a comprehensive course of study approved by CFP Board. They must pass a comprehensive two-day, 10-hour CFP[®] Certification Examination that tests their ability to apply financial planning knowledge in an integrated format. They must also complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field. As a final step to certification, CFP practitioners agree to abide by a strict code of professional conduct.

CPA (Certified Public Accountant): The CPA designation is the statutory title of qualified accountants in the United States who have passed the Uniform Certified Public Accountant Examination and have met additional state education and experience requirements for certification as a CPA. Eligibility to sit for the Uniform CPA Exam requires a U.S. bachelor's degree which includes a minimum number of qualifying credit hours in accounting and business administration with an additional one year of study. CPAs are required to complete 40 hours of continuing education annually in order to renew their license, and most states also require their CPAs to take an ethics course during every renewal period.

Other Business Activities

Steven Nading has private investments in the following legal entities (none of which create conflicts of interest between Outbound Financial, Inc. and its clients that are not explicitly disclosed).

- Golden Triangle Construction, Inc. (15% of time)
- Candelas Point LLC (5% of time)
- Cimarron Development Company (0% of time)
- Nading Investments LLC (0% of time)

Steven Nading is compensated for his activity within a personal investment in Cimarron Development Company and Golden Triangle Construction, Inc.

Steven Nading is an unpaid board member of the following boards (none of which create conflicts of interest between Outbound Financial, Inc. and its clients). Combined, these boards total 5% of professional time.

- Jefferson County Metro District No. 1
- Jefferson County Metro District No. 2
- Great Western Park Metro District No. 2
- Great Western Park Metro District No. 3
- Longmont Community Foundation

Performance Based Fees

OF, Inc. is not compensated by performance-based fees.

Material Disciplinary Disclosures

No management person at Outbound Financial, Inc. has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Material Relationships That Management Persons Have with Issuers of Securities

Outbound Financial, Inc., nor Steven Nading, have any relationship or arrangement with issuers of securities.

Additional Compensation

Steven Nading does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through OF, Inc.

Supervision

Steven Nading, as President and Chief Compliance Officer of OF, Inc., is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

Requirements for State Registered Advisers

Steven Nading has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

Item 1: Cover Page

Outbound Financial, Inc.

8015 Grasmere Drive
Boulder, CO 80301
(720) 642-9701

<https://www.outboundfinancial.com/>

Dated March 14, 2024

Form ADV Part 2B – Brochure Supplement

For

Steven Nading Individual CRD#6761444

President, and Chief Compliance Officer

This brochure supplement provides information about Steven Nading that supplements the Outbound Financial, Inc. (“OF, Inc.”) brochure. A copy of that brochure precedes this supplement. Please contact Steven Nading if the OF, Inc. brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Steven Nading is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the identification number 6761444.

Item 2: Educational Background and Business Experience

Steven Nading

Born: 1984

Educational Background

- 2008 - Accounting Degree, University of Iowa
- 2008 - Finance Degree, University of Iowa

Business Experience

- 2/2017 – Present, Outbound Financial, Inc., President and CCO
- 7/2008 – 10/2016, Deloitte Tax, LLP, Manager

Professional Designations, Licensing & Exams

CFP (Certified Financial Planner)®: CFP certificants must have a minimum of three years' workplace experience in financial planning and develop their theoretical and practical financial planning knowledge by completing a comprehensive course of study approved by CFP Board. They must pass a comprehensive two-day, 10-hour CFP® Certification Examination that tests their ability to apply financial planning knowledge in an integrated format. They must also complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field. As a final step to certification, CFP practitioners agree to abide by a strict code of professional conduct.

CPA (Certified Public Accountant): The CPA designation is the statutory title of qualified accountants in the United States who have passed the Uniform Certified Public Accountant Examination and have met additional state education and experience requirements for certification as a CPA. Eligibility to sit for the Uniform CPA Exam requires a U.S. bachelor's degree which includes a minimum number of qualifying credit hours in accounting and business administration with an additional one year of study. CPAs are required to complete 40 hours of continuing education annually in order to renew their license, and most states also require their CPAs to take an ethics course during every renewal period.

Item 3: Disciplinary Information

No management person at Outbound Financial, Inc. has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4: Other Business Activities

Steven Nading has private investments in the following legal entities (none of which create conflicts of interest between Outbound Financial, Inc. and its clients that are not explicitly disclosed):

- Golden Triangle Construction, Inc. (15% of time)
- Candelas Point LLC (5% of time)
- Cimarron Development Company (0% of time)
- Nading Investments LLC (0% of time)

Steven Nading is compensated for his activity within a personal investment in Cimarron Development Company and Golden Triangle Construction, Inc.

Steven Nading is an unpaid board member of the following boards (none of which create conflicts of interest between Outbound Financial, Inc. and its clients). Combined, these boards total 5% of professional time.

- Jefferson County Metro District No. 1
- Jefferson County Metro District No. 2
- Great Western Park Metro District No. 2
- Great Western Park Metro District No. 3
- Longmont Community Foundation

Item 5: Additional Compensation

Steven Nading does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through OF, Inc.

Item 6: Supervision

Steven Nading, as President and Chief Compliance Officer of OF, Inc., is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

Item 7: Requirements for State Registered Advisers

Steven Nading has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.