

**FORM ADV PART 2A  
DISCLOSURE BROCHURE**



**Office Address:**  
310 120<sup>th</sup> Ave NE, Suite 205  
Bellevue, WA 98005

Tel: 425-223-4520  
Fax: 206-666-3078

[info@leverageplanners.com](mailto:info@leverageplanners.com)

This brochure provides information about the qualifications and business practices of Leverage Planners Wealth Management, LLC. Being registered as a registered investment adviser does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at 425-223-4520. 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.

Additional information about Leverage Planners Wealth Management, LLC (Firm CRD #288599) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

**FEBRUARY 4, 2026**

## **Item 2: Material Changes**

---

### **Annual Update**

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure.

---

### **Material Changes since the Last Update**

Since the last filing of this brochure on October 22, 2025, the following has been updated:

- Item 4 assets under management calculation updated to disclose year end.
- 

### **Full Brochure Available**

This Firm Brochure being delivered is the complete brochure for the Firm.

## Item 3: Table of Contents

### Form ADV – Part 2A – Firm Brochure

#### Item 1: Cover Page

#### Item 2: Material Changes ..... ii

Annual Update..... ii

Material Changes since the Last Update ..... ii

Full Brochure Available ..... ii

#### Item 3: Table of Contents..... iii

#### Item 4: Advisory Business..... 1

Firm Description ..... 1

Types of Advisory Services ..... 1

Client Tailored Services and Client Imposed Restrictions..... 3

Wrap Fee Programs ..... 3

Client Assets under Management..... 3

#### Item 5: Fees and Compensation ..... 3

Method of Compensation and Fee Schedule..... 3

Client Payment of Fees..... 4

Additional Client Fees Charged ..... 5

Prepayment of Client Fees..... 5

External Compensation for the Sale of Securities to Clients..... 5

#### Item 6: Performance-Based Fees and Side-by-Side Management..... 5

Sharing of Capital Gains..... 5

#### Item 7: Types of Clients ..... 5

Description ..... 5

Account Minimums ..... 5

#### Item 8: Methods of Analysis, Investment Strategies and Risk of Loss ..... 5

Methods of Analysis ..... 5

Investment Strategy..... 6

Security Specific Material Risks ..... 6

#### Item 9: Disciplinary Information..... 7

Criminal or Civil Actions ..... 7

Administrative Enforcement Proceedings .....	7
Self-Regulatory Organization Enforcement Proceedings.....	7
<b>Item 10: Other Financial Industry Activities and Affiliations .....</b>	<b>7</b>
Broker-Dealer or Representative Registration .....	7
Futures or Commodity Registration.....	7
Material Relationships Maintained by this Advisory Business and Conflicts of Interest ..	7
Recommendations or Selections of Other Investment Advisors and Conflicts of Interest	8
<b>Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading .....</b>	<b>8</b>
Code of Ethics Description .....	8
Investment Recommendations Involving a Material Financial Interest and Conflict of Interest.....	9
Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest.....	9
<b>Item 12: Brokerage Practices .....</b>	<b>9</b>
Factors Used to Select Broker-Dealers for Client Transactions.....	9
Aggregating Securities Transactions for Client Accounts .....	10
<b>Item 13: Review of Accounts .....</b>	<b>10</b>
Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved.....	10
Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest.....	11
Review of Client Accounts on Non-Periodic Basis .....	11
Content of Client Provided Reports and Frequency.....	11
<b>Item 14: Client Referrals and Other Compensation .....</b>	<b>11</b>
Economic Benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest.....	11
Advisory Firm Payments for Client Referrals .....	11
<b>Item 15: Custody.....</b>	<b>11</b>
Account Statements .....	11
<b>Item 16: Investment Discretion .....</b>	<b>12</b>
Discretionary Authority for Trading .....	12

<b>Item 17: Voting Client Securities .....</b>	<b>12</b>
Proxy Votes .....	12
<b>Item 18: Financial Information .....</b>	<b>12</b>
Balance Sheet.....	12
Financial Conditions Reasonably Likely to Impair Advisory Firm’s Ability to Meet Commitments to Clients .....	12
Bankruptcy Petitions during the Past Ten Years.....	12
<b>Item 19: Requirements for State Registered Advisors .....</b>	<b>13</b>
Principal Executive Officers and Management Persons .....	13
Outside Business Activities .....	13
Performance Based Fee Description .....	13
Disclosure of Material Facts Related to Arbitration or Disciplinary Actions Involving Management Persons .....	13
Material Relationship Maintained by this Advisory Business or Management persons with Issuers of Securities.....	13
<b>Brochure Supplement (Part 2B of Form ADV) .....</b>	<b>15</b>
Principal Executive Officer - David W. Donhoff.....	15
Item 2 Educational Background and Business Experience .....	15
Item 3 Disciplinary Information .....	15
Item 4 Other Business Activities .....	15
Item 5 Additional Compensation.....	15
Item 6 Supervision .....	15
Item 7 Requirements for State-Registered Advisors .....	15

## **Item 4: Advisory Business**

---

### **Firm Description**

Leverage Planners Wealth Management, LLC was founded in 2017. David Donhoff is 100% owner.

Leverage Planners Wealth Management, LLC is a fee based investment management firm.

Leverage Planners Wealth Management, LLC does not act as a custodian of Client assets.

An evaluation of each Client's initial situation is provided to the Client, often in the form of a net worth statement, risk analysis or similar document. Periodic reviews are also communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur but are not necessarily communicated to the Client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, tax preparers, insurance agents, etc.) are engaged directly by the Client on an as-needed basis and may charge fees of their own. Conflicts of interest will be disclosed to the Client in the unlikely event they should occur.

---

### **Types of Advisory Services**

#### **ASSET MANAGEMENT**

Leverage Planners Wealth Management, LLC offers discretionary asset management services to advisory Clients. Leverage Planners Wealth Management, LLC will offer Clients ongoing asset management services through determining individual investment goals, time horizons, objectives, and risk tolerance. Investment strategies, investment selection, asset allocation, portfolio monitoring and the overall investment program will be based on the above factors. The Client will authorize Leverage Planners Wealth Management, LLC discretionary authority to execute selected investment program transactions as stated within the Investment Advisory Agreement.

Leverage Planners Wealth Management, LLC may utilize or provide clients with fee-based annuities as part of their overall investment portfolio strategy. Assets invested in these vehicles are included as part of the client's investment portfolio and therefore are counted towards the client's assets under management service fee.

#### **Triad Wealth Partners, LLC**

Leverage Planners Wealth Management, LLC has engaged Triad Wealth Partners, LLC ("TWP") to provide operational support for certain portfolio management functions. These services include rebalancing, invoicing, model portfolio implementation, and tax-efficient strategies, among other back-office support functions. While TWP assists in executing these operational tasks, the overall management of the investment program, including planning, monitoring, and ongoing client services, remains with Leverage Planners Wealth Management, LLC. Leverage Planners Wealth Management, LLC has the discretion to hire or fire Triad Wealth Partners, LLC.

#### **SEMINARS AND WORKSHOPS**

Leverage Planners Wealth Management, LLC holds seminars and workshops to educate the public on various financial and retirement topics, including Social Security, Medicare, Income Replacement Planning, Tax Planning, Health Care and Long-Term care planning, as well as different types of products and investments and the different services they offer. The seminars are educational in nature and no specific investment or tax advice is given. Leverage Planners Wealth Management, LLC does not charge a fee for attendance to these seminars.

## FINANCIAL PLANNING AND CONSULTING

Leverage Planners Wealth Management, LLC offers planning and consulting services to individuals. The services cover all areas of financial planning to risk management and estate conservation as noted in the table below:

Estimates		Comprehensive Planning Tasks
Minimum number of hours	Maximum number of hours	
1	2	1. Initial profile, history, & values discovery interview, documentation, & review
2	5	2. Comprehensive Data gathering, verification, inventoried and curated
0.5	1	3. Personal Financial Statement and Inventory developed & reviewed
1	2	4. Current Income analysis & stress testing (Current employment, passive (rents, yields, etc.) and business income, inforce annuities & life & LTC & Disability,)
1	2	5. Lifetime income sustainability & security plan developed & reviewed (Guaranteed sources; SS strategy, Pension strategy, Annuity strategy, bank & securities distributions,)
1	2	6. Securities portfolio risk analysis, (including historical standard deviations, industry risks, interest rate risks, political risks, technology risks, etc.)
1.5	3	7. Securities fee discovery and analysis reviewed
0.5	1	8. Portfolio management (firm level) risks & fees discovery and analysis
1	2.5	9. Age-Based Risk Allocations plan developed & reviewed
0.5	1	10. Current tax exposure analysis & projections (income, capital gains/loss, real estate, SALT,)
1.5	3	11. Strategic tax approach alternative developed & reviewed
0.5	1	12. Debt & Liabilities risks assessed & reviewed
0.5	1	13. Debt & liability management strategies developed & reviewed
0.5	1	14. Current Health Care coverage & costs analysis
0.5	2	15. Future Health Care coverage & costs analysis (Medicare, private, etc.)
0.5	2	16. Current disability & LTC risks, coverage, & costs analysis
0.5	1	17. Future disability & LTC risks, coverage, & costs analysis
0.5	2	18. Family elder support planning (Medicaid, uninsured expenses, reverse equity considerations, etc.)
0.5	1	19. Primary Residential review & planning, (Aging in Place, Relocation timing & cost & finance planning,)
0.5	2	20. Catastrophic event risks & coverage analysis
0.5	1	21. Desired beneficiary inventory, character, & profiles
0.5	2	22. Wills and Trusts gathered, organized, reviewed
0.5	2	23. Wills, Trusts, and Beneficiaries adjusted to fit,
0.5	1	24. Estate Replacement, Perpetuation, and Family Banking reviewed
0.5	1	25. Family Education financing desires interviewed, and documented
0.5	3	26. Family Education financial strategies developed & reviewed
0.5	3	27. Family Cultural interview, recordation, and documentation
0.5	1	28. Cultural Continuation plan developed, reviewed
0.5	1	29. Community and Charity values interviewed, and documented
0.5	1	30. Community and Charity plan developed & reviewed
0.5	3	31. Estate plan attorney-coordinated, documented & mapped
1	5	32. Family summit meeting planned, developed, scheduled
2	10	33. Family summit (beneficiary orientation & education) hosted
0.5	1	34. Custodial accounts opened, securities moved
0.5	1	35. Inforce insurance assets re-assigned for agents-of-record
0.5	5	36. Income security plan implemented
0.5	1	37. ABRA portfolio implemented
0.5	1	38. Tax Plan implemented
0.5	1	39. Health Care adjustments implemented
2	10	40. Trust funding (retitling) executed

x	x	41. Other Services as specified by Client
Min. total hours	Max. total hours	
29.5	91.5	

We specialize in helping our Clients develop a comprehensive and cohesive financial strategy that fits their unique needs and enables them to meet both short and long term objectives. If a conflict of interest exists between the interests of the investment advisor and the interests of the Client; the Client is under no obligation to act upon the investment advisor’s recommendation. If the Client elects to act on any of the recommendations, the Client is under no obligation to effect the transaction through Advisor. Financial plans will be completed and delivered inside of sixty (60) days.

**NEWSLETTERS**

Leverage Planners Wealth Management, LLC creates newsletters to educate and update Clients. Leverage Planners Wealth Management, LLC does not charge a fee for this service.

**Client Tailored Services and Client Imposed Restrictions**

The goals and objectives for each Client are documented in our Client files. Investment strategies are created that reflect the stated goals and objective. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without written Client consent.

**Wrap Fee Programs**

Leverage Planners Wealth Management, LLC does not sponsor a wrap fee program.

**Client Assets under Management**

Leverage Planners Wealth Management, LLC has the following assets under management:

Discretionary Amounts:	Non-discretionary Amounts:	Date Calculated:
\$21,052,529	\$0	December 31, 2025

**Item 5: Fees and Compensation**

**Method of Compensation and Fee Schedule**

**ASSET MANAGEMENT**

Leverage Planners Wealth Management, LLC offers discretionary direct asset management services to advisory Clients an annual investment advisory fee of no more than 1.50% based on the total assets under management. This in an all inclusive fee for fees for asset management and fees for TWP. Fees are automatically deducted from the Client’s account by TWP and TWP will pay Leverage Planners Wealth Management, LLC their portion of the fees, 1.00% and keep 0.50%. Leverage Planners Wealth Management, LLC does not have the ability to directly deduct their advisory fee from the Client account.

The annual fee is negotiable based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with Clients, etc.). Fees are billed monthly in arrears based on a average daily balance of the account for the previous month. Clients may terminate their account within five (5) business days of signing the Investment Advisory Agreement with no obligation and without penalty.

The calculation for the average daily balance is based on the formula:

$$\text{Average Daily Balance} \times (\text{Fee}/\$10,000) / \# \text{ Days in a year} \times \# \text{ of Invested Days in a Month}$$

**For example (based on monthly billing period):**

Account Average Daily Balance: \$100,000

Client Fee 1.50% (150 basis points)

Invested January 5<sup>th</sup>

$$\$100,000 \times (150/\$10,000) / 365 \times 26 = \$106.85$$

For accounts opened or closed mid-billing period, fees will be prorated based on the days services are provided during the given period. All unpaid earned fees will be due to Leverage Planners Wealth Management, LLC. The fees for tax-preferred accounts may be more tax-efficiently collected from non-qualified accounts when balances are available to protect the client’s tax qualified accounts. Client shall be given thirty (30) days prior written notice of any increase in fees. Any increase in fees will be acknowledged in writing by both parties before any increase in said fees occurs. Lower fees for comparable services may be available from other sources.

Clients may terminate their account within five (5) business days of signing the Investment Advisory Agreement with no obligation and without penalty. After five (5) business days, the Client may cancel by providing written notice to Leverage Planners Wealth Management, LLC and Leverage Planners Wealth Management, LLC may terminate advisory services with thirty (30) days written notice to the Client.

**SEMINARS AND WORKSHOPS**

Leverage Planners Wealth Management, LLC holds seminars and workshops to educate the public. Leverage Planners Wealth Management, LLC does not charge a fee to attend these seminars.

**FINANCIAL PLANNING AND CONSULTING**

Leverage Planners Wealth Management, LLC offers financial planning services priced at a fixed fee based on an hourly rate of \$250 per hour. Services are itemized in advance and paid, in full, upon commencement of the Advisory Agreement. However, the Client may cancel their planning services order at any time prior to delivery without penalty and with a full refund of fees paid. Within thirty (30) days of delivery the Client may also return the delivered service product at any time, for any reason or no reason at all, for a full 100% satisfaction refund.

Planning and analysis (stress test) services are completed and delivered inside of sixty (60) days contingent upon timely delivery of all required documentation. Leverage Planners Wealth Management, LLC reserves the right to waive the fees for existing clients, or refund fees for new clients at their discretion, should the Client implement certain minimum portions of the plan through Leverage Planners Wealth Management, LLC or engages Leverage Planners Wealth Management, LLC for additional services.

---

**Client Payment of Fees**

Asset management fees are charged monthly in arrears and are typically deducted from the Clients account.

Pursuant to WAC 460-24A-106 and WAC 460-24A-135, in all instances Leverage Planners Wealth Management, LLC will send the Client a written invoice, including the fee, the formula used to calculate the fee, the fee calculation the time period covered by the fee, and, if applicable, the amount of assets under management on which the fee was based and the name of the custodian managing the assets. Leverage Planners Wealth Management, LLC will send these to the Client concurrent with the request for payment

or payment of the adviser's advisory fees. We urge the Client to compare this information with the fees listed in the account statement.

Fees for financial plans are due upon commencement of the Advisory Agreement.

---

### **Additional Client Fees Charged**

Custodians may charge transaction fees on purchases or sales of certain mutual funds, equities, and exchange-traded funds. These charges may include Mutual Fund transactions fees, postage and handling and miscellaneous fees (fee levied to recover costs associated with fees assessed by self-regulatory organizations).

For more details on the brokerage practices, see Item 12 of this brochure.

---

### **Prepayment of Client Fees**

Leverage Planners Wealth Management, LLC does not require any prepayment of fees of more than \$500 per Client and six months or more in advance.

Fees for financial plans are due upon commencement of the Advisory Agreement.

If the Client cancels after five (5) business days, any unearned fees will be refunded to the Client, or any unpaid earned fees will be due to Leverage Planners Wealth Management, LLC.

---

### **External Compensation for the Sale of Securities to Clients**

Leverage Planners Wealth Management, LLC does not receive any external compensation for the sale of securities to Clients, nor do any of the investment advisor representatives of Leverage Planners Wealth Management, LLC.

---

## **Item 6: Performance-Based Fees and Side-by-Side Management**

---

### **Sharing of Capital Gains**

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

Leverage Planners Wealth Management, LLC does not use a performance-based fee structure because of the conflict of interest. Performance based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the Client.

---

## **Item 7: Types of Clients**

---

### **Description**

Leverage Planners Wealth Management, LLC generally provides investment advice to individuals. Client relationships vary in scope and length of service.

---

### **Account Minimums**

Leverage Planners Wealth Management, LLC requires a minimum of \$100,000 to open and maintain an account. In certain instances, the minimum account size may be lowered or waived.

---

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

---

### **Methods of Analysis**

Security analysis methods may include fundamental analysis, technical analysis, and cyclical analysis. Investing in securities involves risk of loss that Clients should be prepared to bear. Past performance is not a guarantee of future returns.

Fundamental analysis involves evaluating a stock using real data such as company revenues, earnings, return on equity, and profits margins to determine underlying value and potential growth. Technical analysis involves evaluating securities based on past prices and volume. Cyclical analysis involves analyzing the cycles of the market.

Technical analysis attempts to predict a future stock price or direction based on market trends. The assumption is that the market follows discernible patterns and if these patterns can be identified then a prediction can be made. The risk is that markets do not always follow patterns and relying solely on this method may not take into account new patterns that emerge over time.

Cyclical analysis assumes that the markets react in cyclical patterns which, once identified, can be leveraged to provide performance. The risks with this strategy are twofold: 1) the markets do not always repeat cyclical patterns; and 2) if too many investors begin to implement this strategy, then it changes the very cycles these investors are trying to exploit.

---

### **Investment Strategy**

The investment strategy for a specific Client is based upon the objectives stated by the Client during consultations. The Client may change these objectives at any time. Each Client executes an Investment Policy Statement, Risk Tolerance or similar form that documents their objectives and their desired investment strategy.

---

### **Security Specific Material Risks**

All investment programs have certain risks that are borne by the investor.

Fundamental analysis may involve interest rate risk, market risk, business risk, and financial risk. Risks involved in technical analysis are inflation risk, reinvestment risk, and market risk. Cyclical analysis involves inflation risk, market risk, and currency risk.

Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks and should discuss these risks with Journey:

- *Interest-rate Risk:* Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- *Market Risk:* The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- *Inflation Risk:* When any type of inflation is present, a dollar today will buy more than a dollar next year, because purchasing power is eroding at the rate of inflation.
- *Currency Risk:* Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- *Reinvestment Risk:* This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- *Business Risk:* These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They

carry a higher risk of profitability than an electric company which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.

- *Liquidity Risk:* Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- *Financial Risk:* Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

## **Item 9: Disciplinary Information**

---

### **Criminal or Civil Actions**

Leverage Planners Wealth Management, LLC and its management have not been involved in any criminal or civil action.

---

### **Administrative Enforcement Proceedings**

Leverage Planners Wealth Management, LLC and its management have not been involved in administrative enforcement proceedings.

---

### **Self-Regulatory Organization Enforcement Proceedings**

Leverage Planners Wealth Management, LLC and its management have not been involved in legal or disciplinary events related to past or present investment Clients.

## **Item 10: Other Financial Industry Activities and Affiliations**

---

### **Broker-Dealer or Representative Registration**

No investment adviser representatives of Leverage Planners Wealth Management, LLC are registered representatives of a broker-dealer.

---

### **Futures or Commodity Registration**

Neither Leverage Planners Wealth Management, LLC nor its employees are registered or have an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

---

### **Material Relationships Maintained by this Advisory Business and Conflicts of Interest**

David Donhoff is an insurance agent with No Bull Financial, LLC dba Leverage Planners Insurance Services. Mr. Donhoff spends less than 20% of his time in this capacity. From time to time, he will offer Clients products and/or services from these activities.

This represents a conflict of interest because it gives an incentive to recommend products and services based on the commission or fee received. This conflict is mitigated by disclosures, procedures, and the firm's Fiduciary obligation to place the best interest of the Client first and the Clients are not required to purchase any products or services. Clients have the option to purchase these products or services through another insurance agent of their choosing.

---

**Recommendations or Selections of Other Investment Advisors and Conflicts of Interest**

Leverage Planners Wealth Management, LLC utilizes the services of TWP as a Sub-Advisor to manage Clients' investment portfolios. TWP will maintain the models or investment strategies agreed upon between TWP and Leverage Planners Wealth Management, LLC. TWP executes trades on behalf of Leverage Planners Wealth Management, LLC in Client accounts. Leverage Planners Wealth Management, LLC will be responsible for the overall direct relationship with the Client. Leverage Planners Wealth Management, LLC retains the authority to terminate the TWP relationship at Leverage Planners Wealth Management, LLC's discretion.

In addition to the authority granted to Leverage Planners Wealth Management, LLC, Clients will grant Leverage Planners Wealth Management, LLC full discretionary authority and authorizes Leverage Planners Wealth Management, LLC to appoint TWP to provide investment advisory services to Client without prior consultation with or the prior consent of Client. TWP shall have all of the same authority relating to the management of Client's investment accounts as is granted to Leverage Planners Wealth Management, LLC in the Agreement. Leverage Planners Wealth Management, LLC ensures that before selecting other advisors for Client that the other advisors are properly licensed or registered as an investment advisor.

This practice represents a conflict of interest as Leverage Planners Wealth Management, LLC may select Sub-Advisors who charge a lower fee for their services than other Sub-Advisors. This conflict is mitigated by disclosures, procedures, and by the fact that Leverage Planners Wealth Management, LLC has a fiduciary duty to place the best interest of the Client first and will adhere to their code of ethics.

---

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

---

**Code of Ethics Description**

The employees of Leverage Planners Wealth Management, LLC have committed to a Code of Ethics ("Code"). The purpose of our Code is to set forth standards of conduct expected of Leverage Planners Wealth Management, LLC employees and addresses conflicts that may arise. The Code defines acceptable behavior for employees of Leverage Planners Wealth Management, LLC. The Code reflects Leverage Planners Wealth Management, LLC and its supervised persons' responsibility to act in the best interest of their Client.

One area the Code addresses is when employees buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our Clients. We do not allow any employees to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our Clients.

Leverage Planners Wealth Management, LLC' policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other employee, officer or director of Leverage Planners Wealth Management, LLC may recommend any transaction in a security or its derivative to advisory Clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

Leverage Planners Wealth Management, LLC' Code is based on the guiding principle that the interests of the Client are our top priority. Leverage Planners Wealth Management, LLC' officers, directors, advisors, and other employees have a fiduciary duty to our Clients and must diligently perform that duty to maintain the complete trust and confidence of our Clients. When a conflict arises, it is our obligation to put the Client's interests over the interests of either employees or the company.

The Code applies to "access" persons. "Access" persons are employees who have access to non-public information regarding any Clients' purchase or sale of securities, or non-public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to Clients, or who have access to such recommendations that are non-public.

Leverage Planners Wealth Management, LLC will provide a copy of the Code of Ethics to any Client or prospective Client upon request.

---

### **Investment Recommendations Involving a Material Financial Interest and Conflict of Interest**

Leverage Planners Wealth Management, LLC and its employees do not recommend to Clients securities in which we have a material financial interest.

---

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

Leverage Planners Wealth Management, LLC employees may buy or sell securities that are also held by Clients. In order to mitigate conflicts of interest, employees are required to disclose all reportable securities transactions as well as provide Leverage Planners Wealth Management, LLC with copies of their brokerage statements.

The Chief Compliance Officer of Leverage Planners Wealth Management, LLC is David Donhoff. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that Clients of the firm receive preferential treatment over employee transactions.

## **Item 12: Brokerage Practices**

---

### **Factors Used to Select Broker-Dealers for Client Transactions**

Leverage Planners Wealth Management, LLC will recommend the use of a particular broker-dealer based on their duty to seek best execution for the client, meaning they have an obligation to obtain the most favorable terms for a client under the circumstances. The determination of what may constitute best execution and price in the execution of a securities transaction by a broker involves a number of considerations and is subjective. Factors affecting brokerage selection include the overall direct net economic result to the portfolios, the efficiency with which the transaction is affected, the ability to effect the transaction where a large block is involved, the operational facilities of the broker-dealer, the value of an ongoing relationship with such broker and the financial strength and stability of the broker. Leverage Planners Wealth Management, LLC will select appropriate brokers based on a number of factors including but not limited to their relatively low transaction fees and reporting ability. Leverage Planners Wealth Management, LLC relies on its broker to provide its execution services at the best prices available. Lower fees for comparable services may be available from other sources. Clients pay for any and all custodial fees in addition to the advisory fee charged by Leverage Planners Wealth Management, LLC. Leverage Planners Wealth Management, LLC does not receive any portion of the trading fees.

Leverage Planners Wealth Management, LLC will require the use of Altruist Financial, LLC or Charles Schwab.

- *Research and Other Soft Dollar Benefits*

The Securities and Exchange Commission defines soft dollar practices as arrangement under which products or services other than execution services are obtained by Leverage Planners Wealth Management, LLC from or through a broker-dealer in exchange for directing Client transactions to the broker-dealer. Although Leverage Planners Wealth Management, LLC has no formal soft dollar arrangements, Leverage Planners Wealth Management, LLC may receive products, research and/or other services from custodians or broker-dealers connected to client transactions or “soft dollar benefits”. As permitted by Section 28(e) of the Securities Exchange Act of 1934, Leverage Planners Wealth Management, LLC receives economic benefits as a result of commissions generated from securities transactions by the custodian or broker-dealer from the accounts of Leverage Planners Wealth Management, LLC. Leverage Planners Wealth Management, LLC cannot ensure that a particular client will benefit from soft dollars or the client’s transactions paid for the soft dollar benefits. Leverage Planners Wealth Management, LLC does not seek to proportionately allocate benefits to client accounts to any soft dollar benefits generated by the accounts.

A conflict of interest exists when Leverage Planners Wealth Management, LLC receives soft dollars which could result in higher commissions charged to Clients. This conflict is mitigated by the fact that Leverage Planners Wealth Management, LLC has a fiduciary responsibility to act in the best interest of its Clients and the services received are beneficial to all Clients.

- *Brokerage for Client Referrals*

Leverage Planners Wealth Management, LLC does not receive client referrals from any custodian or third party in exchange for using that broker-dealer or third party.

- *Directed Brokerage*

Leverage Planners Wealth Management, LLC does not allow directed brokerage accounts.

---

### **Aggregating Securities Transactions for Client Accounts**

Leverage Planners Wealth Management, LLC is authorized in its discretion to aggregate purchases and sales and other transactions made for the account with purchases and sales and transactions in the same securities for other Clients of Leverage Planners Wealth Management, LLC. All Clients participating in the aggregated order shall receive an average share price with all other transaction costs shared on a pro-rated basis. If aggregation is not allowed or infeasible and individual transactions occur (e.g., withdrawal or liquidation requests, odd-lot trades, etc.) an account may potentially be assessed higher costs or less favorable prices than those where aggregation has occurred.

## **Item 13: Review of Accounts**

---

### **Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved**

Accounts are reviewed on a quarterly basis by David Donhoff of Leverage Planners Wealth Management, LLC. Account reviews are performed more frequently when market conditions dictate.

---

**Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest**

Leverage Planners Wealth Management, LLC does not maintain a firm proprietary trading account and does not have a material financial interest in any securities being recommended and therefore no conflicts of interest exist. The Chief Compliance Officer of Leverage Planners Wealth Management, LLC is David Donhoff. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that Clients of the firm receive preferential treatment over employee transactions.

---

**Review of Client Accounts on Non-Periodic Basis**

Other conditions that may trigger a review of Clients' accounts are changes in the tax laws, new investment information, and changes in a Client's own situation.

---

**Content of Client Provided Reports and Frequency**

Clients receive written account statements no less than quarterly for managed accounts. Account statements are issued by the TPM's custodian. Client receives confirmations of each transaction in account from Custodian and an additional statement during any month in which a transaction occurs.

Leverage Planners Wealth Management, LLC does not provide written reports to Clients.

---

**Item 14: Client Referrals and Other Compensation**

---

**Economic Benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest**

Leverage Planners Wealth Management, LLC receives additional economic benefits from external sources as described above in Item 12.

---

**Advisory Firm Payments for Client Referrals**

Leverage Planners Wealth Management, LLC does not compensate for Client referrals.

---

**Item 15: Custody**

---

**Account Statements**

All assets are held at qualified custodians, which means the custodians provide account statements directly to Clients at their address of record at least quarterly. Clients are urged to carefully compare the account statements received directly from their custodians to any documentation or reports prepared by Leverage Planners Wealth Management, LLC.

Leverage Planners Wealth Management, LLC is deemed to have limited custody solely because advisory fees are directly deducted from Client's accounts by the custodian on behalf of Leverage Planners Wealth Management, LLC.

If Leverage Planners Wealth Management, LLC is authorized or permitted to deduct fees directly from the account by the custodian:

- Leverage Planners Wealth Management, LLC will provide the Client with an invoice concurrent to instructing the custodian to deduct the fee stating the amount of the fee, the formula used to calculate the fee, the amount of assets under management the fee is based on and the time period covered by the fee;

- Leverage Planners Wealth Management, LLC will obtain written authorization signed by the Client allowing the fees to be deducted; and
- The Client will receive quarterly statements directly from the custodian which disclose the fees deducted.

## **Item 16: Investment Discretion**

---

### **Discretionary Authority for Trading**

Leverage Planners Wealth Management, LLC requires discretionary authority to manage securities accounts on behalf of Clients. Leverage Planners Wealth Management, LLC has the authority to determine, without obtaining specific Client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold.

Leverage Planners Wealth Management, LLC allows Clients to place certain restrictions, as outlined in the Client's Investment Policy Statement or similar document. These restrictions must be provided to Leverage Planners Wealth Management, LLC in writing.

The Client approves the custodian to be used and the commission rates paid to the custodian. Leverage Planners Wealth Management, LLC does not receive any portion of the transaction fees or commissions paid by the Client to the custodian.

## **Item 17: Voting Client Securities**

---

### **Proxy Votes**

Leverage Planners Wealth Management, LLC does not vote proxies on securities. Clients are expected to vote their own proxies. The Client will receive their proxies directly from the custodian of their account or from a transfer agent.

When assistance on voting proxies is requested, Leverage Planners Wealth Management, LLC will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client.

## **Item 18: Financial Information**

---

### **Balance Sheet**

A balance sheet is not required to be provided because Leverage Planners Wealth Management, LLC does not serve as a custodian for Client funds or securities and Leverage Planners Wealth Management, LLC does not require prepayment of fees of more than \$500 per Client and six months or more in advance.

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

Leverage Planners Wealth Management, LLC has no condition that is reasonably likely to impair our ability to meet contractual commitments to our Clients.

### **Bankruptcy Petitions during the Past Ten Years**

Leverage Planners Wealth Management, LLC nor its management personnel has had any bankruptcy petitions in the last ten years.

## **Item 19: Requirements for State Registered Advisors**

---

### **Principal Executive Officers and Management Persons**

The education and business background for all management and supervised persons can be found in the Part 2B of this Brochure.

---

### **Outside Business Activities**

The outside business activities for all management and supervised persons can be found in the Part 2B of this Brochure.

---

### **Performance Based Fee Description**

Mr. Donhoff does not receive any performance-based fees.

---

### **Disclosure of Material Facts Related to Arbitration or Disciplinary Actions Involving Management Persons**

Mr. Donhoff does not have any disclosures to report.

---

### **Material Relationship Maintained by this Advisory Business or Management persons with Issuers of Securities**

There are no material relationships with issuers of securities to disclose.

Item 1 Cover Page  
**SUPERVISED PERSON BROCHURE**  
FORM ADV PART 2B

David W. Donhoff



**Office Address:**  
310 120<sup>th</sup> Ave NE, Suite 205  
Bellevue, WA 98005

Tel: 425-223-4520  
Fax: 206-666-3078

[info@leverageplanners.com](mailto:info@leverageplanners.com)

This brochure supplement provides information about David W. Donhoff and supplements Leverage Planners Wealth Management, LLC' brochure. You should have received a copy of that brochure. Please contact David W. Donhoff if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about David W. Donhoff (CRD #6658159) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**FEBRUARY 4, 2026**

## Brochure Supplement (Part 2B of Form ADV)

### Supervised Person Brochure

---

#### Principal Executive Officer - David W. Donhoff

- Year of birth: 1962
- 

#### Item 2 Educational Background and Business Experience

##### Educational Background:

- San Diego State University; Bachelor of Science in Business Administration; 1987

##### Business Experience:

- Leverage Planners Wealth Management, LLC; Investment Advisor Representative; 07/2016 – Present
  - No Bull Financial, LLC dba Leverage Planners; Owner/Insurance Agent; 09/2001 – Present
  - No Bull Financial, LLC dba Leverage Planners Insurance Services; Investment Advisor Representative; 07/2016 – 12/2017
  - Leverage Planners; Owner/Mortgage Broker; 01/2010 – 08/2015
  - No Bull Mortgage; Owner/Mortgage Broker; 09/2001 – 01/2010
- 

#### Item 3 Disciplinary Information

*Criminal or Civil Action:* None to report.

*Administrative Proceeding:* None to report.

*Self-Regulatory Proceeding:* None to report.

---

#### Item 4 Other Business Activities

David Donhoff is an insurance agent with No Bull Financial, LLC dba Leverage Planners Insurance Services. Mr. Donhoff spends less than 20% of his time in this capacity. From time to time, he will offer Clients products and/or services from these activities.

This represents a conflict of interest because it gives an incentive to recommend products and services based on the commission or fee received. This conflict is mitigated by disclosures, procedures, and the firm's Fiduciary obligation to place the best interest of the Client first and the Clients are not required to purchase any products or services. Clients have the option to purchase these products or services through another insurance agent of their choosing.

---

#### Item 5 Additional Compensation

Mr. Donhoff receives additional compensation in his capacity as an insurance agent, but he does not receive any performance-based fees.

---

#### Item 6 Supervision

Since Mr. Donhoff is the sole owner of Leverage Planners Wealth Management, LLC, he is solely responsible for all supervision and formulation and monitoring of investment advice offered to Clients. He will adhere to the policies and procedures as described in the firm's Compliance Manual.

---

#### Item 7 Requirements for State-Registered Advisors

*Arbitration Claims:* None to report.

*Self-Regulatory Organization or Administrative Proceeding:* None to report.

*Bankruptcy Petition:* None to report.

---