

ADV Part 2A – Firm Brochure

Tulip Financial Planning LLC

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This brochure provides information about the qualifications and business practices of Tulip Financial Planning LLC. If you have any questions about the contents of this brochure, please contact us at the phone number or website listed above.

Registration with any securities authority does not imply a certain level of skill or training.

Item 2 – Material Changes

This annual amendment reflects the following material changes since the last filing dated April 4, 2025:

1. The firm's principal office address has changed from Phoenix, AZ to Harvest, AL 35749.
2. Regulatory assets under management have been updated to \$2,860,000 as of December 31, 2025.
3. Various disclosures have been updated to comply with Alabama Securities Commission registration requirements, including enhanced contract termination rights, non-waiver provisions, and performance-based fee prohibitions.

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Item 4 – Advisory Business

Tulip Financial Planning LLC (“Tulip”) is a limited liability company formed in the state of Arizona on March 20, 2025, and is currently registered as an investment adviser in the state of Alabama. Tulip is wholly owned and operated by Stephen Mandracchia, CFP®, EA. The firm specializes in working with business owners, medical professionals, and high-net-worth families.

As of December 31, 2025, Tulip manages approximately \$2,860,000 in regulatory assets under management on a discretionary basis across 24 client accounts.

Clients may terminate their agreement at any time with written notice. Clients may terminate the advisory agreement within thirty (30) calendar days of execution without penalty or obligation. Any prepaid, unearned fees will be refunded on a pro rata basis, typically within 30 calendar days of written termination notice.

Tulip primarily delivers services virtually via video conference and phone, with in-person meetings available upon request and based on geographic feasibility. Tulip communicates with ongoing clients through regularly scheduled meetings (quarterly or as-needed) and responds to ad hoc questions throughout the year. Clients are encouraged to initiate contact when planning needs or life changes arise.

Tulip may coordinate with a client’s existing attorney, CPA, or insurance agent, or refer them to outside professionals when appropriate. Tulip does not receive referral compensation for these recommendations unless otherwise disclosed in advance.

Tulip provides the following services:

Investment Management

Tulip provides discretionary investment management services to clients seeking professional oversight of their portfolios. Portfolios are designed to align with each client’s long-term goals and are typically constructed using diversified, low-cost, tax-efficient investments. Services may be delivered on a standalone basis or as part of a broader engagement.

Tax Preparation

Tulip offers annual tax return preparation for individuals and small businesses, focusing on compliance, accuracy, and helping clients understand their tax situation. Tax preparation does not include ongoing tax strategy unless separately engaged.

Tax Planning and Advisory

Tulip offers proactive tax planning services including estimated payment planning, entity structure analysis, tax law updates, and year-end strategy. This service is ideal for business owners and high-income individuals seeking ongoing tax guidance and may include tax preparation depending on scope.

Item 5 – Fees and Compensation

Tulip offers discretionary only investment management services as part of broader advisory engagements or as a standalone service. Investment management is typically delivered in coordination with financial planning or tax services and is charged separately based on a percentage of assets under management.

Investment Management Fee Schedule:

Assets Under Management	Annual Fee (%)
\$0 to \$1,000,000	1.00%
Next \$4 Million	0.75%
Over \$5 Million	0.50%

Fees are tiered — each rate applies only to the assets in that bracket. Fees are calculated and billed quarterly or monthly in arrears based on the value of assets under management at the end of each quarter or month. All fees are negotiable.

Tulip also provides financial planning and consulting services related to investment, tax, estate, retirement, insurance, and business planning. These services may be offered as part of a bundled engagement or on a standalone basis for clients seeking one-time or project-based work.

Typical fee structure for other services:

Tax Preparation: Standalone tax return preparation is typically billed between \$750 and \$3,000 depending on complexity and number of returns. This includes federal and state income tax filings for individuals and/or businesses.

Tax Planning and Advisory: Tax planning engagements are billed between \$500 and \$1,500/month depending on the complexity of the tax situation, number of entities, and whether preparation is included.

Investment Management: Fees are assessed according to the tiered schedule above and may be bundled with tax services or delivered standalone.

Fees are invoiced monthly or quarterly and may be deducted from accounts with written authorization. Clients may choose monthly or quarterly billing as outlined in their agreement.

Clients may terminate the agreement at any time with written notice. Clients may terminate the advisory agreement within thirty (30) calendar days of execution without penalty or obligation. Prepaid fees are refunded pro rata, typically within 30 calendar days of written termination notice.

Adviser shall not require prepayment of fees of more than \$500 per client, six months or more in advance.

The total fees charged to the client by Tulip, combined with any and all fees charged by third parties in connection with the management of the client's account, shall not exceed 2% of the client's annual assets under management.

Lower fees for comparable services may be available from other sources.

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

Tulip does not charge performance-based fees. Pursuant to Code of Alabama 1975, Section 8-6-17(d), Tulip Financial Planning LLC shall not be compensated on the basis of a share of capital gains upon, or capital appreciation of, the funds or any portion of the funds of the client.

Item 7 – Types of Clients

Tulip serves business owners, high-income professionals, medical and dental practices, and high-net-worth families. There are no minimum account sizes, though services are most beneficial to clients earning over \$150,000 or with tax and planning complexity.

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

Tulip primarily uses passive, tax-efficient, long-term strategies.

Tulip does not guarantee any level of investment performance. Clients assume all market and economic risks, including potential loss of principal. Portfolios include ETFs, mutual funds, and individual securities when appropriate. Investing involves risk, including the risk of loss. ETF-based portfolios may also be subject to tracking error and embedded fund-level fees.

Item 9 – Disciplinary Information

Tulip and its principal have no disciplinary history to disclose.

Item 10 – Other Financial Industry Activities and Affiliations

Stephen Mandracchia is also an Enrolled Agent with the IRS and provides tax services through Tulip. Tulip Financial Planning LLC offers tax preparation and advisory services in addition to investment advice. These services are provided through the same legal entity.

While this could create a potential conflict of interest — in that recommendations made in one capacity could benefit the other — Tulip mitigates this by disclosing all fees clearly, maintaining its fiduciary duty to clients, and ensuring that clients are never required to use Tulip’s tax services as a condition of receiving investment advice.

Item 11 – Code of Ethics

Tulip upholds a fiduciary standard. A written Code of Ethics is available upon request.

Item 12 – Brokerage Practices

Tulip Financial Planning LLC recommends custodians including Altruist, Schwab, and Fidelity. The firm does not receive soft dollar benefits, revenue sharing, or other compensation in exchange for client referrals or transaction volume.

Like many RIAs, we may have access to certain services or tools made available by custodians, such as trading platforms, reporting systems, or educational resources. These are offered to a broad range of independent advisers and are not tied to client referrals, AUM, or execution volume. Our decision to recommend a custodian is always made in the client’s best interest.

Item 13 – Review of Accounts

Accounts are reviewed quarterly or as requested. Reviews may also be triggered by changes in income, tax law, major purchases or life events, or requests from the client. Clients receive reports from the custodian and Tulip.

Item 14 – Client Referrals and Other Compensation

Tulip is a fee-only firm. Tulip does not receive referral fees, commissions, or any other compensation from third parties in connection with client referrals or the purchase of any products or services. Tulip does not pay referral fees to any third party for client introductions. Clients are never charged more than the fees disclosed in this brochure and in their advisory agreement.

Item 15 – Custody

Tulip does not maintain custody of client assets. Client assets are held at qualified third-party custodians including Schwab, Fidelity, and Altruist. Tulip may deduct advisory fees directly from client accounts with prior written authorization.

Item 16 – Investment Discretion

Tulip manages accounts on a discretionary basis only, as agreed upon in the client contract. This agreement may not be assigned by Tulip Financial Planning LLC without the prior written consent of the client.

Item 17 – Voting Client Securities

Tulip does not vote proxies. Clients receive proxy materials directly from their custodian.

Item 18 – Financial Information

Tulip does not bill over \$500 six months in advance. Adviser shall not require prepayment of fees of more than \$500 per client, six months or more in advance; any such prepayment would be considered custody by the Alabama Securities Commission. The firm maintains a Business Continuity Plan (BCP) to address potential disruptions caused by natural disasters, cyberattacks, or the temporary or permanent unavailability of the firm's principal. Clients may request a copy of this plan at any time. The firm has no financial condition likely to impair ability to meet contractual commitments.

Nothing in any advisory agreement with Tulip Financial Planning LLC shall be construed as a waiver of any rights the client may have under applicable federal or state securities laws, including the Alabama Securities Act. Any provision that would require the client to waive compliance with any provision of state or federal law is void.

Item 19 – Requirements for State-Registered Advisers

Tulip Financial Planning LLC has one management person: Stephen Mandracchia. His background, education, and qualifications are disclosed in the Form ADV Part 2B Brochure Supplement.

Stephen Mandracchia also holds the Enrolled Agent (EA) designation and provides tax preparation and advisory services through Tulip. These services are part of the firm's core offerings and align with his role as an investment adviser.

Mr. Mandracchia does not spend more than 10% of his time on any outside business activity not disclosed herein.

Tulip Financial Planning LLC will deliver its Form ADV Part 2A disclosure brochure to each prospective client no less than 48 hours prior to entering into an investment advisory contract. In the event such delivery is not made, the client shall have the right to terminate the agreement without penalty within five (5) calendar days after entering into the agreement.

Clients may terminate the advisory agreement within thirty (30) calendar days of execution without penalty or obligation. After the initial 30-day period, either party may terminate upon written notice. Any prepaid, unearned fees will be refunded on a pro rata basis within 30 calendar days of written termination notice.

Clients may request reasonable restrictions on investing in certain securities or sectors in alignment with personal values. Tulip will evaluate such requests on a case-by-case basis and reserves the right to decline an engagement if those restrictions materially limit the ability to implement the investment strategy.

Pursuant to Code of Alabama 1975, Section 8-6-17(d), Tulip Financial Planning LLC shall not be compensated on the basis of a share of capital gains upon, or capital appreciation of, the funds or any portion of the funds of the client.

This advisory agreement may not be assigned by Tulip Financial Planning LLC without the prior written consent of the client, pursuant to Code of Alabama 1975, Section 8-6-17(d)(2).