

Form ADV Part 2A – Firm Brochure



Purpose1st, LLC

Office Address:

6426 Dibbers Dr. Hilliard, OH 43026

Phone Number:

614-467-0617

Website:

<https://www.purpose1st.co>

Dated October 16, 2025

This Brochure provides information about the qualifications and business practices of Purpose1st, LLC, “Purpose1st Financial”. If you have any questions about the contents of this Brochure, please contact us at 614-467-0617. 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.

Purpose1st, LLC is registered as an Investment Advisor with the State of Ohio. Registration of an Investment Advisor does not imply any level of skill or training.

Additional information about Purpose1st Financial is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the firm’s identification number 339089.

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

This update is in accordance with the annual filing requirements of investment advisors. There are several new changes since this the first filing on October 16, 2025. The financial planning agreement has been updated from an hourly fee to a flat fee starting at \$2500. The Fee schedule has been increased and updated. Finally, we now have an investable assets minimum of \$250K to become a client.

Full Brochure Available

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

Item 3: Table of Contents

Item 2: Material Changes	2
Item 3: Table of Contents	3
Item 4: Advisory Business	4
Item 5: Fees and Compensation	8
Item 6: Performance-Based Fees and Side-By-Side Management	9
Item 7: Types of Clients	9
Item 8: Methods of Analysis, Investment Strategies and Risk of Loss	9
Item 9: Disciplinary Information	15
Item 10: Other Financial Industry Activities and Affiliations	15
Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	15
Item 12: Brokerage Practices	16
Item 13: Review of Accounts	18
Item 14: Client Referrals and Other Compensation	18
Item 15: Custody	18
Item 16: Investment Discretion	19
Item 17: Voting Client Securities	19
Item 18: Financial Information	20
Item 19: Requirements for State-Registered Advisors	21

Item 4: Advisory Business

Description of Advisory Firm

Purpose1st, LLC is registered as an Investment Advisor with the State of Ohio. We were founded in October of 2025. Jamelle Cornley is the President & CEO and Makinley Cornley is the Chief Compliance and Operating Officer of Purpose1st Financial. Jamelle Cornley is the principal owner. As of October 2025, Purpose1st Financial has approximately \$0 assets under management.

Types of Advisory Services

Investment Management Services

Our firm provides continuous advice to a client regarding the investment of client funds based on the individual needs of the client. During our data-gathering process, we determine the client's individual objectives, time horizons, risk tolerance, and liquidity needs. We may also review and discuss a client's prior investment history, as well as family composition and background. Through personal discussions in which goals and objectives based on a client's particular circumstances are established, we ascertain whether our investment model strategy is the right fit for a particular client. Fees pertaining to this service are outlined in Item 5 of this brochure.

Purpose Portfolios

The primary objective of our Purpose Portfolios is to achieve long-term growth and stability in alignment with each client's financial goals, risk tolerance, and time horizon. Our philosophy emphasizes purpose-led wealth management, ensuring investments support not only financial outcomes but also the life clients envision.

To meet these objectives, Purpose1st Financial offers three distinct model portfolios, each designed to match a different level of risk tolerance and stage in the financial journey:

1. *Foundation*: The Foundation Portfolio is designed to serve as a strong and stable base for investors who prioritize the preservation of capital and consistent income generation. This portfolio maintains lower exposure to equity markets and emphasizes high-quality fixed income and income-oriented investments. By focusing on security and stability, it seeks to minimize short-term volatility while still providing a level of return that can help sustain financial needs. The Foundation Portfolio is most appropriate for clients with shorter or moderate time horizons, lower tolerance for risk, or near-term goals where protecting principal takes precedence over pursuing growth.
2. *Pathway*: The Pathway Portfolio represents a balanced approach that combines growth potential with prudent risk management. Its objective is to provide steady progress toward financial goals by allocating assets across both equities and fixed income in proportions that offer meaningful growth while cushioning against market downturns. This portfolio is well-suited for clients with medium- to long-term objectives who desire a measured approach that balances the need for wealth accumulation with a level of

downside protection. The Pathway Portfolio seeks to provide a smoother investment journey, making it appropriate for investors who want both stability and growth working together.

3. *Vision*: The Vision Portfolio is constructed for investors with ambitious, long-term objectives who are comfortable with higher levels of market risk in pursuit of greater growth. With a heavier allocation to equities and growth-oriented investments, this portfolio is designed to capture opportunities across domestic, international, and emerging markets. While it accepts higher short-term volatility, the Vision Portfolio aims to maximize long-term returns and accelerate wealth creation over time. It is best suited for clients with extended time horizons, higher tolerance for risk, and a desire to pursue aggressive growth strategies aligned with their long-range financial goals.

Our investment research team will provide suggestions for Equity/Cash position and portfolio hedging strategy beyond the suggested models.

Financial Planning

We provide financial planning services on topics such as retirement planning, risk management, college savings, cash flow, debt management, work benefits, and estate and incapacity planning.

Financial planning is a comprehensive 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 impact and are impacted by the entire financial and life situation of the client. Clients purchasing this service will receive a written or an electronic report, providing the client with a detailed financial plan designed to achieve his or her stated financial goals and objectives.

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

- **Business Planning:** We provide consulting services for clients who currently operate their own business, are considering starting a business, or are planning for an exit from their current business. Under this type of engagement, we work with you to assess your current situation, identify your objectives, and develop a plan aimed at achieving your goals.
- **Cash Flow and Debt Management:** We will conduct a review of your income and expenses to determine your current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies

and other financial goals, along with a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.

- **College Savings:** Includes projecting the amount that will be needed to achieve college or other post-secondary education funding goals, along with advice on ways for you to save the desired amount. Recommendations as to savings strategies are included, and, if needed, we will review your financial picture as it relates to eligibility for financial aid or the best way to contribute to grandchildren (if appropriate).
- **Employee Benefits Optimization:** We will provide review and analysis as to whether you, as an employee, are taking the maximum advantage possible of your employee benefits. If you are a business owner, we will consider and/or recommend the various benefit programs that can be structured to meet both business and personal retirement goals.
- **Estate Planning:** This usually includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts and other related documents. Our advice also typically includes ways for you to minimize or avoid future estate taxes by implementing appropriate estate planning strategies such as the use of applicable trusts.

We always recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys who specialize in estate planning when you wish to hire an attorney for such purposes. From time-to-time, we will participate in meetings or phone calls between you and your attorney with your approval or request.

- **Financial Goals:** We will help clients identify financial goals and develop a plan to reach them. We will identify what you plan to accomplish, what resources you will need to make it happen, how much time you will need to reach the goal, and how much you should budget for your goal.
- **Insurance:** Review of existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home and automobile.
- **Investment Analysis:** This may involve developing an asset allocation strategy to meet clients' financial goals and risk tolerance, providing information on investment vehicles and strategies, reviewing employee stock options, , as well as assisting you in establishing your own investment account at a selected broker/dealer or custodian. The strategies and types of investments we may recommend are further discussed in Item 8 of this brochure.

- **Retirement Planning:** Our retirement planning services typically include projections of your likelihood of achieving your financial goals, typically focusing on financial independence as the primary objective. For situations where projections show less than the desired results, we may make recommendations, including those that may impact the original projections by adjusting certain variables (i.e., working longer, saving more, spending less, taking more risk with investments).

If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years.

- **Risk Management:** A risk management review includes an analysis of your exposure to major risks that could have a significant adverse impact on your financial picture, such as premature death, disability, property and casualty losses, or the need for long-term care planning. Advice may be provided on ways to minimize such risks and about weighing the costs of purchasing insurance versus the benefits of doing so and, likewise, the potential cost of not purchasing insurance (“self-insuring”).
- **Tax Planning Strategies:** Advice may include ways to minimize current and future income taxes as a part of your overall financial planning picture. For example, we may make recommendations on which type of account(s) or specific investments should be owned based in part on their “tax efficiency,” with consideration that there is always a possibility of future changes to federal, state or local tax laws and rates that may impact your situation.

We recommend that you consult with a qualified tax professional before initiating any tax planning strategy, and we may provide you with contact information for accountants or attorneys who specialize in this area if you wish to hire someone for such purposes. We will participate in meetings or phone calls between you and your tax professional with your approval.

Client Tailored Services and Client Imposed Restrictions

We offer the same suite of services to all our clients. However, specific client investment is dependent upon the client’s suitability questionnaire which outlines each client’s current situation (income, tax levels, and risk tolerance levels) and is used to construct a client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

Wrap Fee Programs

We do not participate in wrap fee programs.

Item 5: Fees and Compensation

Please note, unless a client has received the firm's disclosure brochure at least 48 hours prior to signing the investment advisory contract, the investment advisory contract may be terminated by the client within five (5) business days of signing the contract without incurring any advisory fees. How we are paid depends on the type of advisory service we are performing. Please review the fee and compensation information below.

Investment Management Services

Our standard advisory fee is based on the market value of the assets under management and is calculated as follows:

Account Value	Annual Advisory Fee
\$250K-\$1M	1.00%
\$1M-\$2.5M	0.9%
\$2.5M-\$5M	0.75%
\$5M-\$10M	0.65%
\$10M+	0.5%

The annual fees are negotiable and are paid on a monthly basis. The advisory fee is a flat percentage fee that is calculated by assessing the percentage rates using the predefined levels of assets as shown in the above chart. For example, an account valued at \$250,000 would have a 1.0% annual fee, paid monthly (or 0.083% per month), based on the client's total account value on the last open market day of the month. The monthly fee is determined by the following calculation: $\$250,000 \times 0.083\%$ (or 0.00083) equating to a total fee of \$208.33 for the month. No increase in the annual fee shall be effective without agreement from the client by signing a new agreement or amendment to their current advisory agreement.

Advisory fees are directly debited from client accounts, or the client may choose to pay by check. Accounts initiated or terminated during a calendar month will be charged a pro-rated 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, however any earned unpaid fees will be owed.

Financial Planning Fee

Financial Planning is offered on a flat-fee basis, with a minimum fee of \$2,500. Fees may increase based on the complexity and scope of the services provided. The full fee is due in advance, prior to the commencement of the planning process. At that time, an estimated fee will be presented to the prospective client, and upon receipt of payment, the financial plan will be

created and delivered. Further details on our Financial Planning can be found in the Financial Planning Agreement.

Other Types of Fees and Expenses

Our 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 funds 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 our fee, and we shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that we consider in selecting or recommending broker-dealers for clients' transactions and determining the reasonableness of their compensation (e.g., commissions).

We do 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 6: Performance-Based Fees and Side-By-Side Management

We do not offer performance-based fees.

Item 7: Types of Clients

We provide financial planning and portfolio management services to individuals and high net-worth individuals. To become a client, our minimum investable assets requirement is \$250K.

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

Our primary methods of investment analysis are fundamental, technical, cyclical, and charting analysis. Instead of focusing on individual stocks and bonds, we take a big-picture approach. Our analysis looks at broad trends across industries (like technology or healthcare), company sizes (large, medium, or small), investment styles (growth-oriented or value-focused), and global regions (US, EAFE, developing economies). To understand these trends, we analyze economic data like inflation, interest rates, currency exchange rates, economic growth, government policies, and even global events. Through various models, we assess how these factors might influence the overall stock and bond markets, along with specific industries and regions. It's important to remember that economic data can be inaccurate, and our analysis might not

perfectly predict future trends. Additionally, markets can react quickly to new information, potentially limiting the effectiveness of this approach.

Fundamental analysis involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience, and expertise of the company's management, and the outlook for the company's industry. The resulting data is used to measure the true value of the company's stock compared to the current market value. The risk of fundamental analysis is that information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.

Technical analysis involves using chart patterns, momentum, volume, and relative strength in an effort to pick sectors that may outperform market indices. However, there is no assurance of accurate forecasts or that trends will develop in the markets we follow. In the past, there have been periods without discernible trends and similar periods will presumably occur in the future. Even where major trends develop, outside factors like government intervention could potentially shorten them. Furthermore, one limitation of technical analysis is that it requires price movement data, which can translate into price trends sufficient to dictate a market entry or exit decision. In a trend-less or erratic market, a technical method may fail to identify trends requiring action. In addition, technical methods may overreact to minor price movements, establishing positions contrary to overall price trends, which may result in losses. Finally, a technical trading method may underperform other trading methods when fundamental factors dominate price moves within a given market.

Cyclical analysis is a type of technical analysis that involves evaluating recurring price patterns and trends based upon business cycles. Economic/business cycles may not be predictable and may have many fluctuations between long term expansions and contractions. The lengths of economic cycles may be difficult to predict with accuracy and therefore the risk of cyclical analysis is the difficulty in predicting economic trends and consequently the changing value of securities that would be affected by these changing trends.

Charting analysis involves the gathering and processing of price and volume information for a particular security. This price and volume information is analyzed using mathematical equations. The resulting data is then applied to graphing charts, which are used to predict future price movements based on price patterns and trends. Charts may not accurately predict future price movements. Current prices of securities may not reflect all information about the security and day-to-day changes in market prices of securities may follow random patterns and may not be predictable with any reliable degree of accuracy.

Fabian's model closely resembles a 200-day moving average but is updated weekly using Friday's closing price to smooth volatility. When the daily price drops below the Fabian Line (similar to the 200-day average), we will consider proactive risk management through tactical

asset allocation, potentially increasing our allocation to short-term T-bills by 50% or more. Conversely, when the daily price rises above the Fabian Line, we will begin restoring our normal investment strategy's asset allocation.

Material Risks Involved

All investing strategies we offer 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 our 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 Advisor's investment strategies and/or investment techniques may not work as intended.
- **Small and Medium Cap Company Risk:** Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the client's portfolio.
- **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.
- **Legal or Legislative Risk:** Legislative changes or Court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.
- **Political Risk:** Government decisions, events, or conditions may significantly impact the profitability of a company and its ability to reach its expected objectives based on a given economic action.
- **Pandemic Risk:** The widespread infectious disease in humans on human health, economies, and communities may impact the value of investments.

Risks Associated with Securities

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks and should discuss these risks with Purpose1st Financial:

- **Market Risk:** The prices of securities in which clients invest may decline in response to certain events taking place around the world, including those directly involving the companies whose securities are owned by a fund; conditions affecting the general

economy; overall market changes; local, regional or global political, social or economic instability; and currency, interest rate and commodity price fluctuations. Investors should have a long-term perspective and be able to tolerate potentially sharp declines in market value.

- **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.
- **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.
- **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.
- **Equity Risk:** Equity securities tend to be more volatile than other investment choices. The value of an individual mutual fund or ETF can be more volatile than the market as a whole. This volatility affects the value of the client's overall portfolio. Small- and mid-cap companies are subject to additional risks. Smaller companies may experience greater volatility, higher failure rates, more limited markets, product lines, financial resources, and less management experience than larger companies. Smaller companies may also have a lower trading volume, which may disproportionately affect their market price, tending to make them fall more in response to selling pressure than is the case with larger companies.
- **Fixed Income Risk:** The issuer of a fixed income security may not be able to make interest and principal payments when due. Generally, the lower the credit rating of a security, the greater the risk that the issuer will default on its obligation. If a rating agency gives a debt security a lower rating, the value of the debt security will decline because investors will demand a higher rate of return. As nominal interest rates rise, the value of fixed income securities held by a fund is likely to decrease. A nominal interest rate is the sum of a real interest rate and an expected inflation rate.
- **Common Stocks** may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.
- **Concentration and Sector Risk:** Some ETFs focus on a single sector, industry, or geographic region (such as technology, semiconductors, or energy). These ETFs are considered concentrated and may experience higher volatility and greater sensitivity to economic or regulatory changes affecting that area. Investors should be aware that concentrated ETFs are not broadly diversified and may underperform the overall market if their specific sector or region declines.

- **Corporate Bonds** are debt securities to borrow money. Generally, issuers pay investors periodic interest and repay the amount borrowed either periodically during the life of the security and/or at maturity. Alternatively, investors can purchase other debt securities, such as zero-coupon bonds, which do not pay current interest, but rather are priced at a discount from their face values and their values accrete over time to face value at maturity. The market prices of debt securities fluctuate depending on such factors as interest rates, credit quality, and maturity. In general, market prices of debt securities decline when interest rates rise and increase when interest rates fall. The longer the time to a bond's maturity, the greater its interest rate risk.
- **Municipal Bonds** are debt obligations generally issued to obtain funds for various public purposes, including the construction of public facilities. Municipal bonds pay a lower rate of return than most other types of bonds. However, because of a municipal bond's tax-favored status, investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor's tax bracket. Investing in municipal bonds carries the same general risks as investing in bonds in general. Those risks include interest rate risk, reinvestment risk, inflation risk, market risk, call or redemption risk, credit risk, and liquidity and valuation risk.
- **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 duplicative. 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 shares may trade at a market price that is above or below their net asset value; (ii) the ETF may employ an investment strategy that utilizes high leverage ratios; or (iii) trading of an ETFs 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 Advisor has no control over the risks taken by the underlying funds in which clients invest.
- **Derivatives Risk:** Funds in a client's portfolio may use derivative instruments. The value of these derivative instruments derives from the value of an underlying asset, currency or index. Investments by a fund in such underlying funds may involve the risk that the value of the underlying fund's derivatives may rise or fall more rapidly than other investments, and the risk that an underlying fund may lose more than the amount that it invested in the derivative instrument in the first place. Derivative instruments also involve the risk that other parties to the derivative contract may fail to meet their obligations, which could cause losses.
- **Emerging Market and International Risk:** Funds in which clients invest may invest in foreign securities. Foreign securities are subject to additional risks not typically associated with investments in domestic securities. These risks may include, among others, currency risk, country risks (political, diplomatic, regional conflicts, terrorism, war, social and economic instability, currency devaluations and policies that have the

effect of limiting or restricting foreign investment or the movement of assets), different trading practices, less government supervision, less publicly available information, limited trading markets and greater volatility. To the extent that underlying funds invest in issuers located in emerging markets, the risk may be heightened by political changes, changes in taxation, or currency controls that could adversely affect the values of these investments. Emerging markets have been more volatile than the markets of developed countries with more mature economies.

- **Long-term purchases:** Long-term investments are those vehicles purchased with the intention of being held for more than one year. Typically, the expectation of the investment is to increase in value so that it can eventually be sold for a profit. In addition, there may be an expectation for the investment to provide income. One of the biggest risks associated with long-term investments is volatility, the fluctuations in the financial markets that can cause investments to lose value.
- **Short-term purchases:** Short-term investments are typically held for one year or less. Generally, there is not a high expectation for a return or an increase in value. Typically, short-term investments are purchased for the relatively greater degree of principal protection they are designed to provide. Short-term investment vehicles may be subject to purchasing power risk — the risk that your investment’s return will not keep up with inflation.
- **Trading risk:** Investing involves risk, including possible loss of principal. There is no assurance that the investment objective of any fund or investment will be achieved.
- **Options Trading:** The risks involved with trading options are that they are very time sensitive investments. An options contract is generally a few months. The buyer of an option could lose his or her entire investment even with a correct prediction about the direction and magnitude of a particular price change if the price change does not occur in the relevant time period (i.e., before the option expires). Additionally, options are less tangible than some other investments. An option is a “book-entry” only investment without a paper certificate of ownership.
- **Methodology and Index Construction Risk:** Not all ETFs track traditional market-capitalization indexes. Some use factor-based or rules-driven methodologies that emphasize specific characteristics such as dividends, value, or “freedom-weighted” scoring. These strategies can behave differently from broad-market ETFs, resulting in periods of relative underperformance compared to standard benchmarks. Investors should understand the underlying methodology before investing.
- **Leveraged Exchange Traded Funds** are not always heavily traded, meaning that the ability to buy or sell shares in a leveraged fund may be constrained. Leveraged ETFs maintain their leverage by using derivatives which can induce inherent risks. Due to leveraged ETFs internal make-up, these products may produce high fees that can add up if held over a long-term period. High trade frequencies can produce a challenging environment should an investor’s underlying position not have settled. In other words, holding a position in a 3x leveraged product where the holder cannot sell can create significant losses if not managed properly.

- **Equity-Index/Fixed-Index Annuity Risk:** They can be complicated as contracts differ widely between insurers and they may use different methods to calculate the index returns. An indexed annuity is intended for retirement or other long-term needs. It is best suited for a person who has sufficient cash or other liquid assets for living expenses as they may have surrender charges. An indexed annuity is not a registered security or stock market investment and does not directly invest in any stock, equity investments, or index. The index used is a price index and does not reflect dividends paid on the underlying stocks. To accurately understand an indexed annuity, it is important to request the insurer's rate sheet, product fact sheet, and client guide.

Item 9: Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Purpose1st Financial or the integrity of our management. We have no information applicable to this Item.

Item 10: Other Financial Industry Activities and Affiliations

Makinley Cornley is licensed to sell life, health, disability, long-term care, and may engage in product sales with our clients, for which he/she will receive additional compensation. Any commissions received through insurance sales do not offset advisory fees the client may pay for advisory services under Purpose1st Financial.

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

As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in the best interests of each client. Our clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all our dealings.

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 the credit of the profession.
- Diligence - Associated persons shall act diligently in providing professional services.

We will, upon request, promptly provide a complete code of ethics.

Our firm and its "related persons" (associates, their immediate family members, etc.) may buy or sell securities the same as, similar to, or different from, those we recommend to clients for their accounts. A recommendation made to one client may be different in nature or in timing from a recommendation made to a different client. Clients often have different objectives and risk tolerances. At no time, however, will our firm or any related party receive preferential treatment over our clients.

In an effort to reduce or eliminate certain conflicts of interest involving the firm or personal trading, our policy may require that we restrict or prohibit associates' transactions in specific securities transactions. Any exceptions or trading pre-clearance must be approved by our Chief Compliance Officer in advance of the transaction in an account, and we maintain the required personal securities transaction records per regulation.

Item 12: Brokerage Practices

Factors Used to Select Custodians and/or Broker-Dealers

Purpose1st Financial does not have any affiliation with Broker-Dealers. Specific custodian recommendations are made to the client based on their need for such services. We do recommend Charles Schwab & Co., Inc. ("Schwab") as the primary custodian for all asset classes.

Purpose1st Financial does not maintain custody of your assets (that we manage/on which we advise), although we may be deemed to custody of your assets if you give us authority to withdraw assets from your account. Your assets must be maintained in an account at a "qualified custodian," generally a broker-dealer or bank. We recommend/request/require that our clients use Charles, Schwab & Co., Inc. ("Schwab"), a registered broker-dealer, member SIPC, as the qualified custodian. We are independently owned and operated and are not affiliated with Schwab. Schwab will hold your assets in a brokerage account and buy and sell securities when

we/you instruct them to. While we recommend/request/require that you use Schwab as a custodian/broker, you will decide whether to do so and will open your account with Schwab by entering into an account agreement directly with them. While we will help you open the account, we do not open the account for you.

Research and Other Soft-Dollar Benefits

We currently do not receive soft dollar benefits.

Brokerage for Client Referrals

We receive 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

We recommend Charles Schwab & Co., Inc. (“Schwab”) as the primary custodians for all asset classes. We seek to select/recommend/use a custodian/broker that will hold your assets and execute transactions on terms that are, overall, most advantageous when compared with other available providers and their services. We consider a wide range of factors including:

- Combination of transaction execution services and asset custody services
- Capability to execute, clear, and settle trades (buy and sell securities for your account)
- Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payments, etc.)
- Breadth of available investment products (stocks, bonds, exchange-traded funds, etc.)
- Availability of investment research and tools that assist us in making investment decisions.
- Quality of services
- Competitiveness of price of those services (commission rates, margin interest rates, other fees, etc. and willingness to negotiate the prices)
- Reputation, financial strength, security, and stability
- It is possible that direct brokering may lead to the inability to achieve the most favorable execution of client transactions, and that this practice may cost clients money.

Aggregating (Block) Trading for Multiple Client Accounts

Generally, we combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as “block trading”). We 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 size of the account, but it is not based on account performance or the amount or structure of management fees. Subject to our discretion, regarding particular circumstances and market conditions, when we combine 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 our firm or persons associated with our firm may participate in block trading with your accounts; however, they will not be given preferential treatment.

Item 13: Review of Accounts

Client accounts with the Investment Management Service will be reviewed regularly on a quarterly basis by Makinley Cornley. During the regular review the account's performance is compared against like-managed accounts to identify any unacceptable performance deviation. Additionally, reasonable client-imposed restrictions will be reviewed to confirm that they are being enforced. 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. Purpose1st Financial will not provide written reports to Investment Management clients.

Makinley Cornley, Chief Compliance and Operating Officer of Purpose1st Financial, will work with clients to obtain current information regarding their assets and investment holdings and will review this information as part of our financial planning services. Purpose1st Financial does not provide specific reports to clients, other than financial plans.

Item 14: Client Referrals and Other Compensation

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

We receive an economic benefit from Schwab in the form of the support products they make available to us and other independent investment advisors whose clients maintain their accounts at Schwab. In addition, Schwab has also agreed to pay for certain products and services for which we would otherwise have to pay once the value of our clients' assets in accounts at Schwab reaches a certain amount.

Item 15: Custody

Account Statements

Clients should receive at least quarterly statements from the broker-dealer, bank or other qualified custodian that holds and maintains the clients' investment assets. We urge you to carefully review such statements and compare such official custodial records to the account statements or reports that we may provide to you. Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

For client accounts in which we directly debit their advisory fee:

- I. We have a limited form of custody because of Purpose1st Financial's ability to deduct fees from client accounts.
- 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 permitting Purpose1st Financial to be paid directly for their accounts held by the custodian.

Under government regulations, we are deemed to have custody of your assets if, for example, you authorize us to instruct Schwab to deduct our advisory fees directly from your account or if you grant us authority to move your money to another person's account. Schwab maintains actual custody of your assets. You will receive account statements directly from Schwab at least quarterly. They will be sent to the email or postal mailing address you provided Schwab. You should carefully review those statements promptly when you receive them.

Item 16: Investment Discretion

Discretionary Authority for Trading

For those client accounts where we provide investment management services, we maintain 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 our 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

Proxy Votes

We do 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 our 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 we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

Item 18: Financial Information

Balance Sheet

Registered investment advisors are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients, and we have not been the subject of a bankruptcy proceeding.

We do 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 Advisors

SUPERVISED PERSON BROCHURE
FORM ADV PART 2B

Jamelle I. Cornley



Purpose1st, LLC.

Office Address:
6426 Dibbers Drive
Hilliard, OH 43026

Toll free: 614-599-1145

Email To: Jamelle@purpose1st.co

Website: <https://www.purpose1st.co>

This Brochure provides information about the qualifications and business practices of Purpose1st Financial. If you have any questions about the contents of this Brochure, please contact us at 614-467-0617. 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.

Purpose1st, LLC is registered as an Investment Advisor with the State of Ohio. Registration of an Investment Advisor does not imply any level of skill or training.

Additional information about Purpose1st Financial is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the firm's identification number 339089.

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

President, CEO - Janelle I. Cornley

- Born: 1987

Item 2- Educational Background and Business Experience

Educational Background:

- 2009 – Bachelor of Science in Recreation Parks and Tourism, Pennsylvania State University

Business Experience

- 07/31/2025 - Present: United Schools Network, Associate Dean of Students
- 04/01/2025 – Present: Purpose1st, LLC, Founder, President and CEO
- 05/2024 - Present: Hilliard Davidson High School, JV Head Basketball Coach and Varsity Assistant
- 06/2023 - 07/2024: Spring Creek Prep School, Skills Development Coach and Residential Mentor
- 06/2022 - 08/2022: Swin City ProAm TRT, Basketball Consultant
- 08/2021 - 11/2021: Eastbridge Academy, Math Teacher
- 03/2019 - 03/2020: Premier Basketball League, Lancaster Thunder Head Basketball Coach
- 05/2009 - 03/2019: Around the World, Professional Basketball Player

Item 3 - Disciplinary Information

- A. Mr. Cornley has never been involved in a criminal or civil action in a domestic, foreign or military court of competent jurisdiction for which he:
1. Was convicted of, or pled guilty or nolo contendere (“no contest”) to (a) any felony; (b) misdemeanor that involved investments or an investment-related business, fraud, false statement or omissions, wrongful taking of property, bribery, perjury, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
 2. Is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;
 3. Was found to have been involved in a violation of an investment-related statute or regulation; or
 4. Was the subject of any order, judgment or decree permanently or temporarily enjoining, or otherwise limiting, him from engaging in any investment related activity, or from violating any investment-related statute, rule, or order.
- B. Mr. Cornley never had an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which he

1. Was found to have caused an investment-related business to lose its authorization to do business; or the subject of an order by the agency or authority;
 2. Was found to have been involved in a violation of an investment-related statute or regulation or was the subject of an order by the agency or authority (a)denying, suspending or revoking the authorization of the supervised person to act in an investment-related business; (b) barring or suspending his association with an investment-related business; (c) otherwise significantly limiting his investment-related activities; or (d) imposing a civil money penalty of more than \$2,500 on him.
- C. Mr. Cornley has never been the subject of a self-regulatory organization (SRO) proceeding in which he:
1. Was found to have caused an investment-related business to lose its authorization to do business; or
 2. Was found to have been involved in a violation of the SRO's rules and was: (a) barred or suspended from membership or from association with other members or was expelled from membership; (b) otherwise significantly limited from investment-related activities; or (c) fined more than \$2,500.
- D. Mr. Cornley has not been involved in any other hearing or formal adjudication in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct.

Item 4 - Other Business Activities

Jamelle I. Cornley is the Founder and CEO of Purpose1st, LLC. Purpose1st, LLC incorporates another line of business outside this financial firm that includes basketball training services such as private lessons, group sessions and basketball camps. Due to Purpose1st, LLC being the parent company to Purpose1st Financial's, Jamelle is the direct owner of Purpose1st Financial.

Jamelle is an Associate Dean of Students at a prep academy. Jamelle also is the head JV Coach and Varsity Assistant of Hilliard Davidson's Men's Basketball program.

Item 5 - Additional Compensation

Purpose1st Financial is not compensated by performance-based fees.

Jamelle I. Cornley does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Purpose1st Financial.

Material Relationships That Management Persons Have with Issuers of Securities

Purpose1st Financial, nor Jamelle I. Cornley, have any relationship or arrangement with issuers of securities.

Item 6 - Supervision

Jamelle I. Cornley is supervised by Makinley Cornley, Chief Compliance Officer of Purpose1st Financial. Makinley Cornley reviews Jamelle I. Cornley's work through client accounts reviews and quarterly transactions reports, as well as face-to-face and phone interactions. Makinley Cornley may be contacted at the phone number on this brochure supplement.

Item 7 - Requirements for State-Registered Advisers

- A. Mr. Cornley has never been involved in any of the listed situations below where:
 - 1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - a. an investment or an investment-related business or activity;
 - b. fraud, false statement(s), or omissions;
 - c. theft, embezzlement, or other wrongful taking of property;
 - d. bribery, forgery, counterfeiting, or extortion; or
 - e. dishonest, unfair, or unethical practices.
 - 2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a. an investment or an investment-related business or activity;
 - b. fraud, false statement(s), or omissions;
 - c. theft, embezzlement, or other wrongful taking of property;
 - d. bribery, forgery, counterfeiting, or extortion; or
 - e. dishonest, unfair, or unethical practices.
- B. Mr. Cornley has not been the subject of any bankruptcy petition.

Item 1 Cover Page

SUPERVISED PERSON BROCHURE
FORM ADV PART 2B

Makinley R. Cornley



Purpose1st, LLC.

Office Address:
6426 Dibbers Drive
Hilliard, OH 43026

Toll free: 614-467-0617

Email To: Makinley@purpose1st.co

Website: <https://www.purpose1st.co>

This Brochure provides information about the qualifications and business practices of Purpose1st Financial. If you have any questions about the contents of this Brochure, please contact us at 614-467-0617. 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.

Purpose1st, LLC is registered as an Investment Advisor with the State of Ohio. Registration of an Investment Advisor does not imply any level of skill or training.

Additional information about Purpose1st Financial is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the firm's identification number 339089.

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Chief Compliance and Operating Officer, Financial Advisor - Makinley R. Cornley

- Born: 1999

Item 2 - Educational Background and Business Experience

Educational Background:

- 2021 - Bachelor of Science in Biobehavioral Health, Penn State

Business Experience

- 10/2025 - Present: Chief Compliance and Operating Officer, Financial Advisor, Purpose1st Financial
- 08/2023 - 10/2025: Financial Adviser & Director of Operations, Access Wealth Group, LLC.
- 06/2022 - 08/2023: Northwestern Mutual-Financial Advisor and Registered Representative
-

Item 3 - Disciplinary Information

- A. Mrs. Cornley has never been involved in a criminal or civil action in a domestic, foreign or military court of competent jurisdiction for which she:
1. Was convicted of, or pled guilty or nolo contendere (“no contest”) to (a) any felony; (b) misdemeanor that involved investments or an investment-related business, fraud, false statement or omissions, wrongful taking of property, bribery, perjury, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
 2. Is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;
 3. Was found to have been involved in a violation of an investment-related statute or regulation; or
 4. Was the subject of any order, judgment or decree permanently or temporarily enjoining, or otherwise limiting, her from engaging in any investment related activity, or from violating any investment-related statute, rule, or order.
- B. Mrs. Cornley never had an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which she:
1. Was found to have caused an investment-related business to lose its authorization to do business; or the subject of an order by the agency or authority;
 2. Was found to have been involved in a violation of an investment-related statute or regulation or was the subject of an order by the agency or authority (a) denying, suspending or revoking the authorization of the supervised person to act in an investment-related business; (b) barring or suspending his association with an

investment-related business; (c) otherwise significantly limiting her investment-related activities; or (d) imposing a civil money penalty of more than \$2,500 on her.

- C. Mrs. Cornley has never been the subject of a self-regulatory organization (SRO) proceeding in which she:
1. Was found to have caused an investment-related business to lose its authorization to do business; or Was found to have been involved in a violation of the SRO's rules and was: (a) barred or suspended from membership or from association with other members or was expelled from membership; (b) otherwise significantly limited from investment-related activities; or (c) fined more than \$2,500.
- D. Mrs. Cornley has not been involved in any other hearing or formal adjudication in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct.

Item 4 - Other Business Activities

Makinley R. Cornley is licensed to sell life, health, disability, and long-term care across multiple states. She may engage in product sales with our clients, for which she will receive additional compensation. Any commissions received through insurance sales do not offset advisory fees the client may pay for advisory services under Purpose1st Financial.

Makinley is a gymnast coach at Fliptastic! Gymnastics. This is a non-investment related activity and typically takes place outside normal business hours.

Item 5 - Additional Compensation

Purpose1st Financial is not compensated by performance-based fees.

Makinley Cornley does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Purpose1st Financial.

Material Relationships That Management Persons Have with Issuers of Securities

Purpose1st, LLC, nor Makinley Cornley, have any relationship or arrangement with issuers of securities.

Item 6 - Supervision

Makinley Cornley as Chief Compliance and Operating Officer of Purpose1st Financial, is responsible for supervision. She may be contacted at the phone number on this brochure supplement.

Item 7 - Requirements for State-Registered Advisers

- A. Mrs. Cornley has never been involved in any of the listed situations below where:
1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:

- a. an investment or an investment-related business or activity;
 - b. fraud, false statement(s), or omissions;
 - c. theft, embezzlement, or other wrongful taking of property;
 - d. bribery, forgery, counterfeiting, or extortion; or
 - e. dishonest, unfair, or unethical practices.
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
- a. an investment or an investment-related business or activity;
 - b. fraud, false statement(s), or omissions;
 - c. theft, embezzlement, or other wrongful taking of property;
 - d. bribery, forgery, counterfeiting, or extortion; or
 - e. dishonest, unfair, or unethical practices.
- B. Mrs. Cornley has not been the subject of any bankruptcy petition.