



Escient Financial LLC

754 Verdemont Circle
Simi Valley, CA 93065

(805) 864 - 6555

www.EscientFinancial.com

Form ADV Part 2A - Firm Brochure

Version Date: August 2, 2023

This brochure provides important information about the qualifications and business practices of Escient Financial LLC (“Escient Financial”, “the Firm”). You should use this brochure to understand the relationship among you, the Firm, and your investment adviser representative (Advisor). If you have any questions about the content of this Brochure, please contact your Advisor directly. Alternatively you can call the firm at (805) 864-6555 or email the firm at Hello@EscientFinancial.com.

The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC) or any state securities administrator. Additional information about Escient Financial is available on the SEC’s website at www.adviserinfo.sec.gov. Click on the “Investment Adviser Search” link and then search for “Investment Adviser Firm” using the firm’s IARD CRD number, which is 309062.

Escient Financial is registered as an Investment Adviser with the State of California. While the firm and its associates may be registered and/or licensed within a particular jurisdiction, that registration and/or licensing in itself does not imply an endorsement by any regulatory authority, nor does it imply a certain level of skill or training on the part of the firm or its associated personnel.

Item 2 - MATERIAL CHANGES

Escient Financial has the following material changes to report since its last annual filing.

April 21, 2023

- Updated Part 2A, Item 5 to revise Investable Assets definition, methods of paying fees, and fees charged through Altruist's Model Marketplace.
- Updated Part 2A, Item 12 and Item 15 to revise details about Altruist as custodian now that Altruist is self-clearing and no longer utilizes Apex Clearing for clearing, settlement, and custody of client assets.

August 2, 2023

- Updated Part 2A, Item 4 and Item 5 to revise services offered, eliminating investment management as a service, limited tax preparation as a service, revise methods of paying fees, and removal of Altruist as a custodian and service provider.
- Updated Part 2A, Item 11, Item 12, and Item 13 to remove Altruist as a custodian and Investment Management as a service.
- Updated Part 2A, Item 15, Item 16, Item 17, and Item 18 to remove Altruist as custodian, remove Investment Management as a service, and revise Escient Financial's status regarding custody and discretion.

Future Changes

Registered investment advisers are required to amend their brochure when information becomes materially inaccurate. If there are any material changes to an adviser's disclosure brochure, the adviser is required to notify you and provide you with a description of the material changes.

Escient Financial may, at any time, update this Disclosure Brochure to reflect changes in its business practices, changes in regulations, and routine annual updates as required by the securities regulators. As a client of the firm, any material changes will either be sent to you as a summary of those changes or, depending on the extent of those changes, you will receive the entire updated brochure. This brochure may also be downloaded from the SEC's website at www.adviserinfo.sec.gov by searching for the Firm's name or CRD number, which is 309062, or it may be requested from the firm at any time.

As with all firm documents, clients and prospective clients are encouraged to review this brochure in its entirety and are encouraged to ask questions at any time prior to or throughout the engagement.

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Item 4 - ADVISORY BUSINESS

DESCRIPTION OF ADVISORY FIRM

Escient Financial LLC ("Escient Financial", "the Firm") is a California Limited Liability Company formed originally in April of 2020, and is registered as an Investment Advisor with the State of California. Escient Financial is not a subsidiary of, nor does it control, any other financial services industry entity. Escient Financial does not provide investment management services, and therefore currently reports no discretionary assets under management and no non-discretionary Assets Under Management.

Michael Halper is the firm's Founder, Managing Member, and Chief Compliance Officer (supervisor), as well as the majority unit-holder (shareholder). Additional information about Michael Halper may be found in the accompanying Form ADV Part 2B brochure supplement.

TYPES OF ADVISORY SERVICES

Escient Financial is in the business of providing financial planning and investment advice to clients who want to develop and implement an intelligent, effective, long-term financial and investment strategy, customized to their personal goals and resources.

Escient Financial provides a broad range of financial planning solutions to its clients. For those interested in areas such as cash flow and budgeting, education funding, retirement planning, risk management, estate planning, tax planning, as well as periodic investment advice, Escient Financial offers its financial planning and investment advice services.

The following are brief descriptions of the primary advisory services of Escient Financial.

Financial Planning Services

Financial planning is the process of determining whether and how an individual can meet their life goals through the proper management of financial resources. Financial planning involves an evaluation of a Client's current and future financial state by using currently known variables to predict future cash flows, asset values, and withdrawal plans. The key defining aspect of financial planning is that through the financial planning process, all questions, information, and analysis will be considered as they affect and are affected by the entire financial and life situation of the Client. Clients will receive a written or electronic report, providing the Client with a detailed financial plan designed to achieve his or her stated financial goals and objectives.

Escient Financial will use the following seven steps to guide Client through the financial planning process:

1. Understand the Client's personal and financial circumstances
2. Identify and select Client's goals
3. Analyze Client's current course(s) of action and potential alternative course(s) of action
4. Develop the financial planning recommendation(s)
5. Present the financial planning recommendation(s) to Client
6. Help Client implement the financial planning recommendation(s)
7. Monitor Client's progress and update

Financial planning subject areas denote the basic topics covered in the planning process and typically include, but are not limited to, the following:

Business Planning - The firm provides 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, the firm works with you to assess your current situation, identify your objectives, and develop a plan aimed at achieving your goals.

Cash Flow and Debt Management - The firm 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. The firm may also recommend what the firm believes 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.

Education Planning - 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, the firm 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 - The firm 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, the firm 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. The firm's 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. The firm always recommends that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. The firm 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, the firm will participate in meetings or phone calls between you and your attorney with your approval or request.

Financial Goals - The firm will help Clients identify financial goals and develop a plan to reach them. The firm 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 the firm may recommend are further discussed in Item 8 of this brochure.

Real Estate Investment Planning - The firm will analyze possible real estate investments, including capitalization rate, and guide you through financial issues related to managing your business of real estate investments.

Retirement Planning - 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, the firm may make recommendations, including those that may impact the original projections by adjusting certain variables (e.g., 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, the firm may make recommendations on which type of account(s) or specific investments should be owned based in part on their “tax efficiency,” with the consideration that there is always a possibility of future changes to federal, state or local tax laws and rates that may impact your situation.

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

The Financial Planning service involves working one-on-one with a planner over an extended period of time. Clients get to work with a planner who will work with them to develop and implement their plan. The planner will monitor and review the plan on a periodic basis, recommend any changes, and ensure the plan is up to date.

Upon desiring a financial plan, a Client will be taken through establishing their goals and values around money. The Client will be required to provide information in various areas so their current situation can be analyzed, including, but not limited to net worth, cash flow, insurance, credit scores and reports, employee benefits, retirement planning, insurance, investments, college goals, and estate goals. Once the Client's information is reviewed, their plan will be built and analyzed, and then the findings, analysis, and potential changes to their current situation will be reviewed with the Client. Clients 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. Follow-up meetings may be required, and they can be scheduled at the Client's convenience. Shortly after delivery of the financial plan, follow-up phone calls will be made and/or emails will be sent to the Client to confirm that any agreed upon action steps have been carried out. There will be periodic reviews of the plan to ensure its accuracy and ongoing appropriateness. Any needed updates will be implemented at that time.

Escient Financial's purpose is to make sure its clients are on track to fulfilling their financial goals and objectives. Therefore, Escient Financial's Financial Planning service includes periodic check-ins. Clients' financial situation and goals will be monitored. Escient Financial will make follow-up phone calls and/or send emails to Clients at least quarterly. Likewise, Clients have the ability to contact Escient Financial at any time during normal business hours to ask for advice regarding their financial situation. For example, if a Client is interested in purchasing a new car, but wants to know how the new debt and monthly auto loan payments will affect their financial outlook in the long-term. Or if now would be the right time to start a remodel on their house and how that will affect their financial situation. Or if there is a medical situation and how best to handle the cost of the medical services. Clients are encouraged to utilize Escient Financial's knowledge and expertise.

Investment Advice

Escient Financial's Financial Planning services include Investment Advice for individually-tailored investment portfolios. The firm provides continuous advice to a Client regarding the investment of Client funds based on the individual needs of the Client. Through personal discussions in which a Client's risk tolerance is determined, and goals and objectives based on a Client's particular circumstances are established, the firm works with the Client in developing a personal investment policy or an investment plan with an asset allocation target and recommended portfolio based on that policy or plan. The firm will also review and discuss a Client's prior investment history, as well as family composition and background.

Investment advisory services includes regular performance monitoring and asset allocation monitoring for rebalancing of client investment assets. In order for Escient Financial to monitor Clients' accounts, the account should be connected in

the financial planning software. These connection may periodically stop working and will require occasional reconnection by the Client in order for advisor to monitor accounts.

Adviser may occasionally recommend individual securities, digital assets, or cryptocurrencies for a Client's account if the Client asks for such investment advice. It should be noted that if Adviser recommends individual securities, digital assets, or cryptocurrencies for a Client's account this could pose a conflict of interest in so far as the firm, its representatives or employees, or related parties may hold the same – or nearly the same – securities, digital assets, or cryptocurrencies in their own accounts as those recommended to Client. The firm will typically disclose to the Client, either verbally or in writing, if the firm or its representatives holds a position in the individual security, digital asset, or cryptocurrency being recommended to the Client for investment. The Client is under no obligation to accept or implement any of the investment strategies recommended by Adviser.

Escient Financial does not custody or manage investment accounts for Clients. Clients will maintain their own accounts and may implement trade recommendation made by Escient Financial. Escient Financial may assist and guide Clients through trades if they need help.

With certain investments and investment accounts, including digital assets and cryptocurrencies, it may not be possible for Clients to connect their accounts in the financial planning software or for investments to show accurately. In these situations, Client will need to provide account statements to Adviser and/or manually enter accounts and holdings in the financial planning software. These situations may limit the ability for the firm to monitor Client portfolios.

With regards to digital assets and cryptocurrencies, the firm may recommend Clients self-custody the assets. Escient Financial will guide and assist Clients with opening those accounts, effecting transactions, and managing those assets through education, demonstration, and step-by-step guidance and instruction. Under no circumstance should Clients reveal the password, private key, or seed phrase to any digital asset or cryptocurrency account or wallet to the firm, its representatives or employees, or its related parties. Escient Financial will never ask for a Client's password, private key, or seed phrase for any account or wallet.

Estate Plan Documents

Escient Financial offers Estate Planning services as part of the firm's Financial Planning services to assist clients with general information as it applies to reviews of existing plans, gathering information needed to provide outside firms in the creation of documents, and updating existing plans for clients.

For clients engaging in Financial Planning services, there is no separate fee for estate planning services. However, estate plan documents are not included in the firms financial planning services.

The firms, its employees, or its representatives are not attorneys and do not represent themselves as attorneys, will not represent any client as an attorney, and will not offer or provide legal advice. An attorney is not required for estate plan documents that are offered through third-party services that the firm may recommend, but clients may engage an estate planning attorney at their preference.

If third-party estate plan document services are utilized in estate planning, clients will pay those services providers directly. Clients are not required to utilize any third party products or services that the firm may recommend and client may be able to receive similar services from other professionals at a similar or lower cost. Depending on the client needs and desires for estate planning, document review, document preparation, or document updates, the firm will assist client in engaging with Trust & Will (<https://www.trustandwill.com>) or recommend clients utilize an estate planning attorney.

The fees associated with estate planning document-related services are separate from the firm's ongoing financial planning or investment advisory fees, and are paid by the client directly to the estate planning document service provider.

Educational Workshops

The firm offers periodic financial educational sessions for those desiring general advice on personal finance and investing. Topics may include issues related to budgeting, financial planning, college funding, estate planning, retirement

strategies, the financial implications of marriage or divorce, or various other economic and investment topics. The firm's workshops are educational in nature and do not involve the sale of any products. Information presented will not be based on any one person's need nor will the firm provide individualized investment advice to attendees during general sessions.

Newsletters

The firm offers periodic newsletters for those desiring general advice on personal finance and investing. Topics may include issues related to budgeting, financial planning, college funding, estate planning, retirement strategies, the financial implications of marriage or divorce, current events in or related to the financial industry, or various other economic and investment topics. Newsletters do not involve the sale of any products. Information presented will not be based on any one person's need nor will the firm provide individualized investment advice in the newsletters. The newsletters are offered in a digital or electronic format via email through a subscription email service.

ADVICE LIMITED TO CERTAIN TYPES OF INVESTMENTS

Escient Financial provides investment advice on certain types of investments, including, but not limited to:

- Mutual Funds (Load, No-Load, and Load Waived)
- Exchange-listed equity securities (i.e. stocks listed on NYSE, NASDAQ)
- Equity securities traded over-the-counter (i.e. stocks not listed on NYSE, NASDAQ)
- Fixed income securities (i.e. bonds)
- Closed-End Funds and Exchange Traded Funds (ETFs)
- Foreign Issues
- Warrants
- Corporate debt securities (other than commercial paper)
- Commercial paper
- Certificates of Deposit (CDs)
- Municipal securities
- Life insurance (the firm provides advice, but insurance is acquired through a 3rd party)
- Home and auto insurance (the firm provides advice, but insurance is acquired through a 3rd party)
- Variable and fixed annuities (the firm provides advice, but annuities acquired through a 3rd party)
- United States Government and Treasury securities
- Options contracts on securities
- Real Estate Investment Trusts (REITs)
- Digital Assets and Cryptocurrencies

Escient Financial does not provide advice on options contracts on commodities, futures contracts on tangibles and intangibles, interests in partnerships investing in real estate or oil and gas interests, hedge funds, or other types of private (i.e. non-registered) securities.

When providing Investment Advisory services, Escient Financial typically constructs each client's account holdings using mutual funds, equities, individual bonds, and equity and bond ETFs to build diversified portfolios. It is not the firm's typical investment strategy to attempt to time the market, but the firm may recommend increasing cash holdings or changing allocations as deemed appropriate, based on a client's risk tolerance and the firm's expectations of market behavior. The firm may modify its investment strategy to accommodate special situations such as low basis stock, stock options, legacy holdings, inheritances, closely held businesses, collectibles, or special tax situations.

ENGAGEMENT WITH ESCIENT FINANCIAL

During or prior to your first meeting with Escient Financial you will be provided with a current Form ADV Part 2 firm brochure that includes a statement with regard to the firm's privacy policy (found in Item 11). The firm will also ensure that it discloses any material conflicts of interest that could be reasonably expected to impair the rendering of unbiased and objective advice.

Should you wish to engage Escient Financial for its advisory services, you must first enter into a written agreement with the firm. Thereafter, discussion and analysis will be conducted to determine your financial needs, goals, holdings, etc. Depending on the scope of the engagement, you may be asked to provide current copies of the following documents early in the process:

- Financial data that may include tax returns, W-2s or 1099s and/or paystubs
- Statements reflecting current investments in retirement and non-retirement accounts
- Information on retirement plans and benefits provided by your employer
- Mortgage information
- Insurance policies
- Bank account statements (checking, savings, bank CDs, etc.)
- Credit card balances and interest rates
- Employment or other business agreements you may have in place
- Student loan documents
- Auto loans, home loans, HELOCs, and other liabilities
- Completed risk profile questionnaires or other forms provided by the firm
- Divorce decree
- Wills, codicils and trusts

It is important that the information and financial statements you provide are accurate. The firm may, but is not obligated to, verify the information you have provided, which will then be used in the investment advisory process. It is also necessary that you provide the firm with an adequate level of information and supporting documentation throughout the term of the engagement including, but not limited to: source of funds, income levels, and an account holder or their legal agent's authority to act on behalf of the account, among other information. This helps the firm determine the appropriateness of its planning and/or investment strategies for your portfolio. It is also very important that you keep the firm informed of significant changes that may call for an update to your investment plans. Events such as changes in employment or marital status, an unplanned windfall, etc., can have an impact on your circumstances and needs. The firm needs to be aware of such events, so that the firm may make adjustments as necessary in order to keep you on track toward your goals.

CLIENT-TAILORED SERVICES AND CLIENT-IMPOSED RESTRICTIONS

Broad-Based versus Modular Financial Planning

A broad-based plan is an endeavor that requires detail, therefore, certain variables can affect the cost involved in the development of the plan: the quality of your own records, complexity and number of current investments, diversity of insurance products and employee benefits you currently hold, size of the potential estate, and special needs of the client or their dependents, among others.

While certain broad-based plans may require 10 or more hours to complete, complex plans may require more than 20 hours. Alternatively, the firm may concentrate on reviewing only a specific area (modular planning), such as college funding, a portfolio allocation, divorce planning issue, or evaluating the sufficiency of your retirement plan. Note that when these services focus only on certain areas of your interest or need, your overall situation or needs may not be fully addressed due to limitations you may have established. In all instances involving the firm's financial planning and

investment advisory services, the firm's clients retain full discretion over all implementation decisions and are free to accept or reject any recommendation the firm makes.

Whether the firm has created a broad-based or modular plan, it will present you with a summary of recommendations, guide you in the implementation of some or all of them per your decision, as well as offer you periodic reviews thereafter.

Client Tailored Services and Client Imposed Restrictions

The firm will account for any reasonable restrictions you may require for the management of your investment account(s). The firm wants to note that it will remain your responsibility to promptly notify the firm if there is any change in your financial situation and/or investment objectives for the purpose of the firm's reviewing, evaluating or revising previous account restrictions or firm investment recommendations.

Wrap Fee Programs

Escient Financial does not sponsor or serve as a portfolio manager in an investment program involving wrapped fees.

GENERAL INFORMATION

Escient Financial does not provide legal, accounting or insurance services. With your consent, the firm may work with other professional advisors, such as an accountant, attorney or insurance representative to assist with coordination and implementation of accepted strategies. You should be aware that these other entities will charge you separately for their services and these fees will be in addition to the firm's own advisory fee.

Escient Financial will use its best judgment and good faith effort in rendering its services. Escient Financial cannot warrant or guarantee the achievement of a planning goal or any particular level of account performance or that your account will be profitable over time. Past performance is not necessarily indicative of future results.

Except as may otherwise be provided by law, Escient Financial will not be liable to the client, heirs, or assignees for any loss an account may suffer by reason of an investment decision made or other action taken or omitted in good faith by the firm with that degree of care, skill, prudence and diligence under the circumstances that a prudent person acting in a fiduciary capacity would use; any loss arising from the firm's adherence to your direction or that of your legal agent; or any act or failure to act by a service provider maintaining an account.

Federal and state securities laws impose liabilities under certain circumstances on persons who act in good faith and, therefore, nothing contained in this document or the Client Service Agreement shall constitute a waiver of any rights that a client may have under federal and state securities laws.

CCR Section 260.235.2 Disclosure

For Clients who receive the firm's Financial Planning services, the firm must state when a conflict exists between the interests of the firm and the interests of the Client. The Client is under no obligation to act upon the firm's recommendations. If the Client elects to act on any of the recommendations, the Client is under no obligation to effect the transaction through the firm.

Item 5 - FEES AND COMPENSATION

Forms of payment are based on the types of services being provided, term of service, etc., and will be stated in your engagement agreement with the firm. Payment is made via check or draft from a U.S. financial institution as well as

through qualified, unaffiliated third-party processors which requires your prior authorization, or by the securities custodian for investment advisory clients. Advisory fee deduction by a custodian requires the client's prior authorization. Escient Financial does not accept cash, money orders or similar forms of payment for advisory engagements.

COMPREHENSIVE FINANCIAL PLANNING

Comprehensive Financial Planning is offered as an initial 6-month engagement for a financial plan and investment advice for a flat-rate fee starting at \$3,500. There is an initial fee to start and then five more monthly payments. Fees are based on whether the Client is a single individual or a couple (married or not married), and may be negotiable.

Following the initial 6-month Comprehensive Financial Planning engagement, the Client may continue the financial planning and investment advice service with a flat monthly fee for Ongoing Comprehensive Financial Planning. Monthly fees are based on whether the Client is a single individual or a couple (married or not married), and may be negotiable.

Fees for this service may be paid by electronic funds transfer as established in Escient Financial's billing and payment service, or via select cryptocurrencies paid directly to the Firm's Coinbase account or crypto wallet. Cash, checks, or credit cards are not accepted.

If paying fees via cryptocurrency, Client will be sent a separate invoice with payment instructions. Cryptocurrency account numbers and addresses will be provided on invoices. It is Client's responsibility to send payment to the correct account number or address. Escient Financial is not liable for payments clients send to an incorrect account number or address. Payments sent to incorrect account numbers or addresses may not be recoverable and Client will still be responsible for sending payment to Escient Financial.

The first billing cycle begins upon the execution of the client service agreement and is billed and charged on the same day every month.

The flat-rate fee may be increased for various reasons, including, but not limited to, complexity or to compensate for inflation.

This service may be terminated at any time by either the Client with at least a 30-day notice. If Escient Financial terminates the service, fees paid by the Client for the current month will be refunded to the Client in a prorated amount.

PROJECT-BASED FINANCIAL PLANNING SERVICES

Escient Financial provides financial plans consistent with the individual client's financial and tax status and risk/reward objectives. Planning may focus on business planning, cash flow and debt education planning, employee benefits optimization, estate planning, financial goals, insurance review, investment analysis, retirement planning, real estate planning, risk management, and/or tax planning, among others. For specific reasons, clients may request segmented plans to focus on a particular need.

Clients may request Financial Planning Services only. Clients are not required to contract for Investment Advisory services or any other services in order to receive Financial Planning Services. If the client has contracted for Project-Based Financial Planning Services, the advisory fee will be a fixed flat rate fee or an hourly fee.

Fees for this service may be paid by electronic funds transfer or credit card as established in Escient Financial's billing and payment service, or via select cryptocurrencies paid directly to the Firm's Coinbase account or crypto wallet. Cash or checks are not accepted.

If paying fees via cryptocurrency, Client will be sent a separate invoice with payment instructions. Cryptocurrency account numbers and addresses will be provided on invoices. It is Client's responsibility to send payment to the correct account number or address. Escient Financial is not liable for payments clients send to an incorrect account number or address. Payments sent to incorrect account numbers or addresses may not be recoverable and Client will still be responsible for sending payment to Escient Financial.

Project-Based Financial Planning Fixed-Rate Fee

Fixed-rate fees for project-based financial planning start at \$800 and are based on the complexity of the client's situation, the areas of focus selected by Client, and the projected hours needed to perform the initial financial planning services, analyze Client's current situation, research and develop the financial plan, and present the financial plan. The fixed-rate fee includes a two (2) hour presentation meeting. If Client would like to meet with the Firm for additional time then additional meetings can be scheduled on an hourly rate basis. Half (50%) of the fee is due at the beginning of the process and the remainder is due upon delivery of the financial plan to the Client.

Project-Based Financial Planning Hourly Fee

Hourly Financial Planning engagements are offered at an hourly rate of \$200.00 per hour. Client will be provided an estimate of total cost, based on the projected hours needed to perform the initial financial planning services, analyze Client's current situation, research and develop the financial plan, and present the financial plan. The estimate includes a two (2) hour presentation meeting when the financial plan is delivered. Half (50%) of the total estimate is due at the beginning of the process and the remainder is due at completion of work. If the work is expected to exceed one month, then progress payments beyond the amount paid to date may be requested.

The estimated hours and total cost above is only an estimate. Depending on the complexity of the Client's situation, discussions that are necessary with Client, and other factors, the number of hours needed to complete the project-based financial plan could be lesser or greater. The Firm will notify Client when the number of hours exceeds the estimate and will provide a new estimate. Client may decide to proceed with continuing completion of the financial plan or may halt work. If Client wants to continue, the remaining balance of the initial estimate is due, and the additional hourly rate accrued balance will be due upon delivery of the financial plan. If the client wants to halt work, the remaining balance of the initial estimate is due and the Firm will deliver to Client the work-in-progress financial plan, with Client's understanding that the financial plan is incomplete.

ESTATE PLAN DOCUMENTS

The fees associated with estate planning document-related services are separate from the firm's ongoing financial planning or investment advisory fees, and are paid by the client directly to the estate planning document service provider. Escient Financial does not charge the client any additional fees related to estate plan documents and does not receive any compensation from the estate planning document service provider.

EDUCATIONAL WORKSHOPS

Workshops are offered to organizations and the public on a variety of financial topics. Educational workshop attendees may be assessed a per-session fee ranging from \$1,000 to \$5,000 per workshop for a company or organization or \$50 to \$500 per participant. The fee will be announced in advance of the workshop and will be determined by the content, amount of research conducted, number of hours of preparation needed, number of attendees, length of the event, number and expertise of the presenters involved, and whether or not educational materials are being provided.

Half of the fees are due prior to the engagement, and the other half is to be paid the day of, no later than the conclusion of the workshop. If the event is canceled, any fees already paid for the workshop will be refunded.

Workshops may be provided pro-bono at Escient Financial's discretion.

NEWSLETTERS

Newsletters are offered at no cost to anyone who subscribes to the email newsletter service. There is no purchase of any product or other service required to receive newsletters.

ADDITIONAL CLIENT FEES

When implementing an investment recommendation or using a specific broker-dealer or service provider recommended by Escient Financial, the Client may incur additional fees. These additional fees may consist of transaction or service fees (sometimes termed brokerage fees), individual retirement account fees, account termination fees, wire transfer fees, custodial fees, deferred sales charges, odd-lot differentials, transfer fees, electronic fund fees, and other fees and taxes, and are the responsibility of the account holder. Fees paid by clients to the firm for advisory services are separate from any of these fees or other similar charges. Mutual funds and exchange-traded funds, as well as other investments of a similar type, also charge internal management fees, which are disclosed in each fund's prospectus. Any such fees, charges, and commissions are exclusive of and in addition to Escient Financial's fee, and Escient Financial shall not receive any portion of such fees, charges, and commissions.

Item 12 further describes the factors that the firm considers in selecting or recommending broker-dealers for Client's transactions and determining the reasonableness of their compensation (e.g., commissions). Additional information about the firm's fees in relationship to its business practices are noted in Items 12 and 14 of this document.

EXTERNAL COMPENSATION FOR THE SALE OF SECURITIES TO CLIENTS

Escient Financial does not charge or receive a commission or mark-up on your securities transactions, nor will the firm or an associate be paid a commission on your purchase of a securities holding or insurance contract that the firm recommends to you.

Escient Financial does not receive "trailer" or SEC Rule 12b-1 fees from an investment company the firm may recommend for your portfolio. Fees charged by issuers are detailed in prospectuses or product descriptions and you are encouraged to read these documents before investing. Escient Financial and its associates receive none of these described or similar fees or charges.

You will always have the option to purchase recommended or similar investments through your own selected service provider.

TERMINATION OF SERVICES

Either party may terminate the agreement at any time, which will typically be in writing. If you verbally notify Escient Financial of your intent to terminate the agreement and, if in two business days following this notification Escient Financial has not received your notice in writing, Escient Financial will make a written notice of the termination in its records and send you its own termination notice as a substitute. Escient Financial will not be responsible for future allocations, investment advice, or transactional services upon receipt of a termination notice.

If Escient Financial's Form ADV Part 2 brochure was not delivered to you at least 48 hours prior to entering into the investment advisory contract with the firm, then you have the right to terminate the engagement without fee or penalty within five business days after entering into the agreement. Should you terminate an engagement with the firm after this time period, you may be assessed a fee based upon the uppermost range of the disclosed hourly rate for any time that may have been incurred by the firm in the preparation of your analysis or plan.

Should an educational workshop attendee cancel less than 48 hours of the session, fees are normally not eligible for a refund due to operational costs borne by Escient Financial will consider crediting the fee to a future educational workshop.

Should you terminate the agreement after the five-day period, you will be assessed fees on a prorated basis for services incurred from either (i) as a new client, the date of the engagement to the date of the firm's receipt of the written notice of termination; or (ii) all other accounts, the last billing period to the date of the firm's physical or constructive receipt of written termination notice.

Earned fees in excess of any prepaid deposit will be billed at the time of termination and will be due upon receipt of invoice. The firm will return any prepaid, unearned advisory fees within 30 days of the firm's receipt of a termination notice. This will only be provided via check from a US-based financial institution; no credits or transaction reversals will be issued to an account.

GENERAL INFORMATION ON ADVISORY SERVICES AND FEES

Fees may be negotiable for all services, and the criteria would be determined on a case by case basis. Typical negotiability factors include the complexity of the client's financial situation and circumstances and the amount of assets under advisement, but there may be other factors as well. Escient Financial reserves the right to waive or reduce certain fees based on unique individual circumstances, special arrangements, or pre-existing relationships.

Fees are not collected for services to be performed more than six months in advance. The client may terminate the Advisory Agreement without penalty within five business days of entering into the Advisory Agreement if the Form ADV Part 2 brochure was not provided to the client at least 48 hours prior to signing an engagement agreement.

Escient Financial reserves the right to adjust fees for services. Escient Financial reserves the right to quote a fee or a rate that is lower or higher than the fees and rates advertised.

Any controversy or claim, including but not limited to, errors and omissions arising out of or relating to the Client Service Agreement or the breach thereof, shall be settled by arbitration in California in accordance with the civil code. If arbitration, any judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof. The agreement to arbitrate does not constitute a waiver of the client's right to seek judicial Escient Financial where such waiver would be void under the federal securities laws. Arbitration is final and binding on the parties.

CCR Section 260.238(j) Disclosure

Please note, lower fees for comparable services may be available from other sources.

Item 6 - PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

Escient Financial's advisory fees will not be based on a share of capital gains or capital appreciation (growth) of any portion of managed funds, also known as performance-based fees. Performance-based compensation creates an incentive for a firm or their representatives to recommend an investment that may carry a higher degree of risk to a client. The firm does not use a performance-based fee structure because of the conflict of interest this type of fee structure poses.

Escient Financial's fees will not be based on side-by-side management, which refers to a firm simultaneously managing accounts that do pay performance-based fees (such as a hedge fund) and those that do not; this type of arrangement, and the conflict of interest it may pose, does not conform to the firm's practices.

Item 7 - TYPES OF CLIENTS

Escient Financial offers advisory services to individual investors, couples, and families, including their trusts and estates. The firm encourages interested parties of all economic levels to seek the firm's advisory services. The firm does not require minimum income, minimum asset levels, or other similar preconditions. The firm reserves the right to decline services to any prospective client for any non-discriminatory reason.

Item 8 - METHODS OF ANALYSIS, INVESTMENT STRATEGIES, AND RISK OF LOSS

METHODS OF ANALYSIS

When Escient Financial is engaged to provide investment advice, the firm will first gather and consider several factors, including your:

- current financial situation
- current and long-term needs
- investment goals and objectives
- level of investment knowledge
- tolerance or appetite for risk
- reasonable investment restrictions involving your account(s)

Escient Financial's research is drawn from sources that include financial periodicals, reports from economists, and other industry professionals, annual reports, prospectuses, and other regulatory filings. Escient Financial analyzes mutual funds by their historical performance, standard deviation, correlation with other mutual funds and the funds' mandates for exposure to the market as explained in the prospectus, among other factors.

The firm's primary methods of investment analysis are fundamental, technical, cyclical, and charting analysis.

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 the 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 the firm follows. 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 trendless 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 is 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.

MODERN PORTFOLIO THEORY

The underlying principles of MPT are:

- Investors are risk averse. The only acceptable risk is that which is adequately compensated by an expected return. Risk and investment return are related and an increase in risk requires an increased expected return.
- Markets are efficient. The same market information is available to all investors at the same time. The market prices every security fairly based upon this equal availability of information.
- The design of the portfolio as a whole is more important than the selection of any particular security. The appropriate allocation of capital among asset classes will have far more influence on long-term portfolio performance than the selection of individual securities.
- Investing for the long-term (preferably longer than ten years) becomes critical to investment success because it allows the long-term characteristics of the asset classes to surface.
- Increasing diversification of the portfolio with lower correlated asset class positions can decrease portfolio risk. Correlation is the statistical term for the extent to which two asset classes move in tandem or opposition to one another.

Passive Investment Management

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

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

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

MATERIAL RISKS INVOLVED

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

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

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

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.

Turnover Risk - At times, the strategy may have a portfolio turnover rate that is higher than other strategies. A high portfolio turnover would result in correspondingly greater brokerage commission expenses and may result in the distribution of additional capital gains for tax purposes. These factors may negatively affect the account's performance.

Limited markets - Certain securities may be less liquid (harder to sell or buy) and their prices may at times be more volatile than at other times. Under certain market conditions, the firm may be unable to sell or liquidate investments at prices it considers reasonable or favorable, or find buyers at any price.

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.

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

RISKS ASSOCIATED WITH SECURITIES

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

Commercial Paper is, in most cases, an unsecured promissory note that is issued with a maturity of 270 days or less. Being unsecured the risk to the investor is that the issuer may default.

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.

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 factors such 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.

Bank Obligations including bonds and certificates of deposit may be vulnerable to setbacks or panics in the banking industry. Banks and other financial institutions are greatly affected by interest rates and may be adversely affected by downturns in the U.S. and foreign economies or changes in banking regulations.

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.

Options and other derivatives carry many unique risks, including time-sensitivity, and can result in the complete loss of principal. While covered call writing does provide a partial hedge to the stock against which the call is written, the hedge is limited to the amount of cash flow received when writing the option. When selling covered calls, there is a risk the underlying position may be called away at a price lower than the current market price.

Exchange Traded Funds prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected. ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value; (ii) the ETF may employ an investment strategy that utilizes high leverage ratios; or (iii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. The Adviser has no control over the risks taken by the underlying funds in which the Clients invest.

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).

Digital Assets and Cryptocurrencies - Escient Financial provides advice on purchasing and investing in digital assets and cryptocurrencies. Digital assets and cryptocurrencies may not be suitable for everyone. Escient Financial will advise clients to purchase or invest in cryptocurrencies when the firm believes it to be in Client's best interest.

Clients should be aware that investments into digital assets and cryptocurrencies carry their own unique risks. Such risks can include, but are not necessarily limited to, the fact that digital assets and cryptocurrencies do not currently have legal tender status in the United States, are not backed or supported by any government or central bank, value is completely derived by market forces of supply and demand, are more volatile than most traditional assets, and they are not covered by either FDIC or SIPC insurance.

Digital assets and cryptocurrencies are highly speculative, highly volatile, and can move quickly in any direction. It is not unusual to see 10 percent to 30 percent gains or losses in a single day and even as high as 50 percent or greater gains or losses in a short period of time. Some digital assets, cryptocurrencies, coins, and tokens could unexpectedly become worthless.

Digital Assets and cryptocurrencies are regulated, but the regulation is limited as they are a new asset class and the rules and laws surrounding them are not always clear. As regulation of digital assets and cryptocurrencies increases, it is possible that the value of digital assets and cryptocurrencies could be dramatically affected.

If Escient Financial recommends digital assets or cryptocurrencies for a client's account, this could pose a conflict of interest in so far as the firm, its representatives or employees, or related parties may hold the same – or nearly the same – digital assets or cryptocurrencies in their own accounts as those recommended to a client. The firm will typically disclose to the client, either verbally or in writing, if the firm or its representatives holds a position in the individual security, digital asset, or cryptocurrency being recommended to the client for investment. Clients are under no obligation to accept or implement any of the investment strategies recommended by Escient Financial.

With certain investments, including digital assets and cryptocurrencies, it may not be possible for custody to be with a custodian Escient Financial utilizes. In these situations, clients will need to open accounts with other custodians or exchanges and manage their own accounts. These situations may limit the ability for the firm to provide monitoring, performance reporting, rebalancing, and management of client portfolios. In the case of digital assets and cryptocurrencies, the firm generally recommends Clients self-custody the assets. Where self-custody is not suitable or an option, the firm recommends diversifying the location of the digital assets and cryptocurrency holdings across multiple exchanges, custodians, and platforms. Escient Financial will guide and assist clients with opening those accounts, effecting transactions, and managing those assets through education, demonstration, and step-by-step guidance and instruction.

Under no circumstance should clients reveal the password, private key, or seed phrase to any digital asset or cryptocurrency account or wallet to Escient Financial, its representatives or employees, or its related parties.

Escient Financial will never ask for a client's password, private key, or seed phrase for any account or wallet.

Unlike traditional securities assets and markets, digital assets and cryptocurrency markets and exchanges are open 24 hours per day, 365 days per year, including weekends and holidays. It is possible that large changes in the value of digital assets and cryptocurrencies could happen outside of Escient Financial's normal business hours, including in the middle of the night, on weekends, and on holidays. During these times, Escient Financial may not be available or able to offer advice on a Client's assets, make trades on client accounts, or be available to assist clients with trading in their accounts. Clients may trade in their own accounts that they have access to if they feel they want or need to, but those trades would be without advice from Escient Financial.

Item 9 - DISCIPLINARY INFORMATION

Criminal or Civil Actions

Escient Financial and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

Escient Financial and its management have not been involved in administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

Escient Financial and its management have not been involved in legal or disciplinary events that are material to a Client's or prospective Client's evaluation of Escient Financial or the integrity of its management.

Item 10 - OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

No Escient Financial employee is registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer. No Escient Financial employee is registered, or have an application pending to register, as a futures commission merchant, commodity pool operator or a commodity trading advisor.

Escient Financial does not have any related parties. As a result, the firm does not have a relationship with any related parties.

Escient Financial only receives compensation directly from Clients. The firm does not receive compensation from any outside source. The firm does not have any conflicts of interest with any outside party.

Recommendations or Selections of Other Investment Advisers

As referenced in Item 4 of this brochure, Escient Financial may recommend Clients to Outside Managers to manage their accounts. In the event that the firm recommends an Outside Manager, please note that the firm does not share in their advisory fee. The firm's fee is separate and in addition to their compensation (as noted in Item 5) and will be described to you prior to engagement. You are not obligated, contractually or otherwise, to use the services of any Outside Manager the firm recommends. Additionally, Escient Financial will only recommend an Outside Manager who is properly licensed or registered as an investment adviser.

Disclosure of Material Conflicts

All material conflicts of interest under CCR Section 260.238(k) are disclosed regarding Escient Financial, its representatives, or any of its employees, which could be reasonably expected to impair the rendering of unbiased and objective advice.

Item 11 - CODE OF ETHICS, PARTICIPATION OF INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

Escient Financial believes that its business methodologies, ethics rules, and adopted policies are appropriate to eliminate or at least minimize potential material conflicts of interest and to appropriately manage any material conflicts of interest that may remain. Clients should be aware that no set of rules can possibly anticipate or relieve all potential material conflicts of interest. The firm will disclose to its advisory clients any material conflict of interest relating to the firm, its representatives, or any of its employees which could reasonably be expected to impair the rendering of unbiased and objective advice.

Code of Ethics Description

Escient Financial periodically reviews and amends its Code of Ethics to ensure that it remains current, and requires firm personnel to annually attest to their understanding of and adherence to the firm's Code of Ethics. A copy of the firm's Code of Ethics is made available to any client or prospective client upon request. Escient Financial accepts the obligation not only to comply with all applicable laws and regulations but also to act in an ethical and professionally responsible manner in all professional services and activities. Firm policies include prohibitions against insider trading, circulation of industry rumors, and certain political contributions, among others.

Escient Financial holds itself to a fiduciary standard, which means the firm and its Advisors will act in the utmost good faith, performing in a manner believed to be in the best interest of its clients. Escient Financial has adopted and adheres to the CFP Board's Code of Ethics and Standards of Conduct that establishes policies for ethical conduct. Escient Financial and its Advisors accept the obligation not only to comply with the mandates and requirements of all applicable laws and regulations, but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.

CERTIFIED FINANCIAL PLANNER™ professionals adhere to the CFP® Board's Code of Ethics, which is comprised of the following six principles:

- Act with honesty, integrity, competence, and diligence.
- Act in the client's best interests.
- Exercise due care.
- Avoid or disclose and manage conflicts of interest.
- Maintain the confidentiality and protect the privacy of client information.
- Act in a manner that reflects positively on the financial planning profession and CFP® certification.

The CFP® Board's Standards of Conduct articulate professional duties that CFP® professionals must uphold. Specifically, the Standards outline obligations between financial planners and current clients, prospective clients, employers, and CFP® Board regarding information, property, disclosure, and the defining of relationships. Among the Standards are the following Duties Owed to Clients:

Fiduciary Duty - At all times when providing financial advice to a client, a CFP® professional must act as a fiduciary, and, therefore, act in the best interests of the client. To uphold the fiduciary standard, the CFP® professional is required to fulfill the following three duties:

Duty of Loyalty - Involves placing the client's interests ahead of the CFP® professional, the CFP® professional's firm, or any other entity. Includes avoiding, fully disclosing, obtaining consent or managing material conflicts of interest.

Duty of Care - The CFP® professional must engage the client with care, skill, prudence, and diligence. Fulfillment of this duty requires consideration of the client's goals, risk tolerance, objectives, and circumstances

Duty to Follow Client Instructions - CFP® professionals are obligated to adhere to the terms of the engagement and must follow "reasonable and lawful" client instructions.

The financial planner must uphold the fiduciary standard specified in the Code and Standards when providing financial advice to a client or engaged in financial planning for a client.

Duty of Integrity - A CFP® professional must perform professional services with integrity. Integrity demands honesty and candor, which may not be subordinated to personal gain or advantage. The standard also contains the standard anti-fraud language that exists in law and regulation, the interpretations of which will guide interpretation of this standard.

Competence - A CFP® professional must provide professional services with competence, which means with relevant knowledge and skill to apply that knowledge. When the CFP® professional is not sufficiently competent in a particular area to provide the professional services, the CFP® professional must gain competence, obtain the assistance of a competent professional, limit or terminate the engagement, and/or refer the client to a competent professional.

Diligence - A CFP® professional must provide professional services, including responding to reasonable client inquiries, in a timely and thorough manner.

Disclose and Manage Conflicts of Interest - A CFP® professional must:

- Avoid or fully disclose material conflicts of interest by providing sufficiently specific facts;
- Obtain informed consent, and
- Manage the conflict of interest.
- Material conflicts of interest that could affect the professional relationship must be disclosed to the client. A material conflict of interest must be disclosed even if the CFP® professional believes he or she is acting in the best interest of the client.

Sound and Objective Professional Judgement - When exercising professional judgment, a CFP® professional must act objectively to serve the interests of clients, rather than themselves, their firm, or anyone else. CFP® professionals may not solicit or accept any gift, gratuity, entertainment, non-cash compensation, or other consideration that could reasonably be expected to compromise their objectivity.

Professionalism - This requires CFP® professionals to treat others with dignity, courtesy, and respect. The duty to act with professionalism applies to clients, prospective clients, fellow professionals, and others.

Comply With the Law - A CFP® professional is required to comply with the laws, rules, and regulations governing professional services. CFP® professionals are prohibited from intentionally or recklessly participating or assisting another person's violation of the Standards or the laws, rules, or regulations governing professional services.

Confidentiality and Privacy - CFP® professionals are required to uphold client confidentiality and privacy. There are two exceptions:

- Information used for ordinary business purposes (e.g., personal information necessary for an estate planning attorney to draft a will)
- Information transferred for legal and compliance purposes (e.g., subpoenas).

Provide Information to a Client - A CFP® professional must provide accurate information to clients, in an understandable manner and format.

Duties When Communicating With a Client - A CFP® professional must provide a client with accurate information in a manner and format that a client reasonably could be expected to understand. The information must be provided in accordance with the terms of the engagement (the oral or written agreement, arrangement, or understanding between the CFP® professional and the client) and in response to reasonable client requests.

Duties When Representing Compensation Method - This standard establishes criteria for determining the appropriate compensation method to disclose to clients. Fee-only, fee-based, and sales-related compensation categories are defined. CFP® professionals may only represent their compensation in one of the following ways:

- Fee-only—Only planning fees. No sales-related compensation.
- Fee-based—Planning fees + sales-related compensation. Sales-related compensation includes commissions, trailing commissions, 12b-1 fees, spreads, transaction fees, revenue sharing, referral or solicitor fees, or similar consideration.

Duties When Recommending, Engaging, and Working With Additional Persons - This standard sets forth requirements for CFP® professionals who recommend, engage, and work with additional persons. When engaging or recommending another professional, a CFP® professional must:

- Have a reasonable basis for the recommendation or engagement based on the other professional's reputation, experience, and qualifications.
- Disclose any arrangement by which someone other than the client will compensate the CFP professional, the CFP® professional's firm, or a related party for the engagement or recommendation.
- For engagements, the CFP® professional must take reasonable steps to protect the client's interests.

When working with another professional on a client's behalf, the CFP® professional must:

- Communicate with the other professional about the services each will provide and their respective responsibilities.
- Inform the client in a timely manner if the other professional did not perform the services in accordance with the scope of services to be provided and the allocation of responsibilities.

Duties When Selecting, Using, and Recommending Technology - A CFP® professional must:

- Have a reasonable basis for believing the technology produces reliable, objective, and appropriate outcomes
- Exercise reasonable care and judgment when selecting, using, or recommending technology
- Have a reasonable level of understanding of technology's assumptions and outcomes.

Refrain From Borrowing or Lending Money and Commingling Financial Assets - CFP® professionals must refrain from borrowing or lending money. Commingling of financial assets is prohibited. Borrowing and lending is allowed if the client is a family member or if the lender is an organization or entity in the business of lending money. This standard explicitly prohibits indirect borrowing.

Escient Financial and its Advisors agree to adhere to the above Code of Ethics and Standards of Conduct, as well as the full CFP® Board Standards of Conduct which can be read at <https://www.cfp.net/ethics/code-of-ethics-and-standards-of-conduct>.

Statement Involving The Firm's Privacy Policy

The firm respects the privacy of all clients and prospective clients (collectively referred to as "clients" in this section), both past and present. It is recognized that you have entrusted this firm with non-public personal information and it is important that both access persons and clients are aware of firm policy concerning what may be done with that information.

Escient Financial collects personal information from the following sources:

- Information clients provide to complete their financial plan or investment recommendation;

- Information clients provide in engagement agreements and other documents completed in connection with the opening and maintenance of an account;
- Information clients provide verbally; and
- Information received from service providers, such as custodians, about clients' transactions.

Escient Financial does not disclose non-public personal information about clients to anyone, except in the following circumstances:

- When required to provide services clients have requested;
- When a client has specifically authorized the firm to do so;
- When required during the course of a firm assessment (i.e., independent audit); or
- When permitted or required by law (i.e., periodic regulatory examination, subpoena, etc.).

Within the firm, access to client information is restricted to personnel that need to know that information. All access persons and service providers understand that everything handled in firm offices are confidential and they are instructed not to discuss client information with someone else that may request information about an account unless they are specifically authorized in writing by the client to do so. This includes providing information about a spouse's IRA or a parent's account.

To ensure security and confidentiality, the firm maintains physical, electronic, and procedural safeguards to protect the privacy of client information.

The firm will provide its clients with its privacy policy on a cyclical basis per regulatory guidelines and at any time, in advance, if firm privacy policies are expected to change.

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

Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest

Neither Escient Financial nor any associate is authorized to recommend to a client, or effect a transaction for a client, involving any security in which the firm or a related person (e.g., associate, an immediate family member, etc.) has a material financial interest, such as in the capacity as a board member, underwriter, or advisor to an issuer of securities, etc.

Associates of Escient Financial are prohibited from borrowing from or lending to a client unless the client is an approved financial institution.

Firm/Personnel Purchases of Same Securities Recommended to Clients and Conflicts of Interest

Escient Financial does not trade for its own account. The firm's personnel or related persons may buy or sell securities that are the same as, similar to, or different from, those recommended to clients. In an effort to reduce or eliminate certain conflicts of interest involving the firm or personal trading, the firm's policy may require that it restrict or prohibit associates' transactions in specific reportable securities transactions. Any exceptions or trading pre-clearance must be approved by the firm principal in advance of the transaction in an account, and the firm maintains the required personal securities transaction records per regulation. Because clients often have different objectives and risk tolerances, a recommendation made to one client may be different in nature or in timing from a recommendation made to a different client. At no time, however, will Escient Financial or a related person receive preferential treatment over a client.

From time to time, Escient Financial, its representatives or employees, or its related persons will invest in the same securities (or related securities such as warrants, options or futures), digital assets, or cryptocurrencies that the firm or a related person recommends to Clients. This has the potential to create a conflict of interest because it affords the firm, its representatives, its employees, or its related persons the opportunity to profit from the investment recommendations made to Clients. Escient Financial's policies and procedures and code of ethics address this potential conflict of interest

by prohibiting such trading by the firm, its representatives, its employees, or its related persons if it would be to the detriment of any Client and by monitoring for compliance through the reporting and review of personal securities transactions. In all instances the firm will act in the best interests of its Clients.

In an effort to reduce or eliminate certain conflicts of interest involving personal trading (i.e., trading ahead of client recommendation, etc.), firm policy may require that the firm periodically restrict or prohibit related parties' transactions. Any exceptions must be approved by the firm, and the firm will maintain personal securities transaction records as required.

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

From time to time, the firm's personnel or its related persons may buy or sell securities for themselves at or around the same time as recommendation made to Clients. They will not trade non-mutual fund or non-index (i.e. ETFs) securities 5 days prior to the same security recommendation for Clients.

Item 12 - BROKERAGE PRACTICES

Escent Financial is a fee-only financial planner and does not offer investment management services. Escent Financial may recommend one or more broker-dealers for client to choose for custody of their assets. It is recommended that Client assets be maintained in an account at a qualified custodian, generally a broker-dealer or bank. Escent Financial does not have any affiliation with broker-dealers. Specific custodian recommendations are made to the Client based on their need for such services and on the reputation and services provided by the custodian.

Selection of Custodians/Broker-Dealers

Escent Financial may recommend a custodian/broker-dealer to hold your assets and execute transactions on terms that are, overall, most advantageous when compared with other available providers and their services. The firm considers a wide range of factors, including:

- Capability to execute, clear, and settle trades (buy and sell securities for your account) itself or to facilitate such services. Your account must be maintained by a qualified custodian, such as a broker/dealer, bank or trust company. The firm is not a custodian nor is there an affiliate that is a custodian.
- Capability to facilitate timely transfers and payments to and from accounts (wire transfers, check requests, bill payment, etc.).
- Combination of transaction execution services and asset custody services (generally without a separate fee for custody)
- Breadth of available investment products (stocks, bonds, mutual funds, exchange-traded funds (ETFs), etc.)
- Availability of investment research and tools that assist the firm in making investment decisions.
- Quality of services.
- Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate the prices.
- Reputation, financial strength, and stability.
- Prior service to the firm and its other clients.
- Availability of other products and services that benefit the firm, as discussed below.

The firm periodically conducts an assessment of any service provider it recommends, which generally involves a review of their range and quality of services, reasonableness of fees, among other items, and in comparison, to their industry

peers. The firm also periodically reviews policies regarding recommending custodians to clients in light of its duty to seek best execution.

Research and Other Soft-Dollar Benefits

Escient Financial currently does not receive soft dollar benefits.

Brokerage for Client Referrals

Escient Financial receives no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

Clients Directing Which Broker/Dealer/Custodian to Use

Escient Financial may recommend a specific custodian for Clients to use, however, Clients may custody their assets at a custodian of their choice. Depending on the custodian or broker-dealer used, Escient Financial may be able or unable to monitor and your accounts in the financial planning software.

Client Referrals from Custodians or Broker/Dealers

The firm does not receive referrals from any custodians or broker-dealers; nor are client referrals a factor in the recommendation to any Client of the use of any custodian or broker-dealer.

Item 13 - REVIEW OF ACCOUNTS

Client investment accounts are reviewed regularly through the financial planning software, if the accounts are connected and updated. The account is reviewed with regards to the Client's investment policies and risk tolerance levels. Events that may trigger a special review would be unusual performance, addition or deletions of Client-imposed restrictions, excessive draw-down, volatility in performance, or buy and sell recommendation from the firm or per Client's needs.

Item 14 - CLIENT REFERRALS AND OTHER COMPENSATION

Escient Financial does not receive any economic benefit, directly or indirectly, from any third party for advice rendered to its Clients. Nor does the firm, directly or indirectly, compensate any person who is not advisory personnel for Client referrals.

Item 15 - CUSTODY

Custody, as it applies to investment advisors, has been defined by regulators as having access or control over client funds and/or securities. In other words, custody is not limited to physically holding client funds and securities. If an investment advisor has the ability to access or control client funds or securities, the investment advisor is deemed to have custody and must ensure proper procedures are implemented. Escient Financial does not have access to Client accounts and thus does not have custody or accept custody of Client assets or funds.

Item 16 - INVESTMENT DISCRETION

Escient Financial does not provide investment management service, and therefore does not exercise discretion over Client accounts or assets.

Item 17 - VOTING CLIENT SECURITIES

Escient Financial does not vote proxies on a client's behalf, nor does the firm offer specific guidance on how to vote proxies. However, the firm will answer limited questions with respect to what a proxy voting request or other corporate matter may be and how to reach the issuer or its legal representative.

Escient Financial will not offer guidance involving any claim or potential claim in any bankruptcy proceeding, class action securities litigation, or other litigation or proceeding relating to securities held at any time in a client account, including, without limitation, to file proofs of claim or other documents related to such proceeding, or to investigate, initiate, supervise or monitor class action or other litigation involving client assets. The firm will have no power, authority, responsibility, or obligation to take any action with regard to any claim or potential claim in any bankruptcy proceeding, class action securities litigation or other litigation or proceeding relating to securities held at any time in a client account, including, without limitation, to file proofs of claim or other documents related to such proceeding, or to investigate, initiate, supervise or monitor class action or other litigation involving client assets. You should review external model managers' advisory brochure to determine their policy with respect to any claim or potential claim in any bankruptcy proceeding, class action securities litigation or other litigation or proceeding relating to securities held in a client account.

Item 18 - FINANCIAL INFORMATION

Escient Financial will not take physical custody of client assets. Fee withdrawals must be done through a qualified intermediary, per the client's prior written agreement, and following the client's receipt of the firm's invoice.

Engagements with Escient Financial do not require that it collect advance fees from a client of \$500 or more for its services that it has agreed to perform six months or more into the future.

Neither Escient Financial nor its management serve as general partner for a partnership or trustee for a trust in which the firm's advisory clients are either partners of the partnership or beneficiaries of the trust.

Escient Financial and its management do not have a financial condition likely to impair its ability to meet commitments to clients, nor has the firm or its management been the subject of a bankruptcy petition at any time.

Due to the nature of Escient Financial's advisory services and operational practices, a financial statement or audited balance sheet is not required nor included with this brochure.

Item 19 - REQUIREMENTS OF STATE-REGISTERED ADVISORS

Michael Halper

Born: 1977

Managing Member/Founder/Chief Compliance Officer (Supervisor)/Investment Advisor Representative

Educational Background

Candidate for CFP® Certification

Individuals who have completed a CFP Board approved registered education program within the previous five years, and are on track to register for the CFP® Certification Examination, but have not yet fulfilled all the certification requirements.

Master of Science in Personal Financial Planning

College for Financial Planning (2020-2021)

Bachelor of Arts in Radio-Television-Film with Emphasis in Film Production

California State University, Northridge (1998-2000)

Business Experience

Escient Financial LLC (April 2020 - Present)

Simi Valley, CA

Managing Member / Founder / Chief Compliance Officer (Supervisor) / Investment Advisor Representative

Escient Studios (January 2012 - April 2020)

Simi Valley, CA

Producer / Director / Writer

Escient Digital (January 2001 - April 2020)

Simi Valley, CA

Colorist / Editor / Sound Designer

Member, IATSE Local 600 (May 2008 - December 2018)

Los Angeles, CA

Digital Imaging Technician

Ascentia Films (July 2005 - December 2011)

Los Angeles, CA

Producer / Director / Writer

Professional Designations, Licensing, and Exams

CERTIFIED FINANCIAL PLANNER™ professional (CFP®)

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.CFP.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct* ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board's *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Master Planner Advanced Studies™ (MPAS®)

The MPAS® is a Master of Science degree awarded to individuals who complete the College for Financial Planning's Master of Science degree with a major in personal financial planning. Students pursuing this degree program must complete courses totaling 36 to 43 semester credits in personal financial planning subject matter. Course content includes both research-based study coursework and real-world case studies. Completion of assignments, research, papers, and projects are required in order to earn this degree. In order to maintain the MPAS designation, individuals must complete 40 hours of continuing education every two years. This designation can be verified at <https://www.kaplanfinancial.com/wealth-management/resources/find-a-financial-advisor?firstName=Michael&lastName=Halper> and <https://www.credly.com/users/michael-halper/badges>.

Accredited Portfolio Management AdvisorSM (APMA®)

Individuals who hold the APMA® designation have completed a course of study encompassing client assessment and suitability, risk/return, investment objectives, bond and equity portfolios, modern portfolio theory and investor psychology. Students have hands-on practice in analyzing investment policy statements, building portfolios, and making asset allocation decisions including sell, hold, and buy decisions within a client's portfolio. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process. Designees renew their designation every two - years by completing 16 hours of

continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements. This designation can be verified at <https://www.kaplanfinancial.com/wealth-management/resources/find-a-financial-advisor?firstName=Michael&lastName=Halper> and <https://www.credly.com/users/michael-halper/badges>.

Accredited Wealth Management AdvisorSM (AWMA[®])

Individuals who hold the AWMA[®] designation have completed a course of study encompassing wealth strategies, equity-based compensation plans, tax reduction alternatives, and asset protection alternatives. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process. Designees renew their designation every two - years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements. This designation can be verified at <https://www.kaplanfinancial.com/wealth-management/resources/find-a-financial-advisor?firstName=Michael&lastName=Halper> and <https://www.credly.com/users/michael-halper/badges>.

Sports & Entertainment Accredited Wealth Management AdvisorSM (SE-AWMASM)

Individuals who hold the SE-AWMASM designation have completed a course of study encompassing qualitative planning, trusts, investments, cash flow, budgeting, tax planning, business planning, estate planning, employee and retirement benefits for high-net-worth sports and entertainment clients. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. This designation can be verified at <https://www.kaplanfinancial.com/wealth-management/resources/find-a-financial-advisor?firstName=Michael&lastName=Halper> and <https://www.credly.com/users/michael-halper/badges>

Certificate in Blockchain and Digital AssetsSM

Financial professionals who hold the Certificate in Blockchain and AssetsSM issued by Digital Assets Council of Financial Professionals (DACFP) have earned the essential knowledge and skills they need to provide their clients accurate, relevant, timely and valuable advice about blockchain and digital asset management. Graduates of the Certificate program have taken the only course of its kind about this emerging ecosystem created for financial advisors by leading financial advisors. This certificate can be verified at <https://www.credly.com/users/michael-halper/badges>.

Certified Digital Asset Advisor (CDAA)

Certified Digital Asset Advisors are educated in both the traditional and digital financial world. Financial advisors that have completed the CDAA course and passed the exam have demonstrated that they understand how digital assets work, the role they play, the risks that follow, and how they can fit into your financial picture. Advisors go through in-depth training and education in 5 core aspects of cryptocurrency, blockchain technology, and decentralized finance to provide investors with the highest level of service and education. CDAA graduates have completed a minimum of 12 hours of CDAA coursework and passed a final exam to display their knowledge in different aspects of cryptocurrency, blockchain technology, and decentralized finance to provide you with the highest level of service and education. This designation can be verified at <https://www.certifieddigital.org/for-investors>.

Chartered Retirement Planning CounselorSM (CRPC[®])

Individuals who hold the CRPC[®] designation have completed a course of study encompassing pre-and post- retirement needs, asset management, estate planning and the entire retirement planning process using models and techniques from real client situations. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process. Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements. This designation can be verified at <https://www.kaplanfinancial.com/wealth-management/resources/find-a-financial-advisor?firstName=Michael&lastName=Halper> and <https://www.credly.com/users/michael-halper/badges>.

Chartered SRI CounselorTM (CSRICTM)

Individuals who hold the CSRICTM designation have completed a course of study encompassing the history, definitions, trends, portfolio construction principles, fiduciary responsibilities, and best practices for sustainable, responsible, and impact (SRI) investing. This program was developed in partnership with US SIF, The Forum for Sustainable and Responsible Investment -- the leading voice advancing sustainable, responsible, and impact investing across all asset classes in the United States. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. All designees have agreed to adhere

to Standards of Professional Conduct and are subject to a disciplinary process. Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements. This designation can be verified at <https://www.kaplanfinancial.com/wealth-management/resources/find-a-financial-advisor?firstName=Michael&lastName=Halper> and <https://www.credly.com/users/michael-halper/badges>.

Series 65 - Uniform Investment Advisor Law

Kaplan Financial, FINRA/NASAA Examination (2019)

Series 66 - Uniform Combined State Law

Kaplan Financial, FINRA/NASAA Examination (2019)

Securities Industries Essentials

Kaplan Financial, FINRA Examination (2019)

Other Business Activities

Michael Halper is not involved with outside business activities.

Michael Halper is not registered, nor has an application pending to register, as a registered representative of a broker/dealer or associated person of a futures commission merchant, commodity pool operator, or commodity trading advisor. He does not receive commissions, bonuses or other compensation based on the sale of securities, including that as a registered representative of a broker/dealer or the distribution or service (“trail”) fees from the sale of mutual funds.

Performance Based Fees

Escient Financial is not compensated by performance-based fees.

Material Disciplinary Disclosures

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

Material Relationships That Management Persons Have with Issuers of Securities

Escient Financial, nor Michael Halper, have any relationship or arrangement with issuers of securities, in addition to what is described in Item 10.

Additional Compensation

Michael Halper does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through Escient Financial.

Supervision

Michael Halper, as Founder, Managing Member, and Chief Compliance Officer of Escient Financial, is responsible for supervision. He may be contacted at the phone number on the front of this brochure supplement.

Requirements for State Registered Advisers

Michael Halper has not been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

Conflicts of Interest

Pursuant to California Code of Regulations Section 260.238 (k) any material conflicts of interest regarding the investment adviser, its representatives, or any of its employees are disclosed to the Client prior to entering into any Advisory or Financial Planning Agreement.

Business Continuity Plan

Escient Financial maintains a written Business Continuity Plan that identifies procedures related to an emergency or significant business disruptions, including the death of the investment adviser or any of its representatives.



Escient Financial LLC
754 Verdemont Circle
Simi Valley, CA 93065

(805) 864 - 6555
www.EscientFinancial.com

Form ADV Part 2B - Brochure Supplement

Version Date: April 21, 2023

For

Michael Halper, CRD Number 7249605

This brochure provides information about Michael Halper, the firm's principal executive, and supplements the Escient Financial LLC advisory brochure contained in the preceding pages. You should use this brochure supplement to understand the relationship among you and your investment adviser representative (Advisor). If you have any questions about the content of this firm brochure supplement, please contact Michael Halper via phone at (805) 864-6555 or via email at Mike@EscientFinancial.com

The information in this brochure supplement has not been approved or verified by the United States Securities and Exchange Commission (SEC) or any state securities administrator. Additional information about Michael Halper is available on the SEC's website at www.adviserinfo.sec.gov, which can be found using the identification number 7249605.

Item 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Regulatory guidance requires the firm to disclose relevant post-secondary education and professional training for each principal executive and associate of the firm, as well as their business experience for at least the most recent five years.

Principal Executive Officers and Management Persons

Managing Member/Founder/Chief Compliance Officer (Supervisor)/Investment Advisor Representative

Michael Halper

Year of Birth: 1977 CRD Number: 7249605

Educational Background

Candidate for CFP® Certification

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Master of Science in Personal Financial Planning

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Bachelor of Arts in Radio-Television-Film with Emphasis in Film Production

California State University, Northridge (1998-2000)

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Simi Valley, CA

Producer / Director / Writer

Escient Digital (January 2001 - April 2020)

Simi Valley, CA

Colorist / Editor / Sound Designer

Member, IATSE Local 600 (May 2008 - December 2018)

Los Angeles, CA

Digital Imaging Technician

Ascentia Films (July 2005 - December 2011)

Los Angeles, CA

Producer / Director / Writer

Professional Designations, Licensing, and Exams

CERTIFIED FINANCIAL PLANNER™ professional (CFP®)

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.CFP.net.

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

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- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board’s *Code of Ethics and Standards of Conduct (“Code and Standards”)*, which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board’s *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Master Planner Advanced Studies™ (MPAS®)

The MPAS® is a Master of Science degree awarded to individuals who complete the College for Financial Planning’s Master of Science degree with a major in personal financial planning. Students pursuing this degree program must complete courses totaling 36 to 43 semester credits in personal financial planning subject matter. Course content includes both research-based study coursework and real-world case studies. Completion of assignments, research, papers, and projects are required in order to earn this degree. In order to maintain the MPAS designation, individuals must complete 40 hours of continuing education every two years. This designation can be verified at <https://www.kaplanfinancial.com/wealth-management/resources/find-a-financial-advisor?firstName=Michael&lastName=Halper> and <https://www.credly.com/users/michael-halper/badges>.

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pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process. Designees renew their designation every two - years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements. This designation can be verified at <https://www.kaplanfinancial.com/wealth-management/resources/find-a-financial-advisor?firstName=Michael&lastName=Halper> and <https://www.credly.com/users/michael-halper/badges>.

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Certificate in Blockchain and Digital AssetsSM

Financial professionals who hold the Certificate in Blockchain and AssetsSM issued by Digital Assets Council of Financial Professionals (DACFP) have earned the essential knowledge and skills they need to provide their clients accurate, relevant, timely and valuable advice about blockchain and digital asset management. Graduates of the Certificate program have taken the only course of its kind about this emerging ecosystem created for financial advisors by leading financial advisors. This certificate can be verified at <https://www.credly.com/users/michael-halper/badges>.

Certified Digital Asset Advisor (CDAA)

Certified Digital Asset Advisors are educated in both the traditional and digital financial world. Financial advisors that have completed the CDAA course and passed the exam have demonstrated that they understand how digital assets work, the role they play, the risks that follow, and how they can fit into your financial picture. Advisors go through in-depth training and education in 5 core aspects of cryptocurrency, blockchain technology, and decentralized finance to provide investors with the highest level of service and education. CDAA graduates have completed a minimum of 12 hours of CDAA coursework and passed a final exam to display their knowledge in different aspects of cryptocurrency, blockchain technology, and decentralized finance to provide you with the highest level of service and education. This designation can be verified at <https://www.certifieddigital.org/for-investors>.

Chartered Retirement Planning CounselorSM (CRPC[®])

Individuals who hold the CRPC[®] designation have completed a course of study encompassing pre-and post- retirement needs, asset management, estate planning and the entire retirement planning process using models and techniques from real client situations. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process. Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements. This designation can be verified at <https://www.kaplanfinancial.com/wealth-management/resources/find-a-financial-advisor?firstName=Michael&lastName=Halper> and <https://www.credly.com/users/michael-halper/badges>.

Chartered SRI CounselorTM (CSRICTM)

Individuals who hold the CSRICTM designation have completed a course of study encompassing the history, definitions, trends, portfolio construction principles, fiduciary responsibilities, and best practices for sustainable, responsible, and impact (SRI) investing. This program was developed in partnership with US SIF, The Forum for Sustainable and

Responsible Investment -- the leading voice advancing sustainable, responsible, and impact investing across all asset classes in the United States. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process. Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements. This designation can be verified at <https://www.kaplanfinancial.com/wealth-management/resources/find-a-financial-advisor?firstName=Michael&lastName=Halper> and <https://www.credly.com/users/michael-halper/badges>.

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Kaplan Financial, FINRA/NASAA Examination (2019)

Series 66 - Uniform Combined State Law

Kaplan Financial, FINRA/NASAA Examination (2019)

Securities Industries Essentials

Kaplan Financial, FINRA Examination (2019)

California Registered Tax Preparer (CRTP)

California Tax Education Council (CTEC) (2022)

Item 3 - DISCIPLINARY INFORMATION

Registered investment advisors are required to disclose certain material facts about its associated personnel regarding any legal or disciplinary events, including criminal or civil action in a domestic, foreign or military court, or any proceeding before a state, federal or foreign regulatory agency, self-regulatory organization, or suspension or sanction by a professional association for violation of its conduct rules, that would be material to the evaluation of each officer or a supervised person providing investment advice. No reportable information is applicable to this section for Michael Halper or Escient Financial.

Item 4 - OTHER BUSINESS ACTIVITIES

Michael Halper is not involved with outside business activities.

Michael Halper is not registered, nor has an application pending to register, as a registered representative of a broker/dealer or associated person of a futures commission merchant, commodity pool operator, or commodity trading advisor. He does not receive commissions, bonuses or other compensation based on the sale of securities, including that as a registered representative of a broker/dealer or the distribution or service ("trail") fees from the sale of mutual funds.

Michael Halper may offer tax services via a separate agreement and compensation schedule. Further information with regard to this other business activity may be found in Item 4 of the accompanying brochure supplement. Disclosure of compensation and any conflicts of interest will be provided in advance. At no time will a client be required to engage in tax preparation services or any other service to receive tax preparation.

Item 5 - ADDITIONAL COMPENSATION

Michael Halper does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through Escient Financial. Firm policy does not allow associated persons to accept or receive additional economic benefit, such as sales awards or other prizes, for providing advisory services to firm clients.

Item 6 - SUPERVISION

Michael Halper serves as the firm's Chief Compliance Officer. Because supervising one's self poses a conflict of interest, the firm has adopted policies and procedures to mitigate this conflict, and may use the services of unaffiliated professionals to ensure the firm's oversight obligations are met. Questions relative to the firm, its services, or this Form ADV Part 2 may be made to the attention of Michael Halper at (805) 865-6555.

Item 7 - REQUIREMENTS FOR STATE-REGISTERED ADVISERS

There have been neither awards nor sanctions or other matters where Michael Halper or his firm has been found liable in a self-regulatory or administrative proceeding. Michael Halper, nor his firm, has not been the subject of a bankruptcy petition.