# ADV Part 2B

**APFORIA LTD**

DBA

Instar Financial Planning

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**FORM ADV PART 2B BROCHURE SUPPLEMENT**

This brochure supplement provides information about Amy King that supplements the APFORIA, LTD brochure. You should have received a copy of that brochure. Contact us at (757) 752-8055 or sean@apforia.com if you did not receive APFORIA LTD's brochure or if you have any questions about the contents of this supplement.

Additional information about Amy King, CRD# 7160782 is available on the SEC's website at

www.adviserinfo.sec.gov.

## Item 2: Educational Background and Business Experience

**Amy King**

Born: 1975

**Educational Background**

• 1997 – BS Environmental Science , Slippery Rock University Of Pennsylvania

• 2006 – MS Environmental Science, Pennsylvania State University

**Business Experience** •

- 10/2024 - Present, APFORIA, LTD, Investment Advisor Representative
- 02/2023 – Present, Instar Financial Planning, LLC, Founder
- 08/2019 - 02/2023, Bank of America, N.A. Financial Advisor Trainee
- 07/2019 - 02/2023, Merrill Lynch, Financial Advisor Trainee
- 05/1997 - 10/2019 US Army Officer
- 01/2018 - 01/2019 Picket Fence Tax, LLC Tax Preparer/Paraplanner, Bel Air, MD, UnitedStates

**Professional Designations, Licensing & Exams**

**CFP® (Certified Financial Planner):** Amy King is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, Amy King may refer to herself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and Amy King 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 requirements through other qualifying credentials.
●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 the 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.

**Enrolled Agent (EA):**An enrolled agent is a person who has earned the privilege of representing taxpayers before the Internal Revenue Service by either passing a three-part comprehensive IRS test covering individual and business tax returns, or through experience as a former IRS employee. Enrolled agent status is the highest credential the IRS awards. Individuals who obtain this elite status must adhere to ethical standards and complete 72 hours of continuing education courses every three years.

Enrolled agents, like attorneys and certified public accountants (CPAs), have unlimited practice rights. This means they are unrestricted as to which taxpayers they can represent, what types of tax matters they can handle, and before which IRS offices they can represent clients. Learn more about enrolled agents in Treasury Department Circular 230.

**MQFP(MilitaryQualifiedFinancialPlanner)®:** The MILITARY QUALIFIED FINANCIAL PLANNER™, MQFP® and federally registered MQFP marks (collectively, the "MQFP® marks") are professional certification marks granted in the United States by The Military Financial Readiness Objective.

The MQFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold MQFP® certification. It is recognized in the United States for its (1) standards of military & veteran financial expertise, (2) stringent code of conduct and standards of practice, and (3) ethical requirements that govern professional engagements with Clients.

To attain the right to use the MQFP® marks, an individual must satisfactorily fulfill the following requirements:

●Professional Financial Foundation – MQFP®'s must already hold the CFP®, AFC®, ChFC®, CFA®, CPA, or a State Bar Association license in good standing; and

●Examination – Pass the comprehensive MQFP® Certification Examination. The examination confirmed detailed knowledge and expertise in military/veteran financial matters. It is designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real-world circumstances; and

●Fiduciary & Fee-Only at All Times – MQFP®'s operate in a fee-only capacity (no sales, commissions, etc.) works in a firm that also only receives compensation from clients, and is not married to anyone that works in a financial sales capacity; and
●Experience – An MQFP® has either served in the military or been a military spouse; and
●Ethics – exemplifies integrity, competence, skills, diligence, professionalism, obedience of laws and regulations, and an outstanding personal financial history;
●Continuing Education – Complete 4 hours of MQFP® approved continuing education hours every year; and
●Additional information about MQFP® requirements can be found at https://mqfp.org.

**Chartered Federal Employee Benefits Consultant (ChFEBC):** A Chartered Federal Employee Benefits Consultant (ChFEBC) is a designation obtained by federal employees, financial advisors, attorneys, or other financial professionals. These individuals have successfully completed coursework and an exam focused on federal employee benefits. The coursework and exam content covers topics including:

- Civil Service Retirement System (CSRS) and Federal Employees' Retirement System (FERS) annuities (pensions)
- Thrift Savings Plan (401k-type account)
- Health insurance
- Life insurance
- Social Security

Candidates must cover other topics as well, but those above are vital for ChFEBC certification. Since a ChFEBC dedicates themselves to employee benefits, learning the most substantial benefits is crucial to their education.

## Item 3: Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license.

Ms. Amy King has no required disclosures under this item.

## Item 4: Other Business Activities

Amy King is not involved with outside business activities.

## Item 5: Additional Compensation

Amy King does not receive any economic benefit for providing advisory services other than from clients.

## Item 6: Supervision

As the CCO of APFORIA, LTD, Sean Gillespie,supervises the advisory activities of our firm. Sean Gillespie can be reached at (833) 780-2487.