Item 2: Cover Page

Be Your Best Financial LLC

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January 22, 2024

This brochure provides information about the qualifications and business practices of Be Your Best Financial LLC. If you have any questions about the contents of this brochure, please contact us at beyourbestfinancial@gmail.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Be Your Best Financial LLC also is available on the SEC's website at www.adviserinfo.sec.gov, which can be found using the firm's identification number, 308905.

Registration as a Registered Investment Adviser does not imply a certain level of skill or training.

Item 2: Material Changes

The last annual update of this Brochure was filed on December 18, 2023. Since then, the following changes have been made:

- The firm removed Educational Seminars as an Advisory Service of the firm and added it as an outside business activity of the firm. See Item 12 for further information.

From time to time, we may amend this Brochure to reflect changes in our business practices, changes in regulations, and routine annual updates as required by securities regulators. Either this complete Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of Be Your Best Financial LLC.

Item 3: Table of Contents

Item 4: Advisory Business

Be Your Best Financial is a financial planning firm. Be Your Best Financial has been in business since May of 2020. The owner, manager and Chief Compliance Officer of the business is Christina Ferrer.

As used in this brochure, the words “BYBF”, "we", "our firm", “Advisor” and "us" refer to Be Your Best Financial and the words "you", "your" and "Client" refer to you as either a client or prospective client of our firm.

Types of Advisory Services

BYBF is a fee-only firm, meaning the only compensation we receive is from our Clients for our services. We offer Financial Planning and Investment Management Services. From time to time, BYBF recommends third-party professionals such as attorneys, accountants, tax advisors, insurance agents, or other financial professionals. Clients are never obligated to utilize any third-party professional we recommend. BYBF is not affiliated with nor does BYBF receive any compensation from third-party professionals we may recommend.

Financial Planning Services

The financial planning process can include retirement analysis and planning, risk analysis, education savings, Social Security/Pension analysis, budgeting education, investment review, economic overviews, debt reduction strategies, early retirement analysis, insurance review, employee benefit review and tax/legacy planning. There are three options for a client to choose from for financial planning services; A stand alone comprehensive plan, individual components of a plan, or a comprehensive plan with ongoing service.

A full plan, with a minimum of annual reviews, is the recommendation to all clients. However, each client situation is unique, and each plan is tailored to meet the needs or specific circumstances that they have. Client guidance will be used to determine if a full comprehensive plan is needed, or individual components only. After all the pertinent information is collected from the client, they may choose to implement a full plan, or individual components that most meet their needs and budget. We will help clients to evaluate priorities, and what is most important to their needs and goals. An ongoing service model may be chosen by clients that want to continue the monitoring and guidance of their financial plan on an ongoing basis.

Investment Management Services

We utilize the services of third-party investment advisers (“Outside Managers”) to assist with the management of Client accounts. We assist Clients in selecting an appropriate allocation model, completing the Outside Manager’s investor profile questionnaire, interacting with the Outside Manager and reviewing the Outside Manager. Our review process and analysis of Outside Managers is further discussed in Item 8 of this Brochure. Additionally, we will meet with the Client on a periodic basis to discuss changes in their personal or financial situation, suitability, and any new or revised restrictions to be applied to the account.

We recommend that Clients implement their investment portfolios through Betterment for Advisors, a division of Betterment LLC (herein “Betterment” or the “Investment Platform”). Betterment for Advisors is what is often termed a “robo-advisor”, an online wealth management service that provides automated, algorithm-based portfolio management advice. We utilize Betterment for Advisors due to the Investment Platform’s customized portfolio allocations, automated rebalancing, and competitive fees.

Assets Under Management

As of December 31, 2023 BYBF has $0 in discretionary and $89,000 in non-discretionary assets under management.

Item 5: Fees and Compensation

Comprehensive financial plans are provided for a flat fee. Individual components of the financial plan can be purchased separately at an hourly rate. A comprehensive financial plan with ongoing service can be provided to clients for an upfront fee, plus a monthly rate.

Financial Plans: $1,500 to $5,000 depending on the complexity. The fee may be spread over three monthly installments.

Comprehensive financial plan with ongoing service: The upfront fee is $1,000 to $5,000. Once the plan has been completed, then a monthly fee will begin. The monthly fee ranges from $250 to $750 per month. The up front fee is for the financial plan, and is calculated based on the complexity of the work to be done and the number of components to be included. The monthly amount will be calculated based on the selection of your service model. The basic tier 1 package includes these services: 1. Ongoing Maintenance, recommendations, and updates of all parts of the full plan. 2. Face-to-face annual reviews. (This may be completed via video chat.) 3. Monthly status checks of your financial plan paired with a monthly email. The status check is a review by the firm to ensure that your plan is still on track to achieve goals. The email will report if there is any action that needs to be taken or not in regards to your plan. If action needs to be taken, you will receive a phone call. 4. A monthly newsletter with economic/market insights. 5. A custom quarterly phone call with economic updates, providing an overview of how/if the market/economic conditions affected your plan. During this call a check on the progress toward any tasks to be completed will also take place. 6. The client will also have full access to their digital report in the financial planning program that the firm uses. 7. The client may contact the office anytime to address any questions, concerns, or update plan information.This service level may be adjusted at any time, but an amendment to the contract will be required. The client may experience life circumstances (divorce, death, etc.) that require a new contract.

The monthly fee will be automatically deducted from a bank account or credit card (“EFT”). For EFT payments, we use an independent third party payment processor in which the Client can securely input their banking information and pay their fee. We do not have access to the Client's banking information at any time. The Client will be provided with their own secure portal in order to make payments.

The monthly fee does not begin until your comprehensive financial plan is completed. The monthly fee will be charged in arrears. For example: If your plan is completed on 7/15, you will not be charged a monthly fee until 8/15. The upfront fee is a one time fee.

<u>Hourly Rate for Services:</u> $300 per hour, billed in 15 minute increments.

<u>Discounts or fee negotiation</u>: The flat fee is negotiable. The fee for the full plan in the ongoing service model is always slightly less than the stand alone plan.

There are upfront fees that are paid for financial plans and the subscription service. If a client would like to cancel their contract for a financial plan, the hourly rate will be used to cover work that has already been completed. A refund or invoice will be issued for the remaining balance, if any exists. For a subscription account, cancelation of the agreement may be initiated by either party at any time, upon written notice to the other party. A refund will be issued for the remaining balance of the monthly fee. The effective date of the contract and the termination date will be used to calculate the refund. The amount will be prorated using a 30 day month. (For example: Your effective date is 3/1, your monthly fee is $300, and you terminate on 9/7. We would calculate 300(mo. fee) divided by 30(# of days used for billing in each mo.) and get $10 per day. Then we would calculate 9/1 to 9/7 as seven days. You would be charged $70.) An hourly rate client will be billed for time worked and is not eligible for a refund.

<u>Investment Management Services</u>

The fee is based on a percentage of assets under management and is negotiable. The annualized fee for investment management services is a flat fee of 0.50% of assets under management with BYBF. The annual advisory fee is paid monthly in arrears. For accounts held at Betterment Securities, the fee is calculated pursuant to the following formula: [sum of the following for each day in the preceding quarter: (the balance in a client's account at the end of the day) *

The above fee schedule does not include the Outside Manager's fee. The Outside Manager's advisory fees, billing schedule, and payment procedures are set forth in their separate written disclosure documents, advisory agreements, and/or the account opening documents of your account Custodian. When an Outside Manager is used, the Outside Manager will debit the Client's account for both the Outside Manager's fee, and BYBF's advisory fee. At no point will the combined fee charged to the Client exceed 2% of assets under management.

The Advisory Contract may be terminated with written notice at least 30 calendar days in advance. Since fees are paid in arrears, no refund will be needed upon termination of the Advisory Contract. Clients will be responsible for payment of fees up to the date of termination.

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

The firm does not manage client portfolios, and therefore does not charge performance fees or engage in side-by-side management.

Item 7: Types of Clients

The clients of the firm are individuals.

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

Below is a brief description of our methods of analysis and primary investment strategies:

Methods of Analysis

Use of Outside Managers: We may refer Clients to Third Party Investment Advisers or advisory programs ("Outside Managers"). Our analysis of Outside Managers involves the examination of the experience, expertise, investment philosophies, and past performance of the Outside Managers in an attempt to determine if that Outside Manager has demonstrated an ability to invest over a period of time and in different economic conditions. We monitor the Outside Manager's underlying holdings, strategies, concentrations, and leverage as part of our overall periodic risk assessment. Additionally, as part of our due diligence process, we survey the Outside Manager's compliance and business enterprise risks. A risk of investing with an Outside Manager who has been successful in the past is that they may not be able to replicate that success in the future. In addition, we do not control the underlying investments in an Outside Manager's portfolio. There is also a risk that an Outside Manager may deviate from the stated investment mandate or strategy of the portfolio, making it a less suitable investment for our Clients. Moreover, as we do not control the Outside Manager's daily business and compliance operations, we may be unaware of the lack of internal controls necessary to prevent business, regulatory or reputational deficiencies.

Modern Portfolio Theory (MPT)
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.

Mutual Fund and/or ETF Analysis: We look at the experience and track record of the manager of the mutual fund or ETF in an attempt to determine if that manager has demonstrated an ability to invest over a period of time and in different economic conditions. We also look at the underlying assets in a mutual fund or ETF in an attempt to determine if there is significant overlap in the underlying investments held in other funds in the Client's portfolio. In addition, we monitor the funds or ETFs in an attempt to determine if they are continuing to follow their stated investment strategy.

A risk of mutual fund and/or ETF analysis is that, as in all securities investments, past performance does not guarantee future results. A manager who has been successful may not be able to replicate that success in the future. In addition, as we do not control the underlying investments in a fund or ETF, managers of different funds held by the client may purchase the same security, increasing the risk to the client if that security were to fall in value. There is also a risk that a manager may deviate from the stated investment mandate or strategy of the fund or ETF, which could make the fund or ETF less suitable for the Client's portfolio.

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.

Investment Strategies

Asset Allocation

In implementing our Clients' investment strategy, we begin by attempting to identify an appropriate ratio of equities, fixed income, and cash (i.e. "asset allocation") suitable to the Client's investment goals and risk tolerance.

A risk of asset allocation is that the Client may not participate in sharp increases in a particular security, industry or market sector. Another risk is that the ratio of equities, fixed income, and cash will change over time due to stock and market movements and, if not corrected, will no longer be appropriate for the Client's goals. We attempt to closely monitor our asset allocation models and make changes periodically to keep in line with the target risk tolerance model.

Passive Investment Management

Passive investing involves building portfolios that are composed 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.

Passive and Active Investment Management

We may choose investment vehicles that are considered passive, active, or a combination of both styles.

Passive investing involves building portfolios that are composed of various distinct asset classes. The asset classes are weighted in a manner to achieve a desired relationship between correlation, risk and return. Funds that passively capture the returns of the desired asset classes are placed in the portfolio.

Active investing 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. Actively managed funds are also designed to reduce volatility and risk.

We may engage in both passive and active investing in Client's portfolio. However, we strive to construct portfolios of funds and individual securities that we believe will have the greatest probability for achieving our Clients' personal financial goals with the least amount of volatility and risk rather than attempt to outperform an arbitrary index or benchmark.

Specific investment selections are based on a number of factors that we evaluate in order to select, what we believe to be, the highest quality funds or individual securities for our Clients. These factors include but are not limited to underlying holdings of funds, percentage weighting of holdings within funds, liquidity, tax efficiency, bid/ask spreads, and other smart/strategic beta factors. These factors may or may not result in the lowest cost ETFs and mutual funds available when utilizing funds in a Client's portfolio, but we strive to keep internal fund expenses as low as possible.

Socially Responsible Investing

We may utilize various socially conscious investment approaches if a Client desires. BYBF may construct portfolios that utilize mutual funds, ETFs, or individual securities with the purpose of incorporating socially conscious principles into a Client's portfolio. These portfolios may sometimes also be customized to reflect the personal values of each individual, family, or organization. This allows our Clients to invest in a way that aligns with their values. BYBF may rely on mutual funds and ETFs that incorporate Environmental, Social and Governance ("ESG") research as well as positive and negative screens related to specific business practices to determine the quality of an investment on values-based merits. Additionally, BYBF may construct portfolios of individual securities in order to provide Clients with a greater degree of control over the socially conscious strategies they are utilizing. BYBF relies on third-party research when constructing portfolios of individual securities with socially conscious considerations.

If you request your portfolio to be invested according to socially conscious principles, you should note that returns on investments of this type may be limited and because of this limitation you may not be able to be as well diversified among various asset classes. The number of publicly traded companies that meet socially conscious investment parameters is also limited, and due to this limitation, there is a probability of similarity or overlap of holdings, especially among socially conscious mutual funds or ETFs. Therefore, there could be a more pronounced positive or negative impact on a socially conscious portfolio, which could be more volatile than a fully diversified portfolio.

Material Risks Involved

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

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

Strategy Risk: The 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: Actively managed mutual funds tend to have a higher turnover rate than passive funds. A high portfolio turnover would result in higher transaction costs and in higher taxes when shares are held in a taxable account. 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, we may be unable to sell or liquidate investments at prices we consider reasonable or favorable or find buyers at any price.

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.

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.

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.

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 (premium) or below (discount) their net asset value and an ETF purchased at a premium may ultimately be sold at a discount; (ii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are delisted 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.

Mutual Funds 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).

Item 9: Disciplinary Information

Neither the firm nor its management has been involved in a material criminal or civil action in a domestic, foreign or military jurisdiction, an administrative enforcement action, or self -regulatory organization proceeding that would reflect poorly upon our offering advisory business or its integrity.

Item 10: Other Financial Industry Activities and Affiliations

Broker-Dealer Affiliation

Neither BYBF or its management persons is registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

Other Affiliations

Neither BYBF or its management persons is registered, or have an application pending to register, as a futures commission merchant, commodity pool operator, commodity trading advisor, or an associated person of the foregoing entities.

Related Persons

Christina Ferrer and BYBF offer financial literacy and educational content through educational seminars. Seminars are strictly educational in nature and will not create a conflict of interest.

Outside of the above, neither BYBF or its management persons have any relationship or arrangement with any outside financial industry related parties.

Recommendations or Selections of Other Investment Advisers

As referenced in Item 4 of this brochure, BYBF recommends Clients to Outside Managers to manage their accounts. In the event that we recommend an Outside Manager, we do not share in their advisory fee. Our fee is separate and in addition to their compensation (as noted in Item 5 of this brochure). In addition, Clients will receive a copy of the Outside Manager's Form ADV 2A, Firm Brochure, which also describes the Outside Manager's fee. You are not obligated, contractually or otherwise, to use the services of any Outside Manager we recommend. Moreover, BYBF will only recommend an Outside Manager who is properly licensed or registered as an investment adviser.

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

The firm believes in abiding by a fiduciary standard, which means we will act in good faith, in the best interest of clients. We have a Code of Ethics that establishes policies for ethical conduct. We accept 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. A copy of the Code of Ethics is made available to any client or prospective client upon request.

<u>Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest</u>

From time to time, our firm and/or related persons may invest in the same securities that we recommend to Clients. However, we do not place trades on behalf of our clients. Thus, we have no control over which securities clients buy or sell. Investment advice to Clients are always made in light of the Client's objectives and Advisor and its personnel are prohibited from making recommendations that are for personal gain or not in the best interests of Clients.

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

Neither our firm or its related persons buys or sells securities for client accounts at or about the same time that we or a related person buys or sells the same securities for our own accounts.

Item 12: Brokerage Practices

Factors Used to Select Custodians
BYBF does not have any affiliation with any custodian nor direct clients to any specific custodian.

Research and Other Soft-Dollar Benefits
We do not have any soft-dollar arrangements with broker-dealers.

Brokerage for Client Referrals
We do not receive referrals from a broker-dealer or third party.

Clients Directing Which Broker/Dealer/Custodian to Use
We do not recommend a specific custodian.

Aggregating (Block) Trading for Multiple Client Accounts
BYBF does not directly place trades in Client account(s). We utilize Betterment as a third-party portfolio manager. Betterment may block Client trades at their discretion. Their specific practices are further discussed in their ADV Part 2A, Item 12.

Item 13: Review of Accounts

Periodic Reviews
Christina Ferrer will work with Clients to obtain current information regarding their assets and investment holdings and will review this information as part of our financial planning services. BYBF does not provide specific reports to Clients, other than financial plans.

Clients who engage us for investment management services will have their account(s) reviewed regularly on an annual basis by Christina Ferrer, Founder and CCO. The account(s) are reviewed with regards to the Client's investment policies and risk tolerance levels.

Triggers of Reviews
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 recommendations from the firm or per Client's needs.

Review Reports
Clients will receive trade confirmations from the custodian(s) for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest.

BYBF does not provide written performance or holdings reports to Investment Management Clients outside of what is provided directly by their custodian.

Item 14: Client Referrals and Other Compensation

The firm does not have any agreements for client referrals or other compensation.

Item 15: Custody

The firm does not have custody of any client assets.

Item 16: Investment Discretion

For those Client accounts where we provide Investment Management Services, BYBF has non-discretionary authority, meaning we will obtain your approval prior to making changes to your account(s). BYBF does not directly place trades in Client account(s), however will work with Clients and Betterment to assist in making Portfolio selection and changes to Client Accounts under our management, provided written consent by the Client.

Item 17: Voting Client Securities

The firm does not have voting authority over any client securities.

Item 18: Financial Information

Engagements with our firm do not require that we collect advance fees from a client of $500 or more for our advisory services that we have agreed to perform six months or more into the future.

The firm and its management do not have a financial condition likely to impair its ability to meet commitments to clients, nor has the firm and its management been the subject of a bankruptcy petition.

Item 19: Requirements for State-Registered Advisers

Principal Officers
Christina Ferrer serves as BYBF's sole principal and CCO. Information about Christina Ferrer's education, business background, and outside business activities can be found on his/her ADV Part 2B, Brochure Supplement attached to this Brochure.

Outside Business
All outside business information, if applicable, of BYBF is disclosed in Item 10 of this Brochure.

Performance-Based Fees
Neither BYBF nor Christina Ferrer is compensated by performance-based fees.
Please refer to Item 6 of this brochure.

Material Disciplinary Disclosures
No management person at BYBF 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
BYBF nor Christina Ferrer have any relationship or arrangement with issuers of securities.

Christina E. Ferrer
Be Your Best Financial LLC
9761 Taylor River Circle
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January 24, 2024

Form ADV 2 Part B - Christina E. Ferrer

This brochure supplement provides information about Christina E. Ferrer, that supplements the Be Your Best Financial LLC brochure. You should have received a copy of that brochure. Please contact

Christina Ferrer, owner/manager, if you did not receive Be Your Best Financial LLC's brochure, or if you have any questions about the contents of this supplement.

Additional information about Christina E. Ferrer, is available on the SEC's website at www. adviserinfo.sec.gov

Item 2: Educational Background and Business Experience

Christina E. Ferrer Year of Birth: 1983

Educational Experience:

BA from the University of Colorado in Economics

Business Experience:

Homemaker 2018 - 2020

Financial Advisor 2016 - 2018
BMO Harris Financial Advisors, Glen Ellyn, IL

Sales Trainer
OppenheimerFunds Inc., Centennial, CO 2014 - 2016

Item 3: Disciplinary Information

Christina Ferrer has no disciplinary information to report.

Item 4: Other Business Activities

Christina Ferrer is not involved in other business activities.

Item 5: Additional Compensation

Christina Ferrer does not receive any additional compensation from any third party for financial planning services it provides to clients.

Item 6: Supervision

Christina Ferrer is responsible for compliance of the firm. She will maintain appropriate books and records at her office in a secure cabinet. Meticulous notes will be taken at each meeting and added to each clients electronic file. The notes from the meeting will monitor the advice that is given to the clients. All compliance requirements and securities laws will be followed. She will adhere to the firms policies and procedures. Christina Ferrer, Owner/Manager/CCO (719)339-0149

Item 7: Requirements for State-Registered Advisers

There have been no awards or sanctions where Christina Ferrer has been found liable in a self-regulatory or administrative proceeding. She has not been the subject of a bankruptcy petition.