

Item 1: Cover Page

Acadia Financial Services, LLC

6416 Kilkenney Ln.
Fairfax Station, VA 22039

Form ADV Part 2A – Firm Brochure

(571) 635-0442

Dated May 25, 2021

This Brochure provides information about the qualifications and business practices of Acadia Financial Services, LLC, “Acadia”. If you have any questions about the contents of this Brochure, please contact us at (571) 635-0442. 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.

Acadia Financial Services, LLC is registered as an Investment Adviser with the Commonwealth of Virginia. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about Acadia is available on the SEC’s website at www.adviserinfo.sec.gov, which can be found using the firm’s identification number, 309270.

Item 2: Material Changes

Since the most recent (and initial) filing of the Form ADV Part 2A for Acadia on June 3, 2020, the following changes of note have been made to this version of the brochure:

- Items 4 and 5 have been updated to clarify our services and fees. The updates include new changes to fee schedules and minimum fees for some services. Additionally, Acadia has included a maximum annual fee for each Tier of service. Lastly, a link to the Tax Preparation fee schedule has been added.

Future Changes

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations, and routine annual updates as required. Either this complete Disclosure 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 Acadia Financial Services, LLC..

At any time, you may view the current Disclosure Brochure online at the SEC's Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov> by searching for our firm name or by our CRD number 309270.

You may also request a copy of this Disclosure Brochure at any time, by contacting us at (571) 635-0442.

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Item 4: Advisory Business

Description of Advisory Firm

Acadia Financial Services, LLC is registered as an Investment Adviser with the Commonwealth of Virginia. We became registered in June, 2020. William P. Jensen is the principal owner of Acadia. Acadia currently reports \$2,114,176 discretionary and \$0 non-discretionary Assets Under Management as of January 2021.

Types of Advisory Services

Financial Planning

This service involves working one-on-one with a planner over an extended period of time. By paying a fixed monthly fee, Clients get to connect with a planner who will work with them to develop and implement their plan. The planner will monitor the plan, recommend any changes and ensure the plan is up to date.

Upon requesting a comprehensive plan, a Client will be taken through establishing their goals and values around money. They will be required to provide information to help complete the following areas of analysis: net worth, cash flow, insurance, credit scores/reports, employee benefit, retirement planning, insurance, investments, college planning, and estate planning. 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 subscribing to this service will receive a written or an electronic report, providing the Client with a detailed financial plan designed to achieve his or her stated financial goals and objectives. If a follow-up meeting is required, we will meet at the Client's convenience. The plan and the Client's financial situation and goals will be monitored throughout the year and follow-up meetings will be made with the Client to confirm that any agreed upon action steps have been carried out. On an annual basis, there will be a full review of this plan to ensure its accuracy and ongoing appropriateness. Any needed updates will be implemented at that time.

Ongoing Comprehensive Financial Planning is also offered as a stand-alone service. Please see Item 5 for detailed information.

Investment Management Services

We offer the use of Sub-Advisors for portfolio management services. We assist Clients in selecting an appropriate allocation model, completing the Sub-Advisor's investor profile questionnaire, interacting with the Sub-Advisor and reviewing the Sub-Advisor. Our review process and analysis of outside managers is further discussed in Item 8 of this Form ADV Part 2A. 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. Fees pertaining to this service are outlined in Item 5 of this brochure.

XY Investment Solutions ("XYIS") as a Sub-Advisor

Acadia engages XY Investment Solutions ("XYIS") for Sub-Advisory services pursuant to the Advisory Agreement executed between Acadia and XYIS. XYIS is a registered investment advisor (CRD# 285967) that is unaffiliated with Acadia. XYIS builds investment models through a technology solution and supports financial planners with investment strategies based on research, experience, and sound rationale. XYIS primarily allocates Client assets among various mutual funds, and exchange-traded funds ("ETFs"). XYIS may also allocate Client assets in individual debt and equity securities, options, and independent investment managers. XYIS's services are based on long-term investment strategies incorporating the principles of Modern Portfolio Theory. XYIS manages Client

investments in model portfolios on a discretionary basis. XYIS' advisory fees are disclosed below in Item 5 of this brochure.

Personal Tax Return Preparation

We offer tax preparation services for our clients to assist with the filing of federal and state tax returns for individuals and businesses. We will utilize the services of XY Tax Solutions "XYTS", a third-party accounting and tax planning firm, to facilitate the preparation and filing of tax returns and will work with Clients and XYTS to gather the necessary information as part of this service. If the Client also engages XYTS for Tax Planning Services, XYTS's licensed CPAs will work with the client to also conduct research and answer tax-related questions to help the client adequately plan through certain transactions and financial changes so that they can fully understand any tax consequences or opportunities for savings in the future.

For clients engaging in Tier II – Planning, there is a separate fee for tax preparation services. For clients engaging in Tier III – Wealth Management, there is no separate fee for tax preparation services. However, the client's ongoing financial planning fees may be higher if we anticipate at the start of the engagement that significant tax preparation and planning is needed as part of their comprehensive financial planning arrangement.

We may ask for an explanation or clarification of some items, but we will not audit or otherwise verify client data. The client is responsible for the completeness and accuracy of information used to prepare the returns. Our responsibility is to prepare the returns in accordance with applicable tax laws. We will utilize the services of a third-party accounting, bookkeeping, and tax preparation firm to facilitate the preparation and filing of your tax return and we will work with you and the third party in order to gather the necessary information as part of this service.

We may observe opportunities for tax savings that require planning or changes in the way the client handles some transactions. While an engagement for tax return preparation does not include significant tax planning services, we will share any ideas we have with you and discuss terms for any additional work that may be required to implement those ideas.

Tax Preparation is not available as stand-alone service.

Acadia's Monthly Newsletter

The brief monthly newsletter will cover a variety of current topics related to investing, retirement, college savings, taxes, the markets and/or the economy. The intent is to both inform and instruct the reader with helpful insight and important updates. The newsletter will be purely educational in nature and will not contain any specific investment advice or recommendations.

Client Tailored Services and Client Imposed Restrictions

We offer the same suite of services to all of our Clients. However, specific recommendations and their implementation are driven by the Client Guidelines, which outlines each Client's current situation (income, tax levels, and risk tolerance levels) and is used to construct a Client-specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

Clients are able to specify, within reason, any limitations they would like to place on discretionary authority as it pertains to individual securities and/or sectors that will be traded in their account, by notating these items on the executed advisory agreement.

Wrap Fee Programs

We do not participate in wrap fee programs.

Item 5: Fees and Compensation

Please note, unless a Client has received the firm's Disclosure Brochure at least 48 hours prior to signing the investment advisory contract, the investment advisory contract may be terminated by the Client within five (5) business days of signing the contract without incurring any advisory fees. How we are paid depends on the type of advisory service we are performing. Please review the fee and compensation information below. Legacy Clients may pay a different fee than what is disclosed below.

Acadia offers a wide spectrum of services that are tailored to meet the personal needs of individuals and families who are at various stages of life. We broadly organize our services through our Tiered System. However, we recognize that everyone is unique, and we will tailor our services and fees to meet the Client's specific situation.

Tier I - Advising

- Minimum of One annual meeting (Up to 2 additional virtual meetings included)
- Unlimited phone and email support
- Acadia Monthly Newsletter
- Access to Financial Planning software portal
- Virtual Vault Storage
- Cash Flow Monitoring and Planning
- Debt Reduction Planning
- Student Loan Debt Planning
- Limited Goal Planning
- Risk Management

Annual fees for Tier I - Advising start at \$600 annually and are paid monthly, in arrears. There is an additional upfront engagement fee of \$200. The maximum fee that will be charged for this Tier of service is \$900, not including the upfront engagement fee. The Advisor determines the annual fee based on Client complexity. The fee is negotiable in certain cases. Fees for this service may be paid by electronic funds transfer or check. This service may be terminated with 30 days' notice. Upon termination of any agreement, the fee will be prorated and any unearned fee will be refunded to the Client.

The upfront portion of the fee is for Client onboarding, data gathering, and setting the basis for the engagement. This work will commence immediately after the fee is paid, and will be completed within the first 30 days of the date the fee is paid. Therefore, the upfront portion of the fee will not be paid more than 6 months in advance.

Tier II - Planning

- No Upfront Fee
- Minimum of Two meetings annually (Up to 4 additional virtual meetings included)

- Unlimited phone and email support
- Acadia Monthly Newsletter
- Access to Financial Planning software portal
- Virtual Vault Storage
- Cash Flow Monitoring and Planning
- Debt Reduction Planning
- Student Loan Debt Planning
- Comprehensive Goal Planning
- Risk Management
- Retirement Planning
- Qualified Plan / Thrift Savings Plan (TSP) Investment Advice
- College Savings / GI Bill Planning
- Tax Planning
- Tax Return Review (prior to submission)
- Tax Return Preparation (**For a separate fee**)
- Estate Planning
- Investment Management

Annual fees for Tier II - Planning start at \$3,600 annually and are paid monthly, in arrears. The maximum fee that will be charged for this Tier of service is \$6,600 annually. The fee is negotiable in certain cases, based on the complexity of the Client’s situation. There is no minimum asset requirement to engage Acadia for this service. Fees for this service may be paid by electronic funds transfer or check. In certain cases, upon specific request, clients may elect to have Acadia’s advisory fees deducted from their custodial account. This service may be terminated with 30 days’ notice. Upon termination of any agreement, the fee will be prorated and any unearned fee will be refunded to the Client.

The portion of the fee attributable to Investment Management services shall not, under any circumstances, exceed 1% of the value of assets under Acadia’s management.

XYIS’ fees are separate from, and in addition to, Acadia’s fees. When XYIS is used, XYIS will debit the Client’s account for XYIS’s fee, and Acadia will bill the client directly for its portion of the fee. The below fee schedule details XYIS’s fee. XYIS may, in its sole discretion, negotiate to charge a lesser fee based upon certain criteria. XYIS’ fees do not differ as a result of the cost of obtaining clients or remitting Acadia’s fee to Acadia. No increase in the annual fee shall be effective without agreement from the Client by signing a new agreement or amendment to their current advisory agreement.

XYIS’ standard advisory fee is calculated as follows:

Acadia’s total AUM using XYIS	Annual Advisory Fee
\$0 - \$5,000,000	0.35%
\$5,000,001 - \$25,000,000	0.30%
\$25,000,001 and Above	0.25%

XYIS’ annual fees are negotiable and are pro-rated, paid in arrears on a monthly basis, and are based on the average daily balance over the previous quarter.

Accounts initiated or terminated during a calendar quarter will be charged a prorated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 30 calendar days in advance. Since fees are paid in arrears, no refund will be needed upon termination of the account.

Tier III - Wealth Management

- No Upfront Fee
- Unlimited Meetings
- Unlimited phone and email support
- Acadia Monthly Newsletter
- Access to Financial Planning software portal
- Virtual Vault Storage
- Cash Flow Monitoring and Planning
- Debt Reduction Planning
- Student Loan Debt Planning
- Comprehensive Goal Planning
- Risk Management
- Retirement Planning
- Qualified Plan / Thrift Savings Plan (TSP) Investment Advice
- College Savings / GI Bill Planning
- Tax Planning
- Tax Return Review (prior to submission)
- Tax Return Preparation (**Included in monthly fee**)
- Estate Planning
- Investment Management
- Charitable Giving Strategies / Management
- Retirement Plan Design for Small Business
- Non-Qualified Retirement Plan Advice
- Wealth Transfer / Legacy Planning

Annual fees for Tier III - Wealth Management start at \$7,200 annually and are paid monthly, in arrears. The maximum fee that will be charged for this Tier of service is \$12,000 annually. The fee is negotiable in certain cases, based on the complexity of the Client's situation. There is no minimum asset requirement to engage Acadia for this service. Fees for this service may be paid by electronic funds transfer or check. In certain cases, upon specific request, clients may elect to have Acadia's advisory fees deducted from their custodial account. This service may be terminated with 30 days' notice. Upon termination of any agreement, the fee will be prorated and any unearned fee will be refunded to the Client.

The portion of the fee attributable to Investment Management services shall not, under any circumstances, exceed 1% of the value of assets under Acadia's management.

XYIS' fees are separate from, and in addition to, Acadia's fees. When XYIS is used, XYIS will debit the Client's account for both XYIS's fee, and Acadia's advisory fee, and will remit Acadia's fee to Acadia. The below fee schedule details XYIS's fee. XYIS may, in its sole discretion, negotiate to charge a lesser fee based upon certain criteria. XYIS' fees do not differ as a result of the cost of obtaining clients or remitting Acadia's fee to Acadia. No increase in the annual fee shall be effective without agreement from the Client by signing a new agreement or amendment to their current advisory agreement.

XYIS' standard advisory fee is calculated as follows:

Acadia's total AUM using XYIS	Annual Advisory Fee
\$0 - \$5,000,000	0.35%
\$5,000,001 - \$25,000,000	0.30%
\$25,000,001 and Above	0.25%

XYIS' annual fees are negotiable and are pro-rated, paid in arrears on a monthly basis, and are based on the average daily balance over the previous quarter.

Accounts initiated or terminated during a calendar quarter will be charged a prorated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 30 calendar days in advance. Since fees are paid in arrears, no refund will be needed upon termination of the account.

Personal Tax Return Preparation

Tier II Clients are charged a separate fee for tax preparation at the conclusion of services. Tier III Clients have tax preparation fees included in their monthly planning fee. The fees for Personal Tax Return Preparation will be determined based on the complexity of the return and quality of recordkeeping. The fees may be negotiable in certain cases, will be agreed upon at the start of the engagement, and are due at the completion of the engagement. Clients are not required to utilize any third-party products or services that we may recommend, and they can receive similar services from other professionals at a similar or lower cost. In the event that unusual circumstances are encountered that would require expansion of the scope of the tax preparation engagement, additional time will be billed on an hourly basis, beginning at \$200 per hour.

Tax Preparation Fees: Clients will be billed for the cost of XYTS to prepare and file their tax returns following the current pricing found [HERE](#). The XYTS fee begins at \$325 for an individual return. The cost of Tax Preparation through XYTS will be reviewed and agreed to by the client before engaging in the service. The Tier II Client will be billed by Acadia, via AdvicePay, for the separate tax preparation services following the completion, filing and acceptance of the tax return(s).

Project-Based Financial Planning Fixed Fee

Project-Based Financial Planning is offered at an hourly rate of \$300 per hour. The fee is negotiable in certain cases. Clients are required to remit the lesser of one-half of the estimated fee or \$500 at the time of entering into an Agreement with Acadia; The remaining fee is due upon completion of the project. Acadia will not bill an amount above \$500 more than 6 months in advance. In the event of early termination by the Client, any fees for the hours already worked will be due. Any prepaid but unearned fees will be refunded to the Client and any completed deliverables of the project will be provided to the Client and no further fees will be charged. Fees for this service may be paid by electronic funds transfer or check.

Other Types of Fees and Expenses

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the Client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer, and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange-traded

funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees, and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs.

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

We do not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.

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

We do not offer performance-based fees and do not engage in side-by-side management.

Item 7: Types of Clients

We provide financial planning and portfolio management services to individuals, high net-worth individuals, families, and charitable organizations.

While there is no minimum asset requirement to engage Acadia for services, the firm imposes a minimum annual fee of \$600 for our Tier I service, a minimum annual fee of \$3,600 for our Tier II service, or a minimum annual fee of \$7,200 for our Tier III service.

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

Our primary methods of investment analysis are Fundamental, Technical, Charting, Cyclical analysis, and Modern Portfolio Theory principals..

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 we follow. In the past, there have been periods without discernible trends and similar periods will presumably occur in the future. Even where major trends develop, outside factors like government intervention could potentially shorten them.

Furthermore, one limitation of technical analysis is that it requires price movement data, which can translate into price trends sufficient to dictate a market entry or exit decision. In a 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.

Use of Outside Managers: We may refer Clients to third-party investment advisers ("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 manager has demonstrated an ability to invest over a period of time and in different economic conditions. We monitor the 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 manager's compliance and business enterprise risks. A risk of investing with an outside manager who has been successful in the past is that he or she may not be able to replicate that success in the future. In addition, as we do not control the underlying investments in an outside manager's portfolio. There is also a risk that a 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 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.

Passive Investment Management

We primarily practice 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 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: 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, we may be unable to sell or liquidate investments at prices we consider 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.

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

Criminal or Civil Actions

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

Administrative Enforcement Proceedings

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

Self-Regulatory Organization Enforcement Proceedings

Acadia 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 Acadia or the integrity of its management.

Item 10: Other Financial Industry Activities and Affiliations

No Acadia employee is registered, or has an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

No Acadia employee is registered, or has an application pending to register, as a futures commission merchant, commodity pool operator or a commodity trading advisor.

Acadia does not have any related parties. As a result, we do not have a relationship with any related parties.

Acadia only receives compensation directly from Clients. We do not receive compensation from any outside source. We do 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, Acadia recommends Clients to Outside Managers to manage their accounts. In the event that we recommend an Outside Manager, please note that we do not share in their advisory fee. Our 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 we recommend. Additionally, Acadia 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

As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in the best interests of each Client. Our Clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings. The firm also adheres to the Code of Ethics and Professional Responsibility adopted by the CFP® Board of Standards Inc., and accepts 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.

Code of Ethics Description

This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory Clients. A summary of the Code of Ethics' Principles is outlined below.

- Integrity - Associated persons shall offer and provide professional services with integrity.
- Objectivity - Associated persons shall be objective in providing professional services to Clients.
- Competence - Associated persons shall provide services to Clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- Fairness - Associated persons shall perform professional services in a manner that is fair and reasonable to Clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.
- Confidentiality - Associated persons shall not disclose confidential Client information without the specific consent of the Client unless in response to proper legal process, or as required by law.
- Professionalism - Associated persons' conduct in all matter shall reflect the credit of the profession.
- Diligence - Associated persons shall act diligently in providing professional services.

We periodically review and amend our Code of Ethics to ensure that it remains current, and we require all firm access persons to attest to their understanding of and adherence to the Code of Ethics at least annually. Our 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 our firm, its associates or any related person is authorized to recommend to a Client or effect a transaction for a Client, involving any security in which our firm or a related person has a material financial interest, such as in the capacity as an underwriter, adviser to the issuer, etc.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

Our firm and its “related persons” do not invest in the same securities, or related securities, e.g., warrants, options or futures, which we recommend to Clients.

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

Because our firm and its “related persons” do not invest in the same securities, or related securities, e.g., warrants, options or futures, which we recommend to Clients, we do not trade in securities at or around the same time as Clients.

Item 12: Brokerage Practices

Factors Used to Select Custodians and/or Broker-Dealers

Acadia Financial Services, LLC does not have any affiliation with Broker-Dealers. Specific custodian recommendations are made to the Client based on their need for such services. We recommend custodians based on the reputation and services provided by the firm.

1. Research and Other Soft-Dollar Benefits

We currently receive benefits as a result of our positioning on TD Ameritrade's Institutional Platform..

2. Brokerage for Client Referrals

We receive no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

3. Clients Directing Which Broker/Dealer/Custodian to Use

We do recommend a specific custodian for Clients to use, however, Clients may custody their assets at a custodian of their choice. Clients may also direct us to use a specific broker-dealer to execute transactions. Not all advisors require Clients to direct brokerage. By allowing Clients to choose a specific custodian, we may be unable to achieve the most favorable execution of Client transaction and this may cost Clients money over using a lower-cost custodian.

The Custodian and Brokers We Use (TD Ameritrade)

Advisor participates in the TD Ameritrade Institutional program. TD Ameritrade Institutional is a division of TD Ameritrade, Inc. ("TD Ameritrade"), member FINRA/SIPC. TD Ameritrade is an independent [and unaffiliated] SEC-registered broker-dealer. TD Ameritrade offers to independent investment Advisors services which include custody of securities, trade execution, clearance, and settlement of transactions. Advisor receives some benefits from TD Ameritrade through its participation in the program. (Please see the disclosure under Item 14 below.)

Aggregating (Block) Trading for Multiple Client Accounts

Outside Managers used by Acadia may block Client trades at their discretion. In the event an Outside Manager decides to block Client trades, that decision is made independently and without input from Acadia. Their specific practices are further discussed in their ADV Part 2A, Item 12.

Item 13: Review of Accounts

William P. Jensen, President and CCO of Acadia, 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. Acadia does not provide specific reports to financial planning Clients, other than financial plans.

Client accounts with the Investment Management Service will be reviewed regularly on a quarterly basis by William P. Jensen, President and CCO. 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 decisions from the firm or per Client's needs.

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

Acadia will provide a monthly newsletter to Clients. The brief monthly newsletter will cover a variety of current topics related to investing, retirement, college savings, taxes, the markets and/or the economy. The intent is to both inform and instruct the reader with helpful insight and important updates.

Item 14: Client Referrals and Other Compensation

We do not receive any economic benefit, directly or indirectly, from any third party for advice rendered to our Clients. Nor do we, directly or indirectly, compensate any person who is not advisory personnel for Client referrals.

As disclosed under Item 12, above, Advisor participates in TD Ameritrade's institutional customer program and Advisor may recommend TD Ameritrade to Clients for custody and brokerage services. There is no direct link between Advisor's participation in the program and the investment advice it gives to its Clients, although Advisor receives economic benefits through its participation in the program that are typically not available to TD Ameritrade retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate Client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving Advisor participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to Client accounts); the ability to have advisory fees deducted directly from Client accounts; access to an electronic communications network for Client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to Advisor by third party vendors. TD Ameritrade may also have paid for business consulting and professional services received by Advisor's related persons. Some of the products and services made available by TD Ameritrade through the program may benefit Advisor but may not benefit its Client accounts. These products or services may assist Advisor in managing and administering Client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help Advisor manage and further develop its business enterprise. The benefits received by Advisor or its personnel through participation in the program do not depend on the number of brokerage transactions directed to TD Ameritrade. As part of its fiduciary duties to Clients, Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits by the Advisor or its related persons in and of itself creates a potential conflict of interest and may indirectly influence the Advisor's choice of TD Ameritrade for custody and brokerage services.

Item 15: Custody

Acadia does not accept custody of Client funds except in the instance of withdrawing Client fees.

For Client accounts in which Acadia directly debits their advisory fee:

- i. Acadia will send a copy of its invoice to the custodian at the same time that it sends the Client a copy.
- ii. The custodian will send at least quarterly statements to the Client showing all disbursements for the account, including the amount of the advisory fee.
- iii. The Client will provide written authorization to Acadia, permitting them to be paid directly for their accounts held by the custodian.

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

Item 16: Investment Discretion

For those Client accounts where we provide Investment Management Services, we maintain discretion over Client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold. Investment discretion is explained to Clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the Client will execute a Limited Power of Attorney, which will grant our firm discretion over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the Client.

Item 17: Voting Client Securities

We do not vote Client proxies. Therefore, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. The Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets. If the Client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

Item 18: Financial Information

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

We do not have custody of Client funds or securities or require or solicit prepayment of more than \$500 in fees per Client six months in advance.

Item 19: Requirements for State-Registered Advisers

William P. Jensen

Born: 1966

Educational Background

- 1990 – Bachelor of Science in Computer Science, The Florida State University
- 2000 – Master of Arts in Religion, Summa Cum Laude, Liberty University
- 2000 – MMAS, Theater Operations, US Army School of Advanced Military Studies
- 2010 – Master of Strategic Studies, Academic Distinction, US Air War College

Business Experience

- 05/2020 – Present, Acadia Financial Services, LLC, President & CCO
- 05/2017 – 04/2020, Hughes Financial Services, LLC, Financial Advisor
- 04/1990 – 08/2018, US Air Force, USAF Officer

Professional Designations, Licensing & Exams

CFP (Certified Financial Planner)®: The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with Clients. Currently, more than 87,000 individuals have obtained CFP® certification in the United States.

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

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and Client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real-world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and

- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and

- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*.

The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their Clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

ENROLLED AGENT (EA): An Enrolled Agent (EA) is a federally-authorized tax practitioner who has technical expertise in the field of taxation and who is empowered by the U.S. Department of the Treasury to represent taxpayers before all administrative levels of the Internal Revenue Service for audits, collections, and appeals. “Enrolled” means to be licensed to practice by the federal government, and “Agent” means authorized to appear in the place of the taxpayer at the IRS. Only Enrolled Agents, attorneys, and CPAs may represent any taxpayer before the IRS. The Enrolled Agent profession dates back to 1884 when, after questionable claims had been presented for Civil War losses, Congress acted to regulate persons who represented citizens in their dealings with the U.S. Treasury Department. The license is earned in one of two ways: by passing a comprehensive examination which covers all aspects of the tax code, or having worked at the IRS for five years in a position which regularly interpreted and applied the tax code and its regulations. All candidates are subjected to a rigorous background check conducted by the IRS.

In addition to the stringent testing and application process, the IRS requires Enrolled Agents to complete 72 hours of continuing professional education, reported every three years, to maintain their Enrolled Agent status. Because of the knowledge necessary to become an Enrolled Agent and the requirements to maintain the license, there are only about 46,000 practicing Enrolled Agents. Unlike attorneys and CPAs, who may or may not choose to specialize in taxes, all Enrolled Agents specialize in taxation. Enrolled Agents receive their right to practice from the U.S. government (CPAs and attorneys are licensed by the states). Enrolled Agents are required to abide by the provisions of the Department of Treasury’s Circular 230, which provides the regulations governing the practice of Enrolled Agents before the IRS.

Certified Kingdom Advisor®: Designation of an individual as a CKA® indicates that the individual has completed the initial and ongoing certification requirements established by Kingdom Advisors. In addition, a Certified Kingdom Advisor® may be required by state or federal law to hold other licenses, qualifications, or certifications in order to conduct his or her business activities.

Certified Kingdom Advisor® is a designation granted by Kingdom Advisors to individuals who have demonstrated themselves to be:

- Able to Apply Biblical Wisdom in Counsel by successfully completing the rigorous Certified Kingdom Advisor® coursework and examination.
- Technically Competent by providing evidence of an approved professional designation (varying by discipline) or by having at least 10 years full-time experience in their discipline.
- Ethical by agreeing to espouse and practice the Kingdom Advisors Code of Ethics by maintaining active local church involvement, and by providing pastoral and client letters of reference.

- Biblical Stewards by pledging that they practice Biblical stewardship in their personal and professional lives and by giving regularly in proportion to their income.

Each Certified Kingdom Advisor® is required to complete 10 hours of continuing education per year.

Other Business Activities

William P. Jensen is not involved with outside business activities.

Performance-Based Fees

Acadia is not compensated by performance-based fees.

Material Disciplinary Disclosures

No management person at Acadia Financial Services, LLC 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

Acadia Financial Services, LLC, nor William P. Jensen, have any relationship or arrangement with issuers of securities, in addition to what is described in Item 10.

Additional Compensation

William P. Jensen does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through Acadia.

Supervision

William P. Jensen, as President and Chief Compliance Officer of Acadia, is responsible for supervision and will adhere to Acadia's Code of Ethics. He may be contacted at the phone number on this brochure supplement.

Requirements for State Registered Advisers

William P. Jensen has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

Acadia Financial Services, LLC

6416 Kilkenny Ln.
Fairfax Station, VA 22039
(571) 635-0442

Dated January 20, 2021

Form ADV Part 2B – Brochure Supplement

For

William P. Jensen - Individual CRD# 6877968

President and Chief Compliance Officer

This brochure supplement provides information about William P. Jensen that supplements the Acadia Financial Services, LLC (“Acadia”) brochure. A copy of that brochure precedes this supplement. Please contact William P. Jensen if the Acadia brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about William P. Jensen is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the identification number 6877968.

Item 2: Educational Background and Business Experience

William P. Jensen

Born: 1966

Educational Background

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- 2000 – MMAS, Theater Operations, US Army School of Advanced Military Studies
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Item 3: Disciplinary Information

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Item 4: Other Business Activities

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Item 5: Additional Compensation

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Item 7: Requirements for State Registered Advisers

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