Purposeful Financial

200 Spectrum Center Drive, Suite 300
Irvine, CA 92618

Form ADV Part 2A - Firm Brochure

949-328-1600

Dated October 22, 2018

Part 2A of Form ADV (the "Brochure") provides information about the qualifications and business practices of Illuminati Advisors LLC doing business as Purposeful Financial. If you have any questions about the contents of this Brochure, please contact us. 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.

Illuminati Advisors LLC is a registered investment firm with the State of California; however such registration does not imply a certain level of skill or training and no inference to the contrary should be made. *Purposeful Financial is the name under which our primary advisory business is conducted.*

Additional information about Illuminati Advisors LLC also is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the firms identification number 296967

ITEM 2 – MATERIAL CHANGES

- Added a fictitious business name (Item 4)

ITEM 3 – TABLE OF CONTENTS

ITEM 4 – ADVISORY BUSINESS

Description of Advisory Firm

Illuminati Advisors LLC was founded in February 2017 and registered as an Investment adviser with the California Department of Business Oversight in 2018. Monica Khanna Singhania is the principal and 100% owner of Illuminati Advisors LLC. Because of Illuminati Advisors LLC is a new entity, it currently reports no discretionary or non-discretionary Assets under Management. We began doing business as Purposeful Financial (hereafter "PF") in October 2018

Types of Advisory Services Offered

Investment Management Services

We are in the business of managing individually tailored investment portfolios. Our firm provides continuous advice to a client regarding the investment of client funds based on the individual needs of the client. Through personal discussions in which goals and objectives based on a client's particular circumstances are established, we develop a client's personal investment policy or an investment plan with an asset allocation target and create and manage a portfolio based on that policy and allocation target. During our data-gathering process, we determine the client's individual objectives, time horizons, risk tolerance, and liquidity needs. We may also review and discuss a client's prior investment history, as well as family composition and background.

Account supervision is guided by the stated objectives of the client (e.g., maximum capital appreciation, growth, income, or growth and income), as well as tax considerations. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors. Fees pertaining to this service are outlined in Item 5 of this brochure.

Retirement Rollovers-No Obligation/Conflict of Interest: A client leaving an employer typically has four options (and may engage in a combination of these options): 1) leave the money in his former employer's plan, if permitted, 2) roll over the assets to his/her new employer's plan, if one is available and rollovers are permitted, 3) rollover to an Individual Retirement Account (IRA), or 4) cash out the account value (which could, depending upon the client's age, result in adverse tax consequences).

PF may recommend an investor roll over plan assets to an IRA managed by PF. As a result, PF may earn an asset-based fee; however, a recommendation that a client or prospective client leave their plan assets with their old employer will result in no compensation. PF has an economic incentive to encourage an investor to roll plan assets into an IRA that PF will manage. There are various factors that PF may consider before recommending a rollover, including but not limited to: i) the investment options available in the plan versus the investment options available in an IRA, ii) fees and expenses in the plan versus the fees and expenses in an IRA, iii) the services and responsiveness of the plan's investment professionals versus those of PF, iv) required minimum distributions and age considerations, and vi) employer stock tax consequences, if any. No client is under any obligation to roll over plan assets to an IRA managed by PF

Financial Planning

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

Financial planning is an evaluation of a client's current and future financial state by using currently known variables to predict future cash flows, asset values and withdrawal plans. The key defining aspect of financial planning is that through the financial planning process, all questions, information and analysis will be considered as they affect and are affected by the entire financial and life situation of the client.

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

- Business Planning: We provide consulting services for clients who currently operate their own business, are considering starting a business, or are planning for an exit from their current business. Under this type of engagement, we work with you to assess your current situation, identify your objectives, and develop a plan aimed at achieving your goals.

- Cash Flow and Debt Management: We will conduct a review of your income and expenses to determine your current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off 3 first based on factors such as the interest rate of the debt and any income tax ramifications. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.

- College Savings: Includes projecting the amount that will be needed to achieve college or other post-secondary education funding goals, along with advice on ways for you to save the desired amount. Recommendations as to savings strategies are included, and, if needed, we will review your financial picture as it relates to eligibility for financial aid or the best way to contribute to grandchildren (if appropriate).

- Employee Benefits Optimization: We will provide review and analysis as to whether you, as an employee, are taking the maximum advantage possible of your employee benefits. If you are a business owner, we will consider and/or recommend the various benefit programs that can be structured to meet both business and personal retirement goals.

- Estate Planning: This usually includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts and other related documents. Our advice also typically includes ways for you to minimize or avoid future estate taxes by implementing appropriate estate planning strategies such as the use of applicable trusts. We always recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys who specialize in estate planning when you wish to hire an attorney for such purposes. From time-to-time, we will participate in meetings or phone calls between you and your attorney with your approval or request.

- Financial Goals: We will help clients identify financial goals and develop a plan to reach them. We will identify what you plan to accomplish, what resources you will need to make it happen, how much time you will need to reach the goal, and how much you should budget for your goal.

- Insurance: Review of existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home and automobile.

● Investment Analysis: This may involve developing an asset allocation strategy to meet clients' financial goals and risk tolerance, providing information on investment vehicles and strategies, reviewing employee stock options, as well as assisting you in establishing your own investment account at a selected broker/dealer or custodian. The strategies and types of investments we may recommend are further discussed in Item 8 of this brochure.

● Retirement Planning: Our retirement planning services typically include projections of your likelihood of achieving your financial goals, typically focusing on financial independence as the primary objective. For situations where projections show less than the desired results, we may make recommendations
including those that may impact the original projections by adjusting certain variables (e.g., working longer, saving more, spending less, taking more risk with investments). If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years.

● Risk Management: A risk management review includes an analysis of your exposure to major risks that could have a significant adverse impact on your financial picture, such as premature death, disability, property and casualty losses, or the need for long-term care planning. Advice may be provided on ways to minimize such risks and about weighing the costs of purchasing insurance versus the benefits of doing so and, likewise, the potential cost of not purchasing insurance ("self-insuring").

● Tax Planning Strategies: Advice may include ways to minimize current and future income taxes as a part of your overall financial planning picture. For example, we may make recommendations on which type of account(s) or specific investments should be owned based in part on their "tax efficiency," with consideration that there is always a possibility of future changes to federal, state or local tax laws and rates that may impact your situation. We recommend that you consult with a qualified tax professional before initiating any tax planning strategy, and we may provide you with contact information for accountants or attorneys who specialize in this area if you wish to hire someone for such purposes. We will participate in meetings or phone calls between you and your tax professional with your approval.

Ongoing Comprehensive Financial Planning

This service involves working one-on-one with a planner over an extended period of time. By paying a monthly/ quarterly retainer clients get continuous access to a planner who will work with them to develop an outline of their overall financial picture and layout their future goals and objectives. The planner will monitor the plan, recommend any changes and ensure the plan is up to date.

Upon desiring ongoing financial comprehensive financial planning, 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. The client's financial situation and goals will be monitored throughout the year and follow-up phone calls and emails will be made to the client to confirm that any agreed upon action steps have been carried out. There will be an ongoing review of this plan to ensure its accuracy and ongoing. Any needed updates will be implemented at that time.

Educational Workshops

We offer periodic financial educational sessions for those desiring general advice on personal finance and investing. Topics may include issues related to financial planning, college funding, estate planning, retirement strategies, the financial implications of marriage or divorce, or various other economic and investment topics. Our workshops are educational in nature and do not involve the sale of insurance or investment products. Information presented will not be based on any one person's need nor do we provide individualized investment advice to attendees during our general sessions.

Client Tailored Services and Client Imposed Restrictions

We offer the same suite of services to all of our clients. However, specific client financial plans and their implementation are dependent upon the client Investment Policy Statement which outlines each client's current 5 situation (income, tax levels, and risk tolerance levels) and is used to construct a client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

Wrap Fee Programs

We do not participate in wrap fee programs.

CCR Section 260.235.2 Disclosure

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

Advisory Agreements

Prior to engaging PF to provide investment management services, each client is required to enter into one or more written agreements with the Firm, which will describe the management fees to be charged and the terms and conditions under which PF will render its services. PF will provide a Brochure and one or more Brochure Supplements to each client or prospective client prior to or at the same time a client executes PF advisory management agreement. PF will continue to provide services until terminated by the client or PF in accordance with the provisions outlined within the agreement.

ITEM 5 – FEES AND COMPENSATION

As noted above, the client will be required to enter into a written agreement with PF setting forth the terms and conditions, including those fees under which PF shall render its services. Such fees are subject to negotiation under certain circumstances and at the sole discretion of the Firm. Please note, unless a client has received the firm's disclosure brochure at least 48 hours prior to signing the investment advisory contract, the investment advisory contract may be terminated by the client within five (5) business days of signing the contract without incurring any advisory fees. How we are paid depends on the type of advisory service we are performing. Please review the fee and compensation information below.

Investment Management Services

Our standard advisory fee is based on the market value of the assets under management and is calculated as follows: Because our firm’s primary focus is the discovery, design and review of your financial plan, we charge our fees based on the total asset value of your investment assets under our advisement. This, by definition, excludes personal assets like your primary residences, vehicles and other personal property.

Assets Under Management	Annual Advisory Fees
$0 - $1,000,000	1%
$1,000,001-$3,000,000	.80%
$3,000,001-$5,000,000	.60%
$5,000,001-$10,000,000	.40%
$10,000,001 and above	.20%

- The minimum annual fee is $5,000 per year

The annual fees are negotiable and are pro-rated and paid in arrears on a quarterly basis. The advisory fee is calculated by assessing the percentage rates using the predefined levels of assets as shown in the above chart, and applying the fee to the account value as of the last day of the previous quarter. No increase in the annual fee shall be effective without agreement from the client by signing a new agreement or amendment to their current advisory agreement.

Advisory fees are directly debited from client accounts, or the client may choose to pay by check or electronic funds transfer. Accounts initiated or terminated during a calendar quarter will be charged a pro-rated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 15 calendar days in advance. Since fees are paid in arrears, no rebate will be needed upon termination of the account.

For clients who with more than $500,000 in assets under management, Comprehensive Financial Planning will be included in the Investment Management Fee schedule outlined above, and no other fees will be charged by the adviser. Comprehensive Financial Planning clients with less than $500,000 in assets under management will only be charged the monthly Comprehensive Financial Planning fee.

Ongoing Comprehensive Financial Planning

Ongoing Comprehensive Financial Planning consists of an ongoing fee that is paid monthly, in advance, at the rate of $149-$399 per month based on complexity. The fee may be 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 account, the fee will be prorated and any unearned fee will be refunded to the client. For clients who with more than $500,000 in assets under management, Comprehensive Financial Planning will be included in the Investment Management Fee schedule outlined above, and no other fees will be charged by the adviser. For Comprehensive Financial Planning clients with less than $500,000 in assets under management, they will only be charged the monthly Comprehensive Financial Planning fee.

Financial Planning Hourly Fee

Financial Planning fee can be offered at an hourly rate of $250. The fee may be negotiable in certain cases and is due at the completion of the engagement. In the event of early termination by client, any fees for the hours already worked will be due. Fees for this service may be paid by electronic funds transfer or check. Lower fees for comparable services may be available from other sources. PF will not bill an amount above $500.00 more than 6 months in advance.

Financial Planning Fixed Fee

Financial Planning may be offered on a fixed fee basis. The fixed fee will be agreed upon before the start of any work. The fixed fee can range between $500 - $2,000 based on complexity. The fee is negotiable. If a fixed fee program is chosen, half of the fee is due at the beginning of process and the remainder is due at completion of work, however, PF will not bill an amount above $500.00 more than 6 months in advance. Fees for this service may be paid by electronic funds transfer or check. Upon termination, the half of the fee that is due up front will be non-refundable, and no further fees will be charged

Educational Workshops

Educational workshop attendees may be assessed a per-session fee ranging from $0 to $500. The fee will be announced in advance of the workshop and will be determined by the length of the event, the number and expertise of the presenters involved, in addition to whether or not educational materials are being provided. The fees will be due at the time of completion. Lower fees for comparable services may be available from other sources. PF will not bill an amount above $500.00 more than 6 months in advance.

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.

CCR Section 260.238(j) Disclosure

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

ITEM 6 – PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

PF does not charge performance-based fees (i.e., fees calculated based on a share of capital gains upon or capital appreciation of the funds or any portion of the funds of an advisory client) for is investment management services. Moreover, PF does not engage in side-by-side management of accounts that are charged a performance- based fee with accounts that are charged another type of fee (such as assets under management). Please see Item 5 above for a description of how PF calculates its management fees.

ITEM 7 – TYPES OF CLIENTS

We provide financial planning and portfolio management services to individuals and high net-worth individuals.

The minimum annual fee is for Investment Management Services is $5,000.00 per year. Our fee structure for Comprehensive Financial Planning and Investment Management services changes once a client exceeds $500,000 in assets under management.

The Firm also reserves the right to accept or decline a potential client for any reason in its sole discretion. There may be times when certain restrictions are placed by a client which prevent PF from accepting or continuing to manage the client's account. PF reserves the right to not accept and/or terminate management of a client's account if it feels that the client's imposed restrictions would limit or prevent it from meeting and/or maintaining its overall investment strategy.

ITEM 8 – METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

Method of Analysis

Our primary methods of investment analysis are fundamental, and passive investment management.

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

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 a 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. 8 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. Academic research indicates most active managers underperform the market.

PF utilizes varies methods of securities analysis when reviewing prospective investments. The primary sources of gathering information to formulate investment strategies include; financial newspapers and magazines, annual reports, prospectuses, filings with the Securities and Exchange Commission, corporate rating services, inspections of corporate activities and research materials prepared by others.

Material Risks 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.

Liquidity Risk: 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.

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 such factors as interest rates, credit quality, and maturity. In general, market prices of debt securities decline when interest rates rise and increase when interest rates fall. The longer the time to a bond's maturity, the greater its interest rate risk.

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.

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.

Investment Companies Risk. When a client invests in open end mutual funds or ETFs, the client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the client will incur higher expenses, many of which may be duplicative. In addition, the client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives). ETFs are also subject to the following risks: (i) an ETF'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 client's invest.

ITEM 9 – DISCIPLINARY INFORMATION

Disciplinary Information Criminal or Civil Actions:
PF and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings PF and its management have not been involved in administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings PF 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 PF or the integrity of its management.

ITEM 10 – OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

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

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

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

PF 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.

PF does not recommend or select third party investment advisers for the client account.

Disclosure of Material Conflicts

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

ITEM 11 – CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANACTION AND PERSONAL TRADING

Code of Ethics Summary

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 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 of 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" may buy or sell securities similar to, or different from, those we recommend to clients for their accounts. In an effort to reduce or eliminate certain conflicts of interest involving the firm or personal trading, our policy may require that we restrict or prohibit associates' transactions in specific reportable securities transactions. Any exceptions or trading pre-clearance must be approved by the firm principal in advance of the transaction in an account, and we maintain the required personal securities transaction records per regulation.

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

From time to time, our firm or its "related persons" may buy or sell securities for themselves at or around the same time as clients. We will not trade non-mutual fund securities 1 day prior to the same security for clients. PF obtains information from a wide variety of publicly available resources. PF and its personnel do not have, nor claim to have, insider or private knowledge.

ITEM 12 – BROKERAGE PRACTICES

Factors Used to Select Custodians and/or Broker-Dealers

PF does not have any affiliation with Broker-Dealers. Specific custodian recommendations are made to 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 soft dollar benefits by nature of our relationship with TD Ameritrade Institutional, Division of TD Ameritrade, Inc., member FINRA/SIPC.

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. By allowing clients to choose a specific custodian, we may be unable to achieve 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)

PF participates in TD Ameritrade's institutional customer program and may recommend TD Ameritrade to clients for custody and brokerage services. There is no direct link between PF participation in the program and the investment advice it gives to its clients, although PF 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 PF 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 PF by third party vendors. TD Ameritrade may also have paid for business consulting and professional services received by PF related persons. Some of the products and services made available by TD Ameritrade through the program may benefit PF but may not benefit its client accounts. These products or services may assist PF in managing and administering client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help PURPOSEFUL FINANCIAL manage and further develop its business enterprise. The benefits received by PURPOSEFUL FINANCIAL or its personnel through participation in the program do not depend on the amount of brokerage transactions directed to TD Ameritrade. As part of its fiduciary duties to clients, PURPOSEFUL FINANCIAL endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by PURPOSEFUL FINANCIAL or its related persons in and of itself creates a potential conflict of interest and may indirectly influence PURPOSEFUL FINANCIAL's choice of TD Ameritrade for custody and brokerage services.

Aggregating (Block) Trading for Multiple Client Accounts

Generally, we combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as "block trading"). We will then distribute a portion of the shares to participating accounts in a fair and equitable manner. The distribution of the shares purchased is typically proportionate to the size of the account, but it is not based on account performance or the amount or structure of management fees. Subject to our discretion, regarding particular circumstances and market conditions, when we combine orders, each participating account pays an average price per share for all transactions and pays a proportionate share of all transaction costs. Accounts owned by our firm or persons associated with our firm may participate in block trading with your accounts; however, they will not be given preferential treatment. Generally clients grant Purposeful Financial complete discretion over the selection and amount of securities to be purchased or sold, the broker-dealer to be used and the commission rates to be paid for their account without obtaining their prior consent or approval. However, Purposeful Financial's investment authority may be subject to specified investment objectives, guidelines, and/or conditions imposed by the client. For example, a client may specify that the investment in any particular security or industry should not exceed specified percentages of the value of the portfolio and/or restrictions or prohibitions of transactions in the securities of a specific industry and/or directed brokerage.

Directed Brokerage

Some clients may instruct Purposeful Financial to use one or more particular broker- dealers for the transactions in their accounts. Clients who may want to direct Purposeful Financial to use a particular broker-dealer should understand that this might prevent Purposeful Financial from effectively negotiating brokerage compensation on their behalf. This arrangement may also prevent Purposeful Financial from obtaining the most favorable net price and execution. Thus, when directing brokerage business, clients should consider whether the commission expenses, execution, clearance, and settlement capabilities that they will obtain through their broker-dealer are adequately favorable in comparison to those that Purposeful Financial would otherwise obtain for its clients.

Soft Dollar Consideration

Purposeful Financial may enter into certain soft dollar arrangements pursuant to the provisions of Section 28(e) of the Securities Exchange Act of 1934. Section 28(e) provides for certain "safe harbors" and allows investment advisers to use client commissions to pay for brokerage and research services under certain circumstances without breaching their fiduciary duties to clients. This practice is commonly referred to as "soft dollars". Brokerage and research services may include, among other things, effecting securities transactions and performing services incidental thereto (such as clearance, settlement and custody) and providing research information regarding the economy, industries, sectors of securities, individual companies, statistical information, taxation; political developments, legal developments, technical market action, pricing and appraisal services, credit analysis; risk measurement analysis and performance analysis. Such research information can be received in the form of written reports, telephone conversations, personal meetings with security analysts and/or individual company management, and attending conferences. The research services provided by a broker may be proprietary (*i.e.*, provided by the broker providing the execution services) and/or provided by a third party (*i.e.*, originates from a party independent from the broker providing the execution services).

In accordance with Section 28(e), Purposeful Financial may cause clients to pay brokerage commissions that are in excess of commissions that another broker may have charged for effecting the same transaction, so long as such Purposeful Financial makes a good faith determination that the amount of commissions paid are reasonable in relation to the value of the brokerage and research services received. This must be viewed in terms of either the specific transactions or an adviser's overall responsibility to the accounts for which it exercises investment discretion.

Additionally, Section 28(e) permits advisers to use the research services provided by brokers to service any or all of the Purposeful Financial's clients, and such services also may be used in connection with clients other than those making the payment of commissions.

Importantly, clients should understand that the use of soft dollars by Purposeful Financial may be deemed to be an indirect economic benefit to the Firm, which creates a conflict of interest between Purposeful Financial and its clients. To address the conflict of interest when using soft dollars, Purposeful Financial performs periodic reviews of the quality of execution and services provided by brokers to help ensure that clients are receiving the best overall qualitative transactions.

Purposeful Financial may inadvertently receive certain benefits from certain third-parties, although it does not currently have any formal soft dollar arrangements in place. Consequently, the following information is provided as there is a potential conflict of interest between Purposeful Financial and its selection of those third parties who may provide the following research and brokerage services that may benefit the Firm and its clientele. Purposeful Financial may recommend that clients establish brokerage accounts with certain custodians or may transact with certain broker-dealers. While there is no direct link between the investment advice given to clients and Purposeful Financial's recommendation to use the custodial or broker- dealer services, certain benefits could be received by Purposeful Financial due to this arrangement. For example, Purposeful Financial could receive the following benefits from a custodian or broker: receipt of duplicate trade confirmations and account statements; access to a trading desk that exclusively services institutional asset managers and facilitates trade execution;

access to block trading which provides the ability to aggregate securities transactions and then allocate the appropriate shares to client accounts; access to an electronic communication network for client order entry and account information; and other products or services that assist Purposeful Financial in managing and administering clients' accounts, such as research, pricing, facilitation of payment of management fees to Purposeful Financial from client accounts and client reporting.

Trade Errors

Errors created in accounts must be corrected so as not to harm any client. The goal of error correction is to make the client whole, regardless of the cost to Purposeful Financial. Soft dollar arrangements or the promise of future trade commission's cannot be used to correct errors when placing a trade for a client's account and Purposeful Financial cannot correct a trade error made in a client's account by allocating the trade to a different account, unless that account was meant to receive the trade in the first place.

ITEM 13 – REVIEW OF ACCOUNTS

Client accounts with the Investment Management Service will be reviewed regularly on a quarterly basis by Monica Singhania, PURPOSEFUL FINANCIAL 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.

Purposeful Financial will not provide written reports to Investment Management clients.

Review Triggers

Purposeful Financial may review client accounts more frequently due to changes to the tactical allocation targets. In addition, possible changes in clients' goals and objectives, risk aversion, time horizon, or changes in the investment environment, tax laws or material market events, that may warrant account reviews and adjustments are discussed with clients on at least an annual basis. Furthermore, clients are urged to contact Purposeful Financial soon after any change in circumstance that impacts their risk tolerance, time horizon, investment objectives, tax status or other information that the Firm may have relied upon when rendering its investment advisory services. Other triggering factors that stimulate the review of an account include, but are not limited to, changes in economic conditions, known changes in the client's financial situation, and large deposits and/or withdrawals from the account.

ITEM 14 – CLIENT REFERRALS AND OTHER COMPENSATION

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. We receive a non-economic benefit from TD Ameritrade in the form of the support products and services it makes available to us and other independent investment advisors whose clients maintain their accounts at TD Ameritrade. These products and services, how they benefit us, and the related conflicts of interest are described above (see Item 12—Brokerage Practices). The availability to us of TD Ameritrade's products and services is not based on us giving particular investment advice, such as buying particular securities for our clients.

ITEM 15 – CUSTODY

We do **not** maintain custody of client funds or securities. Many clients request (in writing with the broker) that our fee be deducted from their brokerage account.

The investment adviser has custody of the funds and securities solely as a consequence of its authority to make withdrawals from client accounts to pay its advisory fee. The investment adviser has written authorization from the client to deduct advisory fees from the account held with the qualified custodian. Each time a fee is directly deducted from a client account, the investment adviser concurrently:

i. Sends the qualified custodian an invoice or statement of the amount of the fee to be deducted from the client's account; and

ii. Sends the client an invoice or statement itemizing the fee. Itemization includes the formula used to calculate the fee, the value of the assets under management on which the fee is based, and the time period covered by the fee. The investment adviser notifies the Commissioner in writing that the investment adviser intends to use the safeguards provided in this paragraph

Clients will receive statements on at least a quarterly basis directly from the qualified custodian that holds and maintains their assets. Clients are urged to carefully review all custodial statements and compare them to any performance reports that may be provided by Purposeful Financial. Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities. To mitigate any potential conflicts of interests, all Purposeful Financial client account assets are maintained with an independent qualified custodian.

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

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

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. 15

ITEM 19 – REQUIREMENT FOR STATE-REGISTERED MONICA KHANNA SINGHANIA

Principal Executive Officers

Monica Khanna Singhania

Year of Birth: 1975

Education Experience:

Bachelor of Commerce (Honors), Delhi University, New Delhi India

Masters in Business Administration (MPIB -MBA in International Business) Indian Institute of Foreign Trade, New Delhi India

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 71,000 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 16

● 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.

Chartered Financial Analyst (CFA): The CFA Program is a graduate-level self-study program that combines a broad-based curriculum of investment principles with professional conduct requirements. It is designed to prepare charter holders for a wide range of investment specialties that apply in every market all over the world. To earn a CFA charter, applicants study for three exams (Levels I, II, III) using an assigned curriculum. Upon passing all three exams and meeting the professional and ethical requirements, they are awarded a charter.

Business Background:

- Nov 2017- June 2018 Wealth Manger, Pacific Investment Research
- 2015-2017 Financial Advisor, South County Financial Planning
- 2013-2015 Internships at South County Financial Planning, Klein Financial Advisor and Quintessential Financial

Outside Business Activity

Outside of her activities at Purposeful Financial, Monica Khanna Singhania is a board member of Financial Planning Association of Orange County.

Performance-based Fees

At this time Monica Khanna Singhania is not compensated for advisory services with performance-based fees. Performance-based fees may create an incentive to recommend an investment that may carry a higher degree of risk to the client.

Disclosure Events

Monica Khanna Singhania as a registered investment advisor is required to disclose all material facts regarding any legal or disciplinary event. However, Monica Khanna Singhania has no applicable legal or disciplinary events required to be disclosed under this Item.

Relationship or Arrangement with Any Issuer of Securities

Monica Khanna Singhania does not have a relationship or arrangement with any issuer of securities.

Additional Compensation

Monica Khanna Singhania does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through PURPOSEFUL FINANCIAL

Supervision

Monica Khanna Singhania, as CEO and Chief Compliance Officer of PURPOSEFUL FINANCIAL, is responsible for supervision. She may be contacted at the phone number on this brochure supplement.

Requirements for State Registered Advisers

Monica Khanna Singhania has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

Conflicts of Interest

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

Business Continuity Plan

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

Item 1: Cover Page

Purposeful Financial

200 Spectrum Center Drive, Suite 300
Irvine 92618, CA
949-328-1600
Dated October 22, 2018

Form ADV Part 2B – Brochure Supplement

For Monica Khanna Singhania - Individual CRD#6574553

CEO and Chief Compliance Officer

This brochure supplement provides information about Monica Khanna Singhania that supplements the Purposeful Financial brochure. A copy of that brochure precedes this supplement. Please contact Monica Khanna Singhania if the Purposeful Financial brochure is not included with this supplement or if you have any questions about the contents of this supplement. Additional information about Monica Khanna Singhania is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the identification number #6574553

Item 2: Educational Background and Business Experience

Monica Khanna Singhania

Born: 05/1975

Educational Background

- 1998, Masters in Business Administration(MBA) , Indian Institute of Foreign Trade
- 1996, Bachelors of Commerce(Honors), University of Delhi

Business Experience

- Nov 2017- June 2018 Wealth Manger, Pacific Investment Research
- 2015-2017 Financial Advisor, South County Financial Planning
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Item 3: Disciplinary Information

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

Item 4: Other Business Activities

Monica Khanna Singhania is not involved in any other business activity at the moment.

Item 5: Additional Compensation

Monica Khanna Singhania does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Purposeful Financial.

Item 6: Supervision

Monica Khanna Singhania, as CEO and Chief Compliance Officer of Purposeful Financial, is responsible for supervision. She may be contacted at the phone number on this brochure supplement.

Item 7: Requirements for State Registered Advisers

Monica Khanna Singhania has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.