Brian J. Padden, EA

Padden Financial Planning LLC

10422 S. Longwood
Chicago, Illinois
60643
(773) 718-3218

FORM ADV PART 2B
BROCHURE SUPPLEMENT

January 21, 2026

This brochure supplement provides information for Brian J. Padden that supplements the ADV Part 2A brochure of Padden Financial Planning LLC. You should have received a copy of that brochure. Please contact Sheila P. Padden at (773) 718-3218 or at Sheila@paddenfinancial.com, if you did not receive the ADV Part 2A brochure of Padden Financial Planning LLC or if you have any questions about the contents of this supplement.

Additional information about Brian J. Padden is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

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Brian J. Padden is an investment advisor representative at Padden Financial Planning LLC ("PFP"). Brian J. Padden has been a member of PFP since January 2025. Prior to starting PFP, Mr. Padden's education and business background include the following:

Year of Birth: 1988

Post-Secondary Education:

- Stanford University, BA in Physics, 2010
- Ludwig-Maximilians-Universität München, Munich, Germany, MS in Theoretical and Mathematical Physics, 2013

Business Background for the Previous Five Years:

- Padden Financial Planning, LLC, Independent Contractor, Chicago, Illinois, December 2024
- Prudential Insurance Co. of America, Financial Planner, Rosemont, Illinois, July 2024 – November 2024
- Elgin Academy, Teacher, Elgin, Illinois, January 2024 – June 2024
- Padden Financial Planning, LLC, Independent Contractor, Chicago, Illinois, January 2023 – January 2024
- American Diversity Consulting, Founder, Chicago, Illinois, October 2022 – December 2022
- Western Express, Driver, Nashville, Tennessee, July 2022 – October 2022
- Loyola Academy, Teacher, Wilmette, Illinois, 2017 - 2022

Certifications:

- Enrolled Agent, 2025
- Series 65, 2023

EA Certification

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

EAs, like attorneys and certified public accountants (CPAs), have unlimited practice rights. This means they are unrestricted as to which taxpayers they can represent, what types of tax matters they can handle, and which IRS offices they can represent clients before.

Series 65 Examination

Series 65: Uniform Investment Advisor Law Exam, is developed by the North American Securities Administrators Association (NASAA™) and covers topics such as investment types, ethical practices, economic factors, securities, law, and investment suitability for investors. A passing score allows the recipient to register as an Investment Advisor Representative, subject to individual state regulations.

Disciplinary Information

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Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. There is no information to disclose applicable to this Item.

Other Business Activities

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Brian J. Padden is also actively engaged as a Rideshare Driver in a portion of his spare time, for Uber Technologies, Inc. Uber Technologies is a publicly traded company engaged in the ride-hailing business. Mr. Padden devotes 0 – 20 hours per week to this service. Mr. Padden does not receive any commissions, bonuses, or other compensation due to this activity for any investment advisory-related work since during this activity no investment advisory-related services are pursued. There are no relationships in connection with this work that would create a material conflict of interest with clients.

Mr. Padden does not have any business activities besides this one to report.

Additional Compensation

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Brian J. Padden does not receive any additional compensation or other economic benefit from any other source for providing investment advisory services.

Supervision

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Brian J. Padden is a junior investment advisor representative at PFP. Sheila P. Padden is solely responsible for supervision of Mr. Padden. Ms. Padden and Mr. Padden are each responsible for ensuring that PFP is adhering to the fiduciary duties owed to its clients. Brian J. Padden is supervised by Sheila P. Padden, who may be reached at 773-718-3218.

Requirements for State-Registered Advisers

Form ADV Part 2B, Item 7

Brian J. Padden has not been found liable in any arbitration or civil claim awards. Furthermore, Brian J. Padden has not been the subject of a bankruptcy petition.