Action Financial Planning LLC
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Alison Chandler Tonks works out of a private residence in Twin Falls, ID.

Form ADV Part 2B – Brochure Supplement

Effective: 7/9/2026

Item 1 – Cover Page Part 2B

This brochure supplement provides information about Action Financial Planning LLC's supervised persons and supplements Action Financial Planning LLC's Form ADV Part 2A (Firm Brochure). If you have any questions about the contents of this supplement, please contact us at 208-358-9803 or compliance@actionfinancialplanning.com. The information in this supplement has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Action Financial Planning LLC and our supervised persons is available at the SEC's website: www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Alison Chandler Tonks
Born 1982

Education
PharmD, Creighton University
BS, University of West Florida

Experience
2024 – present: Financial Planner, Action Financial Planning LLC
2020 – present: Administrative Assistant/Bookkeeper, Robert Tonks MD PLLC
2020 – 2025: Volunteer Financial Planner
2020-2025: Consultant Pharmacist
2016-2020: Pharmacist and Director of Pharmacy, Select Specialty Hospital
2016-2018: Clinical Pharmacist, Fort Sanders Regional Medical Center

2016: Clinical Pharmacist, Duke University Hospital
2012-2015: Clinical Pharmacist, Southern Pharmacy Services

Credentials
CFP® professional (CERTIFIED FINANCIAL PLANNER®)

Explanation of Credentials — CFP® (CERTIFIED FINANCIAL PLANNER®)
The CFP® marks are professional certification marks granted in the United States by the Certified Financial Planner Board of Standards, Inc. ("CFP Board"). CFP® certification is voluntary – no law requires it – and signifies that the certificant has met CFP Board's education, exam, experience, and ethics standards.

What the certification requires (summary):

- **Education:** Completion of CFP Board–approved coursework in core planning areas (e.g., insurance/risk, employee benefits, investments, income tax, retirement, and estate planning) and a bachelor's degree (or higher).
- **Examination:** Passing a comprehensive CFP® examination – a 170-question, multiple-choice test delivered in two 3-hour sessions in one day – that tests the application of financial planning knowledge to real-world scenarios.
- **Experience:** Relevant financial planning experience (via CFP Board's approved pathways).
- **Ethics & Background:** Agreement to abide by CFP Board's Code of Ethics and Standards of Conduct and a background review.
- **Continuing Education:** 30 hours of CE every two years, including 2 hours in ethics, to maintain the certification.

CFP® professionals are required to act as fiduciaries when providing financial advice, placing the client's interests first. Failure to comply with CFP Board's standards may result in disciplinary action, including suspension or revocation of the certification.

Trademark notice: CFP® and CERTIFIED FINANCIAL PLANNER® are certification marks owned by CFP Board and are used with permission.

Item 3 – Disciplinary Information
No supervised person has been the subject of any legal or disciplinary event under the Investment Advisers Act of 1940 or similar state statutes.

Item 4 – Other Business Activities
Alison Chandler Tonks is co-owner, with her spouse, of residential rental properties.

Alison Chandler Tonks also serves, on a volunteer and uncompensated basis, as a board member and Treasurer of the Twin Falls County Health Initiatives Trust. In that capacity she participates in the Trust's investment oversight — including helping draft the Trust's investment policy statement, participating in the search for and selection of the Trust's investment adviser or manager, and evaluating the suitability of asset classes for the Trust's portfolio. This is an investment-related activity. The Trust is not a client of Action Financial Planning LLC; the firm does not serve as, and does not seek to serve as, the Trust's investment adviser or manager; and Alison Chandler Tonks recuses herself from any Trust decision in which she or the firm would have a financial interest.

Item 5 – Additional Compensation

Alison Chandler Tonks does not receive any economic benefit from any person, company, or organization in exchange for providing advisory services through Action Financial Planning LLC, other than payments based on Action's fees.

Item 6 – Supervision

Chief Compliance Officer and founder Alison Chandler Tonks is responsible for supervision. Action does not manage money or place trades. Alison reviews all financial plans before they are presented to clients.

Item 7 – Requirements for State-Registered Advisers

Alison Chandler Tonks has not been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.