

White Turf Financial LLC.

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Dated March 22, 2023

Form ADV Part 2B – Brochure Supplement

For

Todd Moritz Individual CRD# 6679055

Owner, and Chief Compliance Officer

This brochure supplement provides information about Todd Moritz that supplements the White Turf Financial LLC. (“White Turf Financial”) brochure. A copy of that brochure precedes this supplement. Please contact Todd Moritz if the White Turf Financial brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Todd Moritz is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the identification number 6679055.

Item 2: Educational Background and Business Experience

Todd Moritz

Born: 1991

Educational Background

- 2013– BSBA Accounting, Finance, Management, Drake University

Business Experience

- 10/2018 – Present, White Turf Financial LLC., Owner and CCO
- 10/2021 - 03/2023, Present, Blend Financial, Inc. dba Origin Financial, Financial Planner
- 05/2017 - 01/2019, Questar Asset Management, Financial Planner
- 05/2017 - 01/2019, Questar Capital Corporation, Financial Planner
- 05/2016 - 05/2017, Dougherty & Company LLC, Tax Adviser
- 09/2015 - 03/2016, Pine River Capital Management, Fund Accountant
- 03/2015 - 09/2015, DS&B Business Advisors, Accountant
- 12/2013 - 03/2015, Meriwether Wilson & Company, Accountant
- 08/2009 - 12/2013, Drake University, Student

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
- 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.

Personal Financial Specialist (PFS): This designation is issued by the American Institute of Certified Public Accountants (AICPA) and is granted to individuals who must meet all of the following prerequisites: a member of the AICPA; hold an unrevoked CPA certificate issued by a state authority; earn at least 100 points under the PFS point system; and have substantial business experience in personal financial planning related services. The candidate is required to obtain personal financial planning specific education in addition to holding a valid CPA. The candidate must take a final certification examination (proctored by the AICPA) and once issued the individual must undergo Continuing Education in the form of 60 PFS points in personal financial planning experience as well as qualified 'life-long learning' activities every three years.

Item 3: Disciplinary Information

No management person at White Turf Financial 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.

Item 4: Other Business Activities

Todd Moritz is licensed as an insurance agent and has the ability to sell insurance products for a commission. Please refer to Item 4 of the ADV Part 2A for additional details.

Todd Moritz provides tax preparation services for a separate fee and this creates an incentive for him to recommend his tax preparation services. Please refer to Item 4 of the ADV Part 2A for additional details.

Item 5: Additional Compensation

Other than the soft dollar benefits disclosed in Item 12 and Item 14 of the ADV Part 2A above, Todd Moritz does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through White Turf Financial.

Item 6: Supervision

Todd Moritz, as Owner and Chief Compliance Officer of White Turf Financial, will adhere to the firm's policies and procedures. He may be contacted at the phone number on this brochure supplement.

Item 7: Requirements for State Registered Advisers

Todd Moritz has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.