Item 1 Form ADV Part 2B Brochure Supplement – Kelly Luethje, CRD #6425128

Kelly Luethje, Owner
Personal CRD #6425128

Willow Planning Group, LLC
Firm CRD #174085

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Holderness, NH 03245
Phone: (617) 943-1433

March 6, 2026

This brochure supplement provides information about Kelly Luethje that supplements the Willow Planning Group, LLC brochure. You should have received a copy of that brochure. Please contact Kelly Luethje, Owner if you did not receive Willow Planning Group, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Kelly Luethje, CRD #6425128 is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background/Business Experience

Kelly Luethje, Principal, was born in 1977. Ms. Luethje earned a Bachelor of Arts in Communications, with a minor in Business from the University of Nebraska, a Master of Business Administration from Simmons School of Management, and a Certificate of Financial Planning from Boston University.

Prior to forming Willow Planning Group, LLC in November 2014, Ms. Luethje was self-employed as a Communications Consultant from June 2014 to November 2014, a Financial Planner at Journey Financial Planners from October 2012 to June 2014, self-employed as a Communications Consultant from November 2010 to October 2012, and Manager, Investor Relations & Corporate Communications at Idera Pharmaceuticals, Inc. from October 2006 to August 2010.

Professional Designations

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 S*tandards 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.

Item 3 Disciplinary Information

Willow and Kelly Luethje have voluntarily entered into a Consent Order with the State of New Hampshire Bureau of Securities Regulation as of January 14, 2019 in resolution of failure to register the firm in the state of New Hampshire prior to doing business from the state. The administrative fine has been paid and this matter is now resolved.

Description of a professional attainment, designation, or license being revoked or suspended.

Not applicable to Ms. Luethje.

Item 4 Other Business Activities

Ms. Luethje is not engaged in any other business other than giving financial planning advice.

Item 5 Additional Compensation

Ms. Luethje does not receive compensation or other economic benefit from anyone for providing advisory services other than what has been described in the Willow Planning Group, LLC Brochure.

Item 6 Supervision

Kelly Luethje, is the Owner and Chief Compliance Officer of Willow Planning Group, LLC, and is a sole member firm. Ms. Luethje will adhere to the Firm's compliance program and code of ethics on an ongoing basis. Ms. Luethje is the only individual that provides investment advice to clients andcan be reached at (617) 943-1433.

Item 7 Requirements for State-Registered Advisers

Ms. Luethje has not been involved in an award or found liable in an arbitration claim, civil, or self-regulatory organization event or administrative proceeding, or been the subject of a bankruptcy petition.