

This brochure supplement provides information about McCarroll Zevenbergen that supplements the Plan2Thrive Financial, LLC brochure. You should have received a copy of that brochure. Please contact McCarroll Zevenbergen if you did not receive Plan2Thrive Financial, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about McCarroll Zevenbergen is also available on the SEC's website at www.adviserinfo.sec.gov.

Plan2Thrive Financial, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

McCarroll Zevenbergen

Personal CRD Number: 8037920

Investment Adviser Representative

Plan2Thrive Financial, LLC
220 W Davenport St
Eldridge, IA 52748
(563) 323-5790
mac@plan2thrivefs.com

UPDATED: 02/27/2025

Item 2: Educational Background and Business Experience

Name: McCarroll Zevenbergen

Born: 2002

Educational Background and Professional Designations:

Education:

Financial Planning and counseling, Iowa State University - 2024

Designations:

ChFC®- Chartered Financial Consultant®

ChFC® MINIMUM QUALIFICATIONS:

- Bachelor's degree or its equivalent, in any discipline, from an accredited university, this qualifies as one year of business experience
- Three years of full-time business experience is required; this three-year period must be within the five years preceding the date of the award (part-time qualifying business experience is also credited toward the three-year requirement with 2,000 hours representing the equivalent of one-year full-time experience).
- Must fulfill the ChFC® seven course curriculum, as well as two additional elective courses
- Pass the exams for all required and elective courses
- Pass a background check and candidate fitness standards test. You must reveal any criminal history, pending litigation or ethical violations. The CFP board verifies all employment history, qualifications and disciplinary issues via FINRA's Central Registration Depository.

Business Background:

02/2025 - Present	Investment Adviser Representative Plan2Thrive Financial, LLC
11/2023 - Present	Paraplanner Plan2Thrive Financial, LLC
01/2015 - 11/2023	Full Time Student School

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

McCarroll Zevenbergen is currently serving in the Army National Guard while also renting out a house for additional income.

Item 5: Additional Compensation

McCarroll Zevenbergen does not receive any economic benefit from any person, company, or organization, other than Plan2Thrive Financial, LLC in exchange for providing clients advisory services through Plan2Thrive Financial, LLC.

Item 6: Supervision

As a representative of Plan2Thrive Financial, LLC, McCarroll Zevenbergen is supervised by Patrick Reid, the firm's Chief Compliance Officer. Patrick Reid is responsible for ensuring that McCarroll Zevenbergen adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Patrick Reid is (563) 323-5790.

Item 7: Requirements For State Registered Advisers

This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

- A. McCarroll Zevenbergen has NOT been involved in any of the events listed below.
1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
 2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
- B. McCarroll Zevenbergen has NOT been the subject of a bankruptcy.