

Form ADV Part 2B: Disclosure Brochure Supplement



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1. Cover Page

Melissa Alice Fradenburg

Pearl Planning, LLC

ADV Part 2B, Brochure Supplement

Dated: July 30th, 2021

Contact: Sheryl Stephens, Chief Compliance
Officer 5206 Gateway Centre, Suite 300
Flint, Michigan 48507

This Brochure Supplement provides information about Melissa Alice Fradenburg that supplements the Pearl Planning, LLC Brochure; you should have received a copy of that Brochure. Please contact Sheryl Stephens, Chief Compliance Officer, if you did not receive Pearl Planning's Brochure or if you have any questions about the contents of this supplement.

Additional information about Melissa Alice Fradenburg is available on the SEC's website at www.adviserinfo.sec.gov.

2. Education Background and Business Experience

Melissa Alice Fradenburg was born in 1979. Ms. Fradenburg graduated from Gettysburg College in 2001 a Bachelor of Arts degree in economics. Ms. Fradenburg has been employed as a financial advisor of Pearl Planning, LLC since October of 2021. From October of 2017 to October of 2021, Ms. Fradenburg was an investment advisor representative of Raymond James Financial Services Advisors, Inc. From November of 2019 to October of 2021 and from February of 2017 to December of 2018, she was a financial advisor of Raymond James Financial Services, Inc. From January of 2019 to October of 2019, she was a wealth advisor of Lakeshore Financial Planning Inc.

3. Disciplinary Information

None.

4. Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.**
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.**

5. Additional Compensation

Ms. Fradenburg's annual compensation is based, in part, on the amount of assets under management and the number of clients that Ms. Fradenburg introduces to the Registrant. Accordingly, Ms. Fradenburg has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

6. Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Sheryl Stephens, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Ms. Stephens at (810) 732-7411.