

**Item 1: Cover Page
Part 2B of Form ADV: Brochure Supplement
March 2024**

Iftikhar Ahmed, CFP®, APMA®



**2105 South Bascom Ave, Suite 295
Campbell, CA 95008
www.kfstrategies.us**

**Firm Contact:
John Stachnick
Chief Compliance Officer**

This brochure supplement provides information about Iftikhar Ahmed that supplements our brochure. You should have received a copy of that brochure. Please contact John Stachnick if you did not receive Kaizen Financial Strategies, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Ahmed is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #6270480.

Item 2: Educational Background & Business Experience

Iftikhar Ahmed, APMA®

Year of Birth: 1967

Educational Background:

- 1994: University of Stirling; Master of Science in Information Systems Management
- 1991: University of Engineering & Technology; Bachelor of Science in Electrical Engineering

Business Background:

- 11/2018 – Present Kaizen Financial Strategies, LLC; Managing Partner & Principal Advisor
- 01/2015 – 11/2018 Waddell & Reed; Financial Advisor
- 11/2013 – 01/2015 Waddell & Reed; Advisor Associate
- 12/1996 – 10/2013 Cisco Systems; Senior Manager

Exams, Licenses & Other Professional Designations:

- 04/2022: CERTIFIED FINANCIAL PLANNER™, CFP®
- 08/2015: Accredited Portfolio Management Advisor (APMA®)
- 12/2013: Series 7 Exam
- 11/2013: Series 66 Exam

CERTIFIED FINANCIAL PLANNER™, CFP®

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 high standard of professional education, stringent code of conduct and standards of practice and ethical requirements that govern professional engagements with clients. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements: 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, pass the comprehensive CFP® Certification Examination, Complete at least three years of full-time financial planning-related experience and agree to be bound by CFP® Board's *Standards of Professional Conduct*.

Individuals who become certified must 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 industry and 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.

Accredited Portfolio Management Advisor (APMA®):

Individuals who hold the APMA® designation have completed a course of study encompassing client assessment and suitability, risk/return, investment objectives, bond and equity portfolios, modern portfolio theory and investor psychology. Students have hands-on practice in analyzing investment policy statements, building portfolios, and making asset allocation decisions including sell, hold, and buy decisions within a client's portfolio. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. All designees have agreed to adhere to *Standards of Professional Conduct* and are subject to a disciplinary process. Designees renew their designation every 2 years by completing 16 hours of continuing education, reaffirming adherence to the *Standards of Professional Conduct* and complying with self-disclosure requirements.

Item 3: Disciplinary Information¹

There are no legal or disciplinary events material to the evaluation of Mr. Ahmed.

Item 4: Other Business Activities

Mr. Ahmed has been a board member of the Victoriana of Los Gatos Home Owners Association since November 30, 2017. He devotes one hour a week to making ongoing maintenance related decisions for the association. Mr. Ahmed does not handle any funds or write any checks.

Mr. Ahmed is a licensed insurance agent/broker. He may offer insurance products and receive customary fees as a result of insurance sales. A conflict of interest may arise as these insurance sales may create an incentive to recommend products based on the compensation earned. To mitigate this potential conflict, Mr. Ahmed, as a fiduciary, will act in the client's best interest.

Item 5: Additional Compensation

Mr. Ahmed has received assistance covering transition-related legal, software and accounts transfer costs from Charles Schwab & Co. Inc. ("Schwab") in order to transition his business to the Schwab custodial platform. Our firm examined this potential conflict of interest when our firm chose to recommend Schwab and has determined that the recommendation is in the best interest of our firm's clients and satisfies our fiduciary obligations, including our duty to seek best execution.

¹ Note: Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving the advisor to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of advisor to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

Item 6: Supervision

John Stachnick, Chief Compliance Officer of Kaizen Financial Strategies, LLC, supervises and monitors Mr. Ahmed's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Mr. Stachnick if you have any questions about Mr. Ahmed's brochure supplement at (408) 819-9010 x 1003.