

**Item 1: Cover Page  
Part 2B of Form ADV: Brochure Supplement  
January 2021**

**Saadia Ahmed, CFP<sup>®</sup>, CMFC<sup>®</sup>**



**2105 South Bascom Ave, Suite 295  
Campbell, CA 95008  
[www.kfstrategies.us](http://www.kfstrategies.us)**

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

This brochure supplement provides information about Saadia 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 Mrs. Ahmed is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #3008616.

## Item 2: Educational Background & Business Experience

**Saadia Ahmed, CFP®, CMFC®**

**Year of Birth:** 1970

### **Educational Background:**

- 1992: Quaid-E-Azam University; Master of Business Administration in Finance

### **Business Background:**

- 11/2018 – Present Kaizen Financial Strategies, LLC; Principal Advisor
- 04/2006 – 11/2018 Waddell & Reed; Financial Advisor

### **Exams, Licenses & Other Professional Designations:**

- 04/2006: Series 66 Exam
- 03/2006: Series 7 Exam
- 05/2012: CERTIFIED FINANCIAL PLANNER (CFP®)
- 09/2007: Chartered Mutual Fund Counselor (CMFC®)

### **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.

### **Chartered Mutual Fund Counselor (CMFC®)**

The CMFC® Program is the only industry-recognized mutual fund designation. It is the result of collaboration between the College for Financial Planning® and the Investment Company Institute ("ICI"), the primary trade association for the mutual fund industry. The program's quality and thoroughness reflect the combined experience and expertise of the College and the ICI. The College

for Financial Planning® awards the CMFC® designation to students who successfully complete the program; pass the final examination and comply with the Code of Ethics, which includes agreeing to abide by the *Standards of Professional Conduct* and *Terms and Conditions*. Applicants must also disclose of any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. Conferment of the designation is contingent upon the College for Financial Planning's review of matters either self-disclosed or which are discovered by the College that are required to be disclosed. Continued use of the CMFC® designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using the CMFC® designation by completing 16 hours of continuing education and reaffirming to abide by the *Standards of Professional Conduct, Terms and Conditions*, and self disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct.

### **Item 3: Disciplinary Information<sup>1</sup>**

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

### **Item 4: Other Business Activities**

Mrs. Ahmed is a licensed insurance agent/broker. She 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, Ms. Ahmed, as a fiduciary, will act in the client's best interest.

### **Item 5: Additional Compensation**

Mrs. Ahmed has received assistance covering transition-related legal, software and accounts transfer costs from Charles Schwab & Co. Inc. ("Schwab") in order to transition her 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.

### **Item 6: Supervision**

John Stachnick, Chief Compliance Officer of Kaizen Financial Strategies, LLC, supervises and monitors Mrs. Ahmed's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please

<sup>1</sup> 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.

contact Mr. Stachnick if you have any questions about Mrs. Ahmed's brochure supplement at (408) 819-9010 x 1003.