Arcadia Financial Partners, LLC

Form ADV Part 2

March 2026

60 W. Columbus St.
Pickerington, Ohio 43147
614-953-9110
www.arcardiafp.com

This brochure provides information about the qualification and business practices of Arcadia Financial Partners, LLC. If you have questions about the contents of this brochure, please contact us at 614-953-9110 or lori@arcadiafp.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC) or by any state securities authority. Registration of an investment advisor does not imply any level of skill or training.

Additional information about Arcadia Financial Partners, LLC is available on the SEC's website at www.adviserinfo.sec.gov.

Material Changes

There are no material changes to report as of the filing of this annual amendment.

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Advisory Business

Arcadia Financial Partners, LLC (Arcadia) was established and is owned by Lori L. Eisel (formerly Lori L. Embrey) in September of 2016 and became registered with the Ohio Division of Securities in January 2017.

Arcadia offers Fee-Only financial planning and investment advisory services to its clients.

A Fee-Only financial advisor is one who is compensated solely by the client with neither the advisor nor any related party receiving compensation that is contingent upon the purchase or sale of a financial product. For more information about our fees, please refer to the *Fees and Compensation* section of this document.

Our advice is unique to each client, as each client's financial situation is unique.

Arcadia advisors sign a fiduciary oath to act in our clients' best interests at all times.

Financial Review

Arcadia's Financial Review typically focuses on cash flow and retirement planning, and may also involve a review of investments, estate plans, income taxes, insurance, education savings and goals, depending upon a client's unique circumstances and needs. The Financial Review is intended to identify strengths and weaknesses in a client's overall financial well-being and to present recommendations for improvement.

Hourly Financial Counseling

Arcadia offers financial counseling for clients with specific questions and/or limited planning needs. Hourly financial counseling may also be appropriate for clients in need of financial guidance throughout the process of divorce.

Retainer Engagements

Retainer Engagements are generally long-term in nature and may include both financial planning and investment advisory services. Retainer Engagements include periodic meetings to review accounts, monitor progress toward financial goals, and assist with implementation of financial plans.

Investment Advisory Services

Arcadia will provide investment advice to the extent that it is requested by the client.

Arcadia does not take custody of client funds or securities.

Arcadia does not participate in wrap fee programs.

Arcadia will review client accounts and recommend an investment program that is appropriate for each client based on each clients' unique personal and financial goals and circumstances. Client will be responsible for implementation and ongoing monitoring of the investment program.

For Retainer Engagements, Arcadia will review client accounts during annual meetings and upon request of the client.

Third-Party Investment Managers

Arcadia may, from time to time, recommend investment management services to clients for whom it is desirable and suitable. Investment management involves the implementation of an investment program based upon a client's investment objectives. Investment management also involves professional ongoing portfolio management, including trading and monitoring of accounts.

The client is under no obligation to engage the services of any such recommended professional and the client retains absolute discretion over all such engagement decisions. Clients will pay a separate fee to providers of investment management services. Arcadia receives no compensation of any kind for recommending the services of other professionals. However, client may authorize investment manager to collect fees on Arcadia's behalf.

Where applicable, transactions within your account(s) will be implemented by your outside investment manager(s). In accordance with documents executed with your investment manager(s), you may grant Arcadia a limited discretionary power to act on your behalf, without first consulting you, relative to your managed assets, based upon your Investment Policy Statement.

Before engaging Arcadia to provide financial planning and/or investment advisory services, clients are generally required to enter into an Agreement with Arcadia which outlines the scope of engagement, services offered, terms and conditions of the engagement, and fees due from the client.

Hamilton Capital, LLC.

Arcadia serves as co-advisor to nearly 60 accounts managed by Hamilton Capital, LLC. (HC), an investment management firm in Columbus, Ohio. Arcadia, on a discretionary basis, directs the investment and reinvestment of co-advised accounts, according to each client's Investment Policy Statement. Clients have granted Arcadia the authorization to do so by executing a separate written agreement between the client, Arcadia, and HC.

Corient

Arcadia also serves as co-advisor to accounts managed by Corient, an investment management firm in Columbus, Ohio. Arcadia, on a discretionary basis, directs the investment and reinvestment of co-advised accounts, according to each client's Investment Policy Statement. Clients have granted Arcadia the authorization to do so by executing a separate written agreement between the client, Arcadia, and Corient.

Arcadia does not receive, directly or indirectly, referral fees from HC, Corient, other investment managers, or other professionals that it recommends or selects for its clients.

Arcadia does not recommend investment managers or other professionals based upon referrals.

Fees and Compensation

Arcadia offers Fee-Only financial planning and investment advisory services to its clients. Fees paid to us by our clients is our only source of compensation. We do not sell financial products of any kind, nor do we receive commissions or any other form of compensation based upon recommendations that we make to our clients.

Fees are negotiable, subject to the sole discretion of the advisor.

Financial Review

For fixed fee engagements, such as Arcadia's Financial Review, fees will be dependent upon the nature and complexity of the engagement.

The fee for this type of engagement typically ranges from $3,500 to $4,500. Fees are billed upon the completion of the engagement.

Hourly Financial Counseling

For Hourly Engagements, our fee is $350-450/hour. We bill for time spent reviewing and analyzing client data, conducting necessary research, meeting with other professionals (for example, attorneys, accountants, insurance agents), entering data into financial planning software, and for time spent meeting with clients to present our findings and deliver recommendations. Generally, fees will be due at the termination of the engagement. However, if the engagement is expected to be long-term in nature, as in the case of divorce financial counseling, clients will pay a retainer fee of $3,500 at the onset of the engagement. Hours will be billed against this retainer. If work is expected to continue after the initial retainer is exhausted, a new retainer fee of $1,400 may be billed. If, at any time, billable hours result in a fee that is less than the retainer fee paid, Arcadia will provide the client with a refund of the unused portion of their retainer within 30 days of receiving written notification that Arcadia's services are no longer necessary.

Retainer Engagements

Retainer Engagements are generally long-term and may include both financial planning and investment advisory services. Fees are disclosed prior to engaging Arcadia's services and are stated in our Agreement. The Agreement between Arcadia and the client will continue in effect until terminated by either party by written notice.

Arcadia has adopted the following fee guidelines for new clients who choose Arcadia's Retainer Engagement. Fees are based upon a percentage of the market value of assets placed under the advisory agreement.

0.45% of the first $1,750,000;
0.15% on all amounts thereafter

New clients will typically pay a minimum fee of $5,000 for Retainer Engagements.

Arcadia, in its sole discretion, may charge a lesser fee based upon certain criteria (i.e. anticipated future earning capacity, anticipated future additional assets, dollar amount of assets to be advised, related accounts, account composition, negotiations with client, etc.).

Fees are due at the time of service or in quarterly installments, as agreed upon in advance and documented in our Agreement. Fees may be paid by check or in cash. In certain cases, client may choose to authorize an investment manager to deduct investment management fees and Arcadia's fees from client accounts.

Fees for Retainer Engagements are generally billed quarterly in advance. Quarterly fees are calculated by applying the annual fee schedule to the value of the accounts covered by the client's agreement with

Arcadia at the end of each prior calendar quarter. Arcadia will value assets using the quarter end balance for assets held in accounts for which Arcadia has direct access to the client's account information. For accounts under advisement where the Arcadia relies on the client to provide quarterly account statements for assets under advisement, Arcadia will bill on the most recent account balance information provided by the client. Initial fees for new client accounts are pro-rated to the end of the initial quarter. Likewise, fees for contributions to existing client accounts are pro-rated to the end of the current quarter at the discretion of Arcadia. Also, if a Retainer Engagement is terminated in the middle of a quarter and Arcadia has received compensation for its services for the quarter, it shall be Arcadia's practice to refund the unearned portion of its fees to client. Due to the associated administrative costs involved, Arcadia's Retainer Engagement fees are not refundable if a client withdraws only a portion of the funds in the client's account during a given quarter.

Investment Advisory Services

Fees for Investment Advisory services are included in the fees for engagements listed above.

Third-Party Investment Managers

Clients who retain the services of a third-party investment manager will pay both Arcadia and the investment manager for their investment advisory and management services.

While the fees charged by investment managers generally differ, the co-advisory fees charged by Arcadia will generally remain the same, regardless of the investment managers' fees, so as to eliminate conflicts of interest relative to the amount of fees paid for Arcadia's services.

Hamilton Capital, LLC

Clients who retain the investment management services of Hamilton Capital, LLC (HC) may have their fees deducted from their accounts, based upon their separate agreement with HC. Clients may also authorize HC, by separate agreement, to debit fees from their account for Arcadia's services.

Corient

Clients who retain the investment management services of Corient may have their fees deducted from their accounts, based upon their separate agreement with Corient. Clients may also authorize Corient, by separate agreement, to debit fees from their account for Arcadia's services.

Please see Other Financial Industry Activities and Affiliations.

Other Fees and Expenses

In connection with using our services or implementing our recommendations, clients may incur separate fees, expenses, transaction costs, or other administrative fees from brokerage firms or other financial institutions.

The brokerage commissions or transaction fees charged by the designated broker-dealer or custodian are separate from Arcadia's investment advisory fee and, if applicable, an outside investment manager's investment management fee.

All fees paid to Arcadia and a third-party investment manager, if applicable, for investment advisory and management services are separate and distinct from the fees and expenses charged by mutual funds to their shareholders. These fees are described in each fund's prospectus.

Refund Policy

A client agreement may be canceled at any time, by Arcadia or the client, for any reason, upon receipt of a written notice. Any pre-paid, unearned fees will be refunded within 30 days, and any earned, unpaid fees will be due.

Fees for Retainer Engagements are generally billed quarterly, in advance. Upon termination, Arcadia will refund the prorated portion of the advanced fee paid based upon the number of days remaining in the billing cycle.

Performance-Based and Side-by-Side Management

Not applicable. Arcadia nor its advisors accept performance-based fees.

Types of Clients

Arcadia provides financial planning and investment advisory services, primarily, to individuals and families.

Arcadia has no minimum asset requirement and no minimum account size.

Methods of Analysis, Investment Strategies, and Risk of Loss

To the extent that our clients specifically request that Arcadia provide investment advice, Arcadia gathers information about the client's personal financial situation and investment objectives. Using this information, Arcadia seeks to recommend an appropriate target asset allocation for the client. This allocation is designed to help the client achieve his or her overall financial goals, while minimizing various risks associated with investing, including, but not limited to, the risk of loss.

Arcadia believes that the appropriate asset allocation of investments across diverse asset classes is the primary determinant of investment performance and is critical to the long-term success of a client's portfolio.

Arcadia believes that our investment strategy is designed to produce the highest return for a given level of risk but, there can be no guarantee that an investment will be profitable or that an investment objective will be achieved.

Some investment recommendations made by Arcadia may result in loss of principal. The client must be able to bear the various risks of investing which may include market risk, liquidity risk, interest rate risk, currency risk, political risk, and others.

Arcadia encourages long-term investing and discourages market timing for its clients. Strategies involving frequent trading can negatively affect investment performance.

Arcadia may give specific investment recommendations, primarily involving no-load index mutual funds, exchange-traded funds (ETFs), and cash equivalents. Clients are responsible for trading execution and retain absolute discretion over all implementation decisions.

Arcadia may, from time to time, recommend investment management services to clients for whom it is desirable and suitable. The client is under no obligation to engage the services of any such recommended professional and the client retains absolute discretion over all such engagement

decisions. Clients will pay a separate fee to providers of investment management services. Arcadia receives no compensation of any kind for recommending the services of other professionals. However, client may authorize investment manager to collect fees on Arcadia's behalf.

Disciplinary Information

Arcadia has not been the subject of any disciplinary actions.

Other Financial Industry Activities and Affiliations

The primary business of Arcadia is financial planning. However, Arcadia also offers tax preparation (less than 5% of time).

Neither Arcadia nor its advisors are registered or have an application pending to register as a broker-dealer or a registered representative of a broker-dealer.

Neither Arcadia nor its Advisors are registered or have an application pending to register as a futures commission merchant, commodity pool operator, commodity trading advisor, or representative of the foregoing.

Lori L. Eisel serves as co-advisor to a number of clients also served by Hamilton Capital, LLC. (HC), an investment management firm in Columbus, Ohio. While this arrangement is material to Arcadia's advisory business, it is not believed that this relationship poses any material conflicts of interest. Ms. Eisel does not receive referral fees or any other form of compensation from HC. However, clients may authorize HC to deduct fees from their investment accounts on Arcadia's behalf.

Lori L. Eisel also serves as co-advisor to clients served by Corient, a wealth management firm in Columbus, Ohio. It is not believed that this relationship poses any material conflicts of interest. Ms. Eisel does not receive referral fees or any other form of compensation from Corient. However, clients may authorize Corient to deduct fees from their investment accounts on Arcadia's behalf.

Arcadia may, from time to time, receive referrals from HC, Corient, other investment managers, and financial professionals (for example, attorneys, accountants). Arcadia does not recommend investment managers or other professionals based upon referrals.

Arcadia does not receive, directly or indirectly, referral fees from investment managers or other professionals that it recommends or selects for its clients.

Code of Ethics, Participation or Interest in Client Transactions, and Personal Trading

Arcadia maintains a Code of Ethics, which serves to establish standards for business conduct. Arcadia personnel must agree to adhere to these standards based upon fundamentals of confidentiality, trust, integrity, and honesty. A copy of our Code of Ethics is available upon request.

Arcadia personnel also follow the code of ethics and professional responsibility set out in the Certified Financial Planner™ (CFP®) Board of Standard's *Standards of Professional Conduct* and the National Association of Personal Financial Advisor's (NAPFA) *Code of Ethics*. These codes are designed to ensure

objectivity, confidentiality, integrity, honesty, full disclosure, and other factors to promote fairness when working with clients.

Arcadia personnel may invest in the same securities that we recommend to clients. The timing of purchases and sales of these securities may coincide with purchases and sales of clients. These are publicly traded securities such as mutual funds and ETFs for which common ownership represents no conflict of interest for our clients.

Brokerage Practices

Research and Other Soft-Dollar Benefits

Although not a material consideration when determining whether to recommend the services of a particular broker-dealer or custodian, Arcadia may receive from Charles Schwab & Co., Inc. (Schwab) without cost, investment-related research, market data, technology that provides access to client account data, and compliance and/or practice management-related publications.

Arcadia's clients do not pay more for investment transactions effected and/or assets maintained at Schwab because of this arrangement.

Arcadia clients may benefit equally from the benefits provided to Arcadia by Schwab; whether client assets are held at Schwab or not.

There is no commitment by Arcadia to Schwab or any other broker-dealer or custodian to direct assets for investment in exchange for benefits mentioned above.

Client Referrals

If the client requests that Arcadia recommend a broker-dealer or custodian for execution and/or custodial services, Arcadia typically recommends that investment management accounts be maintained at Charles Schwab & Co., Inc. (Schwab) or The Vanguard Group (Vanguard).

Factors that Arcadia considers in recommending a broker-dealer or custodian include financial strength, reputation, execution capabilities, pricing, research, and service. When a client employs an outside investment manager to monitor and execute transactions on their behalf, Arcadia will also consider the firm's historical relationship with the custodian.

Directed Brokerage

Arcadia does not ask clients to use broker-dealers to execute transactions.

Trade Aggregation

Arcadia does not execute trades and, therefore, does not aggregate trades.

Review of Accounts

Fixed fee engagements, such as Financial Reviews, and Hourly Engagements typically terminate at the conclusion of our meeting to present findings and recommendations. Arcadia may answer follow up questions, as initiated by clients. Arcadia typically recommends that clients re-engage Arcadia every twelve to eighteen months to review their accounts and financial plans.

Retainer Engagements are ongoing and include periodic meetings to review accounts, assist in implementation of financial plans, and monitor progress toward financial goals. Follow-up meetings are mutually arranged with the client for each engagement.

Client Referrals and Other Compensation

Arcadia does not receive compensation of any kind from anyone other than our clients, and we do not compensate others for client referrals. However, in some cases, client may authorize an investment manager to deduct fees from their investment account(s) on Arcadia's behalf.

Custody

Arcadia does not take custody of client funds or securities. Consequently, Arcadia does not prepare account statements. Clients maintain and control their own accounts with unaffiliated custodians such as banks, brokerage firm, or mutual fund companies. Clients receive account statements directly from their custodian.

Investment Discretion

For Retainer Engagements in which an investment manager has also been retained by the client, Arcadia is typically granted discretion by limited power of attorney to select the amount and nature of securities purchased and sold in relation to those investment strategies selected by client for whom Arcadia provides a continuous and regular service. Sometimes, margin balances may be initiated by the client, either through securities purchases or by writing a check for an amount which is greater than the cash available in the account.

At the inception of each client relationship or upon request, Arcadia will document any client requested restrictions to apply to the management of their account.

Financial Information

Not applicable. Further disclosure is not required for this section because:

- Arcadia does not require prepayment of more than $500 in advisory fees six months or more in advance; and
- Arcadia is unaware of any financial condition that is reasonably likely to impair its ability to meet its contractual commitments relating to its discretionary authority over certain client accounts; and
- Arcadia has not been the subject of a bankruptcy petition during the past 10 years.

Arcadia's Chief Compliance Officer, Lori L. Eisel, remains available to address any questions that a client or prospective client may have regarding the information contained in this brochure.

Requirements for State Registered Advisors

Principal Executive Officers, Education and Business Background

Lori L. Eisel, MS, CFP®, EA is the principal executive officer of Arcadia Financial Partners, LLC. For more information about her education and business background, please see ADV Part 2B.

Other Businesses Advisor is Engaged In

Lori L. Eisel also owns Arcadia Property Holdings, LLC which manages the property in which Arcadia Financial Partners, LLC operates. Other unaffiliated and unrelated businesses lease office space from Arcadia Property Holdings, LLC.

Performance-Based Fees

Arcadia does not charge performance-based fees

Involvement in Arbitrations or Administrative Proceedings

None

Relationships with Issuers of Securities

None

FORM ADV PART 2A
Firm Brochure, March 2026

Part 2B Brochure Supplement

This brochure supplement provides additional information about the following individual:

Lori L. Eisel
Arcadia Financial Partners, LLC
60 W. Columbus St.
Pickerington, Ohio 43147
614-953-9110

This brochure supplement provides information about Lori Eisel that supplements the Arcadia Financial Partners, LLC Form ADV Part 2 brochure. You should have received a copy of that brochure (a copy is attached). Please contact Lori L. Eisel, President, Arcadia Financial Partners, LLC, if you did not receive Arcadia Financial Partners, LLC's brochure, or if you have any questions about the content of this supplement.

Additional information about Lori L. Eisel is available on the SEC's website at www.adviserinfo.sec.gov.

Date prepared: March 31, 2026

Lori L. Eisel, MS, CFP®, EA

Year of Birth : 1973

Educational Background

MS, Masters of Science, Family Financial Management, The Ohio State University, 1998

BS, Bachelors of Science, Consumer Affairs, The Ohio State University, 1996

EA, Enrolled Agent, 2019

Credential awarded by the Internal Revenue Service (IRS). An enrolled agent is a person who has earned the privilege of representing taxpayers before the IRS by either passing a three-part comprehensive IRS test covering individual and business tax returns, or through experience as a former IRS employee. Enrolled agent status is the highest credential the IRS awards. Individuals who obtain this elite status must adhere to ethical standards and complete 72 hours of continuing education courses every three years. Enrolled agents, like attorneys and certified public accountants (CPAs), have unlimited practice rights. This means they are unrestricted as to which taxpayers they can represent, what types of tax matters they can handle, and which IRS offices they can represent clients before.

CFP®, Certified Financial Planner™, 2003

Designation awarded by the Certified Financial Planner (CFP) Board of Standards, founded in 1985 as a 501(c)(3) non-profit organization that serves the public interest by promoting the value of professional, competent and ethical financial planning services, as represented by those who have attained CFP® certification. CFP Board sets and enforces the requirements for CFP® certification, including education, examination, experience, and ethics. Individuals who successfully complete CFP Board's initial and ongoing certification requirements are authorized to use the CFP® certification marks in the United States.

Professional Experience

Arcadia Financial Partners, LLC
President - October 2016 to present

Hamilton Capital, LLC
Vice President – May 2015 to December 2016
Associate Vice President – December 2011 to May 2015

Disciplinary Information

Lori L. Eisel has not been the subject of a reportable legal or disciplinary event.

Other Business Activities

Lori L. Eisel also owns Arcadia Property Holdings, LLC which manages the property in which Arcadia Financial Partners, LLC operates. Other unaffiliated and unrelated businesses lease office space from Arcadia Property Holdings, LLC.

Additional Compensation

The only economic compensation Lori L. Eisel receives for providing advisory services is the compensation she receives from the clients of Arcadia Financial Partners, LLC. However, in some cases, clients may authorize an investment manager to deduct fees from their investment account(s) on Arcadia's behalf.

Supervision

Lori L. Eisel, President, Arcadia Financial Partners, LLC, is responsible for the supervision of advisory services related to Arcadia Financial Partners, LLC.

Additional Reporting Requirements for State-Registered Advisors

Lori L. Eisel has not been involved in an award or otherwise been found liable in a civil, self-regulatory organization or administrative proceeding of any kind.

Lori L. Eisel has not been the subject of a bankruptcy question.

Privacy Policy

Arcadia Financial Partners, LLC is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to our care.

The categories of nonpublic information that we collect from you may include information about your personal finances, information about your health to the extent that it is needed for the financial planning process, information about transactions between you and third parties, and information from consumer reporting agencies, e.g., credit reports. We use this information to help you manage your finances and reach your personal financial goals.

With your permission, we disclose limited information to attorneys, accountants, insurance professionals, and mortgage lenders with whom you have established a relationship. You may opt out from our sharing information with these nonaffiliated third parties by notifying us at any time by telephone, mail, fax, email, or in person. With your permission, we share a limited amount of information about you with your brokerage firm in order to execute securities transactions on your behalf.

We store your information electronically in a secure format to ensure that your information is not placed at unreasonable risk.

We do not provide your personal information to mailing list vendors or solicitors.

We require strict confidentiality in our agreements with unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors. State securities regulators may review our Company records and your personal records as permitted by law.

Personally identifiable information about you will be maintained while you are a client, and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

We will notify you in advance if our privacy policy is expected to change. We are required by law to deliver this Privacy Statement to you annually, in writing.