



MountainAire Financial Strategies

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Form ADV PART 2A Firm Brochure

March 31, 2024

This Brochure provides information about the qualifications and business practices of MountainAire Financial Strategies LLC dba MountainAire Financial Strategies (“MountainAire”). If you have any questions about the contents of this Brochure, please contact us at tannen@mymountainaire.com or 303.947.3369. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

MountainAire Financial Strategies LLC is a Registered Investment Adviser with the State of Colorado and South Dakota. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser. Additional information about MountainAire Financial Strategies LLC is also available on the SEC’s website at www.adviserinfo.sec.gov.

CRD: 304419

Item 2 – Material Changes

This are no other material changes to disclose since the last filing.

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Item 4 – Advisory Business

Description of Advisory Firm

MountainAire Financial Strategies LLC dba MountainAire Financial Strategies (“MountainAire”) is a Registered Investment Adviser with the State of Colorado and South Dakota. The Firm was founded in 2019 as a fee-only Financial Planning Firm. Tannen Mitchell-Briggs is the principal owner and Chief Compliance Officer of the Firm. The primary focus of the business is to build trusted Client-Adviser relationships for the long term, helping to develop and monitor a life plan that meets each Client’s unique goals and needs.

Categories of Financial Planning

MountainAire provides Financial Planning services on topics such as retirement planning, risk management and insurance, college savings analysis, cash flow planning and budgeting, debt management, employee benefits optimization, managing credit scores and reports, and estate and incapacity planning. Financial Planning is an evaluation of a Client’s current and future financial state, using currently known variables to predict future cash flows, asset values and withdrawal plans. The key defining aspect of Financial Planning is that through the Financial Planning process, all questions, information and analysis will be considered as they impact and are impacted by the entire financial and life situation of the Client.

In general, Financial Planning will address any or all of the following areas of concern. The Client and Adviser will work together to select the specific areas to cover. These areas may include, but are not limited to the following:

- **Retirement Planning:** Our retirement planning services typically include projections of your likelihood of achieving your financial goals, focusing on financial independence as the primary objective. For situations where projections show less than the desired results, we may make recommendations, including those that may impact the original projections by adjusting certain variables (i.e., working longer, saving more, spending less, taking more risk with investments). If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years.
- **Financial Goals Setting:** We will help Clients identify financial goals and develop a plan to reach them. We will identify what you plan to accomplish, what resources you will need to make it happen, how much time you will need to reach the goal, and how much you should budget for your goal.
- **Investment Analysis:** This involves providing information on the types of investment vehicles available, employee stock option analysis, HSA account planning, asset selection and portfolio design, as well as assisting in establishing Client investment accounts at a selected broker/dealer or Custodian. MountainAire will only make recommendations and will not have discretionary authority over these investments. Strategies and types of investments we may recommend are further discussed in Item 8.
- **Debt Management:** Advice is provided on which debts to pay off first, if at all, based on factors such as the interest rate of the debt and possible income tax ramifications.

- **College Savings Analysis:** Includes projecting the amount that will be needed to achieve college or other post-secondary education funding goals, along with advice on ways for you to save the desired amount. Recommendations as to savings strategies are included, and, if needed, we will review your financial picture as it relates to eligibility for financial aid or the best way to contribute to other family members (if appropriate).
- **Cash Flow Planning and Budgeting:** We will conduct a review of your income and expenses to determine your current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.
- **Employee Benefits Optimization:** We will provide a review and analysis as to whether you, as an employee, are taking full advantage of your employee benefits. If you are a business owner, we will consider and/or recommend the various benefit programs that can be structured to meet both business and personal goals.
- **Risk Management and Insurance Review:** Review of existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home and automobile. If no coverage currently exists, we may analyze the risks associated with having no coverage and suggest that coverage be put in place.
- **Managing Credit Scores/Reports:** Review credit reports and make recommendations to maximize your scores for the potential current and future benefits of having a better credit score, such as lower interest rates on mortgages, personal loans, etc.
- **Incapacity Planning:** This involves making sure you have a plan in place in the case of physical/mental incapacity.
- **Estate Planning:** This usually includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts and other related documents. Advice may also include ways to minimize or avoid future estate taxes by implementing appropriate estate planning strategies such as the use of applicable trusts.
MountainAire always recommends that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys who specialize in estate planning when you wish to hire an attorney for such purposes. MountainAire is available to participate in meetings or phone calls between you and your attorney with your approval or request.

Types of Advisory Services

Comprehensive Financial Planning

The most commonly used service among our Clients involves establishing a comprehensive initial financial plan based on the services selected in the Agreement, and then working one-on-one with an Adviser over an extended period of time.

Upon engaging the firm to provide a comprehensive plan, a Client will be taken through establishing their goals and values around money. Clients will be required to provide all applicable information to help complete all of the applicable services from the Agreement.

By paying a quarterly ongoing fee, Clients receive subscription access to an Investment Adviser Representative of MountainAire and any planning software platforms and tools that may be available. Clients will receive ongoing recommendations and monitoring for achieving goals and objectives outlined in the Financial Plan on at least a quarterly basis, as well as advice on any new financial issues that come up within the scope of the Agreement.

A Client's plan will be built and analyzed by an Investment Adviser Representative of MountainAire, and then the findings, analysis and potential changes will be reviewed with the Client. Follow-up meetings and communications will be required. The plan will be monitored throughout the year and follow-up phone or video calls, emails, and in-person meetings will be made with the Client to confirm that any agreed upon action steps have been carried out. On an annual basis, or as appropriate when material changes occur over the course of the engagement, there will be a full review of this plan to ensure its accuracy. Any needed updates will be implemented at that time. Ongoing communication is critical in assessing the progress in meeting the Client's short and long-term goals within their Financial Planning scenario.

Investment Management

Discretionary Investment Management is offered in conjunction with ongoing Financial Planning, or as a stand-alone service. If Investment Management is selected as part of comprehensive planning, the ongoing fee described in Item 5 (1) below will include Investment Management Services. In the case that Investment Management is selected as a stand-alone service, a flat fee will be stated as described in 5 (3) below. With all Investment Management, the Firm provides continuous advice to a Client regarding the investment of funds based on the Client's individual needs. Through personal discussions, in which personalized goals and objectives are established, we mutually develop a Client's personal Investment Policy Statement, which is a plan for investing that contains an asset allocation target, and create and manage a portfolio based on that policy and allocation targets. We may also review and discuss a Client's prior investment history, as well as family composition and background. Investment recommendations are limited to mutual funds, exchange-traded funds and money market funds. Investment advice may be offered on individual stocks held by the Client, but they are generally not part of MountainAire's portfolio recommendation. Clients may request restrictions on investing in certain types of funds, asset classes or securities. The implementation of ETFs and other mutual funds in the investment portfolio may make it impossible to avoid certain requested restrictions.

Project-based Financial Planning

We also offer project-based Financial Planning engagements for Clients who do not wish to participate in ongoing Financial Planning. This service is offered on an hourly or fixed fee basis and typically begins with a one to two-hour consultation with the planner, covering topics as determined by the Client. MountainAire will then work on the topics desired. The Client will receive a written report at the end of the engagement that includes

a recap of the meeting(s) with MountainAire based on the Client's goals and objectives.

Client Tailored Services and Client Imposed Restrictions

We offer the same suite of services to all of our Clients. However, Client's may choose which services are applicable to their needs. Investment Management decisions are dependent upon the Client Investment Policy Statement which outlines each Client's current situation (income, tax levels, and risk tolerance levels) and is used to aid in the selection of a portfolio that matches restrictions, needs, and targets.

Assets Under Management (as of 03-31-2024)

\$22,815,406 Discretionary Assets Under Management

\$240,200 Non-Discretionary Assets Under Management

\$35,427,184 Assets Held Away

23 High Net Worth Households

Item 5 – Fees and Compensation

All fees are subject to negotiation. The specific manner in which fees are charged by MountainAire is established in a Client's written Agreement. Clients may elect to be billed directly for fees or authorize MountainAire to directly debit fees from Client accounts at the Client's Custodian.

MountainAire is paid depending on the type of advisory service it is performing. The Client and MountainAire will determine which of the following is most appropriate for the Client's current needs:

- 1) **Comprehensive Financial Planning Fees** consist of an upfront flat fee for the initial Financial Plan, on which the rest of the advisory services will be based, and an ongoing flat fee billed quarterly in arrears. A Client may also bring an existing Financial Plan for MountainAire to review, analyze, modify if recommended, and monitor on an ongoing basis. Advisory fees range from \$550 to \$3500 per quarter, depending on complexity and needs. Long-standing clients may be grandfathered with lower fees.

The ongoing Financial Planning contract can be terminated 30 days after receiving notification from the Client via a verbal or written request. Accounts initiated or terminated in the middle of a billing period will be invoiced for a pro-rated fee based on the amount of time remaining in the billing period.

- 2) **Project-Based Financial Planning Fees** are invoiced at an hourly rate of between \$150 and \$250 per hour, depending on complexity. An estimate of time required to complete a specific project is given before work is begun. After an initial upfront deposit, fees are invoiced monthly in arrears, and shall be paid by Client within 10 business days.
- 3) **Investment Management Fees** are for a Client(s) that determines they would only like Investment Management Services at this time. This may include transferring to and setting up new accounts at the Custodian, and maintaining accounts on an ongoing basis in line with the strategy outlined in the Investment Policy Statement. Flat fees range from \$350 - \$2500 per quarter, based on the amount invested.

With all compensation options above, a deposit is requested before Financial Planning services are provided of no greater than \$500. Please note, the Advisory Agreement may be terminated by the Client within five (5) business days of signing the contract without incurring any advisory fees or penalties.

MountainAire's fees are exclusive of any brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the Client. Clients may incur certain charges imposed by Custodians, brokers and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfers, electronic fund fees and other fees and taxes on brokerage accounts and securities transactions. MountainAire will make any reasonable effort to avoid such charges and fees for the Client. Most mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to MountainAire's fee, and MountainAire shall not receive any portion of these commissions, fees or costs.

Item 6 – Performance-Based Fees and Side-By-Side Management

MountainAire does not charge any side-by-side fees or performance-based fees (fees based on a share of capital gains or capital appreciation of the assets of a Client)

Item 7 – Types of Clients

MountainAire provides Financial Planning and Investment Management services to individuals, high net worth individuals, and business entities.

There is no minimum dollar value of assets or other condition for engaging MountainAire for Financial Planning or Investment Management.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

Financial Planning and Investment Management

MountainAire adopts two methods of analysis: Fundamental and Technical. The main sources of information used for analysis are financial papers, professional financial publications, association webinars and corporate rating services.

Passive Investment Management

We primarily practice passive investment management. Passive investing involves building portfolios that are comprised of various distinct asset classes. The asset classes are weighted in a manner to achieve a desired relationship between correlation, risk and return. Funds that passively capture the returns of the desired asset classes are placed in the portfolio. The funds that are used to build passive portfolios are typically low or no-load mutual funds or exchange traded funds. No-load mutual funds and exchange-traded funds are the primary investments incorporated for long-term goals. Money market funds and other cash equivalents are most commonly used towards meeting short-term and long-term goals where liquidity is important.

Passive investment management is characterized by low portfolio expenses (i.e. the funds inside the portfolio have low internal costs), minimal trading costs (due to infrequent trading activity), and relative tax efficiency (because the funds inside the portfolio are tax efficient and turnover inside the portfolio is minimal).

In contrast, active management involves a single manager or managers who employ some method, strategy or technique to construct a portfolio that is intended to generate returns that are greater than the broader market or a designated benchmark. Academic research indicates most active managers underperform the market, which is why MountainAire does not focus on this management style.

MountainAire does not engage in the following activities: short sales, margin transactions, option writing including covered options, uncovered options or spreading strategies.

Portfolio allocation of investments is based on the Client's time horizon, risk tolerance, retirement income sources and accrued savings status. Trading of securities for Client accounts is placed according to these goals. Market timing and frequent trading of investments is not offered or recommended. A buy and hold strategy is endorsed with rebalancing of assets being conducted when a Client's scenario dictates changing the allocation parameters to meet their revised short and/or long-term goals. If there has not been a need to rebalance due to a Client-initiated scenario or major market shift, it is recommended that rebalancing occur only on an annual basis which typically occurs with our annual Financial Planning review.

Recommendation of Particular Types of Securities

As disclosed under the Advisory Business section in this brochure, we primarily recommend exchange traded funds (ETFs) and other mutual funds. However, we may recommend other types of investments as appropriate. Each type of security has its own unique set of risks associated with it. Please see below for some of the Material Risks associated with securities.

Material Risks Involved

All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear.

Market Risk: Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.

Strategy Risk: The Adviser's investment strategies and/or investment techniques may not work as intended.

Interest Rate Risk: Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

Legal or Legislative Risk: Legislative changes or Court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.

Inflation Risk: Inflation may erode the buying-power of your investment portfolio, even if the dollar value of your investments remains the same.

Common stocks are generally not recommended by MountainAire, but if the client wishes to hold them, they must understand that they may go up and down in price dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

ETFs and other Mutual Funds: exchange traded funds (ETFs) and other mutual funds are professionally managed collective investment systems that pool money from many investors and invest in stocks, bonds, short term money market instruments, other mutual funds, other securities or any combination thereof. Each fund will have a manager that trades the fund's investments in accordance with the fund's investment objective.

While ETFs and other mutual funds generally provide diversification, risks can be significantly increased if the fund is concentrated in a particular sector of the market, primarily invests in small cap or speculative companies, uses leverage (i.e., borrows money) to a significant degree, or concentrates in a particular type of security (i.e., equities) rather than balancing the fund with different types of securities. Exchange traded funds differ from other mutual funds since they can be bought and sold throughout the day like stock, and their price can fluctuate throughout the day. The returns on ETFs and other mutual funds are reduced by the costs to manage the funds. Also, while some mutual funds are "no load" and charge no fee to buy into, or sell out of the fund, other types of mutual funds do charge such fees which also reduce returns. An ETF purchased at a premium may not yield the same or any premium upon sale, and may in fact be sold at a discount to the NAV.

Item 9 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of MountainAire or the integrity of MountainAire's management. MountainAire has no disciplinary information to disclose.

Item 10 - Other Financial Industry Activities and Affiliations

MountainAire's owner and key employee provides independent contractor work for another Investment Advisory Firm, Consultative Services, Inc. The contractor relationship helps ensure that the duties of servicing clients at Consultative Services Inc will not interfere with MountainAire's ability to act in its own Clients' best interests.

MountainAire does not recommend to Clients, or buy and sell for Client accounts, any securities in which MountainAire has a material financial interest.

Item 11 – Code of Ethics, Participation in Client Transactions and Personal Trading

MountainAire has adopted a Code of Ethics for all supervised persons of the Firm describing its high standard of business conduct, and fiduciary duty to its Clients. The Code of Ethics includes provisions relating to the confidentiality of Client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts, the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All members of the Firm must acknowledge the terms of the Code of Ethics annually, or as amended.

MountainAire and its affiliated persons may invest in the same securities purchased and sold for Client accounts. Trading for MountainAire accounts will not be allowed to front run or disadvantage trading for Client accounts.

Item 12 – Brokerage Practices

MountainAire participates in Charles Schwab's institutional customer program and recommends Charles Schwab to all Clients for custody and brokerage services. MountainAire requires Charles Schwab as the Custodian for all Clients engaging MountainAire for discretionary Investment Management. There is no direct link between MountainAire's participation in the program and the investment advice it gives to its Clients, although MountainAire receives economic benefits through its participation in the program that are typically not available to Charles Schwab retail investors. However, Clients may use a Custodian of their own choosing.

MountainAire is independently owned and operated and not affiliated with Charles Schwab.

Charles Schwab's services include brokerage, custody and research data via their Schwab Institutional website. The receipt of these services from Schwab creates a conflict of interest and is a form of soft dollars. MountainAire uses these services for the benefit of all Clients which therein allow MountainAire to use their time more efficiently, resulting in more time for Client service care. Schwab provides access to mutual funds and exchange traded funds that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

Other Charles Schwab benefits include the following products and services (provided without cost or at a discount): receipt of duplicate Client statements and confirmations; research related products and tools; access to a trading desk serving MountainAire participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to Client accounts); the ability to have advisory fees deducted directly from Client accounts; access to an electronic communications network for Client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to MountainAire by third party vendors.

As part of its fiduciary duties to Clients, MountainAire endeavors at all times to act in the Client's best interest. Schwab does not provide Client referrals. Based on the fees and commissions Schwab charges, MountainAire believes its recommendation of Schwab for custodial services is in the best interest of its Clients.

Item 13 – Review of Accounts

The Firm requests annual reviews for all ongoing financial planning Clients, because a more thorough and consistent review of the Client's status is essential to providing the appropriate level of service. Factors that may trigger a review more frequently than annually are unusual performance, addition or deletions of Client imposed restrictions, excessive draw-down, volatility in performance, buy and sell decisions from the firm or per Client's needs changes in time horizon by the Client, changes in risk tolerance by the Client and/or changes in a Client's life plan triggered by birth, illness, death, unemployment, marital status or windfalls.

Ongoing Financial Planning Clients are asked to immediately contact MountainAire if they have timely and/or critical financial concerns in which they may want objective advice. Communication is provided through video conferencing, email, telephone and in-person meetings. Written Client communication is given or sent via email, mail and in personal meetings as the individual Client needs dictate. Included in Client communication are timely economic issues and concerns, updated retirement analysis, recommended asset rebalancing and market and/or individual performance reports. Clients will receive trade confirmations from Charles Schwab for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their Custodian showing all activity in the accounts, such as receipt of dividends and interest.

For Investment Management services, MountainAire will review Client accounts at least quarterly. Furthermore, MountainAire will engage with the Client at least annually to review the investment portfolio and determine whether there were any material changes to the Clients goals, objectives or financial scenario that require a change to the Client's investment profile.

Item 14 – Client Referrals and Other Compensation

MountainAire does not directly or indirectly compensate any person or entity for Client referrals and, other than the soft dollar benefits described in Item 12 above, does not receive compensation for referrals.

Item 15 – Custody

MountainAire does not take physical custody of Client assets. However, MountainAire has "constructive" custody due to its authorized ability to instruct the Client's Custodian, Charles Schwab, to deduct investment management and financial planning fees from the Client accounts. When MountainAire has direct deduction authority, all of the following will be in place:

a) prior written authorization by the client to Charles Schwab allowing the deduction of management fees from the client account by MountainAire;

- b) Charles Schwab sends a statement directly to the client reflecting all credits and debits in the account, including the management fee deduction, at least as often as MountainAire bills;
- c) MountainAire sends the client the invoice at or before MountainAire instructs Charles Schwab to deduct the fee

MountainAire recommends you carefully review any statements received and compare these to the financial planning reports provided by the Firm. Our reports may vary from the custodial statements based on accounting procedures, reporting dates, asset inclusion/exclusion and valuation methodologies of certain securities.

Item 16 – Investment Discretion

For those Client accounts where we provide investment management services, we require discretion over Client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold. Investment discretion is explained to Clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the Client will execute a Limited Power of Attorney, which will grant our Firm discretion over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the Client.

In all cases, discretion is exercised in a manner consistent with the stated investment objectives, risk tolerance and time horizon for that particular Client.

Item 17 – Voting Client Securities

As a matter of Firm policy and practice, MountainAire does not accept any authority to vote proxies on behalf of advisory Clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in Client portfolios. In most cases, you will receive proxy materials directly from the account Custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our Firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies. MountainAire does not offer specific advice to Clients regarding the Clients' voting of proxies, but will be available to answer general questions.

Item 18 – Financial Information

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about MountainAire's financial condition.

MountainAire has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to Clients, and has not been the subject of a bankruptcy proceeding. We do not have custody of Client funds or securities or require or solicit prepayment of more than \$500 in fees per Client six months in advance.

Item 19 – Requirements for State-Registered Advisers

Tannen Mitchell-Briggs, CFP®, President and Chief Compliance Officer

Born: 1986 in Rapid City, SD

Educational Background

- 2013 – M.S. Accounting, University of Colorado-Denver
- 2008 – B.S. Business Administration, Marketing, and International Business; Minor Spanish, University of Montana-Missoula

Professional Designations & Exams

Tannen has passed the national Board examination and has been authorized by the Certified Financial Planner Board of Standards (CFP Board) to use the CERTIFIED FINANCIAL PLANNER™ and CFP® certification marks. The CFP® marks identify those individuals who have met the rigorous experience and ethical requirements of the CFP Board, have successfully completed financial planning coursework and have passed the CFP® Certification Examination covering the following areas: the financial planning process, risk management, investments, tax planning and management, retirement and employee benefits, and estate planning. CFP® professionals also agree to meet ongoing continuing education requirements and to uphold CFP Board's Code of Ethics and Professional Responsibility, Rules of Conduct and Financial Planning Practice Standards.

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 (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with Clients.

Business Experience

- Eight years as a Financial Adviser for MountainAire Financial Strategies and Consultative Services Inc in Denver, CO & Rapid City, SD
- One year as Paraplanner for Consultative Services Inc in Denver, CO & Rapid City, SD
- Four years as a Staff Analyst at QEP Resources in Denver, CO
- Three and a half years as an Analyst for Noble Energy, Inc. in Denver, CO
- One year as an Agent for Northwestern Mutual Financial Network in Rapid City, SD

Other Business Activities

Tannen works simultaneously as Financial Adviser for RIA Firm Consultative Services Inc. See Item 10 above.

Material Disciplinary Disclosures

No management person at MountainAire Financial Strategies has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Additional Compensation

There is no individual or business entity that provides an economic benefit for providing advisory services for MountainAire Financial Strategies LLC, nor does it receive any

financial or any other form of compensation in the form of sales awards, bonuses based on amount of sales, Client referrals, or establishment of new accounts.

Requirements for State-Registered Advisers

MountainAire Financial Strategies and Tannen Mitchell-Briggs have not been involved in any arbitration claims, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.



Advisory Firm

MountainAire Financial Strategies

4210 W 53rd Ave

Denver, CO 80212

(303) 947-3369

mymountainaire.com

Form ADV PART 2B Brochure Supplement

March 31, 2024

For

Tannen Mitchell-Briggs

This Brochure Supplement provides information about Tannen Mitchell-Briggs, CFP® that supplements the MountainAire Financial Strategies LLC Brochure. You should have received a copy of that Brochure. Please contact Tannen Mitchell-Briggs, CFP® if you did not receive MountainAire Financial Strategies' Brochure or if you have any questions about the contents of this supplement.

Additional information about Tannen Mitchell-Briggs, CFP® is available on the SEC's website at www.adviserinfo.sec.gov

CRD: 5648516

Item 2- Educational Background and Business Experience

Tannen Mitchell-Briggs, CFP®, President and Chief Compliance Officer

Born: 1986 in Rapid City, SD

Educational Background

- 2013 – M.S. Accounting, University of Colorado-Denver
- 2008 – B.S. Business Administration, Marketing, and International Business; Minor Spanish, University of Montana-Missoula

Professional Designations & Exams

Tannen has passed the national Board examination and has been authorized by the Certified Financial Planner Board of Standards (CFP Board) to use the CERTIFIED FINANCIAL PLANNER™ and CFP® certification marks. The CFP® marks identify those individuals who have met the rigorous experience and ethical requirements of the CFP Board, have successfully completed financial planning coursework and have passed the CFP® Certification Examination covering the following areas: the financial planning process, risk management, investments, tax planning and management, retirement and employee benefits, and estate planning. CFP® professionals also agree to meet ongoing continuing education requirements and to uphold CFP Board's Code of Ethics and Professional Responsibility, Rules of Conduct and Financial Planning Practice Standards.

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 (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with Clients.

Business Experience

- Five years as Owner/Financial Adviser for MountainAire Financial Strategies in Denver, CO
- Nine years as a Financial Adviser for Consultative Services Inc in Denver, CO & Rapid City, SD
- One year as Paraplanner for Consultative Services Inc in Denver, CO & Rapid City, SD
- Four years as a Staff Analyst at QEP Resources in Denver, CO
- Three and a half years as an Analyst for Noble Energy, Inc. in Denver, CO
- One year as an Agent for Northwestern Mutual Financial Network in Rapid City, SD

Item 3: Disciplinary Information

There are no legal or disciplinary events reportable for Tannen Mitchell-Briggs.

Item 4: Other Business Activities

Tannen works simultaneously as a Financial Adviser for RIA Firm Consultative Services Inc. Both Consultative Services Inc and MountainAire Financial Strategies LLC agree to this relationship. There is no relationship with any other business entity that would create a

conflict of interest and prohibit Tannen Mitchell-Briggs from placing the Client's interest foremost. Tannen Mitchell-Briggs does not recommend to Clients, or buy and sell for Client accounts, any securities in which he has a material financial interest. He does not receive commissions, bonuses or other compensation based on the sale of any investment products.

Item 5: Additional Compensation

There is no individual or business entity that provides an economic benefit to Tannen Mitchell-Briggs for providing advisory services for MountainAire Financial Strategies LLC. He does not receive any financial or any other form of compensation in the form of sales awards, bonuses based on amount of sales, Client referrals or establishment of new accounts.

Item 6: Supervision

Tannen Mitchell-Briggs adheres to all Firm policies & procedures.

Item 7: Requirements for State-Registered Advisers

Tannen Mitchell-Briggs has not been involved in any arbitration claims, nor found liable in any civil, self-regulatory organization or administrative proceeding. He has not been the subject of any bankruptcy petition.