Rachel B. Ludlow

Journey Retirement Planning and Investment Management, LLC

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Ammon, ID 83406

Telephone: 208-552-9169

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FORM ADV PART 2B
BROCHURE SUPPLEMENT

This brochure supplement provides information about Rachel B. Ludlow that supplements the Journey Retirement Planning and Investment Management, LLC brochure. You should have received a copy of that brochure. Contact us at 208-552-9169 if you did not receive Journey Retirement Planning and Investment Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Rachel Brook Ludlow (CRD # 8121583) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Rachel B. Ludlow
Year of Birth: 1987
Formal Education After High School:

- Brigham Young University, BS Geography, Business Minor, 7/2005 - 4/2009

Business Background:

- Journey Retirement Planning and Investment Management, LLC, Office Manager/Investment Adviser Representative, 6/2025 - Present
- Journey Financial Services Inc, Office Manager, 9/2022 - Present
- ESS K-12 Staffing, Substitute Teacher, 9/2021 - 6/2022
- Self-Employed, Caretaker/Nanny, 9/2019 - 9/2021

Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Ms. Rachel B. Ludlow has no required disclosures under this item.

Item 4 Other Business Activities

Rachel Ludlow is separately licensed as an insurance agent and Office Manager with Journey Financial Services selling Life Insurance and Annuities. In this capacity, she can effect transactions in insurance products for her clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Ms. Ludlow for insurance related activities. This presents a conflict of interest because Ms. Ludlow may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 5 Additional Compensation

Refer to the *Other Business Activities* section above for disclosures on Ms. Ludlow's receipt of additional compensation as a result of her other business activities.

Also, refer to the *Fees and Compensation*, *Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of Journey Retirement Planning and Investment Management, LLC's firm brochure for additional disclosures on this topic.

Item 6 Supervision

In the supervision of our associated persons, advice provided is limited based on the restrictions set by Journey Retirement Planning and Investment Management, LLC, and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

My supervisor is: Jennifer Landon, Chief Compliance Officer

Supervisor phone number: 208-552-9169