

Item 2 Summary of Material Changes

Form ADV Part 2 requires registered investment advisers to amend their brochure when information becomes materially inaccurate. If there are any material changes to an adviser's disclosure brochure, the adviser is required to notify you and provide you with a description of the material changes.

Since the filing of our annual updating amendment dated, March 21, 2023, we have made the following material changes to our Brochure:

Edgar Collado, Catalina Franco-Cicero, and Yesenia Realejo have become minority owners in Tobias Financial Advisors, Inc.

We revised Item 12 to remove all references to TD Ameritrade. Considering the acquisition of TD Ameritrade by Charles Schwab & Co., Inc. ("Schwab") all clients that were on the TD Ameritrade platform have been moved to Schwab.

We revised Item 15 to note that, in certain situations a TFA employee may serve as trustee or other fiduciary to a trust or an estate, at which time the employee must obtain approval from our CCO and we will be deemed to have custody on impacted accounts.