

Form ADV Parts 2A & 2B

Firm Brochure & Individual Brochure Supplement

Firm: JLC Consulting, LLC dba Engineered Wealth & Planning

Adviser: JoAnna Cohen, IAR

Firm CRD: 343904

Registered In: Florida

Phone: (321) 375-0550

Email: planning@engineeredwealth.us

Effective Date: July 23, 2026

This brochure provides information about the qualifications and business practices of JLC Consulting, LLC dba Engineered Wealth & Planning. If you have questions about the contents of this brochure, please contact us at (321) 375-0550. 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.

JLC Consulting, LLC dba Engineered Wealth & Planning is a state-registered investment adviser. State registration does not imply a certain level of skill or training. Additional information about JLC Consulting, LLC dba Engineered Wealth & Planning is available on the SEC's website at adviserinfo.sec.gov.

FORM ADV PART 2A — FIRM BROCHURE

Item 1 — Cover Page

Firm Name: JLC Consulting, LLC dba Engineered Wealth & Planning

Business Address: 3903 Stonehaven Rd, Orlando, FL 32817

Phone: (321) 375-0550 | **Email:** planning@engineeredwealth.us

Website: engineeredwealth.us

Firm CRD: 343904

Effective / Last Updated: July 23, 2026

Item 2 — Material Changes

This is the initial version of the Form ADV Part 2A for JLC Consulting, LLC dba Engineered Wealth & Planning. There are no material changes to report at this time. Future annual updates will summarize any material changes from the prior version. Clients will be provided with a summary of material changes or a copy of the updated brochure as required.

Item 3 — Table of Contents

Item	Topic
Item 4	Advisory Business
Item 5	Fees and Compensation
Item 6	Performance-Based Fees and Side-By-Side Management
Item 7	Types of Clients
Item 8	Methods of Analysis, Investment Strategies, and Risk of Loss
Item 9	Disciplinary Information

Item	Topic
Item 10	Other Financial Industry Activities and Affiliations
Item 11	Code of Ethics, Participation or Interest in Client Transactions
Item 12	Brokerage Practices
Item 13	Review of Accounts
Item 14	Client Referrals and Other Compensation
Item 15	Custody
Item 16	Investment Discretion
Item 17	Voting Client Securities
Item 18	Financial Information

Item 4 — Advisory Business

JLC Consulting, LLC dba Engineered Wealth & Planning ("**the Firm**") is a state-registered investment adviser organized as a limited liability company under the laws of the State of Florida. The Firm was established in 2026 and is owned by JoAnna Cohen (51%, majority member) and Lynne N Cohen (49%, passive member with no advisory or supervisory role).

The Firm provides the following investment advisory services:

- **Financial Planning** — comprehensive financial plans covering retirement, insurance, tax strategy coordination, estate planning goals, and cash flow management.
- **Investment Advisory Services** — discretionary and non-discretionary portfolio management tailored to each client's goals, time horizon, and risk tolerance.
- **Retirement Planning** — analysis and strategy for IRA, 401(k), pension, and other retirement assets.
- **Insurance Planning Coordination** — review of life, health, and disability insurance needs; product recommendations made in the client's best interest.

Advisory services are provided on an individualized basis. Client investment objectives, restrictions, and guidelines are established in writing and reviewed at least annually.

Assets under management as of July 2026: Discretionary — \$0; Non-Discretionary — \$0; Total — \$0. The Firm is newly established and has not yet commenced managing client assets.

Item 5 — Fees and Compensation

The Firm charges fees for advisory services as follows:

Service	Fee Structure
AUM-Based Advisory	1.00% per annum of assets under management, billed quarterly in arrears
Financial Planning (flat)	\$250 – \$1,500 depending on scope and complexity
Financial Planning (hourly)	\$150/hr

Fees are negotiable at the Firm's discretion. Clients may terminate the advisory agreement at any time upon written notice; prepaid, unearned fees will be refunded on a pro-rata basis.

Fee prepayment policy: The Firm does not collect prepaid advisory fees exceeding \$500 more than six months in advance of services rendered. Accordingly, the Firm is not required to maintain the higher net capital threshold applicable to advisers that collect substantial prepaid fees, and no surety bond is required on this basis.

Other compensation: JoAnna Cohen is a licensed insurance agent and may receive commissions from insurance carriers when clients purchase insurance products. This compensation is separate from and in addition to advisory fees and is a conflict of interest that is disclosed to clients at the time of recommendation.

Clients should be aware that advisory fees are in addition to brokerage commissions, custodian fees, fund expense ratios, and other transaction costs charged by third parties. These are described in the applicable custodian and product agreements.

Item 6 — Performance-Based Fees

The Firm does not charge performance-based fees or carry interests. All fees are as described in Item 5.

Item 7 — Types of Clients

The Firm provides advisory services to individuals, families, business owners, and retirement plan participants. There is no minimum account size required to engage the Firm's advisory services, though minimum fees may apply as stated in the client agreement.

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

Methods of Analysis: The Firm uses fundamental analysis, modern portfolio theory, and risk-based asset allocation to evaluate securities and construct client portfolios. Research sources include financial publications, company filings, third-party research, and economic and market data.

Investment Strategies: Strategies are tailored to each client's stated objectives, time horizon, tax situation, and risk tolerance. The Firm may employ long-term buy-and-hold strategies, rebalancing, and strategic or tactical asset allocation as appropriate.

Risk of Loss: Investing in securities involves risk of loss that clients should be prepared to bear. Past performance is not indicative of future results. Specific risks include market risk, interest rate risk, inflation risk, credit risk, and liquidity risk. Clients should read all product-specific disclosures before investing.

Item 9 — Disciplinary Information

Neither JLC Consulting, LLC dba Engineered Wealth & Planning nor JoAnna Cohen has any reportable disciplinary history, including no criminal or civil actions, regulatory proceedings, or industry self-regulatory organization proceedings. Clients may verify this information at adviserinfo.sec.gov (search for the Firm by name or CRD number).

Item 10 — Other Financial Industry Activities and Affiliations

JoAnna Cohen engages in the following outside business activities:

Business / Activity	Description & Conflict Analysis
Insurance Agent (FL, TX, GA, NY)	Licensed insurance agent in Florida (Life, Health & Variable Contracts Insurance — 2-15), Texas (Life, Accident, Health & HMO), Georgia (Life, Accident & Sickness), and New York (Life, Accident and Health). Commissions paid by carriers may create an incentive to recommend insurance products. Conflict mitigated by disclosing all compensation and recommending products based on client suitability and need.

Business / Activity	Description & Conflict Analysis
ACA Marketplace Agent	Certified to assist clients in selecting Affordable Care Act health insurance plans. Compensation is paid by carriers. Recommendations are made based on client health coverage needs.
BizGeni.com	Owner and operator of a web services and hosting company. This activity is unrelated to investment advisory services and presents no material conflict of interest with clients.
SpaceGeni.us	Owner and operator of a sustainability and ESG reporting consulting firm serving corporate clients. Engagements involve ESG data reporting and operational improvement recommendations — not investment selection or fund recommendations. This activity is separate from investment advisory services and does not involve directing investment clients toward ESG products or strategies.

Item 11 — Code of Ethics

The Firm has adopted a Code of Ethics applicable to all supervised persons. The Code requires that all personnel act in clients' best interests at all times, avoid conflicts of interest or disclose them promptly, and refrain from trading in securities on the basis of material non-public information. A copy of the Firm's Code of Ethics is available upon request at no charge.

The Firm and its associates may buy or sell the same securities that are recommended to clients. JoAnna Cohen does not trade in client accounts for her own benefit. All personal trading is conducted in a manner consistent with the Code of Ethics.

Item 12 — Brokerage Practices

The Firm recommends that clients establish accounts with *Custodian Name TBD (e.g., Schwab / Fidelity / TD Ameritrade)* as the qualified custodian for their advisory assets. The Firm does not receive soft-dollar compensation or referral fees from custodians. Clients are not required to use a specific custodian and may direct brokerage to another broker-dealer, though this may affect the Firm's ability to negotiate best execution on their behalf.

Item 13 — Review of Accounts

Advisory accounts are reviewed at least annually. Reviews are triggered by material changes in a client's financial situation, goals, risk tolerance, or market conditions. JoAnna Cohen is responsible for all account reviews. Clients receive periodic account statements from their custodian at least quarterly and are encouraged to compare those statements with any reports provided by the Firm.

Item 14 — Client Referrals and Other Compensation

The Firm does not compensate third parties for client referrals. The Firm does not receive any economic benefit from third parties for providing investment advice to clients, other than insurance commissions disclosed in Item 5 and Item 10.

Item 15 — Custody

The Firm does not maintain custody of client funds or securities. Client assets are held exclusively with qualified independent custodians selected by or approved by the client. The Firm has no authority to withdraw client funds other than the deduction of advisory fees as authorized in the client agreement, which does not constitute custody under Florida Administrative Code Rule 69W-600.0161.

Because the Firm does not maintain custody, it is not subject to the annual surprise examination requirement and is not required to deliver audited financial statements to clients. In lieu of audited financials, the Firm files unaudited financial statements with the Florida Office of Financial Regulation annually within 90 days of its fiscal year-end, as required by Rule 69W-600.0161.

Clients receive account statements directly from their custodian at least quarterly. Clients are urged to review those statements carefully and promptly report any discrepancies to the Firm and to the custodian.

Item 16 — Investment Discretion

The Firm may be granted discretionary authority to manage client accounts without prior approval for each transaction, as authorized in the client's investment advisory agreement. Clients may impose reasonable restrictions on the Firm's discretionary authority in writing. Non-discretionary arrangements are also available upon client request.

Item 17 — Voting Client Securities

Clients retain the right and responsibility to vote proxies associated with securities held in their accounts. The Firm does not vote, and does not accept authority to vote, client proxies. Clients with questions about proxies should contact the issuer or custodian directly.

Item 18 — Financial Information

The Firm does not require or solicit prepayment of fees of more than \$500 per client six months or more in advance. The Firm has no financial condition that is reasonably likely to impair its ability to meet contractual commitments to clients. The Firm has not been the subject of a bankruptcy petition at any time during the past ten years.

FORM ADV PART 2B — INDIVIDUAL BROCHURE SUPPLEMENT

This brochure supplement provides information about JoAnna Cohen that supplements the JLC Consulting, LLC dba Engineered Wealth & Planning brochure. You should have received a copy of that brochure. Please contact us at (321) 375-0550 or planning@engineeredwealth.us if you did not receive it or if you have any questions about the contents of this supplement.

Item 1 — Cover Page

Name	JoAnna Cohen
Title / Role	Investment Adviser Representative; Principal
Firm	JLC Consulting, LLC dba Engineered Wealth & Planning
CRD Number	8235369
Business Address	3903 Stonehaven Rd, Orlando, FL 32817
Phone	(321) 375-0550
Email	planning@engineeredwealth.us
Effective Date	July 23, 2026

Item 2 — Educational Background and Business Experience

EDUCATION

Degree	Institution	Year
Bachelor of Science	University of Central Florida	2022

BUSINESS EXPERIENCE (LAST 5 YEARS)

Dates	Employer / Position
2026 – Present	Principal & IAR, JLC Consulting, LLC dba Engineered Wealth & Planning — investment advisory services
2026 – Present	Owner / Operator, SpaceGeni.us — sustainability and ESG reporting consulting
2024 – 2026	Project Engineer II, CPH
2022 – 2024	Project Engineer II, BFA
Jan 2022 – Aug 2022	Project Engineer, Singhofen & Associates
2021	Project Engineer, Project Solar
2020	PM Intern, Walt Disney Imagineering
2009 – Present	Owner / Operator, BizGeni.com — web services and hosting
2009 – 2019	Operations Manager, Alco Packaging Inc.

Item 3 — Disciplinary Information

JoAnna Cohen has no reportable disciplinary events, including no criminal or civil actions, regulatory actions, or industry self-regulatory organization proceedings. Clients may verify this information at adviserinfo.sec.gov.

Item 4 — Other Business Activities

Business / Activity	Description	Time Devoted
Insurance Agent (FL, TX, GA, NY)	Licensed insurance producer: FL Life, Health & Variable Contracts Insurance (2-15); TX Life, Accident, Health & HMO; GA Life, Accident & Sickness; NY Life, Accident and Health. Earns commissions from carriers when clients purchase insurance products. Conflict disclosed to clients at time of recommendation.	10%
ACA Marketplace Agent	Certified to assist individuals in selecting ACA health insurance plans. Compensation paid by carriers.	10%
BizGeni.com	Owner/operator of a web services and hosting business. Activity is unrelated to investment advisory services; no material conflict of interest with clients.	5%
SpaceGeni.us	Owner/operator of a sustainability and ESG reporting consulting firm serving corporate clients. Provides ESG data reporting and operational improvement recommendations only — does not involve recommending ESG investment products to advisory clients.	5%

Item 5 — Additional Compensation

JoAnna Cohen receives insurance commissions from carriers as described in Items 5 and 10 of the Form ADV Part 2A. She does not receive any other economic benefit from persons who are not clients in exchange for providing investment advice.

Item 6 — Supervision

JoAnna Cohen is the majority member and sole Investment Adviser Representative of JLC Consulting, LLC dba Engineered Wealth & Planning. As such, she is responsible for her own supervision and for ensuring the Firm's compliance with applicable securities laws and regulations. Regulatory oversight is provided by the Florida Office of Financial Regulation.

Clients with concerns about JoAnna Cohen's conduct may contact the applicable state securities regulator:

Florida: Office of Financial Regulation — (850) 487-9687 — flofr.gov

Licenses & Registrations

License / Registration	Issuing Authority	Number / Status
Series 65 — IAR	NASAA / Florida OFR	CRD 8235369 — Active
FL Life, Health & Variable Contracts Insurance (2-15)	Florida DFS	G349459 — Active
TX Life, Accident, Health & HMO	Texas TDI	3513042 — Active
GA Life, Accident & Sickness	Georgia OCI	3912461 — Active
NY Life, Accident and Health	New York DFS	LA- 1982551 — Active
ACA Marketplace Agent	CMS / Healthcare.gov	NPM 22255397 — Active