FORM ADV — INVESTMENT ADVISER DISCLOSURE DOCUMENT

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: (407) 519-0959

Email: planning@engineeredwealth.us

Website: engineeredwealth.us

Initial Filing Date: July 23, 2026

This Version (1.3) Date: November 2026

This brochure provides information about the qualifications and business practices of JLC Consulting, LLC dba Engineered Wealth & Planning. If you have any questions about the contents of this brochure, please contact us at (407) 519-0959 or planning@engineeredwealth.us. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (the "SEC") or by any state securities authority.

JLC Consulting, LLC dba Engineered Wealth & Planning is a state-registered investment adviser. Registration of an investment adviser does not imply a particular level of skill or training. Additional information about JLC Consulting, LLC dba Engineered Wealth & Planning is also available on the SEC's website at www.adviserinfo.sec.gov. You may also request a copy of this brochure at any time, free of charge, by contacting us at (407) 519-0959 or planning@engineeredwealth.us.

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: (407) 519-0959 | **Email:** planning@engineeredwealth.us
Website: engineeredwealth.us
Firm CRD: 343904
Initial Filing Date: July 23, 2026 | **This Version (1.3):** November 2026

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Item 2 — Material Changes

Since the prior version of this brochure (Version 1.2, September 2026), the Firm has made the following material changes: (1) the Firm now recommends Altruist Financial LLC as qualified custodian for Investment Management Services (Item 12); (2) the AUM-based advisory fee is now a tiered schedule (Item 5); (3) a minimum annual advisory fee of $500 applies to Investment Management Services (Items 5 and 7); (4) JoAnna Cohen is now also licensed as an insurance agent in Louisiana and North Carolina (Item 10).

Future updates will summarize any material changes from the prior version of this brochure. Clients will be provided with a summary of material changes or a copy of the updated brochure as required by applicable law.

Item 3 — Table of Contents

Item	Topic
Item 2	Material Changes
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 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 19	Requirements for State-Registered Advisers

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 Income Planning** — comprehensive analysis and strategy for converting accumulated retirement assets into sustainable income streams, including evaluation of Social Security timing, required minimum distributions, pension elections, annuity strategies, and withdrawal sequencing across taxable and tax-deferred accounts.
- **Insurance Planning Coordination** — review of life, health, and disability insurance needs; product recommendations made in the client's best interest.
- **Educational Seminars and Workshops** — The Firm provides educational seminars and workshops to members of the public on general financial topics, including retirement planning, estate planning concepts, and long-term care planning. These seminars are educational in nature and are intended to provide general information only; they do not constitute individualized investment advice. No fee is charged for attendance. Attendees who seek personalized advisory services are directed to contact the Firm directly.

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 November 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	First $500,000: 1.00% Next $500,000: 0.85% Next $1,000,000: 0.75% Above $2,000,000: 0.65% Billed quarterly in arrears.
Financial Planning (flat)	$250 – $1,500 depending on scope and complexity

Service	Fee Structure
Financial Planning (hourly)	$150/hr
Retirement Income Planning	$500 – $1,500 flat fee depending on scope and complexity

HOW FEES ARE CALCULATED

AUM-Based Fees: Each rate applies only to the portion of the account within that band. One quarter of the annual rate is applied to each band of the account's market value at the end of the billing quarter. For example, a $750,000 account generates a quarterly fee of $1,781.25 (($500,000 × 1.00% + $250,000 × 0.85%) / 4). Fees are billed in arrears — clients are invoiced after the quarter ends based on the ending account value for that quarter.

Minimum Fee: A minimum annual advisory fee of $500 applies to Investment Management Services. Where the tiered fee would total less than $500 a year, the client is instead billed the minimum as a flat fee of $250 in advance for each six-month period. If the agreement ends during a period, the unearned portion is refunded pro rata. On accounts below $50,000 the minimum exceeds 1.00% of assets.

Financial Planning Fees: Flat fees are determined at engagement based on the scope and complexity of services requested, within the stated range. The Adviser will discuss and agree upon the fee with the client in writing prior to commencing services. Hourly fees are tracked by the Adviser and invoiced upon completion of work.

Retirement Income Planning Fees: Flat fees are negotiated at engagement based on the complexity of the client's retirement income situation, within the stated range. The fee will be agreed upon in writing prior to commencing services.

HOW FEES ARE BILLED AND PAID

The Firm invoices clients directly for all advisory fees. Advisory fees are **never deducted or withdrawn from client investment or custodial accounts**. The Firm does not have authority to instruct any custodian to deduct or transfer fees from client accounts. Clients receive an invoice from the Firm and are responsible for remitting payment directly to JLC Consulting, LLC by the method agreed upon in the client agreement (check, ACH, or credit/debit card).

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.

COMPENSATION ARRANGEMENTS

The Firm's sole advisory compensation is the fee described above paid directly by the client. The Firm does not receive commissions, 12b-1 fees, or other compensation from product sponsors, custodians, or third parties in connection with advisory services.

Insurance 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 represents a conflict of interest, as it may create an incentive to recommend insurance products. This conflict is disclosed to clients at the time of any insurance recommendation. Clients are not obligated to purchase any insurance product through the Firm or through JoAnna Cohen.

> 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. A minimum annual advisory fee of $500 applies to Investment Management Services, as described in Item 5.

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 www.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, LA, NC)	Licensed insurance agent in Florida (Life, Health & Variable Contracts Insurance — 2-15), Texas (Life, Accident, Health & HMO), Georgia (Life, Accident & Sickness), New York (Life, Accident and Health), Louisiana (Accident and Health or Sickness, Life, Variable Life and Variable Annuity), and North Carolina (Accident & Health or Sickness). 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.
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.

Business / Activity	Description & Conflict Analysis
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

CLIENT SELECTION OF CUSTODIAN — DIRECTED BROKERAGE

The Firm recommends that clients engaging Investment Management Services establish accounts with Altruist Financial LLC ("Altruist"), an unaffiliated SEC-registered broker-dealer and member FINRA/SIPC, as qualified custodian. Altruist does not charge commissions on stock and ETF trades or account maintenance fees. Any other fees, including fees for optional services, are set out in Altruist's published fee schedule. Clients are not required to use Altruist and may select another qualified custodian, in which case the Firm may be unable to negotiate transaction costs on the client's behalf.

Altruist provides its custodial and portfolio management platform to the Firm at no cost. This is a benefit to the Firm and creates an incentive to recommend Altruist over custodians that charge advisers for similar services. The Firm receives no referral fees or other compensation from Altruist.

ACCOUNT AGGREGATION

The Firm does not currently aggregate or "batch" client orders. Each client account is managed and traded independently. The Firm does not combine trades across multiple client accounts in a single block order. As the Firm grows and manages more accounts, it may consider whether aggregating orders would be in clients' best interests, and any such change in practice will be disclosed.

SOFT DOLLAR ARRANGEMENTS

The Firm does not currently participate in any soft-dollar arrangements and, other than the no-cost custodial platform described above, does not receive research, products, or other benefits from broker-dealers or custodians in exchange for directing client brokerage.

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 and the no-cost custodial platform described in Item 12.

Item 15 — Custody

The Firm does not maintain custody of client funds or securities. Client assets are held with a qualified independent custodian. The Firm has no authority to withdraw funds or deduct fees from client accounts; all advisory fees are invoiced directly to the client.

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.

Item 19 — Requirements for State-Registered Advisers

A. PRINCIPAL EXECUTIVE OFFICER AND MANAGEMENT PERSONS

The following individual is the sole principal, executive officer, and management person of JLC Consulting, LLC dba Engineered Wealth & Planning:

Name	JoAnna Cohen
Title	President & Investment Adviser Representative
CRD Number	8235369

EDUCATION

Degree	Institution	Year Awarded
Bachelor of Science	University of Central Florida	2022

BUSINESS BACKGROUND — LAST FIVE YEARS

Dates	Employer / Position
2026 – Present	Principal & Investment Adviser Representative, JLC Consulting, LLC dba Engineered Wealth & Planning — state-registered investment adviser providing financial planning and 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

B. OUTSIDE BUSINESS ACTIVITIES

JoAnna Cohen engages in outside business activities as described in full in Item 10 of this brochure. These activities include serving as a licensed insurance agent (FL, TX, GA, NY, LA, NC), an ACA Marketplace agent, and operator of BizGeni.com and SpaceGeni.us. All conflicts of interest arising from outside activities are disclosed to clients as described in Item 10.

C. PERFORMANCE-BASED FEES

Neither JLC Consulting, LLC dba Engineered Wealth & Planning nor JoAnna Cohen charges performance-based fees or carries interests of any kind. All compensation is as described in Item 5 of this brochure.

D. ARBITRATION

Neither JLC Consulting, LLC dba Engineered Wealth & Planning nor JoAnna Cohen has been the subject of any arbitration claim or award, or any civil, self-regulatory organization, or administrative proceeding that was resolved by arbitration or mediation in connection with investment advisory activities, within the past ten years. The Firm was established in 2026 and has had no such proceedings since its formation.

E. BANKRUPTCY

Neither JLC Consulting, LLC dba Engineered Wealth & Planning nor JoAnna Cohen, nor any other management person of the Firm, has been the subject of a bankruptcy petition within 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 (407) 519-0959 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	(407) 519-0959
Email	planning@engineeredwealth.us
Initial Filing Date	July 23, 2026
This Version (1.3)	November 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 www.adviserinfo.sec.gov.

Item 4 — Other Business Activities

Business / Activity	Description	Time Devoted
Insurance Agent (FL, TX, GA, NY, LA, NC)	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; LA Accident and Health or Sickness, Life, Variable Life and Variable Annuity; NC Accident & Health or Sickness. 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

Item 7 — Requirements for State-Registered Advisers

A. ARBITRATION

JoAnna Cohen has not been involved in any arbitration claim, award, or proceeding, and has not been the subject of any civil, self-regulatory organization, or administrative proceeding that was resolved by arbitration or mediation in connection with investment advisory activities, within the past ten years. JoAnna Cohen's registration as an Investment Adviser Representative was established in 2026; there have been no such proceedings since that date.

B. BANKRUPTCY

JoAnna Cohen has not been the subject of a bankruptcy petition or insolvency proceeding within the past ten years.

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

License / Registration	Issuing Authority	Number / Status
LA Accident and Health or Sickness, Life, Variable Life and Variable Annuity	Louisiana Department of Insurance	1296554 — Active
NC Accident & Health or Sickness	North Carolina Department of Insurance	22255397 — Active
ACA Marketplace Agent	CMS / Healthcare.gov	NPN 22255397 — Active