

Part 2B of Form ADV: *Brochure Supplement*

Derek J. Sensenig

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This brochure supplement provides information about Derek J. Sensenig that supplements the Encompass Advisory Services brochure. You should have received a copy of that brochure. Please contact Jason W. Ceyanes, Sr. if you did not receive an Encompass Advisory Services brochure or if you have any questions about the contents of this supplement.

Additional information about Derek J. Sensenig is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for Derek J. Sensenig is 5875722.

Item 2. Educational Background and Business Experience

Derek J. Sensenig

Year of Birth: 1981

Education:

- Kansas State University, Ph.D. in Personal Financial Planning
- Kansas State University, MS in Advanced Personal Financial Planning
- Webster University, Master of Business Administration
- Park University, BS in Human Resource Management
- Community College of the Air Force, AA in Instructor of Technology and Military Sciences

Professional Designation:

- CERTIFIED FINANCIAL PLANNER™ professional

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.CFP.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct* ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board’s *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

Business Background:

- Encompass Advisory Services, LLC: 04/2020- Present
 - Partner, Investment Advisor, 01/2025- Present
 - Senior Vice President, Adviser, Chief Operations Officer, 04/2020 – 01/2025
- Kansas State University; Practicing Professor, 08/2022 – Present
- The Leader’s Group; Registered Representative, 06/2021 – 08/2022
- Kansas State University; PhD Student, 08/2019 – 06/2022
- AE Wealth Advisers; Investment Adviser Representative, 11/2019 – 01/2020
- Roberts Wealth Management – Financial Advisor, 10/2019 – 11/2019
- Allstate Financial Services, LLC; Regional Financial Sales Leader/Manager, 09/2013 – 07/2019

Item 3. Disciplinary Information

Derek J. Sensenig has NOT been subject to any criminal actions, revocations, or suspensions.

Item 4. Other Business Activities

- ENCOMPASS ADVISORY SERVICES - 4/7/2020 - 23114 Seven Meadows Pkwy, Katy, TX 77494 - SVP of Financial Planning, Sales, Investment Related, IAR Business, 160 hrs/mo; 160 hrs/mo during trading hours.
- INDEPENDENT INSURANCE AGENT - 4/7/2020 - 23114 Seven Meadows Pkwy, Katy, TX 77494 - Insurance agent, Sell insurance, Not Investment Related, Insurance business, 10 hrs/mo; 10 hrs/mo during trading hours. Independent contractor for insurance marketing organization.
- FAMILY FIRST LIFE- 4/15/2020- 23114 Seven Meadows Parkway, Katy, TX 77494, Not investment related, insurance sales, agent, 1 hr/mo, 1 hr/mo during trading hours, insurance sales.
- INVESTMENT PROPERTY-02/05/2025- 7526 Brookdale Bluff Ln, 77407 - Owner – Not Investment related, 5 hrs/mo, 0 hrs/mo during trading hours, owner of investment property.
- VISION MOTORSPORTS LLC- 3/1/2024, 20392 Northpark Dr, Ashburn, VA 20147, Not Investment Related, Porsche North America Road Race Team, consultant, 10 hr/mo, 1 hrs/mo during trading hours, provide consulting services for race team as needed.
- KSU PROFESSOR-9/1/2022-343D Justin Hall, Manhattan, KS 66502, Kansas State University, not investment related Academics, Practicing Professor, 160 hrs/mo, 40 hrs/mo during trading hours, teach masters and PhD level courses.
- AUTHOR-8/1/2018-23114 Seven Meadows Parkway, Katy, TX 77494, not investment related, author, 1 hr/mo, 1 hr/mo during trading hours, write peer-reviewed articles for various journals.

Item 5. Additional Compensation

The Investment Advisor Representative (IAR), Derek J. Sensenig, is licensed as an insurance agent and sells insurance products through Encompass Advisory Services. As an insurance agent, the IAR will receive separate, yet customary, compensation for insurance product sales. Derek J. Sensenig provides investment-planning advice to his customers on a fee basis. If you were to purchase a commission-based product from him, he will explain how he is paid and how it differs from a fee-based transaction. He may also receive sales awards and other prizes from his insurance business and activities.

Item 6. Supervision

Jason W. Ceyanes, Sr. is responsible for the supervision and monitoring of investment advice offered to advisory clients of Encompass Advisory Services. He can be reached at 281-371-6300.

Item 7. Requirements for State-Registered Advisers

Derek Sensenig. has NOT been *involved* in any of the events listed below.

1. Has NOT had an award or otherwise being *found* liable in an arbitration claim alleging damages in excess of \$2,500, *involving* any of the following:
 - a. an investment or an *investment-related* business or activity;
 - b. fraud, false statement(s), or omissions;
 - c. theft, embezzlement, or other wrongful taking of property;
 - d. bribery, forgery, counterfeiting, or extortion; or
 - e. dishonest, unfair, or unethical practices.
2. Has NOT had an award or otherwise being *found* liable in a civil, *self-regulatory organization*, or administrative *proceeding involving* any of the following:
 - a. an investment or an *investment-related* business or activity;
 - b. fraud, false statement(s), or omissions;
 - c. theft, embezzlement, or other wrongful taking of property;
 - d. bribery, forgery, counterfeiting, or extortion; or
 - e. dishonest, unfair, or unethical practices.
3. Has NOT been the subject of a bankruptcy petition.