

Fiducient Advisors LLC

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Chicago, IL 60661

312-853-1000

www.fiducientadvisors.com

Form ADV, Part 2B – Brochure Supplement

Dated: March 31, 2026

This brochure supplement provides information about the following individuals (listed in alphabetical order): Gregory F. Adams, Eileen F. Allgrove, Jeff D. Benoit, Michael S. Benoit, Charles W. Boisseau, Scott G. Boulton, Nicholas P. Breit, V. Shreya Canakapalli, Jeffrey J. Capone, Richard A. Carey, Brian P. Carlson, Michael J. Chase, Christian S. Coleman, Joseph S. Cortese III, Joshua Daniel, Ted Dawson, Robert A. DiMeo, Steven C. Dufault, Daniel Duffy, Michael P. Emerson, Ahmed O. Farruk, Jonathon J. Fellows, Devon C. Francis, Matthew J. Fratini, Taylor J. Furmanski, Ryan T. Gardner, Laura P. Gineo, Guadalupe Gómez, Michael E. Goss, Ryan Haskamp, John Hart, Matt Hedley, Joel A. Hainsfurther, James M. Jensen, Christine M. Jordan, Christopher F. Kachmar, Matthew J. Kaminski, Frank Locatell, Bradford L. Long, Robert H. Lowry, Jessica P. Ludwig, Katherine Marino, Sean P. McCaffery, Carol F. McShera, James Modelski, Ryan L. Murphy, Peter D. Nadeau, Marycarmen Nevarez, Adam P. Newell, Timothy C. Ng, Dawuanta D. Northern, Anthony M. Novara, Kevin P. O'Connell, Karen R. Paulson, Kathryn J. Pizzi, Tyler B. Polk, Matthew P. Porter, Eric E. Ramos, Louis M. Ressler, Jacqueline A. Rondini, Christopher J. Rowlin, Michael C. Sahakian, Andrew B. Salak, Brian J. Samuels, Joseph A. Scime, Barrett R. Scott, Matthew T. Smith, Vincent M. Smith, Stephen W. Spencer, Michael J. Sustarsic, David M. Thome, Chad A. Tischer, Anthony J. Tranghese, Olivia Wall, Brian M. White, Leslie A. Whitney and Altan O. Wuliji. It supplements the Fiducient Advisors, L.L.C. ("Fiducient") firm brochure (Form ADV, Part 2A) that you should have also received.

Please contact the Compliance Department at the phone number above if you did not receive Fiducient's firm brochure or if you have any questions about the contents of any part of our Form ADV.

This brochure supplement identifies the Fiducient employees who have the most significant responsibility for providing investment consulting advice to clients and have direct client contact, have discretionary authority over client assets, along with those who have the most significant responsibility for the firm's Investment Committee. Where applicable, we have disclosed any

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professional designations obtained by these individuals, and you will find brief explanations of those designations on the back page. Clients may also routinely interact with other Fiducient employees who are not permitted by the firm to formulate investment advice for clients; however, those employees are not identified in this brochure supplement.

Item 1 Gregory F. Adams
Windsor, CT

Year of Birth 1985

Item 2 Education

University of Connecticut, Storrs, CT

Year of Graduation: 2008

Business Background

2020 – Present	Fiducient Advisors, LLC	Consultant
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2017 – 2020	Fiduciary Investment Advisors, LLC	Consultant
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Professional Designation

Chartered Financial Consultant (ChFC) – 30 hours of Continuing Education (CE) to be completed every two years.

Item 3 Disciplinary Information

Gregory has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Gregory is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation for compensation that provides a substantial source of his income or involves a substantial amount of his time.

Item 5 Additional Compensation

Gregory does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Gregory is supervised by Vincent Smith, Partner, Senior Consultant, and Defined Contribution Practice Leader at Fiducient. Vincent can be reached at 312-853-1000.

Item 1 Eileen F. Allgrove
Windsor, CT

Year of Birth 1972

Item 2 Education

BA, Allegheny College, Meadville, PA Year of Graduation: 1994

JD, Western New England University School of Law Year of Graduation: 1997

MS, University of Hartford Year of Graduation: 2000

Business Background

2020 – Present Fiducient Advisors, LLC Senior Consultant

2017 – 2020 Fiduciary Investment Advisors, LLC Associate Director

Professional Designation

Certified Financial Planner – 30 hours of Continuing Education (CE) to be completed every two years.

Certified Divorce Financial Analyst – 30 hours of divorce-related Continuing Education (CE) to be completed every two years.

Item 3 Disciplinary Information

Eileen has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Eileen is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation for compensation that provides a substantial source of her income or involves a substantial amount of her time.

Item 5 Additional Compensation

Eileen does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Eileen is supervised by Chad Tischer, Director of OCIO Services, Director of Consulting for The Wealth Office™, and Partner of Fiducient. Chad can be reached at 312-853-1000.

Item 1 Jeff D. Benoit
 Chicago, IL
Year of Birth 1957

Item 2 Education

University of Pennsylvania

Year of Graduation: 1978

Business Background

2020 – Present Fiducient Advisors, LLC
Consulting

Director of Taft Hartley

Professional Designation

Certified Investment Management Analyst (CIMA®) – 40 hours of Continuing Education (CE) to be completed every two years.

Item 3 Disciplinary Information

Jeff has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Jeff is not actively engaged in any other investment-related business or occupation and is not engaged in any other business or occupation for compensation that provides a substantial source of his income or involves a substantial amount of his time.

Item 5 Additional Compensation

Jeff does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Jeff is supervised by Jessica Ludwig, Managing Partner and Director of Institutional Consulting. Jessica can be reached at 312-853-1000.

Item 1 Michael S. Benoit
Chicago, IL

Year of Birth 1961

Item 2 Education

Bradley University, Peoria, IL

Year of Graduation: 1984

Business Background

2020 – Present Fiducient Advisors, LLC
Consultant

Managing Partner, Senior

Professional Designation

Certified Investment Management Analyst (CIMA®) – 40 hours of Continuing Education (CE) to be completed every two years.

Certified Financial Planner (CFP®) - 30 hours of Continuing Education (CE) to be completed every two years.

Item 3 Disciplinary Information

Michael has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Michael is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of his time.

Item 5 Additional Compensation

As a Managing Partner, Michael receives an economic benefit based on the overall profitability of Fiducient. Michael does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Michael is supervised by Chad Tischer, Director of OCIO Services, Director of Consulting for The Wealth Office™, and Partner of Fiducient. Chad can be reached at 312-853-1000.

Item 1 Charles W. Boisseau
Boston, MA
Year of Birth 1989

Item 2 Education

University of Rhode Island, Kingston, RI	Year of Graduation: 2012
Georgetown University, Washington, D.C.	Year of Graduation: 2023

Business Background

2026 – Present	Fiducient Advisors, LLC	Senior Consultant
2023 – 2025	Cambridge Associates	Investment Director
2014 – 2021	Bank of America	Portfolio Manager

Professional Designation

Chartered Financial Analyst (CFA®) – 20 hours of Professional Learning (PL) credits annually.

Item 3 Disciplinary Information

Charles has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Charles is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of his time.

Item 5 Additional Compensation

Charles does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Charles is supervised by Anthony Tranghese, Managing Partner and Director of Institutional Consulting of Fiducient. Anthony can be reached at 860-683-1187.

Item 1 Scott G. Boulton
 Windsor, CT
Year of Birth 1988

Item 2 Education

University of Northern Colorado, Greeley, CO Year of Graduation: 2010

Business Background

2020 – Present	Fiducient Advisors, LLC	Principal, Senior Consultant
2014 – 2020	Fiduciary Investment Advisors, LLC	Consultant
2011 – 2014	T. Rowe Price	Investment Consultant

Professional Designation

Accredited Investment Fiduciary®

Item 3 Disciplinary Information

Scott has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Scott is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of his time.

Item 5 Additional Compensation

Scott does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Scott is supervised by Vincent Smith, Partner, Senior Consultant, and Defined Contribution Practice Leader at Fiducient. Vincent can be reached at 312-853-1000.

Item 1 Nicholas P. Breit
Chicago, IL

Year of Birth 1978

Item 2 Education

University of Illinois, Champaign, IL

Year of Graduation: 2002

Business Background

2020 – Present Fiducient Advisors, LLC
Financial Planning Services

Partner, Director of

2014 – 2020 Fiduciary Investment Advisors, LLC

Consultant

Professional Designation

Certified Financial Planner (CFP®) – 30 hours of Continuing Education (CE) to be completed every two years

Chartered Financial Analyst (CFA®) – 20 hours of Professional Learning (PL) credits annually.

Item 3 Disciplinary Information

Nicholas has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Nicholas is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of his time.

Item 5 Additional Compensation

As a Partner, Nicholas receives an economic benefit based on the overall profitability of Fiducient. Nicholas does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Nicholas is supervised by Chad Tischer, Director of OCIO Services, Director of Consulting for The Wealth Office™, and Partner of Fiducient. Chad can be reached at 312-853-1000.

Year of Birth 1989

Item 2 Education

Year of Graduation: 2011

Business Background

2020 – Present	Fiducient Advisors, LLC	Partner, Senior Consultant
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2012 – 2020 DiMeo Schneider & Associates Consultant

Professional Designation

Chartered Financial Analyst (CFA®)

Item 3 Disciplinary Information

Shreya has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Shreya is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of her time.

Item 5 Additional Compensation

Shreya does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Shreya is supervised by Jessica Ludwig, Managing Partner and Associate Director of Institutional Consulting. Jessica can be reached at 312-853-1000.

Item 1 Jeffrey J. Capone
 Windsor, CT

Year of Birth 1972

Item 2 Education

Bucknell University, Lewisburg, PA

Year of Graduation: 1994

Business Background

2020 – Present Fiducient Advisors, LLC Partner, Senior
Consultant

2009 – 2020 Fiduciary Investment Advisors, LLC Senior Consultant

Item 3 Disciplinary Information

Jeffrey has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Jeffrey is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of his time.

Item 5 Additional Compensation

As a Partner, Jeffrey receives an economic benefit based on the overall profitability of Fiducient. Jeffrey does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Jeffrey is supervised by Karen Paulson, Partner and Senior Consultant at Fiducient. Karen can be reached at 312-853-1000.

Item 1 Richard A. Carey
 Windsor, CT

Year of Birth 1991

Item 2 Education

Syracuse University, Syracuse, NY

Year of Graduation: 2014

Business Background

2020 – Present Fiducient Advisors, LLC Consultant

2015 – 2020 Fiduciary Investment Advisors, LLC Consulting Analyst

Professional Designation

Chartered Financial Analyst (CFA®) – 20 hours of Professional Learning (PL) credits annually.

Item 3 Disciplinary Information

Richard has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Richard is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of his time.

Item 5 Additional Compensation

Richard does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Richard is supervised by Brian Samuels, Principal and Senior Consultant at Fiducient. Brian can be reached at 312-853-1000.

Item 1 Brian P. Carlson
 Chicago, IL

Year of Birth 1977

Item 2 Education

Northern Illinois University, Dekalb, IL

Year of Graduation: 1999

Business Background

2020 – Present Fiducient Advisors, LLC Managing Partner, Senior Consultant

2006 – 2020	DiMeo Schneider Associates, LLC	Consultant
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Professional Designation

Chartered Financial Analyst (CFA®) – 20 hours of Professional Learning (PL) credits annually.

Item 3 Disciplinary Information

Brian has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Brian is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of his time.

Item 5 Additional Compensation

As a Partner, Brian receives an economic benefit based on the overall profitability of Fiducient. Brian does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Brian is a Partner and is supervised by Anthony Tranghese, Managing Partner and Director of Institutional Consulting of Fiducient. Anthony can be reached at 860-683-1187.

Item 1 Michael J. Chase
 Windsor, CT

Year of Birth 1983

Item 2 Education

Colgate University, Hamilton, NY

Year of Graduation: 2006

Business Background

2020 – Present Fiducient Advisors, LLC Partner, Head of
Endowment & Foundation and OCIO

2009 – 2020 Fiduciary Investment Advisors, LLC Partner, Senior
Consultant

Item 3 Disciplinary Information

Michael has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Michael is Manager for Brochu Chase Family LLC - a family LLC for private equity commitments. He does not receive compensation for his role as Manager, and this role does involve a substantial amount of his time. Michael is also a Trustee of the Covenant Preparatory School in Hartford, CT. He does not receive compensation for his role as Trustee, and this role does involve a substantial amount of his time.

Item 5 Additional Compensation

As a Partner, Michael receives an economic benefit based on the overall profitability of Fiducient. Michael does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Michael is supervised by Anthony Tranghese, Managing Partner and Director of Institutional Consulting of Fiducient. Anthony can be reached at 860-683-1187.

Item 1 Christian S. Coleman
Windsor, CT

Year of Birth 1971

Item 2 Education

Providence College, Providence, RI

Year of Graduation: 1994

Business Background

2020 – Present Fiducient Advisors, LLC
Business Development

Partner, Director of

2008 – 2020

Fiduciary Investment Advisors, LLC

Consultant

Item 3 Disciplinary Information

Chris has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Chris is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of his time.

Item 5 Additional Compensation

As a Partner, Chris receives an economic benefit based on the overall profitability of Fiducient. Chris does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Chris is supervised by Michael Goss, Managing Partner, President and Chief Revenue Officer at Fiducient. Michael can be reached at 860-683-1187.

Item 1 Joseph S. Cortese III
 Chicago, IL

Year of Birth 1979

Item 2 Education

University of Iowa, Iowa City, IA

Year of Graduation: 2002

University of Chicago Booth School of Business

Year of Graduation: 2010

Business Background

2020 – Present Fiducient Advisors, LLC
Consultant

Partner, Senior

2008 – 2020

Fiduciary Investment Advisors, LLC

Consultant

Item 3 Disciplinary Information

Joseph has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Joseph is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of his time.

Item 5 Additional Compensation

As a Partner, Joseph receives an economic benefit based on the overall profitability of Fiducient. Joseph does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Joseph is supervised by Brad Long, Managing Partner and Chief Investment Officer at Fiducient. Brad can be reached at 312-853-1000.

Item 1 Joshua Daniel
 Chicago, IL
Year of Birth 1982

Item 2 Education

California State University, Chico	Year of Graduation: 2005
DeVry University	Year of Graduation: 2014

Business Background

2021 – Present Fiducient Advisors, LLC Associate Director, Consulting
Analytics - Allocation

Item 3 Disciplinary Information

Joshua has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Joshua is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of his time.

Item 5 Additional Compensation

Joshua does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Joshua is supervised by Lisa Mocer, Institutional Chief Operating Officer. Lisa can be reached at 612-743-6611.

Item 1 Ted Dawson
 Boston, MA
Year of Birth 1998

Item 2 Education

Boston College, Chestnut Hill, MA Year of Graduation: 2016

Business Background

2022 – Present	Fiducient Advisors, LLC	Consultant
2019 – 2021	Merrill Lynch	Advisor

Item 3 Disciplinary Information

Ted has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Ted is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of his time.

Item 5 Additional Compensation

Ted does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Ted is supervised by Chad Tischer, Director of OCIO Services, Director of Consulting for The Wealth Office™, and Partner of Fiducient. Chad can be reached at 312-853-1000.

Item 1	Robert A. DiMeo
	North Palm Beach, Florida
Year of Birth	1962

Bradley University, Peoria, IL

Business Background

1995 – 2020 Fiduciary Investment Advisors, LLC Co-Founder, CEO

Certified Investment Management Analyst (CIMA®) – 40 hours of Continuing Education (CE) to be completed every two years.

Item 3 Disciplinary Information

Item 4 Other Business Activities

Item 5 Additional Compensation

Item 6 Supervision

Item 1 Steven C. Dufault
Chicago, IL

Year of Birth 1974

Item 2 Education

University of Iowa, Iowa City, IA

Year of Graduation: 1997

Business Background

2020 – Present Fiducient Advisors, LLC
Contribution Practice Leader

Partner, Defined

1999 – 2020	Fiduciary Investment Advisors, LLC	Consultant
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Professional Designation

Certified Investment Management Analyst (CIMA®) – 40 hours of Continuing Education (CE) to be completed every two years.

Item 3 Disciplinary Information

Steven has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Steven is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of his time.

Item 5 Additional Compensation

As a Partner, Steven receives an economic benefit based on the overall profitability of Fiducient. Steven does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Steven is supervised by Jessica Ludwig, Managing Partner and Associate Director of Institutional Consulting. Jessica can be reached at 312-853-1000.

Item 1	Daniel Duffy Windsor, CT
Year of Birth	1992
Item 2	Education
	BA, Economics, University of Connecticut Storrs, CT Year of Graduation: 2015
	MBA, Business Analytics and Management, University of Connecticut Year of Graduation: 2022
	<u>Business Background</u>
	2026 – Present Fiducient Advisors, LLC Consultant
	2024 – 2026 Fiducient Advisors, LLC Senior Consulting Analyst
	2022 – 2024 Fiducient Advisors, LLC Manager of Performance Analytics
	2020 – 2022 Fiducient Advisors, LLC Senior Performance Analyst, Team Lead
	2017 – 2020 Fiduciary Investment Advisors, LLC Research Analyst
	<u>Professional Designation</u>
	Accredited Investment Fiduciary (AIF®) – Must complete a minimum of 6 hours of continuing education (CE) annually.
Item 3	Disciplinary Information
	Daniel has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.
Item 4	Other Business Activities
	Daniel is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of his time.
Item 5	Additional Compensation
	Daniel does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.
Item 6	Supervision
	Daniel is supervised by Anthony Tranghese, Managing Partner, Director of Institutional Consulting at Fiducient. Anthony can be reached at 860-683-1187.

Item 1 Michael P. Emerson
Chicago, IL

Year of Birth 1988

Item 2 Education

University of Chicago, Chicago, IL

Year of Graduation: 2010

Business Background

2020 – Present Fiducient Advisors, LLC
Consultant

Partner, Senior

2016 – 2020	DiMeo Schneider Associates, LLC	Consultant
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Item 3 Disciplinary Information

Michael has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Michael is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of his time.

Item 5 Additional Compensation

As a Partner, Michael receives an economic benefit based on the overall profitability of Fiducient. Michael does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Michael is supervised by Chad Tischer, Director of OCIO Services, Director of Consulting for The Wealth Office™, and Partner of Fiducient. Chad can be reached at 312-853-1000.

Item 1 Ahmed O. Farruk

McLean, VA

Year of Birth 1974

Item 2 Education

University of Virginia, Charlottesville, VA

Year of Graduation: 1996

Business Background

2020 – Present Fiducient Advisors, LLC
Director and Senior Consultant

Partner, Regional

2017 – 2020 DiMeo Schneider & Associates Consultant

Professional Designation

Certified Investment Management Analyst (CIMA®) – 40 hours of Continuing Education (CE) to be completed every two years.

Item 3 Disciplinary Information

Ahmed has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Ahmed is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of his time.

Item 5 Additional Compensation

As a Partner, Ahmed receives an economic benefit based on the overall profitability of Fiducient. Ahmed does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Ahmed is supervised by Jessica Ludwig, Managing Partner and Associate Director of Institutional Consulting at Fiducient. Jessica can be reached at 312-853-1000.

Item 1 Jonathon J. Fellows

Chicago, IL

Year of Birth 1970

Item 2 Education

University of Michigan, Ann Arbor, MI

Year of Graduation: 1993

Business Background

2020 – Present Fiducient Advisors, LLC

Partner, Sr. Consultant

2017 – 2020

Fiduciary Investment Advisors, LLC

Consultant

Professional Designation

Certified Investment Management Analyst (CIMA®) – 40 hours of Continuing Education (CE) to be completed every two years.

Item 3 Disciplinary Information

Jonathon has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Jonathon is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of his time.

Item 5 Additional Compensation

As a Partner, Jonathon receives an economic benefit based on the overall profitability of Fiducient. Jonathon does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Jonathon is supervised by Brian Carlson, Managing Partner and Senior Consultant at Fiducient. Brian can be reached at 312-853-1000.

Item 1 Matthew J. Fratini
 Windsor, CT

Year of Birth 1991

Item 2 Education

Assumption College, Worcester, MA

Year of Graduation: 2014

Business Background

2026 – Present

Fiducient Advisors, Senior Consultant

2020 – 2025

Fiducient Advisors, LLC

Consultant

2019 – 2020

Fiduciary Investment Advisors, LLC

Senior Research

Analyst

Item 3 Disciplinary Information

Matthew has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Matthew is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of his time.

Item 5 Additional Compensation

Matthew does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Matthew is supervised by Brian Samuels, Principal and Senior Consultant at Fiducient. Brian can be reached at 312-853-1000.

Item 1 Taylor J. Furmanski
 Chicago
Year of Birth 1990

Item 2 Education

The College of William & Mary, Williamsburg, VA Year of Graduation: 2013

Business Background

2022 – Present	Fiducient Advisors, LLC	Senior Consultant
2019 – 2022	Fiducient Advisors, LLC	Consultant

Professional Designation

Chartered Financial Analyst (CFA®) – 20 hours of Professional Learning (PL) credits annually.

Item 3 Disciplinary Information

Taylor has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Taylor is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of his time.

Item 5 Additional Compensation

Taylor does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Taylor is supervised by Brian Carlson, Managing Partner and Senior Consultant. Brian can be reached at 312-853-1000.

Item 1 Ryan T. Gardner
 Windsor, CT
Year of Birth 1979

Item 2 Education

University of Hartford, Hartford, CT Year of Graduation: 2001

Business Background

2020 – Present Fiducient Advisors, LLC Managing Partner and
Senior Consultant

2019 – 2020 Fiduciary Investment Advisors, LLC Founder, Managing
Partner, Senior Consultant

Item 3 Disciplinary Information

Ryan has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Ryan is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of his time.

Item 5 Additional Compensation

As a Partner, Ryan receives an economic benefit based on the overall profitability of Fiducient. Ryan does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Ryan is supervised by Karen Paulson, Partner and Senior Consultant Fiducient. Karen can be reached at 312-853-1000.

Item 1 Laura P. Gineo
 Windsor, CT

Year of Birth 1992

Item 2 Education

Northeastern University, Boston, MA

Year of Graduation: 2014

University of Hartford, MBA

Year of Graduation: 2019

Business Background

2020 – Present Fiducient Advisors, LLC
Director of Consulting Analytics

Principal and Associate

2013 – 2020	Fiduciary Investment Advisors, LLC	Consultant
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Item 3 Disciplinary Information

Laura has not been involved in any legal or disciplinary events that would be material to a client's evaluation of her or Fiducient.

Item 4 Other Business Activities

Laura is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provide a substantial source of income or involves a substantial amount of her time.

Item 5 Additional Compensation

Laura does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Laura is supervised by Katie Marino, Principal and Director of Consulting Analytics (Defined Contribution). Katie can be reached at 800-260-5445.

Item 1 Guadalupe Gómez
Chicago, IL

Year of Birth 1993

Item 2 Education

University of Illinois

Year of Graduation: 2016

Business Background

2024 – Present	Fiducient Advisors, LLC	Senior Consultant
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2018 – 2024	DiMeo Schneider & Associates, LLC	Consultant
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Professional Designation

Chartered Retirement Planning Counselor (CRPC™) – 16 hours of Continuing Education (CE) credits every two years.

Item 3 Disciplinary Information

Guadalupe has not been involved in any legal or disciplinary events that would be material to a client's evaluation of her or Fiducient.

Item 4 Other Business Activities

Guadalupe is not engaged in any other investment-related business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of her time.

Item 5 Additional Compensation

Guadalupe does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Guadalupe is supervised by Brian Carlson, Managing Partner and Senior Consultant. Brian can be reached at 312-853-1000.

Item 1 Michael E. Goss
Chicago, IL

Year of Birth 1970

Item 2 Education

Boston College, Boston, MA

Year of Graduation: 1992

Business Background

2020 – Present Fiducient Advisors, LLC
President, Chief Revenue Officer

Managing Partner,

2006 – 2020	Fiduciary Investment Advisors, LLC	EVP
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Item 3 Disciplinary Information

Michael has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Michael is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of his time.

Item 5 Additional Compensation

As a Partner, Michael receives an economic benefit based on the overall profitability of Fiducient. Michael does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Michael is supervised by Carl Nelson, President at Wealthspire. Carl can be reached at 212-301-4036.

Item 1 Ryan Haskamp
 Chicago, IL
Year of Birth 1993

Item 2 Education

University of Minnesota, Minneapolis, MN Year of Graduation: 2015

Business Background

2019 – Present Fiducient Advisors, LLC Consultant

Professional Designation

Chartered Financial Analyst (CFA®) – 20 hours of Professional Learning (PL) credits annually.

Item 3 Disciplinary Information

Ryan has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Ryan is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of his time.

Item 5 Additional Compensation

Ryan does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Ryan is supervised by Jessica Ludwig, Managing Partner and Associate Director of Institutional Consulting. Jessica can be reached at 312-853-1000.

Item 1 Matt Hedley
 Richmond, VA
Year of Birth 1984

Item 2 Education

Radford University, Radford, VA Year of Graduation: 2007

Business Background

2025 – Present	Fiducient Advisors, LLC	Consultant
2022 – 2025	OneDigital	Vice President
2019 – 2022	Brockenbrough, Inc.	Director

Professional Designation

Certified Financial Planner (CFP) – 30 hours of Continuing Education (CE) to complete every 2 years.

Item 3 Disciplinary Information

Matt has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Matt is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of his time.

Item 5 Additional Compensation

Matt does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Matt is supervised by Anthony Tranghese, Managing Partner and Director of Institutional Consulting at Fiducient. Anthony can be reached at 860-683-1187.

Item 1 Joel A. Hainsfurther
 Chicago, IL
Year of Birth 1986

Item 2 Education

BA, Lake Forest College, Lake Forest, IL. Year of Graduation: 2009
MBA, The University of Chicago Booth School of Business, Chicago, IL. Year of Graduation: 2015

Business Background

2020 – Present Fiducient Advisors, LLC Senior Research Analyst
2018 – 2020 Fiducient Advisors, LLC Research Analyst
2016 -2017 Birch Lake Associates, LLC Senior Analyst
2013 – 2015 Lodestar Investment Counsel, LLC Associate Portfolio Manager

Professional Designation

Chartered Financial Analyst (CFA®) – 20 hours of Professional Learning (PL) credits annually.

Item 3 Disciplinary Information

Joel has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Joel is not engaged in any other investment-related business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of his time.

Item 5 Additional Compensation

Joel does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Joel is supervised by Matthew Kaminski, Partner and Head of Research at Fiducient. Matthew can be reached at 312-853-1000.

Item 1 James M. Jensen
Chicago, IL

Year of Birth 1970

Item 2 Education

University of Iowa, Iowa City, IA

Year of Graduation: 1992

Business Background

2015 – Present	Fiducient Advisors, LLC	Partner, Senior Consultant
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2008 – 2015	DiMeo Schneider & Associates, LLC	Senior Consultant
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2004 – 2008	DiMeo Schneider & Associates, LLC	Consultant
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Professional Designation

Certified Investment Management Analyst (CIMA®) – 40 hours of Continuing Education (CE) to be completed every two years.

Item 3 Disciplinary Information

James has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

James is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of his time.

Item 5 Additional Compensation

As a Partner, James receives an economic benefit based on the overall profitability of Fiducient. James does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

James is a Partner and is supervised by Brian Carlson, Managing Partner and Senior Consultant at Fiducient. Brian can be reached at 312-853-1000.

Item 1 Christine M. Jordan
 Chicago, IL
Year of Birth 1978

Item 2 Education

James Madison University, Harrisonburg, VA Year of Graduation: 2000

Business Background

2020 – Present	Fiducient Advisors, LLC	Principal
2018 – 2020	Fiduciary Investment Advisors, LLC	Consultant

Professional Designation

Certified Financial Planner (CFP®) – 30 hours of Continuing Education (CE) to be completed every two years.

Item 3 Disciplinary Information

Christine has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Christine is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of her time.

Item 5 Additional Compensation

Christine does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Christine is supervised by Chad Tischer, Director of OCIO Services, Director of Consulting for The Wealth Office™, and Partner of Fiducient. Chad can be reached at 312-853-1000.

Item 1 Christopher F. Kachmar
Windsor, CT
Year of Birth 1965

Item 2 Education

Boston University, Boston, MA

Year of Graduation: 1987

Business Background

2020 – Present Fiducient Advisors, LLC Partner, Chief Market Strategist

2006 – 2020 Fiduciary Investment Advisors, LLC Managing Partner, CIO

Professional Designation

Chartered Financial Analyst (CFA®) – 20 hours of Professional Learning (PL) credits annually.

Item 3 Disciplinary Information

Christopher has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Christopher is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of his time.

Item 5 Additional Compensation

As a Partner, Christopher receives an economic benefit based on the overall profitability of Fiducient. Christopher does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Christopher is supervised by Anthony Tranghese, Managing Partner and Director of Institutional Consulting of Fiducient. Anthony can be reached at 860-683-1187.

Item 1 Matthew J. Kaminski
Windsor, CT

Year of Birth 1983

Item 2 Education

Stonehill College, Easton, MA

Year of Graduation: 2005

Business Background

2021 – Present Fiducient Advisors, LLC Partner, Head of
Manager Research

2009 – 2020 Fiduciary Investment Advisors, LLC Partner, Director,
Manager Research

Professional Designation

Chartered Financial Analyst (CFA®) – 20 hours of Professional Learning (PL)
credits annually.

Item 3 Disciplinary Information

Matthew has not been involved in any legal or disciplinary events that would be
material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Matthew is not engaged in any other investment-related business or occupation
and is not engaged in any other business or occupation, for compensation, that
provides a substantial source of income or involves a substantial amount of his
time.

Item 5 Additional Compensation

As a Partner, Matthew receives an economic benefit based on the overall
profitability of Fiducient. Matthew does not receive economic benefits from any
person or entity other than Fiducient in connection with the provision of
investment advice to clients.

Item 6 Supervision

Matthew is supervised by Brad Long, Managing Partner and Chief Investment
Officer at Fiducient. Brad can be reached at 312-853-1000.

Item 1 Frank Locatell
 Windsor, CT
Year of Birth 1956

Item 2 Education

BA, Syracuse University, Syracuse, NY	Year of Graduation: 1979
MBA, Marist College, Poughkeepsie, NY	Year of Graduation: 1990

Business Background

2020 – Present	Fiducient Advisors, LLC	Financial Wellness Coordinator
2019 – 2020	Fiduciary Investment Advisors, LLC	Financial Wellness Coordinator

Professional Designation

Certified Financial Planner (CFP®) – 30 hours of Continuing Education (CE) to be completed every two years.

Item 3 Disciplinary Information

Frank has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Frank is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of his time.

Item 5 Additional Compensation

Frank does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Frank is supervised by Scott Boulton, Senior Consultant at Fiducient. Scott can be reached at 312-853-1000.

Item 1 Bradford L. Long
Chicago, IL

Year of Birth 1985

Item 2 Education

University of Colorado, Boulder, CO

Year of Graduation: 2008

Business Background

2020 – Present Fiducient Advisors, LLC
CIO

Managing Partner,

2012 – 2020	Fiduciary Investment Advisors, LLC	Consultant
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Professional Designation

Chartered Financial Analyst (CFA®) – 20 hours of Professional Learning (PL) credits annually.

Item 3 Disciplinary Information

Bradford has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiduciant.

Item 4 Other Business Activities

Bradford is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of his time.

Item 5 Additional Compensation

As a Partner, Bradford receives an economic benefit based on the overall profitability of Fiducient. Bradford does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Bradford is a Managing Partner and is supervised by Mike LaMena, Chief Executive Officer at Wealthspire. Mike can be reached at (301) 679-6212.

Item 1 Robert H. Lowry
Windsor, CT

Year of Birth 1987

Item 2 Education

Bucknell University, Lewisburg, PA

Year of Graduation: 2009

Business Background

2020 – Present Fiducient Advisors, LLC
Research Director-Global Public Markets

Principal, Associate

2011 – 2020	Fiduciary Investment Advisors, LLC	Consultant
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Professional Designation

Chartered Financial Analyst (CFA®) – 20 hours of Professional Learning (PL) credits annually.

Item 3 Disciplinary Information

Robert has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Robert is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of his time.

Item 5 Additional Compensation

Robert does not receive economic benefits from any person or entity other than Fiduciant in connection with the provision of investment advice to clients.

Item 6 Supervision

Robert is supervised by Matthew Kaminski, Partner and Head of Manager Research at Fiducient. Matthew can be reached at 312-853-1000.

Item 1 Jessica P. Ludwig
 Chicago, IL
Year of Birth 1981

Item 2 Education

Georgetown University, Washington, D.C., Year of Graduation: 2004

Business Background

2021 – Present	Fiducient Advisors, LLC	Managing Partner,
	Associate Director of Institutional Consulting	
2018 – 2021	DiMeo Schneider & Associates, LLC	Partner
2011 – 2018	DiMeo Schneider & Associates, LLC	Senior Consultant
2008 – 2011	DiMeo Schneider & Associates, LLC	Consultant
2006 – 2008	DiMeo Schneider & Associates, LLC	Client Service
	Associate	

Item 3 Disciplinary Information

Jessica has not been involved in any legal or disciplinary events that would be material to a client's evaluation of her or Fiducient.

Item 4 Other Business Activities

Jessica is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of her time.

Item 5 Additional Compensation

As a Managing Partner, Jessica receives an economic benefit based on the overall profitability of Fiducient. Jessica does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Jessica is a Managing Partner and is supervised by Anthony Tranghese, Managing Partner and Director of Institutional Consulting of Fiducient. Anthony can be reached at 860-683-1187.

Item 1 Katherine Marino
Windsor, CT

Year of Birth 1984

Item 2 Education

University of Hartford, MBA

Year of Graduation: 2020

Simmons University, Boston, MA

Year of Graduation: 2006

Business Background

2020 – Present Fiducient Advisors, LLC
Contribution Consultant Analytics

Director of Defined

2008 – 2020

Fiduciary Investment Advisors, LLC

Consultant

Item 3 Disciplinary Information

Katherine has not been involved in any legal or disciplinary events that would be material to a client's evaluation of her or Fiducient.

Item 4 Other Business Activities

Katherine is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of her time.

Item 5 Additional Compensation

Katherine does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Katherine is supervised by Anthony Tranghese, Managing Partner and Director of Institutional Consulting of Fiducient. Anthony can be reached at 860-683-1187.

Item 1 Sean P. McCaffery
 Windsor, CT
Year of Birth 1992

Item 2 Education

University of Connecticut, Mansfield, CT Year of Graduation: 2014

Business Background

2021 – Present Fiducient Advisors, LLC Principal, Senior
Defined Contribution Research Specialist – Global Public Markets
2014 – 2021 Fiduciary Investment Advisors, LLC Research Analyst

Professional Designation

Chartered Financial Analyst (CFA®) – 20 hours of Professional Learning (PL)
credits annually.

Item 3 Disciplinary Information

Sean has not been involved in any legal or disciplinary events that would be
material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Sean is not engaged in any other investment-related business or occupation and
is not engaged in any other business or occupation, for compensation, that
provides a substantial source of income or involves a substantial amount of his
time.

Item 5 Additional Compensation

Sean does not receive economic benefits from any person or entity other than
Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Sean is supervised by Matthew Kaminski, Partner and Head of Manager
Research of Fiducient. Matthew can be reached at 312-853-1000.

Item 1 Carol F. McShera
Boston, MA
Year of Birth 1989

Item 2 Education

Boston University, Boston, MA Year of Graduation: 2011

Business Background

2021 – Present Fiducient Advisors, LLC Senior Consultant
2018 – 2021 Fiduciary Investment Advisors, LLC Consultant, Research Analyst

Professional Designation

Accredited Investment Fiduciary® (AIF®)

Item 3 Disciplinary Information

Carol has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Carol is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of her time.

Item 5 Additional Compensation

Carol does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Carol is supervised by Vincent Smith, Partner, Regional Director, and Senior Consultant at Fiducient. Vincent can be reached at 617-532-0665.

Item 1 James B. Modelski
 Chicago, IL
Year of Birth 1967

Item 2 Education

Columbia College, Chicago, IL	Year of Graduation: 1989
Loyola University, Chicago, IL, MBA	Year of Graduation 2000

Business Background

2021 – Present	Fiducient Advisors, LLC	Partner, Regional Director
1998 – 2021	Fiduciary Investment Advisors, LLC	Consultant

Professional Designation

Certified Fund Specialist (CFS)

Item 3 Disciplinary Information

James has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

James is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of his time.

Item 5 Additional Compensation

As a Partner, James receives an economic benefit based on the overall profitability of Fiducient. Jim does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

James is a Partner and is supervised by Jessica Ludwig, Managing Partner and Associate Director of Institutional Consulting at Fiducient. Jessica can be reached at 312-853-1000.

Item 1 Ryan L. Murphy
 Boston, MA
Year of Birth 1975

Item 2 Education

Franklin & Marshall College, Lancaster, PA Year of Graduation: 1997

Business Background

2021 – Present Fiducient Advisors, LLC Senior Consultant

2018 – 2021 Fiduciary Investment Advisors, LLC Senior Consultant

Item 3 Disciplinary Information

Ryan has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Ryan is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of his time.

Item 5 Additional Compensation

Ryan does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Ryan is supervised by Brian Samuels, Principal and Senior Consultant at Fiducient. Brian can be reached at 312-853-1000.

Item 1 Peter D. Nadeau
 Boston, MA
Year of Birth 1983

Item 2 Education

University of Hartford, Hartford, CT Year of Graduation: 2005

Business Background

2020 – Present Fiducient Advisors, LLC Partner, Senior
Consultant

2014 – 2020 Fiduciary Investment Advisors, LLC Consultant

Item 3 Disciplinary Information

Peter has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Peter is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of his time.

Item 5 Additional Compensation

As a Partner, Peter receives an economic benefit based on the overall profitability of Fiducient. Peter does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Peter is supervised by Vincent Smith, Partner, Senior Consultant, and Defined Contribution Practice Leader at Fiducient. Vincent can be reached at 312-853-1000.

Item 1 Marycarmen Nevarez
Chicago, IL

Year of Birth 1993

Item 2 Education

University of Illinois, Champaign, IL

Year of Graduation: 2017

Business Background

2022 – Present Fiducient Advisors, LLC

Senior Consultant

2021 – 2022 Harbor Capital Advisors

Accountant

2019 – 2021 Northern Trust

Fund Accountant

Item 3 Disciplinary Information

Marycarmen has not been involved in any legal or disciplinary events that would be material to a client's evaluation of her or Fiducient.

Item 4 Other Business Activities

Marycarmen is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of her time.

Item 5 Additional Compensation

Marycarmen does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Marycarmen is supervised by Jessica Ludwig, Managing Partner and Director of Institutional Consulting. Jessica can be reached at 312-853-1000.

Item 1 Adam P. Newell
Chicago, IL

Year of Birth 1978

Item 2 Education

Purdue University, West Lafayette, IN

Year of Graduation: 2000

Business Background

2020 – Present Fiducient Advisors, LLC
Consultant

Partner, Senior

2004 – 2020 DiMeo Schneider & Associates LLC
Consultant, Partner

Consultant, Senior

2000 – 2004 The Ayco Company (Goldman Sachs) Financial Planner

Professional Designation

Chartered Financial Analyst (CFA®) – 20 hours of Professional Learning (PL) credits annually.

Certified Financial Planner (CFP®) – 30 hours of Continuing Education (CE) to be completed every two years.

Item 3 Disciplinary Information

Adam has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Adam is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of his time.

Item 5 Additional Compensation

As a Partner, Adam receives an economic benefit based on the overall profitability of Fiducient. Adam does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Adam is a Partner and is supervised by Chad Tischer, Director of OCIO Services, Director of Consulting for The Wealth Office™, and Partner of Fiducient. Chad can be reached at 312-853-1000.

Item 1 Timothy C. Ng
Windsor, CT

Year of Birth 1956

Item 2 Education

Stony Brook University, Stony Brook, NY	B.A.	Year of Graduation: 1978
Long Island University, Greenvale, NY	M.B.A	Year of Graduation: 1980

Business Background

2021 – Present	Fiducient Advisors, LLC	Senior Consultant
2011 – 2021	Clearbrook Global Advisors, LLC	Managing Director, Chief Investment Officer

Professional Designation

Chartered Financial Analyst (CFA®) – 20 hours of Professional Learning (PL) credits annually.

Item 3 Disciplinary Information

Timothy has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Timothy is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of his time.

Item 5 Additional Compensation

Timothy does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Timothy is supervised by Anthony Tranghese, Managing Partner and Director of Institutional Consulting of Fiducient. Anthony can be reached at 860-683-1187.

Item 1 Dawuanta (Dee) D. Northern
 McLean, VA
Year of Birth 1993

Item 2 Education

Old Dominion University, Norfolk, VA Year of Graduation: 2016

Business Background

2024 – Present	Fiducient Advisors, LLC	Wealth Planner
2021 – 2024	Capasso Planning Partners	Wealth Advisor
2019 – 2021	Buckingham Strategic Wealth Advisor	Associate Wealth

Professional Designation

Certified Financial Planner (CFP®) – 30 hours of Continuing Education (CE) to be completed every two years.

Item 3 Disciplinary Information

Dee has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Dee is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of his time.

Item 5 Additional Compensation

Dee does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Dee is a Wealth Planner at Fiducient and as such is supervised by Nicholas Breit; a Partner and Director of Financial Planning Services at Fiducient. Nicholas can be reached at 312-853-1000.

Item 1 Anthony M. Novara
 Chicago, IL
Year of Birth 1982

Item 2 Education

BA, Michigan State University, East Lansing, MI	Year of Graduation: 2004
MBA, University of Chicago, Chicago, IL	Year of Graduation: 2012

Business Background

2022 – Present	Fiducient Advisors, LLC	Partner, Research Director – Marketable Alternatives and Capital Markets
2011 – 2022	DiMeo Schneider & Associates, LLC	Research Director

Professional Designation

Chartered Financial Analyst (CFA®) – 20 hours of Professional Learning (PL) credits annually.

Item 3 Disciplinary Information

Anthony has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Anthony is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of his time.

Item 5 Additional Compensation

As a Partner, Anthony receives an economic benefit based on the overall profitability of Fiducient. Anthony does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Anthony is supervised by Matthew Kaminski, Partner and Head of Manager Research of Fiducient. Matthew can be reached at 312-853-1000.

Item 1 Kevin P. O'Connell
Boston, MA
Year of Birth 1980

Item 2 Education

BA, Boston College, Boston, MA	Year of Graduation: 2003
MBA, Univ. of Virginia, Charlottesville, VA	Year of Graduation: 2010

Business Background

2022 – Present	Fiducient Advisors, LLC	Partner, Research
	Director – Marketable Alternatives and Capital Markets	
2017 – 2022	TIFF Investment Management	Director

Professional Designation

Chartered Financial Analyst (CFA®) – 20 hours of Professional Learning (PL) credits annually.

CFA Institute – Sustainable Investing Certificate

Item 3 Disciplinary Information

Kevin has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Kevin is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of his time.

Item 5 Additional Compensation

Kevin does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Kevin is supervised by Brian Samuels, Partner and Senior Consultant. Brian can be reached at 312-853-1000.

Item 1 Karen R. Paulson
 Windsor, CT
Year of Birth 1966

Item 2 Education

University of Hartford, Hartford, CT Year of Graduation: 1988

Business Background

2020 – Present Fiducient Advisors, LLC Partner, Senior
Consultant

2006 – 2020 Fiduciary Investment Advisors LLC Managing Partner,
Senior Consultant

Professional Designation

Certified Investment Management Analyst (CIMA®) – 40 hours of continuing
education (CE) every two years.

Item 3 Disciplinary Information

Karen has not been involved in any legal or disciplinary events that would be
material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Karen is not engaged in any other investment-related business or occupation and
is not engaged in any other business or occupation, for compensation, that
provides a substantial source of income or involves a substantial amount of her
time.

Item 5 Additional Compensation

As a Partner, Karen receives an economic benefit based on the overall
profitability of Fiducient. Karen does not receive economic benefits from any
person or entity other than Fiducient in connection with the provision of
investment advice to clients.

Item 6 Supervision

Karen is supervised by Anthony Tranghese, Managing Partner and Director of
Institutional Consulting of Fiducient. Anthony can be reached at 860-683-1187.

Item 1 Kathryn J. Pizzi
Windsor, CT

Year of Birth 1977

Item 2 Education

Boston University, Boston, MA

Year of Graduation: 1999

Business Background

2020 – Present Fiducient Advisors, LLC
Consultant

Partner, Senior

2018 – 2020	Fiduciary Investment Advisors LLC	Consultant
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Professional Designation

Chartered Financial Analyst (CFA®) – 20 hours of Professional Learning (PL) credits annually.

Item 3 Disciplinary Information

Kathryn has not been involved in any legal or disciplinary events that would be material to a client's evaluation of her or Fiducient.

Item 4 Other Business Activities

Kathryn is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of her time.

Item 5 Additional Compensation

As a Partner, Kathryn receives an economic benefit based on the overall profitability of Fiducient. Kathryn does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Kathryn is supervised by Anthony Tranghese, Managing Partner and Director of Institutional Consulting of Fiducient. Anthony can be reached at 860-683-1187.

Item 1 Tyler B. Polk
Windsor, CT

Year of Birth 1981

Item 2 Education

Williams College, Williamstown, MA

Year of Graduation: 2004

Business Background

2020 – Present Fiducient Advisors, LLC
Consultant

Partner, Senior

2018 – 2020	Fiduciary Investment Advisors LLC	Consultant
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Item 3 Disciplinary Information

Tyler has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Tyler is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of his time.

Item 5 Additional Compensation

As a Partner, Tyler receives an economic benefit based on the overall profitability of Fiducient. Tyler does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Tyler is supervised by Karen Paulson, Partner and Senior Consultant Fiducient. Karen can be reached at 312-853-1000.

Item 1 Matthew P. Porter
Chicago, IL

Year of Birth 1971

Item 2 Education

University of Illinois, Champaign, IL

Year of Graduation: 1993

Business Background

2020 – Present Fiducient Advisors, LLC
Senior Consultant

Managing Partner,

1998 – 2020	Fiduciary Investment Advisors LLC	Consultant
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Professional Designation

Certified Investment Management Analyst (CIMA®) – 40 hours of Continuing Education (CE) to be completed every two years.

Item 3 Disciplinary Information

Matthew has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Matthew is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of his time.

Item 5 Additional Compensation

As a Managing Partner, Matthew receives an economic benefit based on the overall profitability of Fiducient. Matthew does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Matthew is a Partner and is supervised by Jessica Ludwig, Managing Partner and Director of Institutional Consulting. Jessica can be reached at 312-853-1000.

Item 1 Eric E. Ramos
Chicago, IL

Year of Birth 1989

Item 2 Education

Purdue University, West Lafayette, IN

Year of Graduation: 2011

Business Background

2020 – Present Fiducient Advisors, LLC

Senior Consultant

2013 – 2020 DiMeo Schneider & Associates

Consultant

Professional Designation

Chartered Financial Analyst (CFA®) – 20 hours of Professional Learning (PL) credits annually.

Item 3 Disciplinary Information

Eric has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Eric is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of his time.

Item 5 Additional Compensation

Eric does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Eric is supervised by Jessica Ludwig, Managing Partner and Associate Director of Institutional Consulting. Jessica can be reached at 312-853-1000.

Item 1 Louis M. Ressler
 Chicago, IL

Year of Birth 1978

Item 2 Education

Taylor University, Upland, IN

Year of Graduation: 2000

Business Background

2022 – Present Fiducient Advisors, LLC

Senior Consultant

2019 – 2022 Wintrust Financial
Advisor

Retirement Plan

Professional Designation

Accredited Investment Fiduciary (AIF)

Certified Plan Fiduciary Advisor (CPFA)

Item 3 Disciplinary Information

Louis has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiduciant.

Item 4 Other Business Activities

Louis is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of his time.

Item 5 Additional Compensation

Louis does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Louis is supervised by Brian Carlson, Managing Partner and Senior Consultant at Fiducient. Brian can be reached at 312-853-1000.

Item 1 Jacqueline A. Rondini
 Chicago, IL

Year of Birth 1968

Item 2 Education

Iowa State University, Ames, IA

Year of Graduation: 1989

Business Background

2024 – Present Fiducient Advisors, LLC
Consultant

Principal, Senior

1997 – 2024 Fiducient Advisors, LLC

Senior Consultant

Professional Designation

Certified Financial Planner (CFP®) – 30 hours of Continuing Education (CE) credits every two years.

Item 3 Disciplinary Information

Jacqueline has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Jacqueline is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of her time.

Item 5 Additional Compensation

Jacqueline does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Jacqueline is supervised by Joseph S. Cortese III, Partner and Senior Consultant at Fiducient. Joseph can be reached at 312-853-1000.

Item 1 Christopher J. Rowlinson
Windsor, CT
Year of Birth 1965

Item 2 Education

Boston University, Boston, MA Year of Graduation: 1990

Business Background

2020 – Present Fiducient Advisors, LLC Partner, Senior
Consultant

2010 – 2020 Fiduciary Investment Advisors LLC Managing Partner,
Senior Consultant

Item 3 Disciplinary Information

Christopher has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Christopher is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of her time.

Item 5 Additional Compensation

As a Partner, Christopher receives an economic benefit based on the overall profitability of Fiducient. Christopher does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Christopher is supervised by Brian Samuels, Principal and Senior Consultant at Fiducient. Brian can be reached at 312-853-1000.

Item 1 Michael. C. Sahakian
 Potomac, MD

Year of Birth 1962

Item 2 Education

MBA, George Washington University, Washington, DC; Year of Graduation: 1987
BS, University of Richmond, Richmond, VA; Year of Graduation: 1984

Business Background

2026 – Present Fiducient Advisors, LLC Senior Consultant
2015 – 2026 Truist Foundations and Endowments Specialty Practice,
Managing Director, Northeast Regional Practice Leader
2011-2015 TAMRO Capital Partners, Director of Client Services and
Marketing

Item 3 Disciplinary Information

Michael has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Michael is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of his time.

Item 5 Additional Compensation

Michael does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Michael is supervised by Anthony Tranghese, Managing Partner and Director of Institutional Consulting of Fiducient. Anthony can be reached at 860-683-1187.

Item 1 Andrew B. Salak
 Windsor, CT

Year of Birth 1982

Item 2 Education

Fordham University, Bronx, NY

Year of Graduation: 2004

Business Background

2020 – Present Fiducient Advisors, LLC Senior Consultant

2014 – 2020 Fiduciary Investment Advisors LLC Associate Director of
Wealth Advisory Services

Professional Designation

Certified Financial Planner (CFP®) – 30 hours of continuing education (CE)
every two years

Item 3 Disciplinary Information

Andrew has not been involved in any legal or disciplinary events that would be
material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Andrew is not engaged in any other investment-related business or occupation
and is not engaged in any other business or occupation, for compensation, that
provides a substantial source of income or involves a substantial amount of his
time.

Item 5 Additional Compensation

Andrew does not receive economic benefits from any person or entity other than
Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Andrew is supervised by Chad Tischer, Director of OCIO Services, Director of
Consulting for The Wealth Office™, and Partner of Fiducient. Chad can be
reached at 312-853-1000.

Item 1 Brian J. Samuels
 Boston, MA

Year of Birth 1984

Item 2 Education

BA, Goucher College, Baltimore, MD

Year of Graduation: 2007

MBA, Duke University, Durham, NC

Year of Graduation: 2013

Business Background

2020 – Present Fiducient Advisors, LLC
Consultant

Principal, Senior

2017 – 2020	DiMeo Schneider & Associates, LLC	Consultant
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Professional Designation

Chartered Financial Analyst (CFA®) – 20 hours of Professional Learning (PL) credits annually.

Item 3 Disciplinary Information

Brian has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiduciant.

Item 4 Other Business Activities

Brian is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of her time.

Item 5 Additional Compensation

Brian does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Brian is supervised by Anthony Tranghese, Managing Partner and Director of Institutional Consulting at Fiducient. Anthony can be reached at 860-683-1187.

Item 1 Joseph A. Scime
 Sayville, NY

Year of Birth 1986

Item 2 Education

University of Michigan, Ann Arbor, MI

Year of Graduation: 2008

Business Background

2020 – Present	Fiducient Advisors, LLC	Partner, Senior Consultant
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2012 – 2020	DiMeo Schneider & Associates LLC	Consultant
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Professional Designation

Chartered Financial Analyst (CFA®) – 20 hours of Professional Learning (PL) credits annually.

Chartered Financial Analyst (CFP®) – 30 hours of Continuing Education (CE) credits every two years.

Item 3 Disciplinary Information

Joseph has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Joseph is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of his time.

Item 5 Additional Compensation

As a Partner, Joseph receives an economic benefit based on the overall profitability of Fiducient. Joseph does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Joseph is supervised by Chad Tischer, Director of OCIO Services, Director of Consulting for The Wealth Office™, and Partner of Fiducient. Chad can be reached at 312-853-1000.

Item 1 Barrett R. Scott
 McLean, VA

Year of Birth 1990

Item 2 Education

Clemson University, Clemson, SC

Year of Graduation: 2013

Business Background

2020 – Present Fiducient Advisors, LLC Senior Consultant

2017 – 2020 Fiduciary Investment Advisors LLC Consultant

Professional Designation

Certified Financial Planner (CFP®) – 30 hours of Continuing Education (CE) to be completed every two years.

Item 3 Disciplinary Information

Barrett has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Barrett is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of her time.

Item 5 Additional Compensation

Barrett does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Barrett is supervised by Chad Tischer, Director of OCIO Services, Director of Consulting for The Wealth Office™, and Partner of Fiducient. Chad can be reached at 312-853-1000.

Item 1 Matthew T. Smith

Windsor, CT

Year of Birth 1986

Item 2 Education

University of Massachusetts, Amherst, MA

Year of Graduation: 2009

Business Background

2020 – Present Fiducient Advisors, LLC Senior Research Analyst

2015 – 2020 Fiduciary Investment Advisors LLC Research Analyst

Professional Designation

Chartered Financial Analyst (CFA®) – 20 hours of Professional Learning (PL) credits annually.

Item 3 Disciplinary Information

Matthew has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Matthew is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of his time.

Item 5 Additional Compensation

Matthew does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Matthew is supervised by Matthew Kaminski, Partner and Head of Manager Research of Fiducient. Matthew can be reached at 312-853-1000.

Item 1 Vincent M. Smith
 Boston, MA

Year of Birth 1976

Item 2 Education

Stonehill College, Easton, MA

Year of Graduation: 1999

Business Background

2020 – Present Fiducient Advisors, LLC
Contribution Practice Leader

Partner, Defined

2015 – 2020 Fiduciary Investment Advisors LLC

Senior Consultant

Professional Designation

Accredited Investment Fiduciary® (AIF®) – 6 hours of Continuing Education (CE) credits annually.

Item 3 Disciplinary Information

Vincent has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Vincent is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of her time.

Item 5 Additional Compensation

As a Partner, Vincent receives an economic benefit based on the overall profitability of Fiducient. Vincent does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Vincent is supervised by Anthony Tranghese, Managing Partner and Director of Institutional Consulting of Fiducient. Anthony can be reached at 860-683-1187.

Item 1 Stephen W. Spencer
 Chicago, IL
Year of Birth 1969

Item 2 Education

University of New Hampshire, Durham, NH Year of Graduation: 1992

Business Background

2000 – Present Fiducient Advisors, LLC Principal, Senior
Consultant

Professional Designation

Certified Investment Management Analyst (CIMA®)

Item 3 Disciplinary Information

Steve has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Steve is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of her time.

Item 5 Additional Compensation

Steve does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Steve is supervised by Jessica Ludwig, Managing Partner and Director of Institutional Consulting. Jessica can be reached at 312-853-1000.

Item 1 Michael J. Sustarsic
Indianapolis, IN

Year of Birth 1989

Item 2 Education

University of Chicago, Chicago, IL

Year of Graduation: 2012

Business Background

2020 – Present Fiducient Advisors, LLC
Director

Partner, Research

2015 – 2020 DiMeo Schneider & Associates LLC
Research

Senior Analyst,

Professional Designation

Chartered Financial Analyst (CFA®) – 20 hours of Professional Learning (PL) credits annually.

Item 3 Disciplinary Information

Michael has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Michael is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of her time.

Item 5 Additional Compensation

As a Partner, Michael receives an economic benefit based on the overall profitability of Fiducient. Michael does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Michael is supervised by Matthew Kaminski, Partner and Head of Manager Research of Fiducient. Matthew can be reached at 312-853-1000.

Item 1 David M. Thome
 McLean, VA

Year of Birth 1981

Item 2 Education

James Madison University, Harrisonburg, VA Year of Graduation: 2003

Business Background

2020 – Present Fiducient Advisors, LLC Principal

2017 – 2020 Fiduciary Investment Advisors LLC Consultant

Professional Designation

Chartered Financial Analyst (CFP®) – 30 hours of Continuing Education (CE) credits every two years.

Item 3 Disciplinary Information

David has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

David is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of his time.

Item 5 Additional Compensation

David does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

David is supervised by Joseph S. Cortese III, Partner and Senior Consultant at Fiducient. Joseph can be reached at 312-853-1000.

Item 1 Chad A. Tischer
 Chicago, IL
Year of Birth 1978

Item 2 Education

St. Cloud State University, St. Cloud, MN Year of Graduation: 1999

Business Background

2020 – Present	Fiducient Advisors, LLC	Partner
2003 – 2020	DiMeo Schneider & Associates	Consultant

Professional Designation

Chartered Financial Analyst (CFP®) – 30 hours of Continuing Education (CE) credits every two years.

Item 3 Disciplinary Information

Chad has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Chad is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of her time.

Item 5 Additional Compensation

Chad does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Chad is supervised by Eric Sontag, President at Wealthspire. Eric can be reached at 212-973-1200.

Item 1 Anthony J. Tranghese
 Windsor, CT

Year of Birth 1974

Item 2 Education

BA, Marist College, Poughkeepsie, NY Year of Graduation: 1996

MSF, Boston College, Boston, MA Year of Graduation: 1999

Business Background

2021 – Present Fiducient Advisors, LLC Managing Partner,
Director of Institutional Consulting

2006 – 2020 Fiduciary Investment Advisors LLC Senior Consultant

Professional Designation

Chartered Financial Analyst (CFA®) – 20 hours of Professional Learning (PL)
credits annually.

Item 3 Disciplinary Information

Anthony has not been involved in any legal or disciplinary events that would be
material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Anthony is not engaged in any other investment-related business or occupation
and is not engaged in any other business or occupation, for compensation, that
provides a substantial source of income or involves a substantial amount of her
time.

Item 5 Additional Compensation

As a Partner, Anthony receives an economic benefit based on the overall
profitability of Fiducient. Anthony does not receive economic benefits from any
person or entity other than Fiducient in connection with the provision of
investment advice to clients.

Item 6 Supervision

Anthony is supervised by Michael Goss, Managing Partner, President and Chief
Revenue Officer at Fiducient. Michael can be reached at 312-853-1000.

Item 1 Olivia Wall
 Windsor, CT

Year of Birth 1988

Item 2 Education

Baruch College, City University of New York, New York, NY Year of Graduation:
2011

Business Background

2025 – Present	Fiducient Advisors, LLC	Senior Research Analyst
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2019 – 2025 Connecticut Retirement Plans and Trust Funds Senior
Investment Officer

Professional Designation

Chartered Financial Analyst (CFA®) – 20 hours of Professional Learning (PL) credits annually.

Item 3 Disciplinary Information

Olivia has not been involved in any legal or disciplinary events that would be material to a client's evaluation of her or Fiducient.

Item 4 Other Business Activities

Olivia is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of her time.

Item 5 Additional Compensation

Olivia does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Olivia is supervised by Michael Sustarsic, Partner, Research Director – Global Private Markets. Michael can be reached at 312-853-1000.

Item 1 Brian M. White
 Chicago, IL
Year of Birth 1978

Item 2 Education

University of Northern Iowa, Cedar Falls, IA Year of Graduation: 2001

Business Background

2021 – Present Fiducient Advisors, LLC Partner, Senior
Consultant

2007 – 2020 DiMeo Schneider & Associates LLC Consultant

Item 3 Disciplinary Information

Brian has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Brian is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of her time.

Item 5 Additional Compensation

As a Partner, Brian receives an economic benefit based on the overall profitability of Fiducient. Brian does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Brian is supervised by Anthony Tranghese, Managing Partner and Director of Institutional Consulting of Fiducient. Anthony can be reached at 860-683-1187.

Item 1 Leslie A. Whitney
 Kennebunk, ME

Year of Birth 1961

Item 2 Education

University of Denver, Denver, CO

Year of Graduation: 1983

Business Background

2021 – Present Fiducient Advisors, LLC Partner, Senior
Consultant

2014 – 2020 Fiduciary Investment Advisors LLC Consultant

Item 3 Disciplinary Information

Leslie has not been involved in any legal or disciplinary events that would be material to a client's evaluation of her or Fiducient.

Item 4 Other Business Activities

Leslie is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of her time.

Item 5 Additional Compensation

As a Partner, Leslie receives an economic benefit based on the overall profitability of Fiducient. Leslie does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Leslie is supervised by Vincent Smith, Partner, Senior Consultant, and Defined Contribution Practice Leader at Fiducient. Vincent can be reached at 312-853-1000.

Item 1 Altan O. Wuliji
Chicago
Year of Birth 1986

Item 2 Education

University of Illinois, Champaign, IL Year of Graduation: 2009

Business Background

2021 – Present Fiducient Advisors, LLC Principal, Senior
Consultant

2014 – 2020 Fiduciary Investment Advisors LLC Consultant

Professional Designation

Chartered Financial Analyst (CFP®) – 30 hours of Continuing Education (CE) credits every two years.

Item 3 Disciplinary Information

Altan has not been involved in any legal or disciplinary events that would be material to a client's evaluation of him or Fiducient.

Item 4 Other Business Activities

Altan is not engaged in any other investment-related business or occupation and is not engaged in any other business or occupation, for compensation, that provides a substantial source of income or involves a substantial amount of her time.

Item 5 Additional Compensation

Altan does not receive economic benefits from any person or entity other than Fiducient in connection with the provision of investment advice to clients.

Item 6 Supervision

Altan is supervised by Joseph S. Cortese III, Associate Director of the Financial Institutions Practice and Senior Consultant at Fiducient. Joseph can be reached at 312-853-1000.

Professional Designations

Chartered Financial Analyst (CFA®)

To earn the charter, one must have four years of qualified investment work experience; become a member of the CFA Institute; pledge to adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct; and complete the CFA Program. The CFA Program provides a strong foundation of the real-world investment analysis and portfolio management skills and practical knowledge needed in today's investment industry. The CFA Program is organized into three levels, each culminating in a six-hour exam. For more information one can visit www.cfainstitute.org.

Certified Divorce Financial Analyst (CDFA®)

CDFAs go through a rigorous process to become this type of professional. They must have a bachelor's degree with three years of on-the-job experience or—if no bachelor's degree—five years of relevant experience. Candidates are required to pass an exam designed by the IDFA. There are currently four methods of pursuing the CDFA certification: exam only, self-study, self-paced eLearning, and virtual classroom. To retain the CDFA designation, holders must also obtain 30 hours of divorce-related continuing education every two years.

Certified Investment Management Analyst (CIMA®)

Certificants must complete a rigorous process that includes a pre-study period leading up to passing the Qualification Examination, attend a one-week onsite intensive at The Wharton School, University of Pennsylvania, pass a comprehensive Certification Examination, and sign and adhere to CIMCA's Code of Professional Responsibility. For more information, one can visit <https://investmentsandwealth.org>.

Certified Financial Planner (CFP®)

In order to fulfill the requirements, one must complete an advanced college-level course of study addressing the financial planning subject areas that the CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services and attain a bachelor's degree from an accredited university; pass the comprehensive CFP Certification Examination administered in 10 hours over a two-day period; complete at least three years of full-time financial planning experience; and agree to be bound by the CFP Board's Standards of Professional Conduct. For more information, one can visit www.cfp.net.

Chartered Alternative Investment Analysts (CAIA)

The CAIA program is designed to facilitate self-directed learning through a comprehensive set of readings on risk-return attributes of institutional quality alternative assets. The program is organized into two levels of study. The Level I and Level II exams are offered twice each year, in March and September. The CAIA designation demonstrates mastery of alternative investment concepts, tools, and practices and

promotes adherence to the highest standards of professional conduct. For more information, one can visit www.caia.org.

Chartered Retirement Planning Counselor (CRPC®)

Individuals who hold the CRPC® designation have completed a course of study encompassing pre-and post-retirement needs, asset management, estate planning, and the entire retirement planning process using models and techniques from real client situations. The program is designed for approximately 120-150 hours of self-study. The program is self-paced and must be completed within one year from enrollment. For more information, one can visit <https://www.cffp.edu>.

Chartered SRI Counselor TM or (CSRIC®)

To be entitled to use the Chartered SRI Counselor TM or CSRIC ® marks, candidates must: pass the final exam; abide by standards of professional conduct; comply with self-disclosure requirements regarding their professional conduct; complete 16 continuing education (CE) credits per designation within the two-year authorization period.

Accredited Investment Fiduciary (AIF®)

The AIF designation awarded by fi360 demonstrates a focus on the components of a comprehensive investment process, related fiduciary standards of care, and commitment to excellence. To receive the designation, individuals must complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor, and agree to abide by the AIF Code of Ethics. On an ongoing basis, completion of continuing education and adherence to the Code of Ethics is required to maintain the AIF designation. For more information, one can visit www.fi360.com.

The PLANSPONSOR Retirement Professional (PRP) designation requires that a PRP must have five (5) or more years of direct retirement industry sales, service and/or support experience, must complete both on-line coursework and an instructor lead training session, and successfully pass a final examination. In addition, each PRP candidate must submit a letter of reference that attests to his or her qualifications for certification, agree to PLANSPONSOR Institute's PRP code of ethics, and, on an ongoing basis, complete twelve (12) hours of continuing education.

The SPARK Accredited Retirement Plan Consultant (ARPC) designation is awarded to sales and marketing professionals who have demonstrated individual proficiency in the retirement savings plan industry, have met the eligibility requirements, and successfully completed an examination.

FACTS	WHAT DOES FIDUCIENT DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information may include: • Name, Address, Social Security Number • Employment information • Net worth, risk tolerance, income, assets, account transactions and balances When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Fiducient chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Fiducient share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies – Pursuant to a written contract pursuant to which Fiducient and one or more financial institutions jointly offer, endorse or sponsor a financial product or service, to include insurance policies.	No	We Don't Share
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	We Don't Share
For our affiliates to market to you	No	We Don't Share
For non-affiliates to market to you	No	We Don't Share

Questions?	Call your consultant or go to www.fiducient.com . You may also contact our Privacy Office at privacyoffice@nfp.com
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Who we are	
Who is providing this notice?	Fiducient Advisors LLC

What we do	
How does Fiducient protect my personal information?	To protect your personal information from unauthorized access and use, we use administrative, technical and physical safeguards as well as security measures that comply with applicable law. These measures include computer safeguards and secured files and buildings.
How does Fiducient collect my personal information?	We collect your personal information, for example, when you • Establish an investment advisory relationship • Open an account or deposit money with custodians • Purchase investments with an executing broker-dealer or seek investment advice about your investments • Provide us information on applications, questionnaires, or other forms, websites or through discussions with our customer support staff or your financial consultant We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only • sharing for affiliates' everyday business purposes – information about your creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.

	• Our affiliates include financial companies under common control with our parent company, NFP Corp.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • Fiducient does not share with nonaffiliates so they can market to you.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • We don't joint market
Other Important Information	
To see your Information, contact Privacy Office, 1250 Capital of Texas Highway, Austin, TX 78746 Attn: Data Subject Request. You must state your full name, address, the insurance company, policy number (if relevant) and the Information you want. We will tell you what Information we have. You may see and copy the Information (unless privileged) at our office or ask that we mail you a copy for a fee. If you think any Information is wrong, you must write us. We will let you know what actions we take. If you do not agree with our actions, you may send us a statement. Some state laws grant additional privacy rights to their residents. If you live in an “opt-in” state, where we are required to obtain your affirmative consent to share your nonpublic personal information with nonaffiliated third parties who do not currently assist us in servicing your account or conducting our business, your financial professional is required to obtain your consent before they can take your information with him or her should they leave our firm. <u>California residents</u>: For California residents, we will not share your personal information with nonaffiliated third parties, except as required or permitted by law. In addition, for California residents, you are afforded certain rights regarding the nonpublic personal information that we collect from you, including the right to know what personal information we have collected from you, what it is being used for, whether it is being disclosed or sold to nonaffiliated third parties, to whom it is being disclosed or sold, and the right to request that we delete certain personal information that we have collected from you. <u>Vermont residents</u>: For Vermont residents, we will not share your creditworthiness information with our affiliates, except as required or permitted by law. For joint marketing with nonaffiliated third parties, we will disclose only your name, contact information, and information about your transactions, unless otherwise required or permitted by law. In addition, for Vermont residents, we will not disclose your identity, affairs, or investments unless otherwise required or permitted by law, or you consent to such disclosure.	