

**GM Advisory Group LLC  
dba Wealthspire Advisors**

**Part 2B Brochure Supplement**

**Corporate Office**  
400 Broadhollow Road  
Suite 301  
Melville, NY 11747

March 27, 2026

This Brochure Supplement provides information about Registered Investment Advisor Representatives of GM Advisory Group, LLC dba Wealthspire Advisors (“Wealthspire Advisors”). It supplements the accompanying Form ADV brochure. Please contact Wealthspire Advisors’ Chief Compliance Officer at (212) 602-4576 if you have any questions about the Form ADV brochure or this supplement, or if you would like to request additional or updated copies of either document.

Additional Information about each representative is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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## **Eric Sontag, CFA<sup>®7</sup> Biographical Information**

**Branch Location:** 400 Broadhollow Road, Suite 301, Melville, New York 11747

### **Educational Background and Business Experience**

Mr. Sontag was born in 1983. He received his Bachelor of Arts degree in Economics and Sociology, with distinction, from Cornell University in 2005.

Mr. Sontag worked at BlackRock from 2005 until 2009 in two different roles focused on investment risk analysis and reporting, first as a Financial Analyst with the Portfolio Analytics Group in New York and later as an Associate with the Transition Management Team in London. Mr. Sontag joined Wealthspire Advisors LLC predecessor firm Sontag Advisory LLC in November 2009. He served as its Chief Operating Officer beginning in 2011 and assumed the additional role of President in 2018. Mr. Sontag is the President of Wealthspire Holdings LLC.

Mr. Sontag holds the Chartered Financial Analyst<sup>®</sup> designation.

### **Disciplinary Information**

Mr. Sontag does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign, or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

### **Other Business Activities**

Mr. Sontag is the President of Wealthspire Advisors and its subsidiaries, separately registered investment advisors.

### **Additional Compensation**

Mr. Sontag does not receive any additional economic benefit from third parties for providing advisory services.

### **Supervision**

Michael Del Priore is the Chief Compliance Officer for Wealthspire Advisors and is responsible for supervision of Mr. Sontag's investment advisory activities to ensure compliance with regulatory and internal procedures. His contact information is available on the cover page of this brochure.

## **Michael Del Priore Biographical Information**

**Branch Location:** 400 Broadhollow Road, Suite 301, Melville, New York 11747

### **Educational Background and Business Experience**

Mr. Del Priore was born in 1981. He graduated from Loyola University Chicago in 2003 with a Bachelor of Business Administration degree in Information Systems.

Mr. Del Priore has more than 20 years' experience in the financial services industry. He began his career as a Clerk and then a Specialist at Rock Island Equity Market Services at the Chicago Stock Exchange. He then moved to the National Stock Exchange as a Market Analyst (2006-2007), an Examiner (2007-2010), and a Senior Examiner (2010-2013). Prior to joining Wealthspire Advisors LLC acquired company Bronfman Rothschild, Mr. Del Priore spent 2 years at Raymond James & Associates as a Compliance Analyst & Auditor and then 4 years at LPL as a Compliance, Legal & Risk Examiner. He joined Bronfman Rothschild in June 2018 in the Legal and Compliance Department, where he has held several roles with increasing responsibility – first as Associate Compliance Officer, then Director, Legal & Compliance, next as Vice President, Legal & Compliance, and finally as Chief Compliance Officer, Managing Director.

Mr. Del Priore has successfully passed the Series 66 Uniform Combined State Law Examination.

### **Disciplinary Information**

Mr. Del Priore does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign, or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

### **Other Business Activities**

Mr. Del Priore is the Chief Compliance Officer and a Senior Vice President at Wealthspire Advisors and its subsidiaries, separately registered investment advisors.

### **Additional Compensation**

Mr. Del Priore does not receive any additional economic benefit from third parties for providing advisory services.

### **Supervision**

Michael Del Priore is the Chief Compliance Officer for Wealthspire Advisors. Accordingly, Mr. Del Priore has or shares direct or indirect supervisory authority over all of the firm's advisory personnel, including himself.

## **Frank Balas, CFA<sup>®7</sup> Biographical Information**

**Branch Location:** 400 Broadhollow Road, Suite 301, Melville, New York 11747

### **Educational Background and Business Experience**

Mr. Balas was born in 1988. He received his Bachelor of Science degree in Finance from Salisbury University in 2010.

Mr. Balas began his career at Morgan Stanley in 2010 and was employed there until 2015 where he advanced his role from Analyst to Associate. Mr. Balas joined Wealthspire Advisors predecessor firm GM Advisory Group, Inc. in 2015 as a Research Analyst, growing his role to become Manager of Research and Investment Strategy, and then Director of Investment Strategy. In 2023, GM Advisory Group was acquired by Wealthspire Advisors LLC, and Mr. Balas now serves as Vice President, Investments.

Mr. Balas is a CHARTERED FINANCIAL ANALYST<sup>®</sup>.

### **Disciplinary Information**

Mr. Balas does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign, or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

### **Other Business Activities**

Mr. Balas is a Vice President, Investments at Wealthspire Advisors.

### **Additional Compensation**

Mr. Balas does not receive any additional economic benefit from third parties for providing advisory services.

### **Supervision**

Michael Del Priore is the Chief Compliance Officer for Wealthspire Advisors and is responsible for supervision of Mr. Balas's investment advisory activities to ensure compliance with regulatory and internal procedures. His contact information is available on the cover page of this brochure.

## **Belle Bennett Biographical Information**

**Branch Location:** 150 East Palmetto Park Road, Suite 500, Boca Raton, FL 33432

### **Educational Background and Business Experience**

Ms. Bennett was born in 2002. She received her Bachelor of Arts degree in Communication Science, Analytics & Research Methods, from Michigan State University in 2024.

Ms. Bennett was a Partnership Marketing Intern for Major League Baseball in the summer of 2023. Ms. Bennett joined Wealthspire Advisors in August 2024 as an Advisor Associate.

Ms. Bennett has passed the Series 65 Uniform Investment Adviser Law Examination.

### **Disciplinary Information**

Ms. Bennett does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign, or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

### **Other Business Activities**

Ms. Bennett is an Advisor Associate at Wealthspire Advisors.

### **Additional Compensation**

Ms. Bennett does not receive any additional economic benefit from third parties for providing advisory services.

### **Supervision**

Michael Del Priore is the Chief Compliance Officer for Wealthspire Advisors and is responsible for supervision of Ms. Bennett's investment advisory activities to ensure compliance with regulatory and internal procedures. His contact information is available on the cover page of this brochure.

## Eric Bernstein, CAIA<sup>®27</sup> Biographical Information

Branch Location: 400 Broadhollow Road, Suite 301, Melville, New York 11747

### Educational Background and Business Experience

Mr. Bernstein was born in 1984. He received his Bachelor of Science degree both in Decision Science and Psychology from Carnegie Mellon University in 2006.

Mr. Bernstein began his career at Sapiient Inc as an Associate from 2006 until 2007. He then started his 8-year tenure at Boox Allen Hamilton Inc when he worked as an Associate until 2015. Mr. Bernstein joined Wealthspire Advisors predecessor firm GM Advisory Group, Inc. in 2015 as an Alternative Investments Associate where he continued to grow in his role to become Manager of Alternative Investments, and then Director of Alternative Investment. In 2023, GM Advisory Group was acquired by Wealthspire Advisors LLC. Mr. Bernstein is currently a Managing Director, Advisor.

Mr. Bernstein is a CHARTERED ALTERNATIVE INVESTMENT ANALYST<sup>®</sup>.

### Disciplinary Information

Mr. Bernstein does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign, or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

### Other Business Activities

Mr. Bernstein is a Managing Director, Advisor at Wealthspire Advisors.

Mr. Bernstein is also an Executive for GMAG Management LP, an investment adviser previously under common control with GM Advisory Group, Inc. and which provides investment management services to Funds sponsored by the entity (the "Funds"). A conflict of interest exists as there may be a financial incentive to recommend on investment in a Fund or where Wealthspire Advisors or its affiliates can earn compensation. Nonetheless, an investment in a Fund is only recommended to clients with consideration of numerous factors in mind, including but not limited to, the best interest of the client, and the client's investment objectives and financial circumstances. Mr. Bernstein does not receive any additional economic benefit for providing advisory services to GMAG Management LP.

The Funds operate separate and independent of Wealthspire Advisors and its parent organizations. The Funds will not be offered to Wealthspire Advisors clients. Clients may continue to own one or more of the Funds, but neither the purchase of a new Fund nor additional investment in a currently owned Fund will be permitted. Wealthspire Advisors and its parent organizations do not, and shall not, monitor or supervise any of the Funds, nor will such firms supervise Mr. Bernstein relative to his role with the Funds. Additionally, such firms do not, and shall not, receive compensation from any of the Funds.

### Additional Compensation

Mr. Bernstein does not receive any additional economic benefit from third parties for providing advisory services.

### Supervision

Michael Del Priore is the Chief Compliance Officer for Wealthspire Advisors and is responsible for supervision of Mr. Bernstein's investment advisory activities to ensure compliance with regulatory and internal procedures. His contact information is available on the cover page of this brochure.



## **Michael Bongiorno, FPQP™<sup>20</sup> Biographical Information**

**Branch Location:** 400 Broadhollow Road, Suite 301, Melville, New York 11747

### **Educational Background and Business Experience**

Mr. Bongiorno was born in 2000. Mr. Bongiorno earned his Bachelor of Science degree in Applied Economics, with a minor in Business Management, from Farmingdale State College in 2023.

Mr. Bongiorno began his financial services career as an intern with GM Advisory Group, Inc. from February 2022 – May 2023, then transitioned to the role of Wealth Management Associate. In 2023, GM Advisory Group was acquired by Wealthspire Advisors LLC. Mr. Bongiorno is currently a Sr. Associate, Advisor.

Mr. Bongiorno is a Financial Paraplanner Qualified Professional™ designee. He has also successfully passed the Series 65 Uniform Investment Adviser Law Examination.

### **Disciplinary Information**

Mr. Bongiorno does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign, or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

### **Other Business Activities**

Mr. Bongiorno is a Sr. Associate, Advisor Associate with Wealthspire Advisors.

### **Additional Compensation**

Mr. Bongiorno does not receive any additional economic benefit from third parties for providing advisory services.

### **Supervision**

Michael Del Priore is the Chief Compliance Officer for Wealthspire Advisors and is responsible for supervision of Mr. Bongiorno's investment advisory activities to ensure compliance with regulatory and internal procedures. His contact information is available on the cover page of this brochure.

## **Michael Bueti, CFP®<sup>1</sup> Biographical Information**

**Branch Location:** 400 Broadhollow Road, Suite 301, Melville, New York 11747

### **Educational Background and Business Experience**

Mr. Bueti was born in 1995. Mr. Bueti received his Bachelor of Science degree in Finance from Marist College in 2017.

Mr. Bueti began his career at Guidepoint as an Associate in 2017. In 2018, he joined New York Community Bank as an Underwriter. He then joined East West Bank in 2019 as a Portfolio Officer. In 2020, Mr. Bueti joined Wealthspire Advisors predecessor firm, GM Advisory Group, Inc., as a Portfolio Analyst, advancing to Portfolio Manager. In 2023, GM Advisory Group was acquired by Wealthspire Advisors LLC, and Mr. Bueti is currently a Vice President, Advisor.

Mr. Bueti is a CERTIFIED FINANCIAL PLANNER™ practitioner.

### **Disciplinary Information**

Mr. Bueti does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign, or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

### **Other Business Activities**

Mr. Bueti is a Vice President, Advisor with Wealthspire Advisors

### **Additional Compensation**

Mr. Bueti does not receive any additional economic benefit from third parties for providing advisory services.

### **Supervision**

Michael Del Priore is the Chief Compliance Officer for Wealthspire Advisors and is responsible for supervision of Mr. Bueti's investment advisory activities to ensure compliance with regulatory and internal procedures. His contact information is available on the cover page of this brochure.

## **Christopher Castellano, CFP®<sup>1</sup>, CPA<sup>4</sup> Biographical Information**

**Branch Location:** 400 Broadhollow Road, Suite 301, Melville, New York 11747

### **Educational Background and Business Experience**

Mr. Castellano was born in 1986. Mr. Castellano received his Bachelor of Science degree in Finance from St. John's University in 2009 and his Master of Business Administration degree in Accounting from St. John's University in 2012.

Mr. Castellano began his career at Wealthspire Advisors predecessor firm GM Advisory Group, Inc. in 2012 where his 11-year tenure had advanced him from a Research Analyst to Wealth Strategist to Director of Wealth Strategies. In 2023, GM Advisory Group was acquired by Wealthspire Advisors LLC, and Mr. Castellano now serves as a Managing Director, Advisor.

Mr. Castellano is a CERTIFIED FINANCIAL PLANNER™ practitioner and a Certified Public Accountant.

### **Disciplinary Information**

Mr. Castellano does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign, or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

### **Other Business Activities**

Mr. Castellano is a Managing Director, Advisor with Wealthspire Advisors

### **Additional Compensation**

Mr. Castellano does not receive any additional economic benefit from third parties for providing advisory services.

### **Supervision**

Michael Del Priore is the Chief Compliance Officer for Wealthspire Advisors and is responsible for supervision of Mr. Castellano's investment advisory activities to ensure compliance with regulatory and internal procedures. His contact information is available on the cover page of this brochure.

## **Patrick Callahan Ceplenski<sup>®1</sup> Biographical Information**

**Branch Location:** 400 Broadhollow Road, Suite 301, Melville, New York 11747

### **Educational Background and Business Experience**

Mr. Ceplenski was born in 1994. He received his Bachelor of Science degree in Accounting and Business Administration from Florida Southern College in 2016.

Mr. Ceplenski worked at Publix Supermarkets as a Real Estate Accountant from May 2015 through April 2016. He joined Andersen from June 2017 through January 2018 as a Tax Associate, then joined Wolf & Company in February 2018 as a Tax Senior. Mr. Ceplenski then joined Focus Partners (F/K/A The Colony Group) in February 2021 as a Wealth Advisor through February 2026. He joined Wealthspire Advisors in March 2026. Mr. Ceplenski is a Vice President, Advisor.

Mr. Ceplenski is a CERTIFIED FINANCIAL PLANNER™ practitioner and has passed the Series 65 Uniform Investment Adviser Law Examination.

### **Disciplinary Information**

Mr. Ceplenski does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign, or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

### **Other Business Activities**

Mr. Ceplenski is a Vice President, Advisor with Wealthspire Advisors.

### **Additional Compensation**

Mr. Ceplenski does not receive any additional economic benefit from third parties for providing advisory services.

### **Supervision**

Michael Del Priore is the Chief Compliance Officer for Wealthspire Advisors and is responsible for supervision of Mr. Ceplenski's investment advisory activities to ensure compliance with regulatory and internal procedures. His contact information is available on the cover page of this brochure.

## **Joseph Devine Biographical Information**

**Branch Location:** 150 East Palmetto Park Road, Suite 500, Boca Raton, FL 33432

### **Educational Background and Business Experience**

Mr. Devine was born in 1970. He received his Bachelor of Science degree from the University of Southern California in Public Administration and Planning in May 1993. He also earned his MBA from the same institution in June 2010.

Mr. Devine was employed with UBS Asset Management as a Managing Director from July 2007 until March 2016. He was with Macquarie Asset Management as a Managing Director from March 2016 until September 2023. From September 2023 through October 2025, Mr. Devine was self-employed. Mr. Devine joined Wealthspire Advisors in October 2025. He is a Sr. Vice President, Advisor.

Mr. Devine has passed the Series 65 Uniform Investment Adviser Law Examination.

### **Disciplinary Information**

Mr. Devine does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign, or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

### **Other Business Activities**

Mr. Devine is a Sr. Vice President, Advisor with Wealthspire Advisors.

### **Additional Compensation**

Mr. Devine does not receive any additional economic benefit from third parties for providing advisory services.

### **Supervision**

Michael Del Priore is the Chief Compliance Officer for Wealthspire Advisors and is responsible for supervision of Mr. Devine's investment advisory activities to ensure compliance with regulatory and internal procedures. His contact information is available on the cover page of this brochure.

## **Kevin Flaaen Biographical Information**

**Branch Location:** 400 Broadhollow Road, Suite 301, Melville, New York 11747

### **Educational Background and Business Experience**

Mr. Flaaen was born in 1993. Mr. Flaaen earned his Bachelor of Science degree in Management – Entrepreneurship from Arizona State University in 2015.

Mr. Flaaen was employed as Vice President Relationship Manager at FineMark National Bank & Trust from March 2016 through August 2025. He joined Wealthspire Advisors acquired firm GM Advisory Group (GMAG) as Vice President, Advisor in August 2025.

### **Disciplinary Information**

Mr. Flaaen does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign, or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

### **Other Business Activities**

Mr. Flaaen is a Vice President, Advisor with Wealthspire Advisors.

### **Additional Compensation**

Mr. Flaaen does not receive any additional economic benefit from third parties for providing advisory services.

### **Supervision**

Michael Del Priore is the Chief Compliance Officer for Wealthspire Advisors and is responsible for supervision of Mr. Flaaen's investment advisory activities to ensure compliance with regulatory and internal procedures. His contact information is available on the cover page of this brochure.

## **Rachel Frame Biographical Information**

**Branch Location:** 150 East Palmetto Park Road, Suite 500, Boca Raton, FL 33432

### **Educational Background and Business Experience**

Ms. Frame was born in 1998. Ms. Frame earned her Bachelor of Science degree in Business Administration with Concentrations in Finance & Entrepreneurship and a Minor and Global Systems Management from Carnegie Mellon University in May 2020.

Ms. Frame was a summer intern at Rainey & Randall Investment Management in 2018 and at Charles Schwab in 2019. She joined Wealthstream Advisors in July 2020 as an Analyst. In July 2023, Ms. Frame joined Ballentine Partners, where she worked until March 2026, when she joined Wealthspire Advisors. She is a Sr. Associate, Advisor.

Ms. Frame has successfully passed the Series 65 Uniform Investment Adviser Law Examination.

### **Disciplinary Information**

Ms. Frame does not have any disciplinary information to disclose. She has not: (a) been party to a criminal or civil action in a domestic, foreign, or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

### **Other Business Activities**

Ms. Frame is a Senior Associate, Advisor with Wealthspire Advisors.

### **Additional Compensation**

Ms. Frame does not receive any additional economic benefit from third parties for providing advisory services.

### **Supervision**

Michael Del Priore is the Chief Compliance Officer for Wealthspire Advisors and is responsible for supervision of Ms. Frame's investment advisory activities to ensure compliance with regulatory and internal procedures. His contact information is available on the cover page of this brochure.

## **Andrew Frattaroli, CFP®<sup>1</sup> FPQP™<sup>20</sup> Biographical Information**

**Branch Location:** 150 East Palmetto Park Road, Suite 500, Boca Raton, FL 33432

### **Educational Background and Business Experience**

Mr. Frattaroli was born in 1998. Mr. Frattaroli attended Elon University where he studied Communications from 2016 until 2018. He then transferred to the University of Miami where he earned his Bachelor of Science degree in Electronic Communications in 2020.

Mr. Frattaroli began his financial services career at Equitable Advisors as a Financial Professional in March 2021. Mr. Frattaroli joined Wealthspire Advisors predecessor firm GM Advisory Group, Inc. in January 2022 as a Wealth Management Associate. In 2023, GM Advisory Group was acquired by Wealthspire Advisors LLC. Mr. Frattaroli is a Vice President, Advisor.

Mr. Frattaroli is a Financial Paraplanner Qualified Professional™ designee and a CERTIFIED FINANCIAL PLANNER™ practitioner. He has also successfully passed the Series 7 General Securities Representative Examination and Series 66 NASAA Uniform Combined State Law Examination.

### **Disciplinary Information**

Mr. Frattaroli does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign, or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

### **Other Business Activities**

Mr. Frattaroli is a Vice President, Advisor with Wealthspire Advisors.

### **Additional Compensation**

Mr. Frattaroli does not receive any additional economic benefit from third parties for providing advisory services.

### **Supervision**

Michael Del Priore is the Chief Compliance Officer for Wealthspire Advisors and is responsible for supervision of Mr. Frattaroli's investment advisory activities to ensure compliance with regulatory and internal procedures. His contact information is available on the cover page of this brochure.



## **Lyndsey Gorham Biographical Information**

**Branch Location:** 400 Broadhollow Road, Suite 301, Melville, New York 11747

### **Educational Background and Business Experience**

Ms. Gorham was born in 2000. Ms. Gorham attended Towson University where she earned her Bachelor of Arts degree in Marketing in 2006.

Ms. Gorham joined Wealthspire Advisors predecessor firm GM Advisory Group, Inc. in December 2006. In 2023, GM Advisory Group was acquired by Wealthspire Advisors LLC, in 2023, and Ms. Gorham now serves as a Senior Vice President, Advisor.

Ms. Gorham has successfully passed the Series 65 Uniform Investment Adviser Law Examination.

### **Disciplinary Information**

Ms. Gorham does not have any disciplinary information to disclose. She has not: (a) been party to a criminal or civil action in a domestic, foreign, or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

### **Other Business Activities**

Ms. Gorham is a Senior Vice President, Advisor with Wealthspire Advisors.

### **Additional Compensation**

Ms. Gorham does not receive any additional economic benefit from third parties for providing advisory services.

### **Supervision**

Michael Del Priore is the Chief Compliance Officer for Wealthspire Advisors and is responsible for supervision of Ms. Gorham's investment advisory activities to ensure compliance with regulatory and internal procedures. His contact information is available on the cover page of this brochure.

## **Dmitriy Katsnelson Biographical Information**

**Branch Location:** 12435 Park Potomac Avenue, Suite 500, Potomac, MD 20854

### **Educational Background and Business Experience**

Mr. Katsnelson was born in 1982. He earned a Bachelor of Science degree in Finance and International Business from the University of Maryland in 2004.

Mr. Katsnelson was a Senior Analyst and later Chair of the Strategic Investment and Asset Allocation Committees at LPL Financial (formerly Fortigent, LLC) from 2005 to May 2015. He joined Highline Wealth Management as a Research Associate in June 2015. After Highline was acquired by Wealthspire Advisors' predecessor company, Bronfman Rothschild, in the same year, he became Director of Investment Research in 2016 and later served as Chief Investment Officer beginning January 2018.

Mr. Katsnelson has successfully passed the Series 65 Uniform Investment Adviser Law Examination.

### **Disciplinary Information**

Mr. Katsnelson does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign, or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

### **Other Business Activities**

Mr. Katsnelson is the Deputy Chief Investment Officer and a Managing Director at Wealthspire Advisors and its subsidiaries, separately registered investment advisors.

### **Additional Compensation**

Mr. Katsnelson does not receive any additional economic benefit from third parties for providing advisory services.

### **Supervision**

Michael Del Priore is the Chief Compliance Officer for Wealthspire Advisors and is responsible for supervision of Mr. Katsnelson's investment advisory activities to ensure compliance with regulatory and internal procedures. His contact information is available on the cover page of this brochure.

## **Raymond “Teddy” Kramer Biographical Information**

**Branch Location:** 150 East Palmetto Park Road, Suite 500, Boca Raton, FL 33432

### **Educational Background and Business Experience**

Mr. Kramer was born in 1998. He graduated from Georgetown University with a Bachelor of Science in Foreign Service, International Economics in 2021.

Mr. Kramer was employed with Florida Financial Advisors as a Financial Advisor from May 2021 thru December 2023. He joined Wealthspire Advisors in December 2023 as a Wealth Management Associate and now serves as an Advisor Associate.

Mr. Kramer has passed the Series 65 Uniform Investment Adviser Law Examination.

### **Disciplinary Information**

Mr. Kramer does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign, or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

### **Other Business Activities**

Mr. Kramer is an Advisor Associate at Wealthspire Advisors.

### **Additional Compensation**

Mr. Kramer does not receive any additional economic benefit from third parties for providing advisory services.

### **Supervision**

Michael Del Priore is the Chief Compliance Officer for Wealthspire Advisors and is responsible for supervision of Mr. Kramer’s investment advisory activities to ensure compliance with regulatory and internal procedures. His contact information is available on the cover page of this brochure.

## **Frank J. Lavrigata, CFP®<sup>1</sup> Biographical Information**

**Branch Location:** 400 Broadhollow Road, Suite 301, Melville, New York 11747

### **Educational Background and Business Experience**

Mr. Lavrigata was born in 1987. Mr. Lavrigata received his Bachelor of Science degree in Finance from St. John's University in 2008.

Mr. Lavrigata began his career at Wealthspire Advisors predecessor firm GM Advisory Group, Inc. in 2008 where his 15-year tenure has advanced him from a Research Analyst to Director of Client Services to Director of Portfolio Management and ultimately Managing Director. In 2023, GM Advisory Group was acquired by Wealthspire Advisors LLC, and Mr. Lavrigata now serves as Managing Director, Advisor.

Mr. Lavrigata is a CERTIFIED FINANCIAL PLANNER® practitioner.

### **Disciplinary Information**

Mr. Lavrigata does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign, or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

### **Other Business Activities**

Mr. Lavrigata is a Managing Director, Advisor with Wealthspire Advisors.

### **Additional Compensation**

Mr. Lavrigata does not receive any additional economic benefit from third parties for providing advisory services.

### **Supervision**

Michael Del Priore is the Chief Compliance Officer for Wealthspire Advisors and is responsible for supervision of Mr. Lavrigata's investment advisory activities to ensure compliance with regulatory and internal procedures. His contact information is available on the cover page of this brochure.

## **Carolina Llano, CFP®<sup>1</sup> Biographical Information**

**Branch Location:** 150 East Palmetto Park Road, Suite 500, Boca Raton, FL 33432

### **Educational Background and Business Experience**

Ms. Llano was born in 1984. Ms. Llano received her Bachelor of Science degree in International Business from Pepperdine University in 2006.

Ms. Llano began her career at Finemark National Bank and Trust as a Trust Officer before advancing to the position of Vice President, Client Relationship Manager from 2014 until 2021. In January 2022, Ms. Llano joined Wealthspire Advisors predecessor firm GM Advisory Group, Inc. as a Senior Client Relationship Manager. In 2023, GM Advisory Group was acquired by Wealthspire Advisors LLC, and Ms. Llano now serves as a Senior Vice President, Advisor.

Ms. Llano is a CERTIFIED FINANCIAL PLANNER™ practitioner.

### **Disciplinary Information**

Ms. Llano does not have any disciplinary information to disclose. She has not: (a) been party to a criminal or civil action in a domestic, foreign, or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

### **Other Business Activities**

Ms. Llano is a Senior Vice President, Advisor with Wealthspire Advisors

### **Additional Compensation**

Ms. Llano does not receive any additional economic benefit from third parties for providing advisory services.

### **Supervision**

Michael Del Priore is the Chief Compliance Officer for Wealthspire Advisors and is responsible for supervision of Ms. Llano's investment advisory activities to ensure compliance with regulatory and internal procedures. His contact information is available on the cover page of this brochure.

# Frank Marzano, CFP®1 Biographical Information

**Branch Location:** 150 East Palmetto Park Road, Suite 500, Boca Raton, FL 33432

## Educational Background and Business Experience

Mr. Marzano was born in 1972. Mr. Marzano received his Bachelor of Science degree in Accounting from Pennsylvania State University in 1994 and his Master's degree in Taxation from Long Island University in 1998.

Mr. Marzano has over 20 years' experience building, operating, and leading a wealth management organization. He began his career in 1994 at KPMG Peat Marwick LLP as a Staff Accountant. Mr. Marzano then started at American Express Financial Advisors Inc where he advanced from a Financial Advisor to a Senior Financial Advisor until 2004. Afterward, Mr. Marzano worked at Multi-Financial Securities Corp from 2004 until 2010. He then worked as a Financial Advisor for PJ Robb Variable Corp from 2010 until 2011. In addition, Mr. Marzano had a 14-year tenure where he served as a Partner for Geller, Marzano and Company PCAs, PC from 1995 until 2009. Mr. Marzano founded Wealthspire Advisors' predecessor firm GM Advisory Group, Inc. in 2004 and served as a Managing Director. In 2023, GM Advisory Group was acquired by Wealthspire Advisors LLC, and Mr. Marzano is now a Managing Director, Advisor

Mr. Marzano is a CERTIFIED FINANCIAL PLANNER™ practitioner.

## Disciplinary Information

Mr. Marzano does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign, or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

## Other Business Activities

Mr. Marzano is a Managing Director, Advisor with Wealthspire Advisors.

Mr. Marzano also has a controlling ownership interest in GMAG Management LP, an investment adviser previously under common control with GM Advisory Group, Inc. and which provides investment management services to Funds sponsored by the entity (the "Funds"). A conflict of interest exists as there may be a financial incentive to recommend on investment in a Fund or where Wealthspire Advisors or its affiliates can earn compensation. Nonetheless, an investment in a Fund is only recommended to clients with consideration of numerous factors in mind, including but not limited to, the best interest of the client, and the client's investment objectives and financial circumstances.

The Funds operate separate and independent of Wealthspire Advisors and its parent organizations. The Funds will not be offered to Wealthspire Advisors clients. Clients may continue to own one or more of the Funds, but neither the purchase of a new Fund nor additional investment in a currently owned Fund will be permitted. Wealthspire Advisors and its parent organizations do not, and shall not, monitor or supervise any of the Funds, nor will such firms supervise Mr. Marzano relative to his role with the Funds. Additionally, such firms do not, and shall not, receive compensation from any of the Funds.

## Additional Compensation

Mr. Marzano does not receive any additional economic benefit from third parties for providing advisory services.

## Supervision

Michael Del Priore is the Chief Compliance Officer for Wealthspire Advisors and is responsible for supervision of Mr. Marzano's investment advisory activities to ensure compliance with regulatory and internal procedures. His contact information is available on the cover page of this brochure.

## **Brian McAuliffe Biographical Information**

**Branch Location:** 521 Fifth Avenue, 15<sup>th</sup> Floor, New York, NY 10175

### **Educational Background and Business Experience**

Mr. McAuliffe was born in 1952. Mr. McAuliffe received his Bachelor of Arts from Columbia College in 1974 and his Juris Doctor from University of Notre Dame in 1977.

Mr. McAuliffe has worked in the financial services industry his entire career, initially on the Investment Banking side and since 2003 in Private Wealth Management. Mr. McAuliffe joined as Vice President Morgan Stanley's original PWM platform in 2003, working there as financial advisor in the Finnegan Moyer Partnership till leaving in 2013. He immediately joined JP Morgan Securities, the advisor driven platform (now DBA as JP Morgan Advisors), where he led his own business as Financial Advisor and Executive Director. In that position, Mr. McAuliffe was an approved Discretionary Manager and led a three-person team serving his clients and prospects. In addition to directly managing portfolios, Mr. McAuliffe advised all clients on asset allocation, risks, and financial positioning issues related to life events. He also delivered the Estate and Trust services of JPM to clients in need of that service. Mr. McAuliffe departed JPMorgan Securities in the Fall of 2019. Mr. McAuliffe joined Wealthspire Advisors predecessor firm GM Advisory Group Inc. in January 2020 as a Senior Wealth Advisor. In 2023, GM Advisory Group was acquired by Wealthspire Advisors LLC, and Mr. McAuliffe is now a Managing Director, Advisor

### **Disciplinary Information**

Mr. McAuliffe does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign, or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

### **Other Business Activities**

Mr. McAuliffe is a Managing Director, Advisor with Wealthspire Advisors.

### **Additional Compensation**

Mr. McAuliffe does not receive any additional economic benefit from third parties for providing advisory services.

### **Supervision**

Michael Del Priore is the Chief Compliance Officer for Wealthspire Advisors and is responsible for supervision of Mr. McAuliffe's investment advisory activities to ensure compliance with regulatory and internal procedures. His contact information is available on the cover page of this brochure.

## **Katarina Obermaier, FPQP Biographical Information**

**Branch Location:** 400 Broadhollow Road, Suite 301, Melville, New York 11747

### **Educational Background and Business Experience**

Ms. Obermaier was born in 2000. Ms. Obermaier attended Colgate University where she earned her Bachelor of Arts degree in Economics in 2022.

Ms. Obermaier joined Wealthspire Advisors predecessor firm GM Advisory Group, Inc. in June 2022. In 2023, GM Advisory Group was acquired by Wealthspire Advisors LLC, and Ms. Obermaier now serves as a Senior Advisor Associate.

Ms. Obermaier is a Financial Paraplanner Qualified Professional™ designee. She has also successfully passed the Series 65 Uniform Investment Adviser Law Examination.

### **Disciplinary Information**

Ms. Obermaier does not have any disciplinary information to disclose. She has not: (a) been party to a criminal or civil action in a domestic, foreign, or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

### **Other Business Activities**

Ms. Obermaier is a Senior Advisor Associate with Wealthspire Advisors.

### **Additional Compensation**

Ms. Obermaier does not receive any additional economic benefit from third parties for providing advisory services.

### **Supervision**

Michael Del Priore is the Chief Compliance Officer for Wealthspire Advisors and is responsible for supervision of Ms. Obermaier's investment advisory activities to ensure compliance with regulatory and internal procedures. His contact information is available on the cover page of this brochure.



## **Vincent Pecoraro, FPQP<sup>®20</sup> Biographical Information**

**Branch Location:** 400 Broadhollow Road, Suite 301, Melville, New York 11747

### **Educational Background and Business Experience**

Mr. Pecoraro was born in 2000. Mr. Pecoraro attended Hofstra University where earned his Bachelor of Business Administration, Finance degree in 2022, and his Master of Business Administration, Finance in 2023.

Mr. Pecoraro began his career at Wealthspire Advisors predecessor firm GM Advisory Group, Inc. in June 2023 as a Wealth Management Associate. In November 2023, GM Advisory Group was acquired by Wealthspire Advisors LLC. Mr. Pecoraro is currently a Senior Associate, Advisor.

Mr. Pecoraro is a Financial Paraplanner Qualified Professional™ designee and has passed the Series 65 Uniform Investment Adviser Law Examination.

### **Disciplinary Information**

Mr. Pecoraro does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign, or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

### **Other Business Activities**

Mr. Pecoraro is a Senior Associate, Advisor with Wealthspire Advisors.

### **Additional Compensation**

Mr. Pecoraro does not receive any additional economic benefit from third parties for providing advisory services.

### **Supervision**

Michael Del Priore is the Chief Compliance Officer for Wealthspire Advisors and is responsible for supervision of Mr. Pecoraro's investment advisory activities to ensure compliance with regulatory and internal procedures. His contact information is available on the cover page of this brochure.

## **Michael Santo Biographical Information**

**Branch Location:** 150 East Palmetto Park Road, Suite 500, Boca Raton, FL 33432

### **Educational Background and Business Experience**

Mr. Santo was born in 1981. He received his Bachelor of Arts degree in Economics from College of the Holy Cross in 2003. He also earned his MBA with a concentration in Finance from Fordham University Graduate School of Business in 2013.

Mr. Santo was employed with Bank of America Private Bank from 2007 thru April 2024 as a Managing Director, Portfolio Manager. He joined Wealthspire Advisors in June 2024 as a Managing Director, Advisor.

Mr. Santo has passed the Series 65 Uniform Investment Adviser Law Examination.

### **Disciplinary Information**

Mr. Santo does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign, or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

### **Other Business Activities**

Mr. Santo is a Managing Director, Advisor with Wealthspire Advisors.

### **Additional Compensation**

Mr. Santo does not receive any additional economic benefit from third parties for providing advisory services.

### **Supervision**

Michael Del Priore is the Chief Compliance Officer for Wealthspire Advisors and is responsible for supervision of Mr. Santo's investment advisory activities to ensure compliance with regulatory and internal procedures. His contact information is available on the cover page of this brochure.

## **Charles Scarallo, CFP<sup>®1</sup>, CPA<sup>4</sup> Biographical Information**

**Branch Location:** 400 Broadhollow Road, Suite 301, Melville, New York 11747

### **Educational Background and Business Experience**

Mr. Scarallo was born in 1985. Mr. Scarallo earned his Bachelor of Science degree in Accounting from St. Joseph's College in 2007.

Mr. Scarallo began his career at Marks Paneth and Shron LLP as a Senior Accountant from 2007 until 2010. The following year he was a Senior Tax Accountant for Elliot Horowitz & Co. Mr. Scarallo then worked at Sheehan and Company as a Tax Supervisor from 2011 until 2015. Markowitz, Fenelon & Bank LLP as a Tax Manager from 2015 until 2016. Mr. Scarallo joined Wealthspire Advisors predecessor firm GM Advisory Group, Inc. in 2017 as a Private Wealth Advisor and Wealth Strategist. In 2023, GM Advisory Group was acquired by Wealthspire Advisors LLC, and Mr. Scarallo now serves as a Managing Director, Advisor.

Mr. Scarallo is a CERTIFIED FINANCIAL PLANNER<sup>™</sup> practitioner and a Certified Public Accountant.

### **Disciplinary Information**

Mr. Scarallo does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign, or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

### **Other Business Activities**

Mr. Scarallo is a Managing Director, Advisor with Wealthspire Advisors.

Additionally, Mr. Scarallo maintains an equipment services business – CKAS Equipment LLC. Mr. Scarallo is the manager and sole owner of the LLC whose purpose is to acquire heavy equipment and generate income through a cooperative rental platform.

### **Additional Compensation**

Mr. Scarallo does not receive any additional economic benefit from third parties for providing advisory services.

### **Supervision**

Michael Del Priore is the Chief Compliance Officer for Wealthspire Advisors and is responsible for supervision of Mr. Scarallo's investment advisory activities to ensure compliance with regulatory and internal procedures. His contact information is available on the cover page of this brochure.

## **Lilli Seidman Biographical Information**

**Branch Location:** 400 Broadhollow Road, Suite 301, Melville, New York 11747

### **Educational Background and Business Experience**

Ms. Seidman was born in 2004. Ms. Seidman attended the University of Florida where she earned a Bachelor of Arts degree as an Economics major and a Business Administration minor in 2025.

Ms. Seidman was an Equity Research Analyst Intern for Draper Asset Management (summer 2024). She joined Wealthspire Advisors acquired firm GM Advisory Group (GMAG) as Advisor Associate in July 2025.

Ms. Seidman has successfully passed the Series 65 Uniform Investment Adviser Law Examination.

### **Disciplinary Information**

Ms. Seidman does not have any disciplinary information to disclose. She has not: (a) been party to a criminal or civil action in a domestic, foreign, or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

### **Other Business Activities**

Ms. Seidman is an Associate with Wealthspire Advisors.

### **Additional Compensation**

Ms. Seidman does not receive any additional economic benefit from third parties for providing advisory services.

### **Supervision**

Michael Del Priore is the Chief Compliance Officer for Wealthspire Advisors and is responsible for supervision of Ms. Seidman's investment advisory activities to ensure compliance with regulatory and internal procedures. His contact information is available on the cover page of this brochure.

## **Taylor Stathis, CFP®<sup>1</sup> Biographical Information**

**Branch Location:** 400 Broadhollow Road, Suite 301, Melville, New York 11747

### **Educational Background and Business Experience**

Ms. Stathis was born in 1993. Ms. Stathis earned her Bachelor of Arts degree in History from the College of the Holy Cross in 2015.

Ms. Stathis began her career as an Account Coordinator at Branded Cities in 2015 until 2016. Ms. Stathis joined Wealthspire Advisors predecessor firm GM Advisory Group, Inc. in 2016 where she advanced her career from a Client Service Specialist to Senior Client Service Specialist. In 2023, GM Advisory Group was acquired by Wealthspire Advisors LLC, and Ms. Stathis now serves as a Senior Vice President, Advisor.

Ms. Stathis is a CERTIFIED FINANCIAL PLANNER™ practitioner.

### **Disciplinary Information**

Ms. Stathis does not have any disciplinary information to disclose. She has not: (a) been party to a criminal or civil action in a domestic, foreign, or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority; or (c) been party to a self- regulatory proceeding.

### **Other Business Activities**

Ms. Stathis is a Senior Vice President, Advisor with Wealthspire Advisors.

Ms. Stathis is the owner and manager of Hodor 1 LLC, a non-investment related business. It is estimated she devotes approximately less than 10% of her time to this activity.

### **Additional Compensation**

Ms. Stathis does not receive any additional economic benefit from third parties for providing advisory services.

### **Supervision**

Michael Del Priore is the Chief Compliance Officer for Wealthspire Advisors and is responsible for supervision of Ms. Stathis's investment advisory activities to ensure compliance with regulatory and internal procedures. His contact information is available on the cover page of this brochure.

## **Shannon Thieke Biographical Information**

**Branch Location:** 400 Broadhollow Road, Suite 301, Melville, New York 11747

### **Educational Background and Business Experience**

Ms. Thieke was born in 2002. Ms. Thieke earned her Bachelor of Arts degree in Economics, with a minor in Management and Leadership from Boston College in 2024.

Ms. Thieke joined Wealthspire Advisors in June 2024. Ms. Thieke is an Advisor Associate.

Ms. Thieke has successfully passed the Series 65 Uniform Investment Adviser Law Examination.

### **Disciplinary Information**

Ms. Thieke does not have any disciplinary information to disclose. She has not: (a) been party to a criminal or civil action in a domestic, foreign, or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

### **Other Business Activities**

Ms. Thieke is an Associate, Advisor with Wealthspire Advisors.

### **Additional Compensation**

Ms. Thieke does not receive any additional economic benefit from third parties for providing advisory services.

### **Supervision**

Michael Del Priore is the Chief Compliance Officer for Wealthspire Advisors and is responsible for supervision of Ms. Thieke's investment advisory activities to ensure compliance with regulatory and internal procedures. His contact information is available on the cover page of this brochure.

## **Rosemary Timoney, CFP®<sup>1</sup> Biographical Information**

**Branch Location:** 400 Broadhollow Road, Suite 301, Melville, New York 11747

### **Educational Background and Business Experience**

Ms. Timoney was born in 1969. Ms. Timoney earned her Associate of Arts degree in Social Sciences and Humanitarians from LaGuardia Community College in 1997 and received her Bachelor of Science degree in Human Development from Cornell University in 2000.

Ms. Timoney began joined Wealthspire Advisors predecessor firm GM Advisory Group, Inc. in November 2012 as a Senior Client Relationship Manager. In 2023, GM Advisory Group was acquired by Wealthspire Advisors LLC, and Ms. Timoney now serves as a Senior Vice President, Advisor.

Ms. Timoney is a CERTIFIED FINANCIAL PLANNER™ practitioner.

### **Disciplinary Information**

Ms. Timoney does not have any disciplinary information to disclose. She has not: (a) been party to a criminal or civil action in a domestic, foreign, or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority; or (c) been party to a self- regulatory proceeding.

### **Other Business Activities**

Ms. Timoney is a Senior Vice President, Advisor with Wealthspire Advisors.

### **Additional Compensation**

Ms. Timoney does not receive any additional economic benefit from third parties for providing advisory services.

### **Supervision**

Michael Del Priore is the Chief Compliance Officer for Wealthspire Advisors and is responsible for supervision of Ms. Timoney's investment advisory activities to ensure compliance with regulatory and internal procedures. His contact information is available on the cover page of this brochure.

## **Jared Wolfe, CFP®<sup>1</sup> CPA<sup>4</sup> Biographical Information**

**Branch Location:** 400 Broadhollow Road, Suite 301, Melville, New York 11747

### **Educational Background and Business Experience**

Mr. Wolfe was born in 1998. He graduated from Western New England University with a Bachelor of Science degree in Accounting & Finance in May 2019 and earned a Master of Science degree in Analytics from Villanova University in 2021.

Mr. Wolfe worked for New York Community Bancorp as a summer intern in 2017 and 2018. He joined Wealthspire Advisors predecessor firm GM Advisory Group, Inc. in November 2022 as a Family Office Accountant. In 2023, GM Advisory Group was acquired by Wealthspire Advisors LLC, and Mr. Wolfe now serves as a Senior Advisor Associate.

Mr. Wolfe has passed the Series 65 Uniform Investment Adviser Law Examination, is a CERTIFIED FINANCIAL PLANNER™ practitioner, and is a Certified Public Accountant.

### **Disciplinary Information**

Mr. Wolfe does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign, or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

### **Other Business Activities**

Mr. Wolfe is a Senior Advisor Associate at Wealthspire Advisors.

### **Additional Compensation**

Mr. Wolfe does not receive any additional economic benefit from third parties for providing advisory services.

### **Supervision**

Michael Del Priore is the Chief Compliance Officer for Wealthspire Advisors and is responsible for supervision of Mr. Wolfe's investment advisory activities to ensure compliance with regulatory and internal procedures. His contact information is available on the cover page of this brochure.



## **Patrick Wren Biographical Information**

**Branch Location:** 400 Broadhollow Road, Suite 301, Melville, New York 11747

### **Educational Background and Business Experience**

Mr. Wren was born in 1979. Mr. Wren earned his Bachelor of Science degree in Finance from Siena College in 2002 and his Master of Business Administration from Binghamton University in 2009.

Mr. Wren began his career at Ayco Company LP, a Goldman Sachs Company, from 2002 until 2006. He then began his 13-year tenure at KLS Professional Advisors Group, a Division of Boston Private, from 2006 until 2019. Mr. Wren joined Wealthspire Advisors predecessor firm GM Advisory Group, Inc. in 2019 as a Senior Client Relationship Manager where he advanced his career to Private Wealth Advisor. In 2023, GM Advisory Group was acquired by Wealthspire Advisors LLC, and Mr. Wren now serves as Managing Director, Advisor.

### **Disciplinary Information**

Mr. Wren does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign, or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

### **Other Business Activities**

Mr. Wren is a Managing Director, Advisor with Wealthspire Advisors.

### **Additional Compensation**

Mr. Wren does not receive any additional economic benefit from third parties for providing advisory services.

### **Supervision**

Michael Del Priore is the Chief Compliance Officer for Wealthspire Advisors and is responsible for supervision of Mr. Wren's investment advisory activities to ensure compliance with regulatory and internal procedures. His contact information is available on the cover page of this brochure.

## **Michael Zeitler, CFA<sup>®7</sup> Biographical Information**

**Branch Location:** 521 Fifth Avenue, 15<sup>th</sup> Floor, New York, NY 10175

### **Educational Background and Business Experience**

Mr. Zeitler was born in 1994. Mr. Zeitler earned his Bachelor of Science degree in Mathematical Economics from Colgate University in 2017.

Mr. Zeitler was employed at US Bank as an Associate from March 2018 through June 2021. He then worked at Bank of America as an Analyst from June 2021 through August 2025. Mr. Zeitler joined Wealthspire Advisors acquired firm GM Advisory Group (GMAG) in August 2025 as an Assistant Vice President, Advisor.

Mr. Zeitler holds the Chartered Financial Analyst<sup>®</sup> designation.

### **Disciplinary Information**

Mr. Zeitler does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign, or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority; or (c) been party to a self- regulatory proceeding.

### **Other Business Activities**

Mr. Zeitler is an Assistant Vice President, Advisor with Wealthspire Advisors.

### **Additional Compensation**

Mr. Zeitler does not receive any additional economic benefit from third parties for providing advisory services.

### **Supervision**

Michael Del Priore is the Chief Compliance Officer for Wealthspire Advisors and is responsible for supervision of Mr. Zeitler's investment advisory activities to ensure compliance with regulatory and internal procedures. His contact information is available on the cover page of this brochure.

## Professional Designations

### <sup>1</sup> CERTIFIED FINANCIAL PLANNER™ certification or the CFP® mark:

Certified Financial Planner Board of Standards, Inc. (CFP Board) owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™, and CFP® (with plaque design) in the United States, which it authorizes use of by individuals who successfully complete CFP Board's initial and ongoing certification requirements.

The CFP® certification is granted by the CFP Board. The certification is voluntary; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education - Complete an advanced college-level course of study addressing the financial planning subject areas that 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 a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination - Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience - Complete at least three years of full-time financial planning-related experience (or equivalent, measured as 2,000 hours per year); and
- Ethics - Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics - Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interest of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject

to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

<sup>2</sup> CHARTERED RETIREMENT PLANNING COUNSELOR<sup>SM</sup> designation or the CRPC® mark:

CHARTERED RETIREMENT PLANNING COUNSELOR<sup>SM</sup> and CRPC® are trademarks or registered service marks of the College for Financial Planning in the United States and/or other countries.

The CHARTERED RETIREMENT PLANNING COUNSELOR<sup>SM</sup> and CRPC® designation program focuses on the pre- and post-retirement needs of individuals, allowing one to transform the retirement planning process into a positive experience. Enrollment in the program allows one to study a variety of principles in the retirement planning field. The program guides one through the retirement process from start to finish, addressing issues such as estate planning and asset management.

The College for Financial Planning awards the CHARTERED RETIREMENT PLANNING COUNSELOR<sup>SM</sup> and CRPC® designations to students who:

- successfully complete the program;
- pass the final examination; and
- comply with the Code of Ethics, which includes agreeing to abide by the Standards of Professional Conduct and Terms and Conditions. Applicants must also disclose of any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. Conferment of the designation is contingent upon the College for Financial Planning's review of matters either self-disclosed or which are discovered by the College that are required to be disclosed.

Students must sign and return the Code of Ethics forms within six months of passing the final exam. Failure to complete and submit the forms within this time frame may result in termination of the individual's candidacy. If an individual wishes to apply for authorization to use the Marks in the future, he or she may be required to fulfill the initial designation requirements in place at the time of passing the exam.

Successful students receive a certificate and are granted the right to use the designation on correspondence and business cards for a two-year period.

Continued use of the CRPC® designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using the CRPC® designation by:

- completing 16 hours of continuing education;
- reaffirming to abide by the Standards of Professional Conduct, Terms and Conditions, and self-disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct; and
- paying a biennial renewal fee of \$75.

<sup>3</sup> CERTIFIED DIVORCE FINANCIAL ANALYST® certification or the CDFA® mark:

CERTIFIED DIVORCE FINANCIAL ANALYST® or CDFA® professionals must develop their theoretical and practical understanding and knowledge of the financial aspects of divorce by completing a

comprehensive course of study approved by the Institute for Divorce Financial Analysts (IDFA). CDFA® professionals must have two years minimum experience in a financial or legal capacity prior to earning the right to use the CDFA® certification mark.

The CDFA® certification is a professional certification granted by the IDFA. To attain the right to use the CDFA® mark, an individual must satisfactorily fulfill the following requirements:

- Education: Candidates must develop their theoretical understanding and knowledge of the financial aspects of divorce by completing a comprehensive course of study approved by the IDFA.
- Examination: Candidates must pass a four-part Certification Examination that tests their understanding and knowledge of the financial aspects of divorce. In addition, candidates must demonstrate the practical application of this knowledge in the divorce process.
- Experience: Candidates must have a minimum of three years' experience in a financial or legal capacity prior to earning the right to use the CDFA® certification mark.
- Ethics: Candidates agree to abide by a strict code of professional conduct known as the "Code of Ethics and Professional Responsibility," which sets forth their ethical responsibilities to the public, clients, employers, and other professionals. The IDFA may perform a background check during this process, and each candidate for CDFA® certification must disclose any investigations or legal proceedings relating to his or her professional or business conduct. Individuals who become certified must complete the following ongoing education requirements in order to maintain the right to continue to use the CDFA® mark:
- Continuing Education: Minimum of 15 hours of continuing education every two years, that are specifically related to the field of divorce.
- Ethics: Must voluntarily disclose any public, civil, criminal, or disciplinary actions that may have been taken against them during the past two years as part of the renewal process. If a complaint has been brought against a CDFA® certificant by another professional or member of the general public, the CDFA® certificant must be examined and cleared by IDFA's Ethics Committee to maintain their designation.

#### <sup>4</sup> Certified Public Accountant (CPA):

Certified Public Accountant (CPA) Minimum Qualifications: CPA is the statutory title of qualified accountants in the United States who have passed the Uniform Certified Public Accountant Examination and have met additional state education and experience requirements for certification as a CPA. In most U.S. states, only CPAs who are licensed are able to provide to the public attestation (including auditing) opinions on financial statements. In order to become a CPA in the United States, a candidate must sit for and pass the Uniform Certified Public Accounts Examinations (Uniform CPA Exam), which is set by the American Institute of Certified Public Accountants and administered by the National Association of State Boards of Accountancy. In addition to the CPA exam, most states also require the completion of a special examination on ethics and that specific education and work experience minimums are met. CPAs are also required to take continuing education courses in order to renew their license. Requirements vary by state, but the majority of states require 120 hours of CPE every 3 years with a minimum of 20 hours per calendar year.

#### <sup>5</sup> Certified Investment Management Analyst® (or CIMA®) certification:

The Investments & Wealth Institute® ("Institute") f/k/a Investment Management Consultants

Association® (“IMCA®”) is the owner of the certification marks “CIMA®” and “Certified Investment Management Analyst®.” Use of CIMA®, and/or Certified Investment Management Analyst® signifies that the user has successfully completed the Institute’s initial and ongoing credentialing requirements for investment management professionals.

**Certified Investment Management Analyst® Certification Minimum Qualifications:** The CIMA® certification signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for investment management consulting, including advanced investment management theory and application. Prerequisites for the CIMA® certification are three years of financial services experience and an acceptable regulatory history. To obtain the CIMA® certification, candidates must pass an online Qualification Examination, successfully complete a one-week classroom education program provided by a Registered Education Provider at an AACSB accredited university business school, pass an online Certification Examination, and have an acceptable regulatory history as evidenced by FINRA Form U4 or other regulatory requirements. CIMA® designees are required to adhere to the Institute’s *Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks*. CIMA® designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through the Institute.

<sup>6</sup> Certified Private Wealth Advisor® and/or Certified Private Wealth Analyst<sup>SM</sup> (or CPWA®) certification: The Investments & Wealth Institute® (“Institute”) f/k/a Investment Management Consultants Association® (“IMCA®”) is the owner of the certification and service marks “CPWA®,” “Certified Private Wealth Advisor®,” and “Certified Private Wealth Analyst<sup>SM</sup>.” “Use of CPWA®, Certified Private Wealth Advisor®, and/or Certified Private Wealth Analyst<sup>SM</sup> signifies that the user has successfully completed the Institute’s initial and ongoing credentialing requirements for investment management professionals.

**Certified Private Wealth Advisor® Certification Minimum Qualifications:** The CPWA® designation signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for the professional designation, which is centered on private wealth management topics and strategies for high-net-worth clients. Prerequisites for the CPWA® designation are: a bachelor’s degree from an accredited college or university or one of the following designations or licenses: CIMA®, CIMC®, CFA®, CFP®, ChFC®, or CPA license; have an acceptable regulatory history as evidenced by FINRA Form U4 or other regulatory requirements; and five years of professional client-centered experience in financial services or a related industry. CPWA® designees have completed a rigorous educational process that includes self-study requirements, an in-class education component, and successful completion of a comprehensive examination. CPWA® designees are required to adhere to Institute’s Code of Professional Responsibility and Rules and Guidelines for Use of the Marks. CPWA® designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through the Institute.

<sup>7</sup> Chartered Financial Analyst® designation or the CFA® mark:

CFA® and Chartered Financial Analyst® are registered trademarks owned by CFA Institute.

The Chartered Financial Analyst® or CFA® charter is a globally respected, graduate-level investment

credential established in 1962 and awarded by CFA Institute, the largest global association of investment professionals.

To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as member; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

### High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

### Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders, often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 19 countries recognize the CFA charter as proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

### Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investment, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

### <sup>8</sup> Chartered Financial Consultant® designation or the ChFC® mark:

The ChFC® mark is the property of The American College, which reserves sole rights to its use, and is used by permission.

The Chartered Financial Consultant® or ChFC® designation identifies financial professionals who

have completed extensive education and application training in all aspects of financial planning, income taxation, investments and estate and retirement planning. Individuals who hold the ChFC® designation have completed nine college-level courses, and successfully passed closed-book, proctored exams, on all aspects of financial planning from The American College, a non-profit educator with the highest level of academic accreditation, and have at least three years of full-time, relevant business experience at the time of designation. ChFC® professionals must adhere to The American College's Code of Ethics and complete 30 hours of continuing education every two years.

<sup>9</sup> Chartered Life Underwriter® designation or the CLU® mark:

The CLU® mark is the property of The American College, which reserves sole rights to its use, and is used by permission.

The Chartered Life Underwriter or CLU® designation identifies financial professionals who have a thorough understanding of a broad array of personal risk management and life insurance planning issues. Individuals who hold the CLU® designation have completed eight college-level courses, and successfully passed closed-book, proctored exams, from The American College, a non-profit educator with the highest level of academic accreditation, and have at least three years of full-time, relevant business experience at the time of designation. CLU® professionals must adhere to The American College's Code of Ethics and complete 30 hours of continuing education every two years.

<sup>10</sup> CHARTERED RETIREMENT PLANS SPECIALIST<sup>SM</sup> designation or the CRPS® mark:

CHARTERED RETIREMENT PLANS SPECIALIST<sup>SM</sup> and CRPS® are trademarks or registered service marks of the College for Financial Planning in the United States and/or other countries.

The CHARTERED RETIREMENT PLANS SPECIALIST<sup>SM</sup> or CRPS® designation is for financial professionals who design, install, and maintain retirement plans for the business community. Individuals who hold the CRPS® designation have completed ten modules of study, and successfully passed a closed-book, proctored exam, from the College for Financial Planning. CRPS® professionals must adhere to the College of Financial Planning's Standards of Professional Conduct and complete 16 hours of continuing education every two years.

<sup>11</sup> Accredited Investment Fiduciary® designation or the AIF® mark:

The Center for Fiduciary Studies owns the mark AIF®, which it awards to individuals who successfully complete initial and ongoing accreditation requirements.

The Accredited Investment Fiduciary® or AIF® designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF® designation, financial professionals 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. In order to maintain the AIF® designation, the individual must annually renew their affirmation of the AIF® Code of Ethics and complete six hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC.

<sup>12</sup> Behavioral Financial Advice (BFA™):

The Behavioral Financial Advice (BFA™) designation identifies financial professionals who have an



understanding of the moral and emotional competencies necessary to help make better decisions throughout the financial planning process. Individuals who hold the BFA designation have completed two courses and corresponding course exams related to behavioral finance, and successfully passed a timed, proctored final certification exam from Kaplan Financial Education and Think2Perform. BFA professionals must complete 20 hours of continuing education every two years.

<sup>13</sup> Certification in Long-Term Care designation or the CLTC® mark:

The Certification in Long-Term Care or CLTC® designation identifies financial professionals who have an understanding of the severe consequences a need for care over an extended period of years would have, not on their client, but on the emotional, physical, and financial wellbeing of those the client loves. CLTC® professionals have the proper skill set to discuss those consequences, offer a plan to mitigate them, and when appropriate, recommend long-term care insurance as a funding source for that plan. Individuals who hold the CLTC® designation have completed coursework related to the core competencies of long-term care services, Medicare, Medicaid, veterans benefits, self-funding, LTC insurance, and many other important concepts, and have successfully passed a final course exam from the CLTC® Board of Standards, Inc. CLTC® professionals must adhere to the principles specified in the CLTC® Code of Professional Responsibility, and also complete the CLTC® renewal course or state mandated Long-Term care training every two years.

<sup>14</sup> Certified Divorce Specialist (CDS):

The Certified Divorce Specialist (CDS) designation identifies professionals who are equipped with valuable divorce-specific information and a customized communications skillset to work with and collaborate on divorce cases. Individuals who hold the CDS designation have completed a 16-hour course and passed a corresponding online program assessment with a grade of 75% or higher. CDS professionals must pay an annual reinstatement fee and are required to submit 10 hours of divorce-specific continuing education every two years.

<sup>15</sup> Certified Exit Planner (CEXP™)

The Certified Exit Planner (CEXP™) designation identifies professionals with knowledge of comprehensive Exit Planning advisor services for the business owner community. Individuals who hold the CEXP™ designation have completed 100-120 hours of online education and self-paced study, ten online course exams, and two sample Exit Plan exams using Business Enterprise Institute, Inc.'s Exit Plan creation software. CEXP™ professionals are required to submit 30 hours of continuing education every two years.

<sup>16</sup> Certified Plan Fiduciary Advisor (CPFA):

The Certified Plan Fiduciary Advisor (CPFA) designation is for financial professionals who have demonstrated the expertise required to act as a plan fiduciary or help plan fiduciaries managed their roles and responsibilities. Individuals who hold the CPFA designation have completed the CPFA course of study, and successfully passed a closed-book, proctored exam, from the National Association of Plan Advisors. CPFA professionals must complete 20 hours of continuing education every two years.

<sup>17</sup> ACCREDITED ASSET MANAGEMENT SPECIALIST<sup>SM</sup> designation or the AAMS® mark:

ACCREDITED ASSET MANAGEMENT SPECIALIST<sup>SM</sup> and AAMS® are trademarks or registered service marks of the College for Financial Planning in the United States and/or other countries.

The AAMS® designation is awarded by the College for Financial Planning to investment professionals who complete its 12-module AAMS® Professional Education Program, pass an examination, commit to a code of ethics, and agree to pursue continuing education. Continued use of the AAMS® designation is subject to ongoing renewal requirements. Every two (2) years the designee must renew their right to continue using the AAMS® designation by completing 16 hours of continuing education and reaffirming to abide by the Standards of Professional Conduct.

<sup>18</sup> Certified Estate Planner™ designation or the CEP® mark:

The CEP® (Certified Estate Planner™) is a trademark registered with the United States Patent and Trademark Office, and is solely owned by the NICEP, Inc. (“NICEP”). This certification mark is awarded to individuals who successfully complete the NICEP certification requirements and who also comply with annual maintenance requirements.

Individuals who hold the CEP® (Certified Estate Planner™) designation have completed eight (8) modules of rigorous coursework through a combination of online and self-study, typically over a 5-6 month period, and successfully passed a closed-book, proctored examination from the NICEP. To maintain the certification, CEP® professionals must satisfy an annual certification fee and complete eight (8) hours of continuing education in the area of estate planning every two years. In addition, CEP® professionals must adhere to the NICEP professional code of ethics which requires model business behavior, compliance with State and Federal licensing authorities, compliance with represented professional companies and organizations, proper notification procedures, and submission to the findings and rulings of the NICEP with regard to the continued use of any certification which is conferred by the NICEP.

<sup>19</sup> CHARTERED MUTUAL FUND COUNSELOR<sup>SM</sup> designation or the CMFC® mark:

CHARTERED MUTUAL FUND COUNSELOR<sup>SM</sup> and CMFC® are trademarks or registered service marks of the College for Financial Planning in the United States and/or other countries.

The CMFC® designation is awarded by the College for Financial Planning to investment professionals who complete its 9-module CMFC® self-study course, pass a final designation examination, commit to a code of ethics, and agree to pursue continuing education. Continued use of the CMFC® designation is subject to ongoing renewal requirements. Every two (2) years, the designee must renew their right to continue using the CMFC® designation by completing 16 hours of continuing education and reaffirming to abide by the Standards of Professional Conduct.

<sup>20</sup> Financial Paraplanner Qualified Professional™ (FPQP™):

Individuals who hold the FPQP™ designation have completed a course of study encompassing the financial planning process; the five disciplines of financial planning; and general financial planning concepts, terminology, and product categories. Additionally, individuals enrolled in the program, after passing the final exam, must complete a three-month long internship program in which they obtain verification from their immediate supervisor or employer documenting their mastery of the following financial planning-related skills:

- adequate verbal and communication skills;
- ability to use at least one type of financial planning software;
- ability to read and extract information for data gathering purposes from a client's financial documents, including insurance policies (life, medical, disability, property/liability),

- investment records, tax returns, wills/trusts, retirement, and property holding documents;
- ability to construct personal financial statements, including balance sheets (statement of financial position) and income statements; and
- ability to review and analyze information to identify basic strengths and weaknesses in a client's financial situation relating to risk management issues, investment issues, income tax issues, retirement issues, and general issues (e.g., emergency funds, level of debt, budgeting, saving patterns, net worth fluctuations).

<sup>21</sup> Certified Exit Planning Advisor (CEPA):

The Certified Exit Planning Advisor (CEPA) credential is for financial professionals who have demonstrated the expertise required to integrate exit strategy into business, personal, and financial goals of business owners. Individuals who hold the CEPA credential have completed the five-day CEPA course of study and successfully passed a closed-book, proctored exam, from the Exit Planning Institute. CEPA professionals must complete 40 hours of continuing education every three years.

<sup>22</sup> Certified Financial Transitionist® (CeFT®):

The Certified Financial Transitionist® (CeFT®) designation is for financial professionals who have met established standards of knowledge, experience, and competence required to excel in financial planning, investment, and advisory services with regard to financial transitions planning. Individuals who hold the CeFT® designation have completed a 12-month core training program and successfully passed a daylong, closed-book exam comprised of multiple-choice questions, structured response, essays, and live role-playing, hosted by the Financial Transitionist® Institute. CeFT® professionals must complete 15 hours of continuing education every year, including 10 hours through the Financial Transitionist® Institute.

<sup>23</sup> Chartered Advisor in Philanthropy® (CAP®)

The Chartered Advisor in Philanthropy® (CAP®) designation is for financial professions who have met established standards of knowledge and skills to help clients articulate and advance their highest aspirations for philanthropic giving. The CAP® program is comprised of graduate-level courses designed to ensure the financial professional is equipped to aid wealthy and ultra-wealthy families plan their philanthropic legacies. Individuals who hold the CAP® designation have at least three years full-time relevant business experience, completed a 12-month core training program and successfully passed an objective exam. They must also complete a Professional Recertification Program every 2 years that includes 30 hours of continuing education.

<sup>24</sup> Accredited Domestic Partnership Advisor™ (ADPA™)

The Accredited Domestic Partnership Advisor™ credential is for financial professionals who have demonstrated the expertise required to address the unique planning needs specific to unmarried, coupled persons. Individuals who hold the ADPA credential have gained an understanding of how planning differences for domestic partners compared to legally married couples manifest themselves in the individual domains of financial planning and will help the ADPA holder analyze and evaluate alternative planning techniques pertaining to wealth transfers, federal taxation laws, retirement laws and benefits, and planning for end-of-life needs.

<sup>25</sup> Accredited Portfolio Management AdvisorSM (APMA®)

The Accredited Portfolio Management AdvisorSM (APMA®) program is a designation program for financial professionals who have demonstrated knowledge and expertise in portfolio creation, augmentation, and maintenance. Individuals who hold the APMA® designation have completed the APMA® course of study and successfully passed a closed-book, final exam. APMA® professionals

must complete 16 hours of continuing education every 2 years.

<sup>26</sup>Chartered Special Needs Consultant® (ChSNC®)

The Chartered Special Needs Consultant® (ChSNC®) is for financial professionals who have developed specialized knowledge of the contemporary issues important to those requiring special needs financial planning, including tax planning, SSI, special needs trusts, and other federal benefits, estate planning, life insurance options and helping prepare those with special needs for the costs of long-term care through the management of healthcare planning and Medicaid complexities. Individuals holding the ChSNC® designation have completed the ChSNC® course of study and successfully passed an exam. The individual must also have five years of relevant business experience and complete 30 credit hours of continuing education every 2 years.

<sup>27</sup>Chartered Alternative Investment Analyst (CAIA®)

The Chartered Alternative Investment Analyst (CAIA®) program is a designation program established and awarded by CAIA Association seeking to improve investment and societal outcomes of capital allocation through professional education, transparency, and thought leadership across all investor alternatives in the financial services industry. To become a CAIA charter holder, candidates must pass two levels of examinations on a wide range of alternative investment topics, including ethical and professional standards, hedge funds, real assets, private equity, structured products, due diligence, and risk management. In addition, CAIA charter holders must possess a bachelor's degree from an accredited institution, have at least one year of acceptable professional experience in the alternative investment field and must commit to abide by, and annually reaffirm, their adherence to the CFA® Institute Code of Ethics and Standards of Professional Conduct.