



Wealthspire Retirement, LLC dba Wealthspire Retirement Advisory

dba Fiduciary First
dba SST Benefits and Consulting Services
including investment Advisor representatives employed by NFP Companies

Registered Investment Advisor

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<https://www.wealthspire.com/>

MARCH 2026

FORM ADV BROCHURE PART 2B

Item I

This brochure provides information about principals and Advisor representatives of Wealthspire Retirement, LLC dba Wealthspire Retirement Advisory (“WRA” or “Advisor”) and this brochure supplements the WRA brochure. The client should have received a copy of that brochure. Please contact the Chief Compliance Officer if the client did not receive the WRA brochure or if the client has any questions about the contents of this supplement. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about the Advisor and its Investment Advisor Representatives is available on the SEC’s website at www.Advisorinfo.sec.gov.

Item 2 - Education and Business Standards

WRA requires that advisors have a bachelor's degree and further coursework demonstrating knowledge of financial planning and tax planning or at least 4 years of work experience as either a registered representative, Investment Advisor representative, or licensed insurance agent.

Examples of acceptable coursework may include: a MBA, a CFP, a CFA, a ChFC, JD, CTFA, EA or CPA. Additionally, Advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Education and Business Backgrounds

The following pages present the education, business backgrounds and other important disclosures for the Investment Advisor Representatives of WRA.

James V. Adam, Investment Advisor Representative

Year of Birth: 1948

Education: Mankato State University - B.S Accounting (Magna Cum Laude), 1973

Professional Designation(s): N/A

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 04/2016 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 08//2005 to 04/2016
Firm Name: NFP Corporate Services, (MN).
Type of Business: Broker Dealer/Investment Advisor
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, James Adam has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

James Adam provides business consulting services through an entity he and his wife own, Adams Consulting. Adams Consulting's clients and those of NFP Retirement, Inc. are mutually exclusive and therefore there is not conflict of interest in the provision of these services.

Item 5 - Additional Compensation

In the course of business James Adam does not receive economic benefit from non-clients for providing advisory services.

Item 6 – Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Adam's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Philip Anderson, Investment Advisor Representative

Year of Birth: 1987

Education: Indiana University, Communications, 2008

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 05/2024 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 05/2019 to 05/2024
Firm Name: Wells Fargo Clearing Services, LLC.
Type of Business: Broker Dealer
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Philip Anderson has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Philip Anderson is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Philip Anderson does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Anderson's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Colombo Baldini, Investment Advisor Representative

Year of Birth: 1958

Education: Lawrence Technology University, Michigan BA/BS 1980

Professional Designation(s):

ARPC: Accredited Retirement Plan Consultant (Society of Professional Administrators and Record Keepers). The SPARK Accredited Retirement Plan Consultant (ARPC) designation is awarded to sales and marketing professionals who have demonstrated the knowledge required to help employers sponsor plans that enable employees to effectively save and plan for retirement. The requirements for the designation are 2,000 hours of full-time industry experience, passing the ARPC exam. More information can be obtained at: <https://www.sparkinstitute.org/resources/education-center/spark-arpc-program/>

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 05/2024 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 07/2023 to 02/2024
Firm Name: Cornerstone Advisors, Inc
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 12/2022 to 07/2023
Firm Name: Clear Sage Advisors, Inc
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 10/2009 to 09/2022
Firm Name: Valic Financial Advisors, Inc.
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisor Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Colombo Baldini has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Colombo Baldini is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Colombo Baldini does not receive economic benefit from a person or entity who is not a client for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Baldini's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Cynthia Banks, Investment Advisor Representative

Year of Birth: 1984

Education: The Bryman School, 2004

Professional Designations:

CPRS®: The CERTIFIED PERSONAL RETIREMENT SPECIALIST™ program equips financial advisors with specialized knowledge in retirement planning. This certification focuses on the unique needs and challenges individuals face when preparing for and living in retirement. Participants who complete the program gain expertise in crafting comprehensive retirement plans that help clients navigate the complexities of funding a secure and sustainable future.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Vice President/Advisor

Employment Dates: 03/2025 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Vice President/Advisor

Employment Dates: 08/2022 to Present
Firm Name: DTM Saloon INC.
Type of Business: Retail Company
Job Title & Duties: Owner

Employment Dates: 09/2022-07/2024
Firm Name: Evergreen Alliance Golf, LP
Type of Business: Food and Beverage
Job Title & Duties: Food and Beverage Team Member

Employment Dates: 01/2020-09/2022
Firm Name: Mutual of America Life Insurance Company
Type of Business: Registered Investment Advisor
Job Title & Duties: Senior Vice President National Accounts

Employment Dates: 01/2020-09/2022
Firm Name: Mutual of America Securities, LLC.
Type of Business: Broker Dealer
Job Title & Duties: Senior Vice President National Accounts

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Cynthia Banks has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization

or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Cynthia Banks is separately licensed as an independent insurance agent. In this capacity, she can effect transactions in insurance products for her clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Cynthia Banks for insurance related activities. This presents a conflict of interest because Cynthia Banks may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 5 - Additional Compensation

In the course of business, Cynthia Banks does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Banks' investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Thomas Bastin, Investment Advisor Representative

Year of Birth: 1964

Education: Purdue University – BA 1986
Nova University – JD 1992
University of Miami – LLM in Taxation Master of Law 1994

Professional Designation(s):

CEBS®: Certified Employee Benefit Specialist. The candidate is required to take six mandatory courses which include two electives from CEBS curriculum. Examination type: Computer-based test for each course. Continuing Education: 30 hours every two years

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 03/2016 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 11/2005 to 03/2016
Firm Name: ERISA Fiduciary Advisors, Inc.
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisor Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Thomas Bastin has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Thomas Bastin is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Thomas Bastin does not receive economic benefit from a person or entity who is not a client for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Bastin's investment advisory activities to ensure compliance with regulatory and

internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Jared Michael Benson, Investment Advisor Representative

Year of Birth: 1982

Education: Brigham Young University UT, Bachelor's in Economics and Mathematics, 2009

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 09/2023 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 04/2016 to 07/2023
Firm Name: Kestra Advisory Services, Inc.
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 04/2016 to 07/2023
Firm Name: Kestra Investment Services, LLC.
Type of Business: Broker Dealer
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Jared Benson has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Jared Benson is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Jared Benson does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Benson's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Judd Berube, SVP / Investment Advisor Representative

Year of Birth: 1976

Education: James Madison University, VA Bachelor of Business Admin in Marketing, 1999

Designations:

AIF®: The Accredited Investment Fiduciary designation requires one of the following combinations of education, industry experience, and/or professional development is required to meet the experience requirement for the AIF® designation. Relevant experience is that which has been accrued in a non-clerical role within the financial services (or a related) industry. 1) Minimum of two years of relevant experience; a bachelor's degree (or higher); and a professional credential; 2) Minimum of five years of relevant experience; a bachelor's degree (or higher) or a professional credential; 3) Minimum of eight years of relevant experience. Additionally a candidate must: Enroll in and complete the AIF® Training; Pass the AIF® examination; Satisfy the Code of Ethics and Conduct Standards; Submit the application and dues. The following steps must be completed annually in order to retain the AIF® designation: Accrue and report six (6) hours of continuing education (CE); Satisfy the Code of Ethics and Conduct Standards; Submit the application and dues.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 04/2024 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 04/2016 to 03/2024
Firm Name: Kestra Advisory Services, Inc.
Type of Business: Investment Advisor
Job Title & Duties: Registered Investment Advisor

Employment Dates: 06/2015 to 03/2024
Firm Name: Kestra Investment Services, LLC.
Type of Business: Broker Dealer
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Judd Berube has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Judd Berube is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Judd Berube does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Berube's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Jamie Bond, Investment Advisor Representative

Year of Birth: 1990

Education: Utah Valley University Orem, BA/BS 2021

Professional Designation(s):

AIF®: The Accredited Investment Fiduciary designation requires one of the following combinations of education, industry experience, and/or professional development is required to meet the experience requirement for the AIF® designation. Relevant experience is that which has been accrued in a non-clerical role within the financial services (or a related) industry. 1) Minimum of two years of relevant experience; a bachelor's degree (or higher); and a professional credential; 2) Minimum of five years of relevant experience; a bachelor's degree (or higher) or a professional credential; 3) Minimum of eight years of relevant experience. Additionally, a candidate must: Enroll in and complete the AIF® Training; Pass the AIF® examination; Satisfy the Code of Ethics and Conduct Standards; Submit the application and dues. The following steps must be completed annually in order to retain the AIF® designation: Accrue and report six (6) hours of continuing education (CE); Satisfy the Code of Ethics and Conduct Standards; Submit the application and dues.

CFPA: Certified Financial Process Associate certified professionals have proven knowledge and competence to function in multiple roles including handling of customer accounts; reconciliation; order management; vendor payment; invoice processing etc., across a whole range of organizations, but especially suited for more organized providers of finance and accounting services to their clients in the outsourced mode.

AFC®: The Accredited Financial Counselor® (AFC®) designation, issued by the Association for Financial Counseling & Planning Education® (AFCPE®), requires candidates to complete a rigorous education program, pass a comprehensive exam, and demonstrate at least 1,000 hours of relevant financial counseling experience. The designation recognizes professionals with proven expertise in personal finance, debt management, and behavioral change, focused on helping individuals and families build lasting financial stability and wellness.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 01/2025 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 07/2023 to 01/2025
Firm Name: Corient Services, LLC.
Type of Business: Financial Institution
Job Title & Duties: Employee

Employment Dates: 11/2022 to 01/2025

Firm Name:	Corient
Type of Business:	Financial Institution
Job Title & Duties:	Retirement Plan service Specialist
Employment Dates:	01/2023 to 07/2023
Firm Name:	CIPW Service Company, LLC.
Type of Business:	Financial Institution
Job Title & Duties:	Employee
Employment Dates:	08/2021 to 03/2023
Firm Name:	Budros, Ruhlin & Roe
Type of Business:	Financial Institution
Job Title & Duties:	Retirement Plan Specialist
Employment Dates:	06/2020 to 08/2021
Firm Name:	Profi: The Professional Financial Company
Type of Business:	Financial Institution
Job Title & Duties:	Retirement Plan Specialist

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Jamie Bond has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Jamie Bond is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Jamie Bond does not receive economic benefit from non clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Bond's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Susan Bowersox, Investment Advisor Representative

Year of Birth: 1971

Education: Wayne State College, BS in Biology with Honors, 1990

Professional Designations:

ChFC®: The Chartered Financial Consultant® designation is issued by The American College and is granted to individuals who have at least three years of full-time business experience. The candidate is required to complete seven mandatory courses which include the following disciplines: financial, insurance, retirement and estate planning; income taxation, investments and application of financial planning; as well as two elective courses involving the application of the aforementioned disciplines.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 11/2023 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Plan Advisor/Investment Advisor Representative

Employment Dates: 07/2020 to Present
Firm Name: Devon Investment Advisory, LLC
Type of Business: Financial Institution
Job Title & Duties: Investment Advisor Representative

Employment Dates: 03/2005 to 01/2021
Firm Name: Sage Settlement Consulting
Type of Business: Financial Institution
Job Title & Duties: Vice President/Consultant

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Susan Bowersox has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Susan Bowersox is an Independent Agent to various Independent Insurance Companies. From time to time, she may offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a Registered Investment Advisor. Clients are in no way required to implement the plan through any representative of NFP Retirement, Inc. in his/her capacity as an insurance agent.

Item 5 - Additional Compensation

In the course of business, Susan Bowersox does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Bowersox's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Tyler Brocato, Investment Advisor Representative

Year of Birth: 1986

Education: BBA in Finance, University of Georgia

Professional Designation(s):

QPFC®: Qualified Plan Financial Consultant; Status- is the professional credential for financial professionals who sell, advise, market or support qualified retirement plans. The QPFC designation sponsored by The College for Financial Planning requires general proficiency in plan administration, compliance and investment, fiduciary, and ethics issues. In addition to passing the required examination series, a candidate must meet one of the following requirements: (1) Series 6, 7 or 65 license issued by the FINRA (formerly NASD) and two letters of reference demonstrating at least two years of retirement plan related experience; or (2) State-life or annuity insurance license and two letters of reference demonstrating at least two years of retirement plan related experience; or (3) Investment Advisor Representative or Registered Investment Advisor credential and two letters of reference demonstrating at least two years of retirement plan related experience; or (4) Two letters of reference demonstrating at least three years of retirement plan related experience. All credentialed members must acquire 40 hours of Continuing Professional Education (CPE) credits (2 of these must be Ethics) every two years.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 01/2021 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 04/2019 to 12/2020
Firm Name: BOKF, NA.
Type of Business: Financial Institution
Job Title & Duties: VP, Institutional Client Advisor

Employment Dates: 03/2019 to 12/2020
Firm Name: BOK Financial Asset Management, Inc
Type of Business: Financial Institution
Job Title & Duties: Institutional Client Advisor

Employment Dates: 04/2019 to 12/2020
Firm Name: BOK Financial Securities, Inc
Type of Business: Financial Institution
Job Title & Duties: VP, Institutional Client Advisor

Employment Dates: 04/2016 to 03/2019

Firm Name: Kestra Financial Services, Inc.
Type of Business: Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 01/2015 to 04/2016
Firm Name: NFP Advisor Services, LLC
Type of Business: Investment Advisor
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Tyler Brocato has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Tyler Brocato is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Tyler Brocato does not receive economic benefit from non clients for providing advisory services. "Economic benefits" include sales awards and other prizes or any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Brocato's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Carole Browne, Senior Investment Advisor

Year of Birth: 1963

Education: Temple University, 1981-1986, Bachelor in Business Administration

Professional Designation(s):

QPA: Qualified Plan Administrators is an independent third party retirement plan administration. QPA has been administering retirement plans since 1995 across 24 states. QPA can allow you to invest in multiple investment vehicles. The investment alternatives are available on either a plan level or a participant investment directed level.

QKA: Qualified 401 (k) Administrator: The Qualified 401(k) Administrator (QKA) Credentialing Program is a credentialing program for professional's working in the financial field that are specializing in retirement planning and specifically 401k planning. The Qualified 401(k) Administrator Program allows the professional to attain a credential that will enhance their professional image and the quality of business they can provide to their clients. The Qualified 401(k) Administrator credential is offered for retirement plan professionals who work primarily with 401(k) plans. Applicants for the QKA credentials are from various professional disciplines. The QPA typically assist employers and consultants with the recordkeeping, non-discrimination testing and the administrative aspects of 401(k) and related defined contribution plans.

QPFC®: Qualified Plan Financial Consultant; Status- is the professional credential for financial professionals who sell, advise, market or support qualified retirement plans. The QPFC designation sponsored by The College for Financial Planning requires general proficiency in plan administration, compliance and investment, fiduciary, and ethics issues. In addition to passing the required examination series, a candidate must meet one of the following requirements: (1) Series 6, 7 or 65 license issued by the FINRA (formerly NASD) and two letters of reference demonstrating at least two years of retirement plan related experience; or (2) State-life or annuity insurance license and two letters of reference demonstrating at least two years of retirement plan related experience; or (3) Investment Advisor Representative or Registered Investment Advisor credential and two letters of reference demonstrating at least two years of retirement plan related experience; or (4) Two letters of reference demonstrating at least three years of retirement plan related experience. All credentialed members must acquire 40 hours of Continuing Professional Education (CPE) credits (2 of these must be Ethics) every two years.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Senior Investment Advisor

Employment Dates: 01/2020 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Senior Investment Advisor

Employment Dates: 04/2015 to 01/2020
Firm Name: ONEAMERICA Securities
Type of Business: Financial Institution
Job Title & Duties: Registered Representative

Employment Dates: 02/2015 to 01/2020
Firm Name: American United Life
Type of Business: Insurance Company
Job Title & Duties: Relationship Senior Manager

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Carole Browne has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Carole Browne is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond her capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Carole Browne does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Browne's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Daniel Bystrom, SVP / Investment Advisor Representative

Year of Birth: 1970

Education: Northwestern University Evanston, Bachelor of Arts, Economics, 1993

Professional Designation(s): N/A

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: SVP/Investment Advisor Representative

Employment Dates: 12/2021 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: SVP/Investment Advisor Representative

Employment Dates: 01/2018 to 11/2021
Firm Name: Accountants Proprietary Financial Services, Inc.
Type of Business: Financial Institution
Job Title & Duties: President/Advisor

Employment Dates: 04/2015 to 03/2017
Firm Name: CLSA Americas, LLC
Type of Business: Financial Institution
Job Title & Duties: Trader

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Daniel Bystrom has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Daniel is a Managing Member at Derivtion, LLC a Catastrophic Insurance Company - not investment related. From time to time, he may offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a Registered Investment Advisor. Clients are in no way required to implement the plan through any representative of NFP Retirement, Inc. in his/her capacity as an insurance agent.

Item 5 - Additional Compensation

In the course of business, Daniel Bystrom does not receive economic benefit from non clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Bystrom's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Deana Calvelli, VP / Investment Advisor Representative

Year of Birth: 1967

Education: Duke University, BA 1989

Professional Designations:

AIF®: The Accredited Investment Fiduciary designation requires one of the following combinations of education, industry experience, and/or professional development is required to meet the experience requirement for the AIF® designation. Relevant experience is that which has been accrued in a non-clerical role within the financial services (or a related) industry. 1) Minimum of two years of relevant experience; a bachelor's degree (or higher); and a professional credential; 2) Minimum of five years of relevant experience; a bachelor's degree (or higher) or a professional credential; 3) Minimum of eight years of relevant experience. Additionally a candidate must: Enroll in and complete the AIF® Training; Pass the AIF® examination; Satisfy the Code of Ethics and Conduct Standards; Submit the application and dues. The following steps must be completed annually in order to retain the AIF® designation: Accrue and report six (6) hours of continuing education (CE); Satisfy the Code of Ethics and Conduct Standards; Submit the application and dues.

CEBS®: Certified Employee Benefit Specialist. The candidate is required to take six mandatory courses which include two electives from CEBS curriculum. Examination type: Computer-based test for each course. Continuing Education: 30 hours every two years

CPFA®: Certified Plan Fiduciary Advisor. The Certification demonstrates knowledge, expertise and commitment to working with retirement plans. Plan advisors who earn their CPFA demonstrate the expertise required to act as a plan fiduciary or help plan fiduciaries manage their roles and responsibilities. The certification is issued by the National Association of Plan Advisors and applicants must pass a closed book Certified Plan Fiduciary Advisor exam. To maintain the certification Advisors must pay an annual fee and complete 10 hours of continuing education.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: VP/Investment Advisor Representative

Employment Dates: 07/2024 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: VP/Investment Advisor Representative

Employment Dates: 07/2023 to 07/2024
Firm Name: Calvelli Consulting
Type of Business: Consulting
Job Title & Duties: Independent Retirement Consultant

Employment Dates: 12/2021 to 06/2023
Firm Name: Creative Planning, LLC
Type of Business: Financial Institution
Job Title & Duties: Partner, Managing Director

Employment Dates: 07/2015 to 12/2021
Firm Name: Lockton Companies, LLC
Type of Business: Financial Institution
Job Title & Duties: Producer

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Deana Calvelli has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Deana Calvelli is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond her capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Deana Calvelli does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Calvelli's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

April Camp, Investment Advisor Representative

Year of Birth: 1986

Education: University of MD, Baltimore County, BA in Dance 2010

Professional Designation(s): N/A

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 09/2022 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 07/2020 to Present
Firm Name: NFP Benefits
Type of Business: Insurance Company
Job Title & Duties: Corporate Benefits, New Business

Employment Dates: 09/2012 to 07/2020
Firm Name: Reilly Benefits, Inc
Type of Business: Insurance Company
Job Title & Duties: Group Benefits/Account Executive

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, April Camp has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

April Camp is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond her capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business, April Camp does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Camp's investment advisory activities to ensure compliance with regulatory and

internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Anthony Cardinal, Investment Advisor Representative

Year of Birth: 1967

Education: University of Wisconsin, River Falls, B.A. Business Management, 1989

Professional Designation(s): N/A

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 01/1998 to Present
Firm Name: Kestra Financial Services, LLC.
Type of Business: Broker Dealer/Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 04/2016 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Anthony Cardinal has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Anthony Cardinal is a registered representative with Kestra Investment Services, LLC. A potential conflict of interest exists in that he may sell securities and receive customary securities commissions and receive Investment Advisory fees. Any potential conflicts of interests are addressed through policies and procedures on the suitability and supervision of the advisory services that are offered.

Clients are under no obligation to purchase securities or advisory services through Anthony Cardinal.

Item 5 - Additional Compensation

In the course of business Anthony Cardinal does not receive economic benefit from non clients for providing advisory services. Anthony Cardinal may receive compensation in connection with his registration as a registered representative with Kestra Investment Services, LLC.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Cardinal's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

George Chazulle, Investment Advisor Representative

Year of Birth: 1969

Education: Attended Northern Essex Community College 9/2/1988-5/15/1994

Professional Designation(s): N/A

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Senior Retirement Advisor/Investment Advisor Representative

Employment Dates: 03/2021 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Senior Retirement Advisor/Investment Advisor Representative

Employment Dates: 12/2008 to 09/2020
Firm Name: ADP Broker Dealer, Inc.
Type of Business: Broker Dealer
Job Title & Duties: Registered Representative

Employment Dates: 01/2000 to 09/2020
Firm Name: AFDP INC
Type of Business: Financial Institution
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, George Chazulle has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

George Chazulle is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business George Chazulle does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Chazulle's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Michael Coakley, Investment Advisor Representative

Year of Birth: 1987

Education: California State University, Fresno, BA/BS, 2009

Western Governor's University, MBA, 2015

Professional Designations: CFP®: A CERTIFIED FINANCIAL PLANNER™ designation is offered by the Certified Financial Planner Board of Standards, Inc. (CFP Board) to candidates with at least a bachelor's degree and three years of full-time pertinent experience and that complete a CFP-board registered program or hold certain designations, including a CFA. CFP professionals must agree to be bound by the CFP Board's Standards of Professional Conduct and complete 30 hours of continuing education every two years.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 09/2019 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Senior Advisor

Employment Dates: 10/2019 to 04/2025
Firm Name: Kestra Advisory Services, LLC
Type of Business: Financial Institution
Job Title & Duties: Investment Advisor Representative

Employment Dates: 10/2019 to 04/2025
Firm Name: Kestra Investment Servies, LLC
Type of Business: Financial Institution
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Michael Coakley has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Michael Coakley is separately licensed as an independent insurance agent. In this capacity, he can affect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Coakley for insurance-related activities. This presents a conflict of interest because Mr. Coakley may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 5 - Additional Compensation

In the course of business Michael Coakley does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Coakley's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Shamun Cole, Senior Advisor/Investment Advisor Representative

Year of Birth: 1976

Education: Saint Augustine College Raleigh, Bachelor of Arts, 2003

Designations:

AIF®: The Accredited Investment Fiduciary designation requires one of the following combinations of education, industry experience, and/or professional development is required to meet the experience requirement for the AIF® designation. Relevant experience is that which has been accrued in a non-clerical role within the financial services (or a related) industry. 1) Minimum of two years of relevant experience; a bachelor's degree (or higher); and a professional credential; 2) Minimum of five years of relevant experience; a bachelor's degree (or higher) or a professional credential; 3) Minimum of eight years of relevant experience. Additionally a candidate must: Enroll in and complete the AIF® Training; Pass the AIF® examination; Satisfy the Code of Ethics and Conduct Standards; Submit the application and dues. The following steps must be completed annually in order to retain the AIF® designation: Accrue and report six (6) hours of continuing education (CE); Satisfy the Code of Ethics and Conduct Standards; Submit the application and dues.

CPFA®: Certified Plan Fiduciary Advisor. The Certification demonstrates knowledge, expertise and commitment to working with retirement plans. Plan advisors who earn their CPFA demonstrate the expertise required to act as a plan fiduciary or help plan fiduciaries manage their roles and responsibilities. The certification is issued by the National Association of Plan Advisors and applicants must pass a closed book Certified Plan Fiduciary Advisor exam. To maintain the certification Advisors must pay an annual fee and complete 10 hours of continuing education.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Senior Advisor/Investment Advisor Representative

Employment Dates: 04/2024 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Senior Investment Advisor

Employment Dates: 10/2021 to 03/2024
Firm Name: Kestra advisory Services, Inc.
Type of Business: Investment Advisor
Job Title & Duties: Registered Investment Advisor

Employment Dates: 04/2011 to 03/2024
Firm Name: Kestra Investment Services, LLC.
Type of Business: Broker Dealer
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Shamun Cole has not been involved in legal or

disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Shamun Cole is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Shamun Cole does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Cole's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Jordan Collins, SVP/Investment Advisor Representative

Year of Birth: 1983

Education: Utah State University, bachelor's degree Major in Finance & Emphasis in Financial Planning, 2006

Designations:

CFP®: A CERTIFIED FINANCIAL PLANNER™ designation is offered by the Certified Financial Planner Board of Standards, Inc. (CFP Board) to candidates with at least a bachelor's degree and three years of full-time pertinent experience and that complete a CFP-board registered program or hold certain designations, including a CFA. CFP professionals must agree to be bound by the CFP Board's Standards of Professional Conduct and complete 30 hours of continuing education every two years.

CRPC: Chartered Retirement Planning Counselor is a professional financial planning designation awarded by the College for Financial Planning. Individuals may earn the CRPC designation by completing a study program and passing a final multiple-choice examination. Successful applicants earn the right to use the CRPC designation with their names for two years, which can improve job opportunities, professional reputation and pay. Every two years, CRPC professionals must complete 16 hours of continuing education and pay a small fee to continue using the designation.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: SVP/Investment Advisor Representative

Employment Dates: 11/2023 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 04/2017 to 08/2024
Firm Name: Divergent Wealth Advisors, LLC
Type of Business: Financial Institution
Job Title & Duties: Investment Advisor Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current, or prospective clients, Jordan Collins has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Jordan Collins is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Collins for insurance-related activities. This presents a conflict of interest because Mr. Collins may have an incentive to recommend insurance products to you for the purpose of generating commissions rather

than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 5 - Additional Compensation

In the course of business Jordan Collins does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Collins' investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Lisa Conte, Investment Advisor Representative

Year of Birth: 1984

Education: B.S. in Business Administration from Northeastern University (2007)

Professional Designation(s):

CPFA®: Certified Plan Fiduciary Advisor. The Certification demonstrates knowledge, expertise and commitment to working with retirement plans. Plan advisors who earn their CPFA demonstrate the expertise required to act as a plan fiduciary or help plan fiduciaries manage their roles and responsibilities. The certification is issued by the National Association of Plan Advisors and applicants must pass a closed book Certified Plan Fiduciary Advisor exam. To maintain the certification Advisors must pay an annual fee and complete 10 hours of continuing education.

Employment for the Past Five Years:

Employment Dates:	10/2025 to Present
Firm Name:	Wealthspire Retirement Advisory
Type of Business:	Registered Investment Advisor
Job Title & Duties:	Investment Advisor Representative

Employment Dates:	01/2022 to 10/2025
Firm Name:	NFP Retirement, Inc.
Type of Business:	Registered Investment Advisor
Job Title & Duties:	Investment Advisor Representative

Employment Dates:	08/2017 to 01/2022
Firm Name:	NFP Retirement, Inc.
Type of Business:	Investment Advisor
Job Title & Duties:	Service Associate

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Lisa Conte has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Lisa Conte is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond her capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business, Lisa Conte does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Conte's investment advisory activities to ensure compliance with regulatory and

internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Raymond Corneau, VP/ Investment Advisor Representative

Year of Birth: 1973

Education: Rutgers University NJ, Bachelor of Arts, Economics, 1996

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: VP/Investment Advisor Representative

Employment Dates: 04/2024 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 09/2011 to 03/2024
Firm Name: Kestra Investment Services, LLC.
Type of Business: Broker Dealer
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Raymond Corneau has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Raymond Corneau is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Raymond Corneau does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Corneau's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Keenan Crosby, Investment Advisor Representative

Year of Birth: 1993

Education: Crummer School of Business - Rollins College, Winter Park FL, 2017

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative/Education Specialist

Employment Dates: 07/2024 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative/Education Specialist

Employment Dates: 10/2023 to 07/2024
Firm Name: LPL Financial, LLC
Type of Business: Financial Institution
Job Title & Duties: Registered Representative

Employment Dates: 04/2022 to 10/2023
Firm Name: Kestra Advisory Services, LLC.
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 05/2015 to 10/2023
Firm Name: Kestra Investment Services
Type of Business: Financial Institution
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Keenan Crosby not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Keenan Crosby is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Keenan Crosby does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Crosby's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Michael Danzansky, Investment Advisor Representative

Year of Birth: 1969

Education: Washington and Lee University, BS Business
CA Institute for Integral Studies, Master in Philosophy and Conscious Studies

Professional Designation(s):

CLU®: The Chartered Life Underwriter® designation is issued by The American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take a series of mandatory courses which include, for example, the following: insurance planning, life insurance law, fundamentals of estate planning, planning for business owners, income taxation, group benefits, planning for retirement needs, and investments.

RHU®: Registered Health Underwriter — a professional designation granted by the American College of Financial Services to individuals who pass examinations oriented toward group insurance benefits and health insurance for individuals and families.

Employment for the Past Five Years:

Employment Dates:	10/2025 to Present
Firm Name:	Wealthspire Retirement Advisory
Type of Business:	Registered Investment Advisor
Job Title & Duties:	Investment Advisor Representative

Employment Dates:	02/2021 to 10/2025
Firm Name:	NFP Retirement, Inc.
Type of Business:	Registered Investment Advisor
Job Title & Duties:	Investment Advisor Representative

Employment Dates:	06/2006 to Present
Firm Name:	NFP Securities, Inc.
Type of Business:	Financial Institution
Job Title & Duties:	Benefit Consultant, Sales

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Michael Danzansky has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Michael is a Sole Proprietor of a Fitness Company, teaches YOGA at Various Studios – not investment related. Clients of the aforementioned and those of NFP Retirement, Inc. are mutually exclusive and therefore there is no conflict of interest in the provision of these services.

Item 5 - Additional Compensation

In the course of business Michael Danzansky does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Danzansky's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Morgan Davis Quigley, Investment Advisor Representative

Year of Birth: 1993

Education: Michigan State University, Bachelor of Art in Business, 2015

Professional Designation(s):

CPFA®: Certified Plan Fiduciary Advisor. The Certification demonstrates knowledge, expertise and commitment to working with retirement plans. Plan advisors who earn their CPFA demonstrate the expertise required to act as a plan fiduciary or help plan fiduciaries manage their roles and responsibilities. The certification is issued by the National Association of Plan Advisors and applicants must pass a closed book Certified Plan Fiduciary Advisor exam. To maintain the certification Advisors must pay an annual fee and complete 10 hours of continuing education.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 04/2016 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Morgan Davis Quigley has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Morgan Davis Quigley is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond her capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Morgan Davis Quigley does not receive economic benefit from a person or entity who is not a client for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Davis Quigley's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Joseph Delaney, Investment Advisor Representative

Year of Birth: 1998

Education: BBA in Finance from Loyola University Chicago December 2019

Professional Designation(s):

CFA®: The Chartered Financial Analyst® designation is a graduate-level investment credential awarded by the CFA Institute. Successful candidates must have a bachelor's degree from an accredited institution or equivalent educational or work experience, pass three sequential six-hour uniform examinations that demonstrate advanced skills necessary for investment analysis and decision making, and agree to abide by the CFA Institute's Code of Ethics and Standards of Professional Conduct.

Employment for the Past Five Years:

Employment Dates:	10/2025 to Present
Firm Name:	Wealthspire Retirement Advisory
Type of Business:	Registered Investment Advisor
Job Title & Duties:	Investment Advisor Representative

Employment Dates:	01/2020 to 10/2025
Firm Name:	NFP Retirement, Inc.
Type of Business:	Registered Investment Advisor
Job Title & Duties:	Plan Advisor

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Joseph Delaney has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Joseph Delaney is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Joseph Delaney does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Delaney's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Corwin Matthew Dickey, Investment Advisor Representative

Year of Birth: 1981

Education: Master of Business Administration, Texas Tech University May 2005

Professional Designation(s): N/A

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 10/2019 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Plan Advisor

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Corwin Matthew Dickey has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Corwin Matthew Dickey is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Corwin Matthew Dickey does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Dickey's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Easton Dickson, Investment Advisor Representative

Year of Birth: 1998

Education: University of Utah, Human Development & Family Planning/Certified Financial Planning, 2018

Designations: Designations:

CFP®: A CERTIFIED FINANCIAL PLANNER™ designation is offered by the Certified Financial Planner Board of Standards, Inc. (CFP Board) to candidates with at least a bachelor's degree and three years of full-time pertinent experience and that complete a CFP-board registered program or hold certain designations, including a CFA. CFP professionals must agree to be bound by the CFP Board's Standards of Professional Conduct and complete 30 hours of continuing education every two years.

CRPC: Chartered Retirement Planning Counselor is a professional financial planning designation awarded by the College for Financial Planning. Individuals may earn the CRPC designation by completing a study program and passing a final multiple-choice examination. Successful applicants earn the right to use the CRPC designation with their names for two years, which can improve job opportunities, professional reputation and pay. Every two years, CRPC professionals must complete 16 hours of continuing education and pay a small fee to continue using the designation.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 11/2023 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 01/2020 to 08/2024
Firm Name: Divergent Wealth Advisors, LLC
Type of Business: Financial Institution
Job Title & Duties: Investment Advisor Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current, or prospective clients, Easton Dickson has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Easton Dickson is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Easton Dickson does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Dickson's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Michael Down, Investment Advisor Representative

Year of Birth: 1984

Education: Franklin and Marshall College, Bachelor of Arts- Business, 2007
Robert H. Smooth Scholl of Business, Master of Business Administration, 2016

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 06/2023 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 04/2016 to 03/2023
Firm Name: Kestra advisory Services, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 08/2010 to 03/2023
Firm Name: Kestra Investment Services, LLC.
Type of Business: Broker Dealer
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Michael Down has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Michael Down is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business, Michael Down does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Down's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Michael Dugan, Investment Advisor Representative

Year of Birth: 1970

Education: Furman University Greenville S.C. Bachelor of History 1992

Professional Designations: N/A

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 04/2024 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 12/2016 to 03/2024
Firm Name: Kestra advisory Services, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 02/2013 to 03/2024
Firm Name: Kestra Investment Services, LLC.
Type of Business: Broker Dealer
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Michael Dugan has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Michael Dugan is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Michael Dugan does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Dugan's investment advisory activities to ensure compliance with regulatory and

internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Randall Dunn, Investment Advisor Representative

Year of Birth: 1983

Education: Dallas Baptist University, bachelor's degree in business, 2008

Professional Designations: N/A

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 10/2022 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Plan Advisor/Investment Advisor Representative

Employment Dates: 02/2013 to 10/2022
Firm Name: Fidelity Brokerage Services, LLC
Type of Business: Financial Institution
Job Title & Duties: Managing Director

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Randall Dunn has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Randall Dunn is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business, Randall Dunn does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Dunn's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Marcel J. Dupré, Investment Advisor Representative

Year of Birth: 1967

Education: Loyola University New Orleans, LA 1994 graduate – J.D. (law degree)
Loyola University New Orleans, LA 1994 graduate – M.B.A.
University of Southern Miss Hattiesburg, MS 1991 graduate – B.S.B.A. Economics

Professional Designation(s):

CPFA®: Certified Plan Fiduciary Advisor. The Certification demonstrates knowledge, expertise and commitment to working with retirement plans. Plan advisors who earn their CPFA demonstrate the expertise required to act as a plan fiduciary or help plan fiduciaries manage their roles and responsibilities. The certification is issued by the National Association of Plan Advisors and applicants must pass a closed book Certified Plan Fiduciary Advisor exam. To maintain the certification Advisors must pay an annual fee and complete 10 hours of continuing education.

Employment for the Past Five Years:

Employment Dates:	10/2025 to Present
Firm Name:	Wealthspire Retirement Advisory
Type of Business:	Registered Investment Advisor
Job Title & Duties:	Investment Advisor Representative

Employment Dates:	10/2014 to 10/2025
Firm Name:	NFP Retirement, Inc.
Type of Business:	Registered Investment Advisor
Job Title & Duties:	Investment Advisor Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Marcel J. Dupré has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Marcel J. Dupré is the sole owner of an Insurance Agency and 401(k) Guy LLC Insurance. From time to time, he may offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a Registered Investment Advisor. Clients are in no way required to implement the plan through any representative of NFP Retirement, Inc. in his/her capacity as an insurance agent.

Item 5 - Additional Compensation

In the course of business Marcel J. Dupré does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Dupré's investment advisory activities to ensure compliance with regulatory and

internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Kristen Echols, Investment Advisor Representative

Year of Birth: 1992

Education: Colorado State University, Fort Collins, CO

Bachelor of Science in Business Administration- Corporate Finance & Investment Analysis, May 2014

Professional Designations:

CPFA®: Certified Plan Fiduciary Advisor. The Certification demonstrates knowledge, expertise and commitment to working with retirement plans. Plan advisors who earn their CPFA demonstrate the expertise required to act as a plan fiduciary or help plan fiduciaries manage their roles and responsibilities. The certification is issued by the National Association of Plan Advisors and applicants must pass a closed book Certified Plan Fiduciary Advisor exam. To maintain the certification Advisors must pay an annual fee and complete 10 hours of continuing education.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 08/2023 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Senior Advisor

Employment Dates: 12/2021 to 07/2023
Firm Name: Creative Planning, LLC
Type of Business: Financial Institution
Job Title & Duties: Investment Advisor Representative

Employment Dates: 12/2020 to 12/2021
Firm Name: Lockton Companies, LLC/Lockton Investment Advisors, LLC
Type of Business: Financial Institution
Job Title & Duties: Account Manager

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Kristen Echols has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Kristen Echols is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond her capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Kristen Echols does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Echols' investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Allison Edmonds, VP / Investment Advisor Representative

Year of Birth: 1985

Education: Winthrop University, Rock Hill, SC Bachelor of Arts, 2007

Professional Designation(s): N/A

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 01/2023 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 01/2018 to 08/2022
Firm Name: Kestra Financial
Type of Business: Broker Dealer
Job Title & Duties: Registered Representative

Employment Dates: 09/2012 to Present
Firm Name: NFP Corp.
Type of Business: Financial Institution
Job Title & Duties: Account Manager

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Allison Edmonds has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Allison Edmonds is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond her capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business, Allison Edmonds does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Edmonds' investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Jessica Espinoza, Managing Director – National Practice Leader - Retirement/ Investment Advisor Representative

Year of Birth: 1983

Education: BS in Business, from the University of Maryland, College Park 2005

Professional Designation(s):

CFA: The Chartered Financial Analyst® designation is a graduate-level investment credential awarded by the CFA Institute. Successful candidates must have a bachelor's degree from an accredited institution or equivalent educational or work experience, pass three sequential six-hour uniform examinations that demonstrate advanced skills necessary for investment analysis and decision making, and agree to abide by the CFA Institute's Code of Ethics and Standards of Professional Conduct.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: National Practice Leader Retirement/Investment Advisor Representative

Employment Dates: 01/2021 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: National Practice Leader Retirement/Investment Advisor Representative

Employment Dates: 08/2010 to Present
Firm Name: Kestra Investment Services, LLC
Type of Business: Broker Dealer/Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 04/2016 to 01/2021
Firm Name: Kestra Investment Advisor
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisor Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Jessica Espinoza has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Jessica Espinoza is an employee of The Meltzer Group DBA NFP Inc. She receives compensation from the Meltzer Group only. There is no conflict of any interest.

Jessica Espinoza is a registered representative with Kestra Investment Services, LLC. A potential conflict of interest exists in that she may sell securities and receive customary securities commissions and receive

Investment Advisory fees. Any potential conflicts of interests are addressed through policies and procedures on the suitability and supervision of the advisory services that are offered.

Clients are under no obligation to purchase securities or advisory services through Jessica Espinoza.

Item 5 - Additional Compensation

In the course of business Jessica Espinoza does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Espinoza's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Marc Feinberg, Investment Advisor Representative

Year of Birth: 1968

Education: University of Massachusetts Amherst, BA 1991

Professional Designation(s): N/A

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 01/2023 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 08/2015 to Present
Firm Name: NFP
Type of Business: Financial Institution
Job Title & Duties: VP of Business Development

Employment Dates: 10/2001 to 08/2015
Firm Name: BWD Group
Type of Business: Financial Institution
Job Title & Duties: Business Development

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Marc Feinberg has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Marc Feinberg is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business, Marc Feinberg does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Feinberg's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Tanner Felts, Investment Advisor Representative

Year of Birth: 1995

Education: Oklahoma State University, Oklahoma

Professional Designation(s):

CPFA®: Certified Plan Fiduciary Advisor. The Certification demonstrates knowledge, expertise and commitment to working with retirement plans. Plan advisors who earn their CPFA demonstrate the expertise required to act as a plan fiduciary or help plan fiduciaries manage their roles and responsibilities. The certification is issued by the National Association of Plan Advisors and applicants must pass a closed book Certified Plan Fiduciary Advisor exam. To maintain the certification Advisors must pay an annual fee and complete 10 hours of continuing education.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 01/2025 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 06/2022 to 01/2025
Firm Name: LPL Financial, LLP
Type of Business: Broker Dealer/Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 04/2022 to 01/2025
Firm Name: INTRUST Bank
Type of Business: Financial Institution
Job Title & Duties: Retirement Plan Advisor

Employment Dates: 06/2018 to 04/2022
Firm Name: Arthur J. Gallagher
Type of Business: Financial Institution
Job Title & Duties: Client Relationship Associate

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Tanner Felts has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Any potential conflicts of interest are addressed through policies and procedures on the suitability and supervision of the advisory services that are offered.

Clients are under no obligation to purchase securities or advisory services through Tanner Felts.

Item 5 - Additional Compensation

In the course of business Tanner Felts does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Felts' investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Steven Festler, Investment Advisor Representative

Year of Birth: 1986

Education: University of St. Thomas – MBA, 2014
Hamline University – Business Management with Economics minor, 2009

Professional Designation(s):

CRPS: Chartered Retirement Planning Counselor is a professional financial planning designation awarded by the College for Financial Planning. Individuals may earn the CRPC designation by completing a study program and passing a final multiple-choice examination. Successful applicants earn the right to use the CRPC designation with their names for two years, which can improve job opportunities, professional reputation and pay. Every two years, CRPC professionals must complete 16 hours of continuing education and pay a small fee to continue using the designation.

CFP®: A Certified Financial Planner™ designation is offered by the Certified Financial Planner Board of Standards, Inc. (CFP Board) to candidates with at least a bachelor's degree and three years of full-time pertinent experience and that complete a CFP-board registered program or hold certain designations, including a CFA. CFP professionals must agree to be bound by the CFP Board's Standards of Professional Conduct and complete 30 hours of continuing education every two years.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 04/2016 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 04/2016 to 03/2019
Firm Name: Kestra Investment Services, LLC.
Type of Business: Broker Dealer/Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 03/2014 to 04/2016
Firm Name: NFP Corporate Services, (MN).
Type of Business: Broker Dealer/Investment Advisor
Job Title & Duties: Account Manager

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Steven Festler has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Steven Festler is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Festler for insurance-related activities. This presents a conflict of interest because Mr. Festler may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 5 - Additional Compensation

In the course of business Steven Festler does not receive economic benefit from non-clients for providing Investment Advisor services

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Festler's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Michael Filachek, Investment Advisor Representative

Year of Birth: 1983

Education: Villanova University, Villanova PA MBA – Finance, 2012
William Paterson University, Wayne NJ BS – Business Administration, 2005

Professional Designation(s): N/A

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 05/2016 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 01/2016 to Present
Firm Name: Kestra Investment Services, LLC.
Type of Business: Broker Dealer/Investment Advisor
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Michael Filachek has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Michael Filachek is a registered representative with Kestra Investment Services, LLC. A potential conflict of interest exists in that he may sell securities and receive customary securities commissions and receive Investment Advisory fees. Any potential conflicts of interest are addressed through policies and procedures on the suitability and supervision of the advisory services that are offered.

Clients are under no obligation to purchase securities or advisory services through Michael Filachek.

Item 5 - Additional Compensation

In the course of business Michael Filachek does not receive economic benefit from non-clients for providing advisory services.

Item 6 – Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Filachek's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Brooks Finnegan, Investment Advisor Representative

Year of Birth: 1978

Education: Babson F.W. Olin Graduate School of Business, MBA Business Strategy, 2008

Professional Designations:

CIC: Certified Insurance Counselors (CIC) are recognized for their expertise and commitment to the industry. The Certified Insurance Counselor program is nationally recognized and highly respected insurance professional designation for agency owners, producers, agents, CSR's, brokers, and insurance company personnel. I am the kind of individual who is not content to just collect annual commissions. I want to be the best that I can be. I use my education to gain an in-depth understanding of the nuances of complex risks and the best way to address them. Training to become a CIC includes 100 classroom hours and five comprehensive exams. Additionally, I attend continuing education courses every year to keep my knowledge and skills up to date to ensure that you always receive the attention, care, and current information necessary to make your coverage decisions.

The CIC designation and pin are marks of distinction that demonstrate my commitment to professional excellence and leadership in the insurance industry. I am proud to be among 31,500 CICs in the country, "the best and most knowledgeable insurance practitioners in the nation."

CPIA: Certified Professional Insurance Agent. Candidates are required to complete series of three core Insurance Success Seminars, participate in Advances Insurance Success Seminars, attend the AIMS Society Annual PRO to PRO and maintain Individual or Agency Membership

Employment for the Past Five Years:

Employment Dates:	10/2025 to Present
Firm Name:	Wealthspire Retirement Advisory
Type of Business:	Registered Investment Advisor
Job Title & Duties:	Investment Advisor Representative

Employment Dates:	09/2022 to 10/2025
Firm Name:	NFP Retirement, Inc.
Type of Business:	Registered Investment Advisor
Job Title & Duties:	Investment Advisor Representative

Employment Dates:	08/2014 to Present
Firm Name:	NFP Corporate Services
Type of Business:	Financial Institution
Job Title & Duties:	Senior Advisor

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Brooks Finnegan has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Brooks Finnegan is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time

beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business, Brooks Finnegan does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Finnegan's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Allison Flink, Investment Advisor Representative

Year of Birth: 1967

Education: Adelphi University, BA in Anthropology and Accounting, Garden City NY

Professional Designation(s):

AIF®: The Accredited Investment Fiduciary designation requires one of the following combinations of education, industry experience, and/or professional development is required to meet the experience requirement for the AIF® designation. Relevant experience is that which has been accrued in a non-clerical role within the financial services (or a related) industry. 1) Minimum of two years of relevant experience; a bachelor's degree (or higher); and a professional credential; 2) Minimum of five years of relevant experience; a bachelor's degree (or higher) or a professional credential; 3) Minimum of eight years of relevant experience. Additionally a candidate must: Enroll in and complete the AIF® Training; Pass the AIF® examination; Satisfy the Code of Ethics and Conduct Standards; Submit the application and dues. The following steps must be completed annually in order to retain the AIF® designation: Accrue and report six (6) hours of continuing education (CE); satisfy the Code of Ethics and Conduct

CPFA®: Certified Plan Fiduciary Advisor. A fiduciary advisor, by definition is an advisor who is paid on retainer by an employer to advise employees about their retirement plan investments- and possibly to provide a complete range of other products and service as well.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 08/2014 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 08/2014 to 01/2018
Firm Name: AKA Holdings, LLC.
Type of Business: Investment Advisor
Job Title & Duties: ICCO and Managing Member

Employment Dates: 07/2014 to 03/2018
Firm Name: Kestra Investment Services, LLC.
Type of Business: Broker Dealer/Investment Advisor
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Allison Flink has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Allison Flink is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond her capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Allison Flink does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Flink's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Michael Flynn, SVP / Investment Advisor Representative

Year of Birth: 1965

Education: Marquette University Milwaukee MI, 1988

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: SVP/Investment Advisor Representative

Employment Dates: 12/2023 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: SVP/Investment Advisor Representative

Employment Dates: 01/2019 to 11/2023
Firm Name: Resources Investment Advisors
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisor Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Michael Flynn has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Michael Flynn is separately licensed as an insurance agent. In this capacity, he can affect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Flynn for insurance-related activities. This presents a conflict of interest because Mr. Flynn may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 5 - Additional Compensation

In the course of business, Michael Flynn does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Flynn's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Patrick Flynn, SVP / Investment Advisor Representative

Year of Birth: 1967

Education: Marquette University Milwaukee MI, BA/BS, 1989

Professional Designation(s): N/A

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: SVP/Investment Advisor Representative

Employment Dates: 08/2024 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: SVP/Investment Advisor Representative

Employment Dates: 08/2023 to 08/2024
Firm Name: NFP
Type of Business: Financial Institution
Job Title & Duties: Senior Vice President

Employment Dates: 09/1994 to 08/2023
Firm Name: Flynn & Company Inc.
Type of Business: Life, Health and Accident Insurance Sales
Job Title & Duties: Agent

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Patrick Flynn has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Patrick Flynn is a 2% shareholder in ARPWAVE USA, LLC & WAVE CRUSADE DISTRIBUTION LLC, a passive investor medical device since 12/10/2018. He is also a 3% shareholder in BO & KR HUB RE GROUP, LLC since 05/05/2023. There is no conflict of interest with NFP Retirement, Inc. activities.

He is also a Broker in Life, Health and Accident Insurance Sales since 01/01/1990. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a Registered Investment Advisor. Clients are in no way required to implement the plan through any representative of NFP Retirement, Inc. in his/her capacity as an insurance agent.

Item 5 - Additional Compensation

In the course of business Patrick Flynn does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Flynn's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Vincenzo Fragomeni, Investment Advisor Representative

Year of Birth: 1978

Education: Layola University of Maryland, Major in Economics, 2000,
University of Maryland, MBA 2012

Professional Designation(s): N/A

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 11/2022 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 04/2019 to 03/2023
Firm Name: Kestra Investment Services, LLC.
Type of Business: Broker Dealer/Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 03/2021 to 12/2022
Firm Name: Kestra advisory Services, LLC.
Type of Business: Broker Dealer/Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 04/2019 to 11/2022
Firm Name: The Meltzer Group
Type of Business: Broker Dealer/Investment Advisor
Job Title & Duties: Registered Rep/Investment Advisor

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Vincent Fragomeni has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Vincent Fragomeni is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Vincent Fragomeni does not receive economic benefit from non clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Fragomeni's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Carolina Garcia, Investment Advisor Representative

Year of Birth: 1971

Education: Intituto Universitario de Marcadotecnia, Caracas, Bachelor in Business, 1992

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 07/2024 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 11/2023 to 07/2024
Firm Name: Mutual of America Securities, LLC.
Type of Business: Financial Institution
Job Title & Duties: Sr. Client Relationship Manager

Employment Dates: 11/2019 to 11/2023
Firm Name: GWFS Equities, Inc.
Type of Business: Financial Institution
Job Title & Duties: Retirement Plan Advisor

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Carolina Garcia has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Carolina Garcia is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond her capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Carolina Garcia does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Garcia's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:

PHONE 949.305.3759

EMAIL brian.yu@wealthspire.com

Carina Gascon, Investment Advisor Representative

Year of Birth: 1996

Education: Chapman University, CA BA/BS 2019

Professional Designation(s):

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 06/2024 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 10/2019 to 06/2024
Firm Name: NFP Retirement, Inc.
Type of Business: Investment Advisor
Job Title & Duties: Investment Analyst

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Carina Gascon not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Carina Gascon is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond her capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Carina Gascon does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Gascon's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Justin Goldstein, SVP/Investment Advisor Representative

Year of Birth: 1982

Education: University of Wisconsin – Whitewater, BA – Finance, 2008

Professional Designation(s):

AIF®: The Accredited Investment Fiduciary designation requires one of the following combinations of education, industry experience, and/or professional development is required to meet the experience requirement for the AIF® designation. Relevant experience is that which has been accrued in a non-clerical role within the financial services (or a related) industry. 1) Minimum of two years of relevant experience; a bachelor's degree (or higher); and a professional credential; 2) Minimum of five years of relevant experience; a bachelor's degree (or higher) or a professional credential; 3) Minimum of eight years of relevant experience. Additionally a candidate must: Enroll in and complete the AIF® Training; Pass the AIF® examination; Satisfy the Code of Ethics and Conduct Standards; Submit the application and dues. The following steps must be completed annually in order to retain the AIF® designation: Accrue and report six (6) hours of continuing education (CE); Satisfy the Code of Ethics and Conduct Standards; Submit the application and dues.

Employment for the Past Five Years:

Employment Dates:	10/2025 to Present
Firm Name:	Wealthspire Retirement Advisory
Type of Business:	Registered Investment Advisor
Job Title & Duties:	SVP, Advisory Services/Investment Advisor Representative

Employment Dates:	06/2019 to 10/2025
Firm Name:	NFP Retirement, Inc.
Type of Business:	Registered Investment Advisor
Job Title & Duties:	VP, Advisory Services

Employment Dates:	09/2000 to 04/2021
Firm Name:	Army National Guard
Type of Business:	US Army
Job Title & Duties:	Captain, Logistics Officer

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Justin Goldstein has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Justin Goldstein is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Justin Goldstein does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Goldstein's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Julie Graham, SVP/Investment Advisor Representative

Year of Birth: 1967

Education: Oklahoma State University – B.S. in Marketing, 1989

Professional Designation(s): N/A

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: SVP/Investment Advisor Representative

Employment Dates: 08/2001 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: SVP/Investment Advisor Representative

Employment Dates: 07/2014 to 03/2017
Firm Name: Kestra Investment Services, LLC.
Type of Business: Broker Dealer/Investment Advisor
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Julie Graham has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Julie Graham is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Julie Graham does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Graham's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Dallin Griffin, Investment Advisor Representative

Year of Birth: 1987

Education: Utah Valley University, Bachelor of Science/Finance General, 2013

Designations:

CFP®: A CERTIFIED FINANCIAL PLANNER™ designation is offered by the Certified Financial Planner Board of Standards, Inc. (CFP Board) to candidates with at least a bachelor's degree and three years of full-time pertinent experience and that complete a CFP-board registered program or hold certain designations, including a CFA. CFP professionals must agree to be bound by the CFP Board's Standards of Professional Conduct and complete 30 hours of continuing education every two years.

CEPA: Certified Exit Planning Advisor. He has five years of full time or equivalent experience working directly with business owners as a financial advisor, attorney, CPA, business broker, investment banker, commercial lender, estate planner, insurance professional, business consultant or in a related capacity. Has an undergraduate degree from a qualifying institution or additional professional work experience and be an Exit Planning Institute member in good standing.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 11/2023 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 07/2020 to 08/2024
Firm Name: Divergent Wealth Advisors, LLC
Type of Business: Financial Institution
Job Title & Duties: Investment Advisor Representative

Employment Dates: 02/2015 to 07/2020
Firm Name: Morgan Stanley Private Bank
Type of Business: Financial Institution
Job Title & Duties: Financial Advisor

Items 3 & 7 - Disciplinary Information

As it relates to past, current, or prospective clients, Dallin Griffin has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Dallin Griffin is separately licensed as an independent insurance agent. In this capacity, he can affect

transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Griffin for insurance-related activities. This presents a conflict of interest because Mr. Griffin may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 5 - Additional Compensation

In the course of business Dallin Griffin does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Griffin's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Jacob Gutke, Investment Advisor Representative

Year of Birth: 1993

Education: Utah State University, BA in Business Administration and Marketing, 2017

Designations:

CFP®: A CERTIFIED FINANCIAL PLANNER™ designation is offered by the Certified Financial Planner Board of Standards, Inc. (CFP Board) to candidates with at least a bachelor's degree and three years of full-time pertinent experience and that complete a CFP-board registered program or hold certain designations, including a CFA. CFP professionals must agree to be bound by the CFP Board's Standards of Professional Conduct and complete 30 hours of continuing education every two years.

CRPC: Chartered Retirement Planning Counselor is a professional financial planning designation awarded by the College for Financial Planning. Individuals may earn the CRPC designation by completing a study program and passing a final multiple-choice examination. Successful applicants earn the right to use the CRPC designation with their names for two years, which can improve job opportunities, professional reputation and pay. Every two years, CRPC professionals must complete 16 hours of continuing education and pay a small fee to continue using the designation.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 11/2023 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 12/2019 to 08/2024
Firm Name: Divergent Wealth Advisors, LLC
Type of Business: Financial Institution
Job Title & Duties: Financial Advisor

Items 3 & 7 - Disciplinary Information

As it relates to past, current, or prospective clients, Jacob Gutke has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Jacob Gutke is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Jacob Gutke does not receive economic benefit from non-clients for providing

advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Gutke's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Susann Haas, Investment Advisor Representative

Year of Birth: 1968

Education: High school graduate; College level studies, 1986

Professional Designation(s):

CPFA®: Certified Plan Fiduciary Advisor. The Certification demonstrates knowledge, expertise and commitment to working with retirement plans. Plan advisors who earn their CPFA demonstrate the expertise required to act as a plan fiduciary or help plan fiduciaries manage their roles and responsibilities. The certification is issued by the National Association of Plan Advisors and applicants must pass a closed book Certified Plan Fiduciary Advisor exam. To maintain the certification Advisors must pay an annual fee and complete 10 hours of continuing education.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 04/2002 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 7/2014 to 12/2017
Firm Name: Kestra Investment Services, LLC.
Type of Business: Broker Dealer/Investment Advisor
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Susann Haas has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Susann Haas is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Susann Haas does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Haas' investment advisory activities to ensure compliance with regulatory and

internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Robert Hamilton, Investment Advisor Representative

Year of Birth: 1970

Education: Loyola University of Maryland, Bachelor's Degree in Finance and History, 1992

Professional Designation(s): N/A

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 04/2023 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 09/2016 to 03/2023
Firm Name: Kestra advisory Services, LLC
Type of Business: Broker Dealer
Job Title & Duties: Registered Representative

Employment Dates: 09/2016 to 03/2023
Firm Name: Kestra Investment Services, Inc
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current, or prospective clients, Robert Hamilton has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Robert Hamilton is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Robert Hamilton does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Hamilton's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Ryan Hamilton, Investment Advisor Representative

Year of Birth: 1991

Education: University of California, Los Angeles
Bachelor of Arts- Psychology

Professional Designation(s):

CFA®: The Chartered Financial Analyst® designation is a graduate-level investment credential awarded by the CFA Institute. Successful candidates must have a bachelor's degree from an accredited institution or equivalent educational or work experience, pass three sequential six-hour uniform examinations that demonstrate advanced skills necessary for investment analysis and decision making, and agree to abide by the CFA Institute's Code of Ethics and Standards of Professional Conduct.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 02/2020 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Senior Investment Analyst

Employment Dates: 05/2016 to 02/2020
Firm Name: NFP Retirement
Type of Business: Investment Advisor
Job Title & Duties: Investment Analyst

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Ryan Hamilton has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Ryan Hamilton is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Ryan Hamilton does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Hamilton's investment advisory activities to ensure compliance with regulatory and

internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

James Hannan, Investment Advisor Representative

Year of Birth: 1989

Education: Duquesne University Pittsburgh, Psychology, Liberal Arts, 2012

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 04/2024 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 03/2017 to 03/2024
Firm Name: Kestra Advisory Services, Inc.
Type of Business: Investment Advisor
Job Title & Duties: Registered Investment Advisor

Employment Dates: 05/2015 to 03/2024
Firm Name: Kestra Investment Services, LLC.
Type of Business: Broker Dealer
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, James Hannan has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

James Hannan is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business James Hannan does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Hannan's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Jamie Hayes, Investment Advisor Representative

Year of Birth: 1979

Education: University of Michigan, BS Economics, 2001

Professional Designation(s):

C(k)P®: Certified 401(k) Professional. Prerequisites/Experience Required: Three years' experience in financial services. The candidate is required to take a series of mandatory courses; Final Exam for each course online - Mastery Curriculum Exam online, Candidate Designation Exam online and proctored. Educational Requirements; Approximately 142 hours of coursework. Continuing Education: 24 hours every 2 years.

AIF®: The Accredited Investment Fiduciary designation requires one of the following combinations of education, industry experience, and/or professional development is required to meet the experience requirement for the AIF® designation. Relevant experience is that which has been accrued in a non-clerical role within the financial services (or a related) industry. 1) Minimum of two years of relevant experience; a bachelor's degree (or higher); and a professional credential; 2) Minimum of five years of relevant experience; a bachelor's degree (or higher) or a professional credential; 3) Minimum of eight years of relevant experience. Additionally a candidate must: Enroll in and complete the AIF® Training; Pass the AIF® examination; Satisfy the Code of Ethics and Conduct Standards; Submit the application and dues. The following steps must be completed annually in order to retain the AIF® designation: Accrue and report six (6) hours of continuing education (CE); Satisfy the Code of Ethics and Conduct Standards; Submit the application and dues.

CPFA®: Certified Plan Fiduciary Advisor. A fiduciary advisor by definition is an advisor who is paid on retainer by an employer to advise employees about their retirement plan investments- and possibly to provide a complete range of other products and services as well.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 09/2018 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 05/2011 to 10/2018
Firm Name: LPL Financial Corporation
Type of Business: Broker Dealer/Investment Advisor
Job Title & Duties: Investment Advisor Representative/Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Jamie Hayes has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Jamie Hayes is independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a Registered Investment Advisor. Clients are in no way required to implement the plan through any representative of NFP Retirement, Inc. in his/her capacity as an insurance agent.

Item 5 - Additional Compensation

In the course of business Jamie Hayes does not receive economic benefit from non-clients for providing advisory services. "Economic benefits" include sales awards and other prizes or any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts.

Jamie Hayes is also a securities registered representative and an insurance agent and may earn commissions on investment products in addition to receiving compensation for investment advice. Under certain circumstances Investment Advisor fees may or may not be offset with commissions earned depending upon the terms of the Investment Advisory contract.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Hayes' investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Barbara A. Healy, Investment Advisor Representative

Year of Birth: 1951

Education: Northern Illinois University – BA 1973
DePaul University – MBA 1976

Professional Designation(s):

CFP®: A CERTIFIED FINANCIAL PLANNER™ designation is offered by the Certified Financial Planner Board of Standards, Inc. (CFP Board) to candidates with at least a bachelor's degree and three years of full-time pertinent experience and that complete a CFP-board registered program or hold certain designations, including a CFA. CFP professionals must agree to be bound by the CFP Board's Standards of Professional Conduct and complete 30 hours of continuing education every two years.

CFS®: Certified Fund Specialist has received a certification from the Institute of Business and Finance (IBF) for their expertise in mutual funds and the mutual fund industry. Training for the exam is by the IBF and the exam is designed to provide specialists with current market information on mutual funds, exchange-traded funds (ETFs), real estate investment trusts (REITs), closed-end funds and other similar retail investment offerings. It also includes material on advanced fund analysis and fund selection, asset allocation, portfolio construction, risk management, taxes and estate planning. Individuals must have a bachelor's degree or 2,000 hours of financial services work experience, complete a six-module self-study program and requires three proctored exams and a case study for completion. A CFS must complete 30 hours every two years of continuing education.

AIF®: The Accredited Investment Fiduciary designation requires one of the following combinations of education, industry experience, and/or professional development is required to meet the experience requirement for the AIF® designation. Relevant experience is that which has been accrued in a non-clerical role within the financial services (or a related) industry. 1) Minimum of two years of relevant experience; a bachelor's degree (or higher); and a professional credential; 2) Minimum of five years of relevant experience; a bachelor's degree (or higher) or a professional credential; 3) Minimum of eight years of relevant experience. Additionally a candidate must: Enroll in and complete the AIF® Training; Pass the AIF® examination; Satisfy the Code of Ethics and Conduct Standards; Submit the application and dues. The following steps must be completed annually in order to retain the AIF® designation: Accrue and report six (6) hours of continuing education (CE); Satisfy the Code of Ethics and Conduct Standards; Submit the application and dues.

CRC®: Certified Retirement Counselor® certification is a retirement specific certification program that creates recognition that retirement planning professionals have demonstrated a mastery of subject matter, made a commitment to the retirement planning profession and adherence to a code of ethics and continuing education. Eligibility for a CRC is having a Bachelor's degree or equivalent with two years relevant professional experience (within the past five years) or high school diploma or equivalent with five years relevant professional experience (within the past seven years); Passing a background check; passing a Certification exam and has Continuing Education Requirements of 15 hours per year.

Employment for the Past Five Years:

Employment Dates:	10/2025 to Present
Firm Name:	Wealthspire Retirement Advisory
Type of Business:	Registered Investment Advisor
Job Title & Duties:	Investment Advisor Representative

Employment Dates: 08/2016 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 06/2007 to Present
Firm Name: SST Benefits Consulting & Insurance Services, Inc.
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisor Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Barbara A. Healy has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Barbara Healy is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond her capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

Barbara A. Healy does receive additional compensation from the advisory fees disclosed in the SST Benefits Consulting & Insurance Services, Inc. Disclosure Brochure and the insurance commissions previously described.

In the course of business Barbara A. Healy does not receive economic benefit from non clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Healy's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Paula Hendrickson, Investment Advisor Representative

Year of Birth: 1962

Education: 1984 Western State College BA Business

Professional Designation(s):

CFP®: A CERTIFIED FINANCIAL PLANNER™ designation is offered by the Certified Financial Planner Board of Standards, Inc. (CFP Board) to candidates with at least a bachelor's degree and three years of full-time pertinent experience and that complete a CFP-board registered program or hold certain designations, including a CFA. CFP professionals must agree to be bound by the CFP Board's Standards of Professional Conduct and complete 30 hours of continuing education every two years.

Employment for the Past Five Years:

Employment Dates:	10/2025 to Present
Firm Name:	Wealthspire Retirement Advisory
Type of Business:	Registered Investment Advisor
Job Title & Duties:	Investment Advisor Representative

Employment Dates:	06/2019 to 10/2025
Firm Name:	NFP Retirement, Inc.
Type of Business:	Registered Investment Advisor
Job Title & Duties:	Investment Advisor Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Paula Hendrickson has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Paula Hendrickson is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond her capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Paula Hendrickson does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Hendrickson's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:

PHONE 949.305.3759

EMAIL brian.yu@wealthspire.com

David Heroux, Investment Advisor Representative

Year of Birth: 1959

Education: University of Colorado, Boulder CO, Bachelor of Science, 1981

Professional Designation(s):

CRPS®: The Chartered Retirement Plans Specialist designation is issued by Financial planning. No Prerequisites/Experience is required, Education Requirement: Online instructor led on self-study course. Examination Types: Final designation exam (online, closed-book, proctored). Continuing Education: 16 hours every two years.

C(k)P®: Certified 401(k) Professional. Prerequisites/Experience Required: Three years' experience in financial services. The candidate is required to take a series of mandatory courses; Final Exam for each course online - Mastery Curriculum Exam online, Candidate Designation Exam online and proctored. Educational Requirements; Approximately 142 hours of coursework. Continuing Education: 24 hours every 2 years.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 05/2015 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 05/2015 to Present
Firm Name: Kestra Investment Services, LLC.
Type of Business: Broker Dealer/Investment Advisor
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, David Heroux, has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

David Heroux is a registered representative with Kestra Investment Services, LLC. A potential conflict of interest exists in that he may sell securities and receive customary securities commissions and receive Investment Advisory fees. Any potential conflicts of interest are addressed through policies and procedures on the suitability and supervision of the advisory services that are offered.

Clients are under no obligation to purchase securities or advisory services through David Heroux.

Item 5 - Additional Compensation

In the course of business David Heroux does not receive economic benefit from non-clients for providing advisory services. David Heroux may receive compensation in connection with his registration as a registered representative with Kestra Investment Services, LLC.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Heroux's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Thomas Heuer, Investment Advisor Representative

Year of Birth: 1996

Education: San Diego State University, Bachelor in Accountancy, 2019

Professional Designation(s):

CFA®: The Chartered Financial Analyst® designation is a graduate-level investment credential awarded by the CFA Institute. Successful candidates must have a bachelor's degree from an accredited institution or equivalent educational or work experience, pass three sequential six-hour uniform examinations that demonstrate advanced skills necessary for investment analysis and decision making, and agree to abide by the CFA Institute's Code of Ethics and Standards of Professional Conduct.

CRPS®: The Chartered Retirement Plans Specialist designation is issued by Financial planning. No Prerequisites/Experience is required, Education Requirement: Online instructor led on self-study course. Examination Types: Final designation exam (online, closed-book, proctored). Continuing Education: 16 hours every two years.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 02/2019 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Plan Advisor

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Thomas Heuer has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Thomas Heuer is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Thomas Heuer does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Heuer's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Sarah Hodian, Investment Advisor Representative

Year of Birth: 1991

Education: University of Maryland, College Park, Bachelor of Science, Finance 2014

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 04/2024 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 03/2015 to 03/2024
Firm Name: Kestra advisory Services, Inc.
Type of Business: Investment Advisor
Job Title & Duties: Registered Investment Advisor

Employment Dates: 04/2015 to 03/2024
Firm Name: Kestra Investment Services, LLC.
Type of Business: Broker Dealer
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Sarah Hodian has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Sarah Hodian is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond her capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Sarah Hodian does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Hodian's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:

PHONE 949.305.3759

EMAIL brian.yu@wealthspire.com

Emily Hopkins, Investment Advisor Representative

Year of Birth: 1986

Education: San Diego State University, San Diego BA/BS, 2008

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 10/2024 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 11/2022 to 10/2024
Firm Name: Pensionmark Financial Group, LLC
Type of Business: Financial Institution
Job Title & Duties: Licensed Support Staff

Employment Dates: 11/2022 to 10/2024
Firm Name: Pensionmark Securities LLC
Type of Business: Financial Institution
Job Title & Duties: Licensed Support Staff

Employment Dates: 11/2022 to 10/2024
Firm Name: Sequoia Consulting Group
Type of Business: Financial Institution
Job Title & Duties: Senior Advisor

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Emily Hopkins has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Emily Hopkins is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Emily Hopkins does not receive economic benefit from a person or entity who is not a client for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Hopkins' investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Todd Hoppock, Investment Advisor Representative

Year of Birth: 1966

Education: BS from California State Polytechnic University in Pomona CA, Accounting, 1989

Professional Designation(s):

CPFA®: Certified Plan Fiduciary Advisor. The Certification demonstrates knowledge, expertise and commitment to working with retirement plans. Plan advisors who earn their CPFA demonstrate the expertise required to act as a plan fiduciary or help plan fiduciaries manage their roles and responsibilities. The certification is issued by the National Association of plan Advisors and applicants must pass a closed book Certified Plan Fiduciary Advisor exam. To maintain the certification Advisors must pay an annual fee and complete 10 hours of continuing education.

Employment for the Past Five Years:

Employment Dates:	10/2025 to Present
Firm Name:	Wealthspire Retirement Advisory
Type of Business:	Registered Investment Advisor
Job Title & Duties:	Investment Advisor Representative

Employment Dates:	01/2006 to 10/2025
Firm Name:	NFP Retirement, Inc.
Type of Business:	Registered Investment Advisor
Job Title & Duties:	Investment Advisor Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Todd Hoppock has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Todd Hoppock is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Todd Hoppock does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Hoppock's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Clifton Horner, Vice President/Investment Advisor Representative

Year of Birth: 1970

Education: Community College of the Air Force, degree in Professional Aeronautics

Professional Designation(s):

QKA: Qualified 401 (k) Administrator: The Qualified 401(k) Administrator (QKA) Credentialing Program is a credentialing program for professionals working in the financial field that are specializing in retirement planning and specifically 401k planning. The Qualified 401(k) Administrator Program allows the professional to attain a credential that will enhance their professional image and the quality of business they can provide to their clients. The Qualified 401(k) Administrator credential is offered for retirement plan professionals who work primarily with 401(k) plans. Applicants for the QKA credentials are from various professional disciplines. The QPA typically assist employers and consultants with the recordkeeping, non-discrimination testing and the administrative aspects of 401(k) and related defined contribution plans.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 06/2019 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: VP, Senior Plan Advisor (AM)

Employment Dates: 11/2015 to 01/2020
Firm Name: Belr Capital, LLC
Type of Business: Investment Advisor
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Clifton Horner has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Clifton Horner is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Clifton Horner does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Horner's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Rizek Housari, Investment Advisor Representative

Year of Birth: 1993

Education: Brigham Young University, BS & MS in Accounting 2019

Professional Designations:

CFP®: A Certified Financial Planner™ designation is offered by the Certified Financial Planner Board of Standards, Inc. (CFP Board) to candidates with at least a bachelor's degree and three years of full-time pertinent experience and that complete a CFP-board registered program or hold certain designations, including a CFA. CFP professionals must agree to be bound by the CFP Board's Standards of Professional Conduct and complete 30 hours of continuing education every two years.

CPA ®: Certified Public Accountant. All CPA candidates must pass the Uniform CPA Examination to qualify for a CPA certificate and license (i.e., permit to practice) to practice public accounting. While the exam is the same no matter where it's taken, every state/jurisdiction has its own set of education and experience requirements that individuals must meet. Currently offered and recognized by all 50 states, the District of Columbia and four US Territories. Each state and jurisdiction has its own Board of Accountancy that grants CPA certification and licensure.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 11/2023 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Plan Advisor/Investment Advisor Representative

Employment Dates: 04/2021 to 08/2024
Firm Name: Divergent Wealth Advisors, LLC
Type of Business: Financial Institution
Job Title & Duties: Investment Advisor Representative

Employment Dates: 06/2018 to 03/2021
Firm Name: KPMG LLP
Type of Business: Financial Institution
Job Title & Duties: Deal Advisory Associate

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Rizek Housari has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Rizek Housari is not actively engaged in any other business or occupation (investment-related)

or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business, Rizek Housari does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Housari's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Zachary Hull, Investment Advisor Representative

Year of Birth: 1966

Education: Elon University, NC BS in Business Admin & Finance, 2004

Professional Designation(s):

AIF®: The Accredited Investment Fiduciary designation requires one of the following combinations of education, industry experience, and/or professional development is required to meet the experience requirement for the AIF® designation. Relevant experience is that which has been accrued in a non-clerical role within the financial services (or a related) industry. 1) Minimum of two years of relevant experience; a bachelor's degree (or higher); and a professional credential; 2) Minimum of five years of relevant experience; a bachelor's degree (or higher) or a professional credential; 3) Minimum of eight years of relevant experience. Additionally a candidate must: Enroll in and complete the AIF® Training; Pass the AIF® examination; Satisfy the Code of Ethics and Conduct Standards; Submit the application and dues. The following steps must be completed annually in order to retain the AIF® designation: Accrue and report six (6) hours of continuing education (CE); Satisfy the Code of Ethics and Conduct Standards; Submit the application and dues.

Certified Plan Fiduciary Advisor (CPFA®): FKA Qualified plan Financial Consultant (QPFC) is the professional credential for financial professionals who sell, advise, market or support qualified retirement plans. The CPFA FKA QPFC designation sponsored by The College for Financial planning requires general proficiency in plan administration, compliance, investment, fiduciary, and ethics issues. In addition to passing the required examination series, a candidate must meet one of the following requirements: (1) Series 6, 7 or 65 license issued by the FINRA (formerly NASD) and two letters of reference demonstrating at least two years of retirement plan related experience; or (2) State-life or annuity insurance license and two letters of reference demonstrating at least two years of retirement plan related experience; or (3) Investment Advisor Representative or Registered Investment Advisor credential and two letters of reference demonstrating at least two years of retirement plan related experience; or (4) Two letters of reference demonstrating at least three years of retirement plan related experience. All credentialed members must acquire 40 hours of Continuing Professional Education (CPE) credits (2 of these must be Ethics) every two years.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 05/2023 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 04/2023 to 05/2023
Firm Name: MMA Securities, LLC.
Type of Business: Financial Institution
Job Title & Duties: Registered Representative

Employment Dates: 01/2021 to 05/2023
Firm Name: Marsh McLennan Agency
Type of Business: Financial Institution
Job Title & Duties: Investment Advisor Representative

Employment Dates: 02/2016 to 04/2023
Firm Name: LPL Financial, LLC.
Type of Business: Financial Institution
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Zachary Hull has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Zachary Hull is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Zachary Hull does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Hull's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Mario Iniguez, Investment Advisor Representative

Year of Birth: 1981

Education: Iowa State University, B.A. in Electronic Media Studies and Spanish, 2004 M.A.
Interdisciplinary Graduate Studies

Professional Designation(s): N/A

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 04/2023 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 10/2014 to 04/2023
Firm Name: VOYA Financial Partners
Type of Business: Financial Institution
Job Title & Duties: Client Relations Manager

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Mario Iniguez has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Mario Iniguez is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business, Mario Iniguez does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Iniguez's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Kristin Jacobson, Investment Advisor Representative

Year of Birth: 1964

Education: University of St. Thomas, MN BA/BS 1994

Professional Designation(s):

AIF®: The Accredited Investment Fiduciary designation requires one of the following combinations of education, industry experience, and/or professional development is required to meet the experience requirement for the AIF® designation. Relevant experience is that which has been accrued in a non-clerical role within the financial services (or related) industry. 1) Minimum of two years of relevant experience; a bachelor's degree (or higher); and a professional credential; 2) Minimum of five years of relevant experience; a bachelor's degree (or higher) or a professional credential; 3) Minimum of eight years of relevant experience. Additionally, a candidate must: Enroll in and complete the AIF® Training; Pass the AIF® examination; Satisfy the Code of Ethics and Conduct Standards; Submit the application and dues. The following steps must be completed annually in order to retain the AIF® designation: Accrue and report six (6) hours of continuing education (CE); Satisfy the Code of Ethics and Conduct Standards; Submit the application and dues.

Certified Plan Fiduciary Advisor (CPFA): FKA Qualified Plan Financial Consultant (QPFC) is the professional credential for financial professionals who sell, advise, market or support qualified retirement plans. The CPFA FKA QPFC designation sponsored by The College for Financial Planning requires general proficiency in plan administration, compliance, investment, fiduciary, and ethics issues. In addition to passing the required examination series, a candidate must meet one of the following requirements: (1) Series 6, 7 or 65 license issued by the FINRA (formerly NASD) and two letters of reference demonstrating at least two years of retirement plan related experience; or (2) State-life or annuity insurance license and two letters of reference demonstrating at least two years of retirement plan related experience; or (3) Investment Advisor Representative or Registered Investment Advisor credential and two letters of reference demonstrating at least two years of retirement plan related experience; or (4) Two letters of reference demonstrating at least three years of retirement plan related experience. All credentialed members must acquire 40 hours of Continuing Professional Education (CPE) credits (2 of these must be Ethics) every two years.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 05/2024 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 08/2012 to 04/2024
Firm Name: First Western Trust and Bank
Type of Business: Financial Institution
Job Title & Duties: Consultant

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Kristin Jacobson has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Kristin Jacobson is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

During business, Kristin Jacobson does not receive economic benefit from non-clients for providing advisory services

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Jacobson's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Kenneth Jenkins, Investment Advisor Representative

Year of Birth: 1968

Education: Bucknell University PA, BA in Science /Business Administration 1982

Professional Designation(s): N/A

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 10/2022 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Senior Investment Advisor

Employment Dates: 05/2014 to Present
Firm Name: NFP Meltzer Companies
Type of Business: Financial Institution
Job Title & Duties: Producer

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Kenneth Jenkins has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Kenneth Jenkins is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

During business, Kenneth Jenkins does not receive economic benefit from non-clients for providing advisory services

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Jenkins' investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Kameron Jones, SVP – National Growth Leader/Investment Advisor Representative

Year of Birth: 1990

Education: University of Pennsylvania, BA Philosophy, Political Science and Economics, 2012

Professional Designation(s):

C(k)P®: Certified 401(k) Professional. Prerequisites/Experience Required: Three years' experience in financial services. The candidate is required to take a series of mandatory courses; Final Exam for each course online - Mastery Curriculum Exam online, Candidate Designation Exam online and proctored. Educational Requirements; Approximately 142 hours of coursework. Continuing Education: 24 hours every 2 years.

Employment for the Past Five Years:

Employment Dates:	10/2025 to Present
Firm Name:	Wealthspire Retirement Advisory
Type of Business:	Registered Investment Advisor
Job Title & Duties:	SVP/Investment Advisor Representative

Employment Dates:	06/2012 to 10/2025
Firm Name:	NFP Retirement, Inc.
Type of Business:	Registered Investment Advisor
Job Title & Duties:	SVP/Investment Advisor Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Kameron Jones has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Kameron Jones is separately licensed as an independent insurance agent and will serve as VP of Wrigley Insurance Services. In his capacity as an agent, he can affect transactions in insurance products for clients and earn commissions for these activities. These fees are separate and distinct from advisory services fees paid to the RIA. In his capacity as VP, he will be part of strategic discussions with the Board of Directors related to insurance business. Although Kameron may have an incentive to recommend insurance products that generate commissions, a client is under no obligation to purchase such insurance products. Any potential conflicts of interest are addressed through policies, procedures and safeguards on what Kameron is able to access and perform.

Item 5 - Additional Compensation

In the course of business Kameron Jones does not receive economic benefit from a person or entity who is not a client for providing advisory services.

Item 6 – Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Jones' investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Bradley Joyner, Senior Investment Advisor / Investment Advisor Representative

Year of Birth: 1983

Education: Hampden-Sydney College, Bachelor of Arts, 2005
Mississippi State University, Master of Business Administration (MBA) 2010

Professional Designation(s): N/A

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 10/2021 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 01/2022 to 03/2023
Firm Name: Kestra Investment Services
Type of Business: Broker Dealer/Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 08/2017 to 10/2021
Firm Name: Transamerica Investors Securities Corporation
Type of Business: Financial Institution
Job Title & Duties: Registered Representative

Employment Dates: 08/2017 to 10/2021
Firm Name: Transamerica Retirement Solutions
Type of Business: Financial Institution
Job Title & Duties: Client Executive

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Bradley Joyner has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Bradley Joyner is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Bradley Joyner does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Joyner's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Daniel Kallus, Investment Advisor Representative

Year of Birth: 1970

Education: University of Houston, College of Business Administration
M.B.A. Finance, 1997
B.B.A. Finance, Summa Cum Laude, 1993

Designation(s):

CFA®: The Chartered Financial Analyst® designation is a graduate-level investment credential awarded by the CFA Institute. Successful candidates must have a bachelor's degree from an accredited institution or equivalent educational or work experience, pass three sequential six-hour uniform examinations that demonstrate advanced skills necessary for investment analysis and decision making, and agree to abide by the CFA Institute's Code of Ethics and Standards of Professional Conduct.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 06/2014 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 07/2014 to 04/2017
Firm Name: Kestra Investment Services, LLC.
Type of Business: Broker Dealer/Investment Advisor
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Daniel Kallus has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Daniel Kallus is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Daniel Kallus does not receive economic benefit from a person or entity who is not a client for providing advisory services

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Kallus' investment advisory activities to ensure compliance with regulatory and

internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

William Karlin, Investment Advisor Representative

Year of Birth: 1965

Education: University of Maryland and University of Georgia

Professional Designation(s): N/A

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 01/2023 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 04/2016 to 08/2022
Firm Name: Kestra Investment Services, LLC
Type of Business: Broker Dealer/Investment Advisor
Job Title & Duties: Registered Broker Dealer

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, William Karlin has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

William Karlin is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business, William Karlin does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Karlin's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Evan Kassimir, Investment Advisor Representative

Year of Birth: 1989

Education: Emory University B.A. Economics, 2011

Professional Designation(s):

CFP®: A Certified Financial Planner™ designation is offered by the Certified Financial Planner Board of Standards, Inc. (CFP Board) to candidates with at least a bachelor's degree and three years of full-time pertinent experience and that complete a CFP-board registered program or hold certain designations, including a CFA. CFP professionals must agree to be bound by the CFP Board's Standards of Professional Conduct and complete 30 hours of continuing education every two years.

QPA: The Qualified Pension Administrator credential was created by ASPPA to recognize professionals who are qualified to perform the technical and administrative functions of qualified plan administration. QPAs assist employers, actuaries, and consultants in performing functions such as determination of eligibility benefits, computation of benefits, plan recordkeeping, trust accounting and disclosure, and compliance requirements.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 06/2022 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 11/2012 to 06/2022
Firm Name: Hornor Townsend & Kent Inc.
Type of Business: Broker Dealer/Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 11/2012 to 06/2022
Firm Name: PENN Mutual Life Ins. CO.
Type of Business: Insurance Company
Job Title & Duties: Agent

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Evan Kassimir has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Evan Kassimir is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time

beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business, Evan Kassimir does not receive economic benefit from non-clients for providing advisory services

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Kassimir's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Geoffrey Keeling, Investment Advisor Representative

Year of Birth: 1971

Education: University of Texas, BBA

Professional Designation(s):

CFA®: The Chartered Financial Analyst® designation is a graduate-level investment credential awarded by the CFA Institute. Successful candidates must have a bachelor's degree from an accredited institution or equivalent educational or work experience, pass three sequential six-hour uniform examinations that demonstrate advanced skills necessary for investment analysis and decision making, and agree to abide by the CFA Institute's Code of Ethics and Standards of Professional Conduct.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 11/2014 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 11/2014 to 02/2017
Firm Name: Kestra Investment Services, LLC.
Type of Business: Broker Dealer/Investment Advisor
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Geoffrey Keeling has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Geoffrey Keeling is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Geoffrey Keeling does not receive economic benefit from non-clients for providing advisory services.

Item 6 – Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Keeling's investment advisory activities to ensure compliance with regulatory and

internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Daniel Killea, Investment Advisor Representative

Year of Birth: 1994

Education: Saint Michael College, Colchester VT, 2016

Professional Designation(s): N/A

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 06/2022 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 01/2022 to 06/2022
Firm Name: NFP Retirement
Type of Business: Investment Advisor
Job Title & Duties: Retirement Coordinator

Employment Dates: 09/2017 to 12/2021
Firm Name: W.T. Phelan Insurance Agency
Type of Business: Insurance Company
Job Title & Duties: Insurance Agent

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Daniel Killea has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Daniel Killea is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business, Daniel Killea does not receive economic benefit from non-clients for providing advisory services

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Killea's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Lindsey Kissel, Investment Advisor Representative

Year of Birth: 1983

Education: Wake Forest University, Bachelor of Science

Professional Designation(s):

CEBS®: Certified Employee Benefit Specialist. The candidate is required to take six mandatory courses, which include two electives from CEBS curriculum. Examination type: Computer-based test for each course. Continuing Education: 30 hours every two years

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 02/2022 to Present
Firm Name: Kestra Investment Services, LLC.
Type of Business: Broker Dealer/Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 01/2022 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 03/2010 to 05/2020
Firm Name: TIAA/TIAA-CREF
Type of Business: Relationship Manager
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Lindsey Kissel has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Lindsey Kissel is a registered representative with Kestra Investment Services, LLC. A potential conflict of interest exists in that she may sell securities and receive customary securities commissions and receive Investment Advisory fees. Any potential conflicts of interest are addressed through policies and procedures on the suitability and supervision of the advisory services that are offered.

Item 5 - Additional Compensation

In the course of business, Lindsey Kissel does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Kissel's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Richard Kruse, Investment Advisor Representative

Year of Birth: 1953

Education: University of Minnesota B.A, Business Communication, 1984
Post Graduate work in Finance and Accounting

Professional Designation(s):

ChFC®: The Chartered Financial Consultant® designation is issued by The American College and is granted to individuals who have at least three years of full-time business experience. The candidate is required to complete seven mandatory courses which include the following disciplines: financial, insurance, retirement and estate planning; income taxation, investments and application of financial planning; as well as two elective courses involving the application of the aforementioned disciplines.

CLU®: The Chartered Life Underwriter® designation is issued by The American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take a series of mandatory courses which include, for example, the following: insurance planning, life insurance law, fundamentals of estate planning, planning for business owners, income taxation, group benefits, planning for retirement needs, and investments.

CPA®(Inactive): Certified Public Accountant. All CPA candidates must pass the Uniform CPA Examination to qualify for a CPA certificate and license (i.e., permit to practice) to practice public accounting. While the exam is the same no matter where it's taken, every state/jurisdiction has its own set of education and experience requirements that individuals must meet. Currently offered and recognized by all 50 states, the District of Columbia and four US Territories. Each state and jurisdiction has its own Board of Accountancy that grants CPA certification and licensure.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 10/1984 to Present
Firm Name: Financial Concepts, Inc.
Type of Business: Financial Planning
Job Title & Duties: President

Employment Dates: 04/2016 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 11/2003 to 04/2018
Firm Name: Kestra Investment Services, LLC.
Type of Business: Broker Dealer/Investment Advisor
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Richard Kruse has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Richard Kruse is the owner of Kruse Consulting, LLC. The business purpose of this company is to contract and provide services to NFP Retirement, Inc. clients with any conflicts of interest addressed as necessary.

Item 5 - Additional Compensation

In the course of business Richard Kruse does not receive economic benefit from non-clients for providing advisory services.

Richard Kruse receives compensation from Red Rock Properties and Kruse Constructions, LLC.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Kruse's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Christopher David Langstaff, Investment Advisor Representative

Year of Birth: 1989

Education: Chapman University, Orange, CA, 2011

Professional Designation(s):

CFA®: The Chartered Financial Analyst® designation is a graduate-level investment credential awarded by the CFA Institute. Successful candidates must have a bachelor's degree from an accredited institution or equivalent educational or work experience, pass three sequential six-hour uniform examinations that demonstrate advanced skills necessary for investment analysis and decision making, and agree to abide by the CFA Institute's Code of Ethics and Standards of Professional Conduct.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 03/2015 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 03/2015 to 01/2018
Firm Name: Kestra Investment Services, LLC.
Type of Business: Broker Dealer/Investment Advisor
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Christopher Langstaff has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Christopher Langstaff is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Christopher Langstaff does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Langstaff's investment advisory activities to ensure compliance with regulatory and

internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Bradley L. Larsen, Investment Advisor Representative

Year of Birth: 1963

Education: University of Florida - Bachelor of Science in Business Administration/Marketing, 1985

Professional Designation(s):

C(k)P®: Certified 401(k) Professional. Prerequisites/Experience Required: Three years' experience in financial services. The candidate is required to take a series of mandatory courses; Final Exam for each course online - Mastery Curriculum Exam online, Candidate Designation Exam online and proctored. Educational Requirements; Approximately 142 hours of coursework. Continuing Education: 24 hours every 2 years.

CHSA®: Certified Health Savings Advisor. Individuals must be currently employed or have two years of work experience in either the financial services or human resources/benefits industry to earn the Certified Health Savings Advisor (CHSA®).

In addition to the knowledge and information provided in the CHSA® program, individuals who successfully complete the CHSA® (via live training or online, self-study) and successfully complete the examination receive the following:

- Certificate of Designation.
- Listing in Access Point HSA's "CHSA® Designee Search Directory", which is public and accessible to the public via www.accesspointhsa.com
- Complete access to Access Point HSA's online provider database *HSA Vista®*.
- Access to CHSA® webcasts and other CHSA®-only communications and emails.

NQPC®: The Nonqualified Plan Consultant credential is developed by the nation's leading qualified retirement plan advisors, financial planners, employee benefit consultants and ERISA attorneys. Consultants who earn their NQPC™ credential demonstrate the expertise required to consult employers on nonqualified plan design, implementation, participant communication, tax and accounting matters, and plan financing strategies.

Employment for the Past Five Years:

Employment Dates:	10/2025 to Present
Firm Name:	Wealthspire Retirement Advisory
Type of Business:	Registered Investment Advisor
Job Title & Duties:	Investment Advisor Representative

Employment Dates:	03/2016 to Present
Firm Name:	NFP Retirement, Inc.
Type of Business:	Registered Investment Advisor
Job Title & Duties:	Investment Advisor Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Bradley Larsen has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Bradley Larsen is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Bradley Larsen does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Larsen's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Vincent Learned, Investment Advisor Representative

Year of Birth: 1977

Education: University of Hawaii, BBA 1999,
University of Hawaii, Honolulu, MBA, 2003

Professional Designation(s):

CFA®: The Chartered Financial Analyst® designation is a graduate-level investment credential awarded by the CFA Institute. Successful candidates must have a bachelor's degree from an accredited institution or equivalent educational or work experience, pass three sequential six-hour uniform examinations that demonstrate advanced skills necessary for investment analysis and decision making, and agree to abide by the CFA Institute's Code of Ethics and Standards of Professional Conduct.

CFP®: A CERTIFIED FINANCIAL PLANNER™ designation is offered by the Certified Financial Planner Board of Standards, Inc. (CFP Board) to candidates with at least a bachelor's degree and three years of full-time pertinent experience and that complete a CFP-board registered program or hold certain designations, including a CFA. CFP professionals must agree to be bound by the CFP Board's Standards of Professional Conduct and complete 30 hours of continuing education every two years.

CRPS®: The Chartered Retirement Plans Specialist (CRPS) is a business-focused retirement plan advisor. CRPS professionals advise firms and help them implement and maintain retirement plans. The CRPS credential is awarded by the College for Financial Planning and requires rigorous study and passing a comprehensive written exam. The Chartered Retirement Plans Specialist designation is issued by Financial Planning. No Prerequisites/Experience is required, Education Requirement: Online instructor led on self-study course. Examination Types: Final designation exam (online, closed book, proctored). Continuing Education: 16 hours every two years.

CPFA®: Certified Plan Fiduciary Advisor. The Certification demonstrates knowledge, expertise and commitment to working with retirement plans. Plan advisors who earn their CPFA demonstrate the expertise required to act as a plan fiduciary or help plan fiduciaries manage their roles and responsibilities. The certification is issued by the National Association of Plan Advisors and applicants must pass a closed book Certified Plan Fiduciary Advisor exam. To maintain the certification Advisors must pay an annual fee and complete 10 hours of continuing education.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 12/2014 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 12/2014 to 07/2017

Firm Name: Kestra Investment Services, LLC.
Type of Business: Broker Dealer/Investment Advisor
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Vincent Learned has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Vincent Learned is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Vincent Learned does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Learned's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Denise Leddy, Investment Advisor Representative

Year of Birth: 1969

Education: Bryant University Smithfield, Rhode Island, Bachelor of Science in Business Administration/Accounting, 1991

Professional Designations:

CFP®: A CERTIFIED FINANCIAL PLANNER™ designation is offered by the Certified Financial Planner Board of Standards, Inc. (CFP Board) to candidates with at least a bachelor's degree and three years of full-time pertinent experience and that complete a CFP-board registered program or hold certain designations, including a CFA. CFP professionals must agree to be bound by the CFP Board's Standards of Professional Conduct and complete 30 hours of continuing education every two years.

CPFA®: Certified Plan Fiduciary Advisor. The Certification demonstrates knowledge, expertise and commitment to working with retirement plans. Plan advisors who earn their CPFA demonstrate the expertise required to act as a plan fiduciary or help plan fiduciaries manage their roles and responsibilities. The certification is issued by the National Association of Plan Advisors and applicants

AIF®: The Accredited Investment Fiduciary designation requires one of the following combinations of education, industry experience, and/or professional development is required to meet the experience requirement for the AIF® designation. Relevant experience is that which has been accrued in a non-clerical role within the financial services (or related) industry. 1) Minimum of two years of relevant experience; a bachelor's degree (or higher); and a professional credential; 2) Minimum of five years of relevant experience; a bachelor's degree (or higher) or a professional credential; 3) Minimum of eight years of relevant experience. Additionally, a candidate must: Enroll in and complete the AIF® Training; Pass the AIF® examination; Satisfy the Code of Ethics and Conduct Standards; Submit the application and dues. The following steps must be completed annually in order to retain the AIF® designation: Accrue and report six (6) hours of continuing education (CE); Satisfy the Code of Ethics and Conduct Standards; Submit the application and dues.

AAMS®: The **Accredited Asset Management SpecialistSM** is a professional designation program designed to prepare financial advisors and professionals for effective client asset management. Offered by the College for Financial Planning (CFFP), this designation equips candidates with specialized knowledge in areas such as investment strategies, insurance, tax planning, and retirement solutions. The AAMS® designation enables candidates to think in terms of clients' total financial situations and employ strategies not only regarding investments but also related to planning for insurance, tax, retirement, and estate issues.

BFA: The **Behavioral Finance Advisor** accreditation indicates a financial professional trained to integrate traditional financial planning with insights from psychology and neuroscience/human behavior. By recognizing that financial choices are often driven by emotions and psychological biases, BFAs are equipped to guide clients toward more rational and beneficial financial behaviors. This holistic approach aims to improve clients' relationships with money and enhance their overall financial well-being.

Employment for the Past Five Years:

Employment Dates:	10/2025 to Present
Firm Name:	Wealthspire Retirement Advisory
Type of Business:	Registered Investment Advisor
Job Title & Duties:	Investment Advisor Representative

Employment Dates: 04/2024 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 04/2016 to 03/2024
Firm Name: Kestra Investment Services, LLC.
Type of Business: Broker Dealer
Job Title & Duties: Registered Representative

Employment Dates: 04/2016 to 03/2024
Firm Name: Kestra Advisory Services, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Denise Leddy has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Denise Leddy is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Denise Leddy does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Leddy's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

John L. Livingston, Investment Advisor Representative

Year of Birth: 1961

Education: B.S.B.A. – Marketing; University of Missouri-Columbia, 1983

Professional Designation(s):

CFP®: A CERTIFIED FINANCIAL PLANNER™ designation is offered by the Certified Financial Planner Board of Standards, Inc. (CFP Board) to candidates with at least a bachelor's degree and three years of full-time pertinent experience and that complete a CFP-board registered program or hold certain designations, including a CFA. CFP professionals must agree to be bound by the CFP Board's Standards of Professional Conduct and complete 30 hours of continuing education every two years.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 10/2009 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 07/2014 to 03/2018
Firm Name: Kestra Investment Services, LLC.
Type of Business: Broker Dealer/Investment Advisor
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, John L. Livingston has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

John L. Livingston is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business John L. Livingston does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Livingston's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Beth Long, VP/Investment Advisor Representative

Year of Birth: 1969

Education: Wake Forrest University NC, BA/BS 1991

Designations:

CPA ®: Certified Public Accountant. All CPA candidates must pass the Uniform CPA Examination to qualify for a CPA certificate and license (i.e., permit to practice) to practice public accounting. While the exam is the same no matter where it's taken, every state/jurisdiction has its own set of education and experience requirements that individuals must meet. Currently offered and recognized by all 50 states, the District of Columbia and four US Territories. Each state and jurisdiction has its own Board of Accountancy that grants CPA certification and licensure.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 05/2024 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 04/2016 to 03/2024
Firm Name: Kestra Advisory Services, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 04/2003 to 03/2024
Firm Name: Kestra Investment Services, LLC.
Type of Business: Broker Dealer
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Beth Long has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Beth Long is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond her capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Beth Long does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Long's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Eric Loyd, Investment Advisor Representative

Year of Birth: 1967

Education: Louisiana State University BS in Accounting, 1990

Professional Designation(s):

CFP®: A CERTIFIED FINANCIAL PLANNER™ designation is offered by the Certified Financial Planner Board of Standards, Inc. (CFP Board) to candidates with at least a bachelor's degree and three years of full-time pertinent experience and that complete a CFP-board registered program or hold certain designations, including a CFA. CFP professionals must agree to be bound by the CFP Board's Standards of Professional Conduct and complete 30 hours of continuing education every two years.

CPFA®: Certified Plan Fiduciary Advisor. The Certification demonstrates knowledge, expertise and commitment to working with retirement plans. Plan advisors who earn their CPFA demonstrate the expertise required to act as a plan fiduciary or help plan fiduciaries manage their roles and responsibilities. The certification is issued by the National Association of plan Advisors and applicants must pass a closed book Certified Plan Fiduciary Advisor exam. To maintain the certification Advisors must pay an annual fee and complete 10 hours of continuing education.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 12/2021 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 01/2011 to 03/2022
Firm Name: AFS Advisors, LLC.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Eric Loyd has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Eric Loyd is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business, Eric Loyd does not receive economic benefit from non-clients for providing

advisory services.

Item 6 – Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Loyd’s investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu’s contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Jonathan Maertz, Senior Plan Advisor / Investment Advisor Representative

Year of Birth: 1970

Education: Wisconsin Lutheran College with a Bachelor of Business Administration degree in Finance and Management, 1993

Professional Designation(s):

CRPS® Chartered Retirement Plans Specialist

The Chartered Retirement Plans Specialist (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.

AIF® Accredited Investment Fiduciary

The Accredited Investment Fiduciary (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.

CPFA® Certified Plan Fiduciary Advisor

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 manage 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.

Employment for the Past Five Years:

Employment Dates:	10/2025 to Present
Firm Name:	Wealthspire Retirement Advisory
Type of Business:	Registered Investment Advisor
Job Title & Duties:	Investment Advisor Representative

Employment Dates:	06/2019 to 10/2025
Firm Name:	NFP Retirement, Inc.
Type of Business:	Registered Investment Advisor
Job Title & Duties:	Senior Plan Advisor (AM)

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Jonathan Maertz has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Jonathan Maertz is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Jonathan Maertz does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Maertz's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Eileen Mahoney, Senior RFC Strategist/Investment Advisor Representative

Year of Birth: 1965

Education: West Virginia University, Bachelor of Science, 1987

Professional Designation(s):

AIF®: The Accredited Investment Fiduciary designation requires one of the following combinations of education, industry experience, and/or professional development is required to meet the experience requirement for the AIF® designation. Relevant experience is that which has been accrued in a non-clerical role within the financial services (or related) industry. 1) Minimum of two years of relevant experience; a bachelor's degree (or higher); and a professional credential; 2) Minimum of five years of relevant experience; a bachelor's degree (or higher) or a professional credential; 3) Minimum of eight years of relevant experience. Additionally, a candidate must: Enroll in and complete the AIF® Training; Pass the AIF® examination; Satisfy the Code of Ethics and Conduct Standards; Submit the application and dues. The following steps must be completed annually in order to retain the AIF® designation: Accrue and report six (6) hours of continuing education (CE); Satisfy the Code of Ethics and Conduct Standards; Submit the application and dues.

C(k)P®: Certified 401(k) Professional. Prerequisites/Experience Required: Three years' experience in financial services. The candidate is required to take a series of mandatory courses; Final Exam for each course online - Mastery Curriculum Exam online, Candidate Designation Exam online and proctored. Educational Requirements; Approximately 142 hours of coursework. Continuing Education: 24 hours every 2 years.

CHSA®: Certified Health Savings Advisor. Individuals must be currently employed or have two years of work experience in either the financial services or human resources/benefits industry to earn the Certified Health Savings Advisor (CHSA®). In addition to the knowledge and information provided in the CHSA® program, individuals who successfully complete the CHSA® (via a live training or online self-study) and successfully complete the examination receive the following:

- Certificate of Designation.
- Listing in Access Point HSA's "CHSA® Designee Search Directory", which is public and accessible to the public via www.accesspointhsa.com.
- Complete access to Access Point HSA's online provider database HSA Vista®.
- Access to CHSA® webcasts and other CHSA®-only communications and emails.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 01/2022 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Senior RFC Strategist/Investment Advisor Representative

Employment Dates: 01/2021 to 01/2022
Firm Name: Resources Investment Advisor, LLC
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 01/2017 to 01/2021
Firm Name: Greenleaf Advisors, LLC
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 01/2017 to 01/2021
Firm Name: Cafaro Greenleaf LLC
Type of Business: Investment Advisor
Job Title & Duties: Director of Client Service & Administration

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Eileen Mahoney has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Eileen Mahoney is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond her capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business, Eileen Mahoney does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Mahoney's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Peter Marriott, Investment Advisor Representative

Year of Birth: 1972

Education: Campbell University, North Carolina, MBA and BS 1996

Professional Designation(s):

AIF®: The Accredited Investment Fiduciary designation requires one of the following combinations of education, industry experience, and/or professional development is required to meet the experience requirement for the AIF® designation. Relevant experience is that which has been accrued in a non-clerical role within the financial services (or related) industry. 1) Minimum of two years of relevant experience; a bachelor's degree (or higher); and a professional credential; 2) Minimum of five years of relevant experience; a bachelor's degree (or higher) or a professional credential; 3) Minimum of eight years of relevant experience. Additionally, a candidate must: Enroll in and complete the AIF® Training; Pass the AIF® examination; Satisfy the Code of Ethics and Conduct Standards; Submit the application and dues. The following steps must be completed annually in order to retain the AIF® designation: Accrue and report six (6) hours of continuing education (CE); Satisfy the Code of Ethics and Conduct Standards; Submit the application and dues.

CPFA®: Certified Plan Fiduciary Advisor. The Certification demonstrates knowledge, expertise and commitment to working with retirement plans. Plan advisors who earn their CPFA demonstrate the expertise required to act as a plan fiduciary or help plan fiduciaries manage their roles and responsibilities. The certification is issued by the National Association of Plan Advisors and applicants must pass a closed book Certified Plan Fiduciary Advisor exam. To maintain the certification Advisors must pay an annual fee and complete 10 hours of continuing education.

CRPS®: The Chartered Retirement Plans Specialist (CRPS) is a business-focused retirement plan advisor. CRPS professionals advise firms and help them implement and maintain retirement plans. The CRPS credential is awarded by the College for Financial Planning and requires rigorous study and passing a comprehensive written exam. The Chartered Retirement Plans Specialist designation is issued by Financial Planning. No Prerequisites/Experience is required, Education Requirement: Online instructor led on self-study course. Examination Types: Final designation exam (online, closed book, proctored). Continuing Education: 16 hours every two years.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 01/2015 to Present
Firm Name: Kestra Investment Services, LLC.
Type of Business: Financial Institution
Job Title & Duties: Registered Representative

Employment Dates: 09/2024 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor

Job Title & Duties: Investment Advisor Representative
Employment Dates: 02/1998 to 09/2024
Firm Name: Kestra Advisory Services, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Peter Marriott has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Peter Marriott is a registered representative with Kestra Investment Services, LLC. A potential conflict of interest exists in that he may sell securities and receive customary securities commissions and receive Investment Advisory fees. Any potential conflicts of interest are addressed through policies and procedures on the suitability and supervision of the advisory services that are offered.

Peter Marriott serves as a member on an investment committee for the non-profit Sayra Investments. A potential conflict of interest exists in the event Sayra Investments should ever require investment advisory services from a registered investment Advisor. Any potential conflicts of interest are addressed through the code of ethics and policies and procedures on the supervision of the advisory services that are offered.

Clients are under no obligation to purchase securities or advisory services through Peter Marriott.

Item 5 - Additional Compensation

In the course of business Peter Marriott does not receive economic benefit from non-clients for providing advisory services. Peter Marriott may receive compensation in connection with his registration as a registered representative with Kestra Investment Services, LLC.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Marriott's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Jared Marx, VP/Investment Advisor Representative

Year of Birth: 1990

Education: Virginia Tech, Finance, 2012

Professional Designation(s):

CFA®: The Chartered Financial Analyst® designation is a graduate-level investment credential awarded by the CFA Institute. Successful candidates must have a bachelor's degree from an accredited institution or equivalent educational or work experience, pass three sequential six-hour uniform examinations that demonstrate advanced skills necessary for investment analysis and decision making, and agree to abide by the CFA Institute's Code of Ethics and Standards of Professional Conduct.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: VP/Investment Advisor Representative

Employment Dates: 11/2022 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: VP/Investment Advisor Representative

Employment Dates: 09/2016 to 11/2022
Firm Name: Kestra Investment Services, LLC
Type of Business: Broker Dealer
Job Title & Duties: Registered Representative

Employment Dates: 09/2016 to 11/2022
Firm Name: Kestra Advisory Services, LLC
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Jared Marx has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Jared Marx is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Jared Marx does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Marx's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Lily Matias, Investment Advisor Representative

Year of Birth: 1965

Education: Columbia University/ Barnard College B.A. Economics, 1989

Professional Designation(s):

CEBS®: Certified Employee Benefit Specialist. The candidate is required to take six mandatory courses which include two electives from CEBS curriculum. Examination type: Computer-based test for each course. Continuing Education: 30 hours every two years

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 11/2019 to Present
Firm Name: Kestra Investment Services, LLC.
Type of Business: Broker Dealer/Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 12/2014 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 12/2014 to 12/2017
Firm Name: Kestra Investment Services, LLC.
Type of Business: Broker Dealer/Investment Advisor
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Lily Matias has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Lily Matias is a registered representative with Kestra Investment Services, LLC. A potential conflict of interest exists in that she may sell securities and receive customary securities commissions and receive Investment Advisory fees. Any potential conflicts of interest are addressed through policies and procedures on the suitability and supervision of the advisory services that are offered.

Clients are under no obligation to purchase securities or advisory services through Lily Matias.

Item 5 - Additional Compensation

In the course of business Lily Matias does not receive economic benefit from non-clients for providing advisory services.

Lily Matias may receive compensation in connection with her registration as a registered representative and/or investment Advisor representative with Kestra Investment Services, LLC.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Matias' investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Marc McDowell, Vice President/Advisory Services

Year of Birth: 1962

Education: West Texas State University, Bachelor of Science degree: General Business, 1985.

Professional Designation(s):

AIFA: Accredited Investment Fiduciary Analyst is a certified person to perform fiduciary assessments on internal policies, procedures and workflows to verify or certify an entity's conformity to a "Global Fiduciary Standard of Excellence.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: VP, Advisory Services/Investment Advisor Representative

Employment Dates: 06/2019 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: VP, Advisory Services/Investment Advisor Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Marc McDowell has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Marc McDowell is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Marc McDowell does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms McDowell's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Michael T. McGuire, Investment Advisor Representative

Year of Birth: 1964

Education: Iowa State University –Bachelor of Business Administration – Marketing, 1986

Professional Designation(s): N/A

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 10/2003 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Michael T. McGuire has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Michael T. McGuire is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Michael T. McGuire does not receive economic benefit from non-clients for providing advisory services

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms McGuire's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Kade McKell, Investment Advisor Representative

Year of Birth: 1996

Education: Utah Valley University, Bachelor of Science in Personal Financial Planning ,2020

Professional Designations:

CFP®: A Certified Financial Planner™ designation is offered by the Certified Financial Planner Board of Standards, Inc. (CFP Board) to candidates with at least a bachelor's degree and three years of full-time pertinent experience and that complete a CFP-board registered program or hold certain designations, including a CFA. CFP professionals must agree to be bound by the CFP Board's Standards of Professional Conduct and complete 30 hours of continuing education every two years.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 11/2023 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Plan Advisor/Investment Advisor Representative

Employment Dates: 06/2020 to 08/2024
Firm Name: Divergent Wealth Advisors, LLC
Type of Business: Financial Institution
Job Title & Duties: Investment Advisor Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Kade McKell has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Kade McKell is separately licensed as an independent insurance agent. In this capacity, he can affect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. McKell for insurance-related activities. This presents a conflict of interest because Mr. McKell may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 5 - Additional Compensation

In the course of business, Kade McKell does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms McKell's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

John McKenna, Investment Specialist / Investment Advisor Representative

Year of Birth: 1981

Education: Virginia Tech, Economics, bachelor's degree 2003

Designations:

AIF®: The Accredited Investment Fiduciary designation requires one of the following combinations of education, industry experience, and/or professional development is required to meet the experience requirement for the AIF® designation. Relevant experience is that which has been accrued in a non-clerical role within the financial services (or related) industry. 1) Minimum of two years of relevant experience; a bachelor's degree (or higher); and a professional credential; 2) Minimum of five years of relevant experience; a bachelor's degree (or higher) or a professional credential; 3) Minimum of eight years of relevant experience. Additionally, a candidate must: Enroll in and complete the AIF® Training; Pass the AIF® examination; Satisfy the Code of Ethics and Conduct Standards; Submit the application and dues. The following steps must be completed annually in order to retain the AIF® designation: Accrue and report six (6) hours of continuing education (CE); Satisfy the Code of Ethics and Conduct Standards; Submit the application and dues.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 10/2023 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Specialist/Investment Advisor Representative

Employment Dates: 03/2021 to 10/2023
Firm Name: ACG advisory Services, Inc.
Type of Business: Investment Advisor
Job Title & Duties: Retirement Plan Client Service Coordinator

Employment Dates: 01/2020 to 03/2021
Firm Name: The Leaders Group, Inc.
Type of Business: Financial Institution
Job Title & Duties: Registered Representative

Employment Dates: 11/2018 to 03/2021
Firm Name: Milestone Financial Solutions
Type of Business: Financial Institution
Job Title & Duties: Director of Operations

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, John McKenna has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization

or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

John McKenna is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business John McKenna does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms McKenna's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Natalie Meziere, Investment Advisor Representative

Year of Birth: 1987

Education: University of California Merced, Bachelor of Arts in Psychology, 2011

Professional Designation(s):

CFPA: Certified Financial Process Associate certified professionals have proven knowledge and competence to function in multiple roles including handling of customer accounts; reconciliation; order management; vendor payment; invoice processing etc., across a whole range of organizations, content especially suited for more organized providers of finance and accounting services to their clients in the outsourced mode.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 01/2025 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 05/2023 to 12/2024
Firm Name: RPAG
Type of Business: Financial Institution
Job Title & Duties: RFP Analyst

Employment Dates: 08/2019 to 05/2023
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: RFP Analyst

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Natalie Meziere has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Natalie Meziere is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Natalie Meziere does not receive economic benefit from a person or entity who is not a client for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Meziere's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Elizabeth Mikkelson, Investment Advisor Representative

Year of Birth: 1961

Education: University of California, Santa Barbara, CA

Professional Designation(s):

CPFA®: Certified Plan Fiduciary Advisor. The Certification demonstrates knowledge, expertise and commitment to working with retirement plans. Plan advisors who earn their CPFA demonstrate the expertise required to act as a plan fiduciary or help plan fiduciaries manage their roles and responsibilities. The certification is issued by the National Association of Plan Advisors and applicants must pass a closed book Certified Plan Fiduciary Advisor exam. To maintain the certification Advisors must pay an annual fee and complete 10 hours of continuing education.

Employment for the Past Five Years:

Employment Dates:	10/2025 to Present
Firm Name:	Wealthspire Retirement Advisory
Type of Business:	Registered Investment Advisor
Job Title & Duties:	Investment Advisor Representative

Employment Dates:	03/2015 to 10/2025
Firm Name:	NFP Retirement, Inc.
Type of Business:	Registered Investment Advisor
Job Title & Duties:	Investment Advisor Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Elizabeth Mikkelson has not been involved in legal or disciplinary events, has not been involved in arbitration, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Elizabeth Mikkelson is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond her capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Elizabeth Mikkelson does not receive economic benefit from non-clients for providing advisory services

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Mikkelson's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Faron Miller, Investment Advisor Representative

Year of Birth: 1970

Education: Virginia Commonwealth University 1995, BS in Business/small Business Management

Professional Designations:

CFP®: A CERTIFIED FINANCIAL PLANNER™ designation is offered by the Certified Financial Planner Board of Standards, Inc. (CFP Board) to candidates with at least a bachelor's degree and three years of full-time pertinent experience and that complete a CFP-board registered program or hold certain designations, including a CFA. CFP professionals must agree to be bound by the CFP Board's Standards of Professional Conduct and complete 30 hours of continuing education every two years.

AIF®: The Accredited Investment Fiduciary designation requires one of the following combinations of education, industry experience, and/or professional development is required to meet the experience requirement for the AIF® designation. Relevant experience is that which has been accrued in a non-clerical role within the financial services (or related) industry. 1) Minimum of two years of relevant experience; a bachelor's degree (or higher); and a professional credential; 2) Minimum of five years of relevant experience; a bachelor's degree (or higher) or a professional credential; 3) Minimum of eight years of relevant experience. Additionally, a candidate must: Enroll in and complete the AIF® Training; Pass the AIF® examination; Satisfy the Code of Ethics and Conduct Standards; Submit the application and dues. The following steps must be completed annually in order to retain the AIF® designation: Accrue and report six (6) hours of continuing education (CE); Satisfy the Code of Ethics and Conduct Standards; Submit the application and dues.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 10/2023 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Plan Advisor/Investment Advisor Representative

Employment Dates: 11/2019 to 10/2023
Firm Name: ACG advisory Services, Inc.
Type of Business: Financial Institution
Job Title & Duties: Retirement Plan Advisor

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Faron Miller has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Faron Miller is not actively engaged in any other business or occupation (investment-related)

or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business, Faron Miller does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Miller's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Daniel Murray, Investment Advisor Representative

Year of Birth: 1999

Education: University of Minnesota Duluth, Bachelor of Finance & Financial Planning, 2022

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 01/2024 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 07/2022 to 12/2023
Firm Name: Ameriprise Financial Services LLC
Type of Business: Financial Institution
Job Title & Duties: Registered Representative

Employment Dates: 10/2018 to 05/2022
Firm Name: University of Minnesota
Type of Business: University
Job Title & Duties: Student

Employment Dates: 05/2021 to 04/2022
Firm Name: Edward Jones Investments
Type of Business: Investment Advisor
Job Title & Duties: Branch Manager

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Daniel Murray has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Daniel Murray is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Daniel Murray does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Murray's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

John Nelson, Investment Advisor Representative

Year of Birth: 1955

Education: Loyola Law School, Los Angeles, J.D. 1980

Professional Designation(s): N/A

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 03/2015 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, John Nelson has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

John Nelson is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business John Nelson does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Nelson's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Ethan Nesheim, Investment Advisor Representative

Year of Birth: 1998

Education: The Master University of California, BS in Business Management, 2019

Professional Designations:

CRPS: Chartered Retirement Planning Counselor is a professional financial planning designation awarded by the College for Financial Planning. Individuals may earn the CRPC designation by completing a study program and passing a final multiple-choice examination. Successful applicants earn the right to use the CRPC designation with their names for two years, which can improve job opportunities, professional reputation and pay. Every two years, CRPC professionals must complete 16 hours of continuing education and pay a small fee to continue using the designation.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 03/2023 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 06/2021 to 03/2023
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Service Coordinator

Employment Dates: 07/2020 to 02/2022
Firm Name: Asurea
Type of Business: Financial Institution
Job Title & Duties: Insurance Broker

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Ethan Nesheim has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Ethan Nesheim is separately licensed as an independent insurance agent. In this capacity, he can affect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Nesheim for insurance-related activities. This presents a conflict of interest because Mr. Nesheim may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 5 - Additional Compensation

In the course of business Ethan Nesheim does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Nesheim's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Megan Nielsen, Investment Advisor Representative

Year of Birth: 1984

Education: Manhattan College, New York, bachelor's in business marketing 2006

Professional Designation(s):

CRPS®: The Chartered Retirement Plans Specialist (CRPS) is a business-focused retirement plan advisor. CRPS professionals advise firms and help them implement and maintain retirement plans. The CRPS credential is awarded by the College for Financial Planning and requires rigorous study and passing a comprehensive written exam. The Chartered Retirement Plans Specialist designation is issued by Financial Planning. No Prerequisites/Experience is required, Education Requirement: Online instructor led on self-study course. Examination Types: Final designation exam (online, closed book, proctored). Continuing Education: 16 hours every two years.

Certified Plan Fiduciary Advisor (CPFA) FKA Qualified Plan Financial Consultant

(QPFC) is the professional credential for financial professionals who sell, advise, market or support qualified retirement plans. The CPFA FKA QPFC designation sponsored by The College for Financial planning requires general proficiency in plan administration, compliance, investment, fiduciary, and ethics issues. In addition to passing the required examination series, a candidate must meet one of the following requirements: (1) Series 6, 7 or 65 license issued by the FINRA (formerly NASD) and two letters of reference demonstrating at least two years of retirement plan related experience; or (2) State-life or annuity insurance license and two letters of reference demonstrating at least two years of retirement plan related experience; or (3) Investment Advisor Representative or Registered Investment Advisor credential and two letters of reference demonstrating at least two years of retirement plan related experience; or (4) Two letters of reference demonstrating at least three years of retirement plan related experience. All credential members must acquire 40 hours of Continuing Professional Education (CPE) credits (2 of these must be Ethics) every two years.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 09/2022 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 01/2020 to 09/2022
Firm Name: Manual of America Life Insurance
Type of Business: Insurance Company
Job Title & Duties: Vice President

Employment Dates: 01/2020 to 09/2022
Firm Name: Mutual of America Securities LLC

Type of Business: Insurance Company
Job Title & Duties: Vice President

Employment Dates: 07/2011 to 01/2020
Firm Name: Mutual of America Life Insurance
Type of Business: Insurance Company
Job Title & Duties: Associate Account Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Megan Nielsen has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Megan is a Licensed Real Estate Broker and may receive commission in Real Estate referrals. Clients of the aforementioned and those of NFP Retirement, Inc. are mutually exclusive and therefore there is no conflict of interest in the provision of these services.

Item 5 - Additional Compensation

In the course of business, Megan Nielsen does not receive economic benefit from non-clients for providing advisory services

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Nielsen's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Christopher Nordlund, Investment Advisor Representative

Year of Birth: 1994

Education: University of Colorado, BA 2016

Professional Designation(s):

CPFA®: Certified Plan Fiduciary Advisor. The Certification demonstrates knowledge, expertise and commitment to working with retirement plans. Plan advisors who earn their CPFA demonstrate the expertise required to act as a plan fiduciary or help plan fiduciaries manage their roles and responsibilities. The certification is issued by the National Association of Plan Advisors and applicants must pass a closed book Certified Plan Fiduciary Advisor exam. To maintain the certification Advisors must pay an annual fee and complete 10 hours of continuing education.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 05/2023 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Senior Retirement Plan Consultant

Employment Dates: 02/2018 to 03/2023
Firm Name: Kestra Advisory Services, LLC.
Type of Business: Broker Dealer
Job Title & Duties: Investment Advisor Representative

Employment Dates: 02/2018 to 03/2023
Firm Name: Kestra Investment Services, Inc.
Type of Business: Investment Advisor
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Christopher Nordlund has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Christopher Nordlund is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business, Christopher Nordlund does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Nordlund's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Diane Nzau, Investment Advisor Representative

Year of Birth: 1989

Education: New Mexico State University, BA/BS 2012

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 12/2024 to Present
Firm Name: Kestra Financial Services, LLC.
Type of Business: Broker Dealer/Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 12/2024 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative/Financial Coach

Employment Dates: 01/2013 to 11/2024
Firm Name: The Vanguard Group
Type of Business: Financial Institution
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current, or prospective clients, Diane Nzau has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Diane Nzau is a registered representative with Kestra Investment Services, LLC. A potential conflict of interest exists in that she may sell securities and receive customary securities commissions and receive Investment Advisory fees. Any potential conflicts of interest are addressed through policies and procedures on the suitability and supervision of the advisory services that are offered. Clients are under no obligation to purchase securities or advisory services through Diane Nzau.

Item 5 - Additional Compensation

In the course of business Diane Nzau does not receive economic benefit from non-clients for providing Advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Nzau's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Matthew Parker, Investment Advisor Representative

Year of Birth: 1990

Education: University of Colorado Springs, degree in Criminal Justice, 2013

Professional Designation(s):

CFP®: A Certified Financial Planner™ designation is offered by the Certified Financial Planner Board of Standards, Inc. (CFP Board) to candidates with at least a bachelor's degree and three years of full-time pertinent experience and that complete a CFP-board registered program or hold certain designations, including a CFA. CFP professionals must agree to be bound by the CFP Board's Standards of Professional Conduct and complete 30 hours of continuing education every two years.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 07/2022 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 01/2022 to 07/2022
Firm Name: Advised Assets Group, LLC.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 01/2022 to 07/2022
Firm Name: GWFS Equities, Inc.
Type of Business: Financial Institution
Job Title & Duties: Registered Representative

Employment Dates: 10/2016 to 01/2022
Firm Name: T. Rowe Price
Type of Business: Financial Institution
Job Title & Duties: PSC Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Matthew Parker has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Matthew Parker is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business, Matthew Parker does not receive economic benefit from non-clients for providing advisory services

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Parker's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Brielle Parkinson, Investment Advisor Representative

Year of Birth: 1999

Education: University of Brigham Young Provo, Utah 2022

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 11/2023 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 06/2021 to 08/2024
Firm Name: Divergent Wealth Advisors, LLC
Type of Business: Broker Dealer
Job Title & Duties: Relationship Manager

Employment Dates: 06/2017 to 04/2022
Firm Name: Brigham Young University
Type of Business: University
Job Title & Duties: Student

Employment Dates: 07/2020 to 07/2021
Firm Name: BYU Print and Mail
Type of Business: Retail
Job Title & Duties: Biling Specialist

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Brielle Parkinson has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Brielle Parkinson is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond her capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Brielle Parkinson does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Parkinson's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Kelly Pelino, Investment Advisor Representative

Year of Birth: 1998

Education: University of Colorado, Boulder, Bachelor of Science in Strategic Communications, Business Minor, 2019

Professional Designation(s): N/A

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 08/2025 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 04/2023 to 07/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Administrative Assistant/Senior Coordinator

Employment Dates: 11/2022 to 03/2023
Firm Name: Self Employed
Type of Business: N/A
Job Title & Duties: N/A

Employment Dates: 07/2022 to 10/2022
Firm Name: Vox Media
Type of Business: Digital Media Company
Job Title & Duties: Senior Solutions Partner

Employment Dates: 08/2021 to 07/2022
Firm Name: Horizon Media
Type of Business: Media Agency
Job Title & Duties: Digital Medial Planner

Employment Dates: 11/2020 to 08/2021
Firm Name: Initiative
Type of Business: Media Agency
Job Title & Duties: Digital Partnerships

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Kelly Pelino has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Kelly Pelino is separately licensed as an independent insurance agent. In this capacity, she can affect transactions in insurance products for her clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Kelly Pelino for insurance-related activities. This presents a conflict of interest because Kelly Pelino may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 5 - Additional Compensation

In the course of business Kelly Pelino does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Pelino's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Kelly Pettit, Investment Advisor Representative

Year of Birth: 1968

Education: George Mason University, VA BA Speech Communications, 1991

Professional Designations:

CEBS®: Certified Employee Benefit Specialist. The candidate is required to take six mandatory courses which include two electives from CEBS curriculum. Examination type: Computer-based test for each course. Continuing Education: 30 hours every two years

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 04/2023 to 10/2025
Firm Name: NFP Retirement, Inc
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 04/2018 to 03/2023
Firm Name: Kestra Advisory Services, Inc
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 04/2018 to 03/2023
Firm Name: Kestra Investment Services, LLC
Type of Business: Broker Dealer
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Kelly Pettit has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Kelly Pettit is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond her capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business, Kelly Pettit does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Pettit's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Steven L. Prom, Investment Advisor Representative

Year of Birth: 1973

Education: St. Cloud State University - B. S. Finance
DePaul University - M.S. Finance

Professional Designation(s):

CFP®: A CERTIFIED FINANCIAL PLANNER™ designation is offered by the Certified Financial Planner Board of Standards, Inc. (CFP Board) to candidates with at least a bachelor's degree and three years of full-time pertinent experience and that complete a CFP-board registered program or hold certain designations, including a CFA. CFP professionals must agree to be bound by the CFP Board's Standards of Professional Conduct and complete 30 hours of continuing education every two years.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 04/2016 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 08/2010 to 04/2018
Firm Name: Kestra Financial Services, LLC.
Type of Business: Broker Dealer/Investment Advisor
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Steven Prom has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Steven Prom is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Steven Prom does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Prom's investment advisory activities to ensure compliance with regulatory and

internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Alissa Koebler-Purko, Investment Advisor Representative

Year of Birth: 1991

Education: University of Wisconsin Milwaukee – BBA, Finance

Professional Designation(s):

CPFA®: Certified Plan Fiduciary Advisor. The Certification demonstrates knowledge, expertise and commitment to working with retirement plans. Plan advisors who earn their CPFA demonstrate the expertise required to act as a plan fiduciary or help plan fiduciaries manage their roles and responsibilities. The certification is issued by the National Association of Plan Advisors and applicants must pass a closed book Certified Plan Fiduciary Advisor exam. To maintain the certification Advisors must pay an annual fee and complete 10 hours of continuing education.

Employment for the Past Five Years:

Employment Dates:	10/2025 to Present
Firm Name:	Wealthspire Retirement Advisory
Type of Business:	Registered Investment Advisor
Job Title & Duties:	Investment Advisor Representative

Employment Dates:	06/2019 to 10/2025
Firm Name:	NFP Retirement, Inc.
Type of Business:	Registered Investment Advisor
Job Title & Duties:	Retirement Plan Analyst

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Alissa Koebler - Purko has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Alissa Koebler is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond her capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business, Alissa Koebler-Purko does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Koebler-Purko's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Geoffrey Reeves, Investment Advisor Representative

Year of Birth: 1974

Education: University of Utah, Bachelor of Science/Finance, 1999

Professional Designations:

CRPC: Chartered Retirement Planning Counselor is a professional financial planning designation awarded by the College for Financial Planning. Individuals may earn the CRPC designation by completing a study program and passing a final multiple-choice examination. Successful applicants earn the right to use the CRPC designation with their names for two years, which can improve job opportunities, professional reputation and pay. Every two years, CRPC professionals must complete 16 hours of continuing education and pay a small fee to continue using the designation.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 11/2023 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 08/2021 to 08/2024
Firm Name: Divergent Wealth Advisors, LLC
Type of Business: Financial Institution
Job Title & Duties: Investment Advisor Representative

Employment Dates: 08/2016 to 08/2021
Firm Name: Edward Jones
Type of Business: Financial Institution
Job Title & Duties: Financial Advisor

Items 3 & 7 - Disciplinary Information

As it relates to past, current, or prospective clients, Geoffrey Reeves has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Geoffrey Reeves is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Geoffrey Reeves does not receive economic benefit from non-clients for providing

advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Reeves' investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Raymond Reeves, Investment Advisor Representative

Year of Birth: 1974

Education: Montclair State University

Professional Designation(s):

CPFA®: Certified Plan Fiduciary Advisor. The Certification demonstrates knowledge, expertise and commitment to working with retirement plans. Plan advisors who earn their CPFA demonstrate the expertise required to act as a plan fiduciary or help plan fiduciaries manage their roles and responsibilities. The certification is issued by the National Association of Plan Advisors and applicants must pass a closed book Certified Plan Fiduciary Advisor exam. To maintain the certification Advisors must pay an annual fee and complete 10 hours of continuing education.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 06/2023 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 05/2019 to 06/2023
Firm Name: John Hancock Distributors, LLC
Type of Business: Financial Institution
Job Title & Duties: Registered Representative

Employment Dates: 04/2019 to 06/2023
Firm Name: John Hancock
Type of Business: Financial Institution
Job Title & Duties: Relationship Manager

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Raymond Reeves has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Raymond Reeves is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business, Raymond Reeves does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Reeves' investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

John Richards, Vice President Advisory Services

Year of Birth: 1984

Education: St. Norbert College, bachelor's degree in accounting, 2007

Professional Designation(s):

CFA®: Chartered Financial Analyst: The Chartered Financial Analyst® designation is a graduate-level investment credential awarded by the CFA Institute. Successful candidates must have a bachelor's degree from an accredited institution or equivalent educational or work experience, pass three sequential six-hour uniform examinations that demonstrate advanced skills necessary for investment analysis and decision making, and agree to abide by the CFA Institute's Code of Ethics and Standards of Professional Conduct.

Employment for the Past Five Years:

Employment Dates:	10/2025 to Present
Firm Name:	Wealthspire Retirement Advisory
Type of Business:	Registered Investment Advisor
Job Title & Duties:	VP, Advisory Services/Investment Advisor Representative

Employment Dates:	06/2019 to 10/2025
Firm Name:	NFP Retirement, Inc.
Type of Business:	Registered Investment Advisor
Job Title & Duties:	VP, Advisory Services/Investment Advisor Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, John Richards has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

John Richards is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business John Richards does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Richards' investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Brady Ririe, SVP/Investment Advisor Representative

Year of Birth: 1986

Education: Brigham University Idaho, BS Science in Business Finance, 2011

Designations:

CFP®: A Certified Financial Planner™ designation is offered by the Certified Financial Planner Board of Standards, Inc. (CFP Board) to candidates with at least a bachelor's degree and three years of full-time pertinent experience and that complete a CFP-board registered program or hold certain designations, including a CFA. CFP professionals must agree to be bound by the CFP Board's Standards of Professional Conduct and complete 30 hours of continuing education every two years.

CRPS®: The Chartered Retirement Plans Specialist (CRPS) is a business-focused retirement plan advisor. CRPS professionals advise firms and help them implement and maintain retirement plans. The CRPS credential is awarded by the College for Financial Planning and requires rigorous study and passing a comprehensive written exam. The Chartered Retirement Plans Specialist designation is issued by Financial Planning. No Prerequisites/Experience is required, Education Requirement: Online instructor led on self-study course. Examination Types: Final designation exam (online, closed book, proctored). Continuing Education: 16 hours every two years.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 11/2023 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 04/2017 to 08/2024
Firm Name: Divergent Wealth Advisors, LLC
Type of Business: Financial Institution
Job Title & Duties: Investment Advisor Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current, or prospective clients, Brady Ririe has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Brady Ririe is separately licensed as an independent insurance agent. In this capacity, he can affect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Ririe for insurance-related activities. This presents a conflict of interest because Mr. Ririe may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based

on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Brady Ririe is a Member of BR & KR Property Holdings, LLC, an investment in residential and commercial real estate company. There is no conflict of interest with NFP Retirement, Inc. activities.

Item 5 - Additional Compensation

In the course of business Brady Ririe does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Ririe's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Deshon Patrick Robinson, Investment Advisor Representative

Year of Birth: 1985

Education: Central Michigan University, BA/BS, 2009, University of California – Irvine, 2017

Designations: Designations:

CFP®: A CERTIFIED FINANCIAL PLANNER™ designation is offered by the Certified Financial Planner Board of Standards, Inc. (CFP Board) to candidates with at least a bachelor's degree and three years of full-time pertinent experience and that complete a CFP-board registered program or hold certain designations, including a CFA. CFP professionals must agree to be bound by the CFP Board's Standards of Professional Conduct and complete 30 hours of continuing education every two years.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 04/2025 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 02/2024 to 09/2024
Firm Name: Pure Financial Advisors, LLC
Type of Business: Financial Institution
Job Title & Duties: Investment Advisor Representative

Employment Dates: 10/2022 to 02/2024
Firm Name: Creative Planning, LLC
Type of Business: Financial Institution
Job Title & Duties: Investment Advisor Representative

Employment Dates: 03/2022 to 10/2022
Firm Name: Advised Assets Group, LLC
Type of Business: Financial Institution
Job Title & Duties: Investment Advisor Representative

Employment Dates: 03/2022 to 10/2022
Firm Name: GWFS Equities, INC
Type of Business: Financial Institution
Job Title & Duties: Registered Representative

Employment Dates: 10/2017 to 01/2021
Firm Name: TD Ameritrade
Type of Business: Financial Institution
Job Title & Duties: Sr. Financial Consultant

Items 3 & 7 - Disciplinary Information

As it relates to past, current, or prospective clients, Patrick Robinson has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Patrick Robinson is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Patrick Robinson does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Robinson's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

John David Roegner, Investment Advisor Representative

Year of Birth: 1968

Education: MBA, Wake Forest University, Winston-Salem, NC
BA, North Central College, Naperville, IL

Professional Designation(s):

CFP®: A CERTIFIED FINANCIAL PLANNER™ designation is offered by the Certified Financial Planner Board of Standards, Inc. (CFP Board) to candidates with at least a bachelor's degree and three years of full-time pertinent experience and that complete a CFP-board registered program or hold certain designations, including a CFA. CFP professionals must agree to be bound by the CFP Board's Standards of Professional Conduct and complete 30 hours of continuing education every two years.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 08/2018 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, John D. Roegner has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

John D. Roegner is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business John D. Roegner does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Roegner's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Peter James Rowley, Investment Advisor Representative

Year of Birth: 1984

Education: Temple University 2002-2007

Professional Designation(s): N/A

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 07/2018 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 07/2013 to 3/2023
Firm Name: Kestra Investment Services, LLC.
Type of Business: Broker Dealer
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Peter Rowley has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Peter J. Rowley is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Peter Rowley does not receive economic benefit from a person or entity who is not a client for providing advisory services.

Item 6 – Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Rowley's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Brian Samet, Investment Advisor Representative

Year of Birth: 1968

Education: Old Dominion University, BA Psychology 1997

Professional Designation(s): N/A

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 02/2008 to Present
Firm Name: NFP, An Aon Company
Type of Business: Financial Institution
Job Title & Duties: Producer/Senior Advisor

Employment Dates: 10/2022 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 03/2019 to 08/2022
Firm Name: Kestra Financial, Inc.
Type of Business: Broker Dealer/Investment Advisor
Job Title & Duties: Registered Field Assistant

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Brian Samet has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Brian Samet is separately licensed as an independent insurance agent. In this capacity, he can affect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Samet for insurance-related activities. This presents a conflict of interest because Mr. Samet may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 5 - Additional Compensation

During business, Brian Samet does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Samet's investment advisory activities to ensure compliance with regulatory and

internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Peter J. Schmitz, Investment Advisor Representative

Year of Birth: 1974

Education: University of Minnesota, Twin Cities – B.S. Finance, 1998

Professional Designation(s):

CFA®: The Chartered Financial Analyst® designation is a graduate-level investment credential awarded by the CFA Institute. Successful candidates must have a bachelor's degree from an accredited institution or equivalent educational or work experience, pass three sequential six-hour uniform examinations that demonstrate advanced skills necessary for investment analysis and decision making, and agree to abide by the CFA Institute's Code of Ethics and Standards of Professional Conduct.

CFP®: A CERTIFIED FINANCIAL PLANNER™ designation is offered by the Certified Financial Planner Board of Standards, Inc. (CFP Board) to candidates with at least a bachelor's degree and three years of full-time pertinent experience and that complete a CFP-board registered program or hold certain designations, including a CFA. CFP professionals must agree to be bound by the CFP Board's Standards of Professional Conduct and complete 30 hours of continuing education every two years.

Employment for the Past Five Years:

Employment Dates:	10/2025 to Present
Firm Name:	Wealthspire Retirement Advisory
Type of Business:	Registered Investment Advisor
Job Title & Duties:	Investment Advisor Representative

Employment Dates:	04/2016 to 10/2025
Firm Name:	NFP Retirement, Inc.
Type of Business:	Registered Investment Advisor
Job Title & Duties:	Investment Advisor Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Peter Schmitz has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings. Peter Schmitz filed CH 7 Bankruptcy in May 2010.

Item 4 - Other Business Activities

Peter Schmitz is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Peter Schmitz does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Schmitz's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Jason Schmudlach, AVP, Investment Advisor Representative

Year of Birth: 1980

Education: University of Wisconsin, Green Bay, Bachelor of Science in Accounting and Business Administration 2004

Professional Designation(s):

QKA: Qualified 401 (k) Administrator: The Qualified 401(k) Administrator (QKA) Credentialing Program is a credentialing program for professionals working in the financial field that are specializing in retirement planning and specifically 401k planning. The Qualified 401(k) Administrator Program allows the professional to attain a credential that will enhance their professional image and the quality of business they can provide to their clients. The Qualified 401(k) Administrator credential is offered for retirement plan professionals who work primarily with 401(k) plans. Applicants for the QKA credentials are from various professional disciplines. The QPA typically assists employers and consultants with recordkeeping, non-discrimination testing and the administrative aspects of 401(k) and related defined contribution plans.

QPA: The Qualified Pension Administrator credential was created by ASPPA to recognize professionals who are qualified to perform the technical and administrative functions of qualified plan administration. QPAs assist employers, actuaries, and consultants in performing functions such as determination of eligibility benefits, computation of benefits, plan recordkeeping, trust accounting and disclosure, and compliance requirements.

TGPC: Tax Exempt and Governmental Plan Consultant: members have the knowledge of materials covered in the Tax Exempt & Governmental Plan Administration program and the knowledge of underlying principals as well as applying these principals when solving problems encountered in practice.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 06/2019 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: AVP/Senior Plan Advisor

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Jason Schmudlach has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Jason Schmudlach is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Jason Schmudlach does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Schmudlach's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Joel Shapiro, President / Investment Advisor Representative

Year of Birth: 1969

Education: Tufts University, BA 1991
Washington College of Law, at the American University, JD 1994
Georgetown University Law Center, LL.M. 1995

Professional Designation(s): N/A

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: President

Employment Dates: 05/2023 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: President

Employment Dates: 02/2006 to 05/2023
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 07/2014 to Present
Firm Name: Kestra Investment Services, LLC.
Type of Business: Broker Dealer and Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 1/2015 to 05/2023
Firm Name: FlexPATH Strategies
Type of Business: Investment Advisor
Job Title & Duties: Senior Vice President - ERISA Compliance

Employment Dates: 09/2016 to Present
Firm Name: SST Benefits Consulting & Insurance Services, Inc.
Type of Business: Investment Advisor
Job Title & Duties: Senior Vice President - ERISA Compliance

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Joel Shapiro has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Joel Shapiro is a registered representative with Kestra Investment Services, Inc LLC. A potential conflict of interest exists in that he may sell securities and receive customary securities commissions and receive Investment Advisory fees. Any potential conflicts of interest are addressed through policies and procedures on the suitability and supervision of the advisory services that are offered.

Clients are under no obligation to purchase securities or advisory services through Joel Shapiro.

Item 5 - Additional Compensation

In the course of business Joel Shapiro does not receive economic benefit from a person or entity who is not a client for providing advisory services. Joel Shapiro may receive compensation in connection with his registration as a registered representative with Kestra Investment Services LLC.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Shapiro's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Jill Shea, Investment Advisor Representative

Year of Birth: 1970

Education: Scripps College of Claremont, BA International Relations, 1992

Professional Designation(s):

CPFA®: Certified Plan Fiduciary Advisor. The Certification demonstrates knowledge, expertise and commitment to working with retirement plans. Plan advisors who earn their CPFA demonstrate the expertise required to act as a plan fiduciary or help plan fiduciaries manage their roles and responsibilities. The certification is issued by the National Association of Plan Advisors and applicants must pass a closed book Certified Plan Fiduciary Advisor exam. To maintain the certification Advisors must pay an annual fee and complete 10 hours of continuing education.

CEBS®: Certified Employee Benefit Specialist. The candidate is required to take six mandatory courses which include two electives from CEBS curriculum. Examination type: Computer-based test for each course. Continuing Education: 30 hours every two years.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 04/2013 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 07/2014 to 12/2017
Firm Name: Kestra Investment Services, LLC.
Type of Business: Broker Dealer/Investment Advisor
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Jill Shea has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Jill Shea is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond her capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Jill Shea does not receive economic benefit from non-clients for providing advisory services.

Item 6 – Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Shea’s investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu’s contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Gary Shuford, SVP/Investment Advisor Representative

Year of Birth: 1974

Education: BS University of NC Charlotte, Industrial Psychology, Business Communications, 1997

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 04/2012 to Present
Firm Name: Kestra Investment Services, LLC.
Type of Business: Broker Dealer
Job Title & Duties: Registered Representative

Employment Dates: 06/2023 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: SVP/Investment Advisor Representative

Employment Dates: 04/2012 to 06/2023
Firm Name: Kestra Advisory Services, LLC.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Gary Shuford has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Gary Shuford is a registered representative with Kestra Investment Services, Inc LLC. A potential conflict of interest exists in that he may sell securities and receive customary securities commissions and receive Investment Advisory fees. Any potential conflicts of interest are addressed through policies and procedures on the suitability and supervision of the advisory services that are offered.

Clients are under no obligation to purchase securities or advisory services through Gary Shuford

Item 5 - Additional Compensation

In the course of business, Gary Shuford does not receive economic benefit from non-clients for providing advisory services.

Gary Shuford may receive compensation in connection with her registration as a registered representative with Kestra Investment Services, LLC.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Shuford's investment advisory activities to ensure compliance with regulatory and

internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Scott Sledjeski, Investment Advisor Representative

Year of Birth: 1999

Education: American University of Maryland, Bachelor of Science, Economics & Minor Finance 2021

Professional Designation(s): N/A

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 06/2022 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Business Development Representative/Investment Advisor

Employment Dates: 10/2021 to 06/2022
Firm Name: NFP Retirement, Inc.
Type of Business: Investment Advisor
Job Title & Duties: Jr. Investment Analyst

Employment Dates: 09/2013 to 05/2022
Firm Name: The Maryland Soccer Foundation
Type of Business: Soccer Club
Job Title & Duties: Facility Operations/Maintenance/Manager on Duty

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Scott Sledjeski has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Scott Sledjeski is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

During business, Scott Sledjeski does not receive economic benefit from non-clients for providing advisory services

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Sledjeski's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:

PHONE 949.305.3759

EMAIL brian.yu@wealthspire.com

Anne Smertenko, Investment Advisor Representative

Year of Birth: 1976

Education: Roosevelt University, Chicago, IL, BSBA 2000

Professional Designation(s):

CPFA®: Certified Plan Fiduciary Advisor. The Certification demonstrates knowledge, expertise and commitment to working with retirement plans. Plan advisors who earn their CPFA demonstrate the expertise required to act as a plan fiduciary or help plan fiduciaries manage their roles and responsibilities. The certification is issued by the National Association of Plan Advisors and applicants must pass a closed book Certified Plan Fiduciary Advisor exam. To maintain the certification Advisors must pay an annual fee and complete 10 hours of continuing education.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 07/2018 to Present
Firm Name: Fiduciary First
Type of Business: Investment Advisor
Job Title & Duties: Operations Specialist

Employment Dates: 11/2018 to Present
Firm Name: NFP Retirement
Type of Business: Registered Investment Advisor
Job Title & Duties: Client Analyst

Employment Dates: 02/2025 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Anne Smertenko has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings.

Item 4 - Other Business Activities

Anne Smertenko is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Anne Smertenko does not receive economic benefit from a person or entity who is not a client for providing advisory services.

Item 6 – Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Smertenko's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Vardell Jonte Smith, Investment Advisor Representative

Year of Birth: 1983

Education: University of Virginia, Political Science, 2006

Professional Designation(s): N/A

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 01/2021 to Present
Firm Name: NFP Securities, Inc.
Type of Business: Investment Advisor
Job Title & Duties: Junior Advisor

Employment Dates: 01/2022 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 07/2016 to 01/2021
Firm Name: WayLA Creative
Type of Business: Designer Firm
Job Title & Duties: Director/Production Stylist

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Vardell Jonte Smith has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Vardell Jonte Smith is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Vardell Jonte Smith does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Smith's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Peter Alexander Snow, Investment Advisor Representative

Year of Birth: 1976

Education: Colorado State University, B.A. Economics, 2006
University of St. Thomas, MBA, Finance/Entrepreneurship, 2014

Professional Designation(s):

CFP®: A CERTIFIED FINANCIAL PLANNER™ designation is offered by the Certified Financial Planner Board of Standards, Inc. (CFP Board) to candidates with at least a bachelor's degree and three years of full-time pertinent experience and that complete a CFP-board registered program or hold certain designations, including a CFA. CFP professionals must agree to be bound by the CFP Board's Standards of Professional Conduct and complete 30 hours of continuing education every two years.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 04/2016 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 11/2006 to 04/2018
Firm Name: Kestra Financial Services, LLC.
Type of Business: Broker Dealer/Investment Advisor
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Peter Snow has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Peter Snow is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Peter Snow does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Snow's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Keith Sproles, Investment Advisor Representative

Year of Birth: 1973

Education: University of Georgia, MBA, BBA Finance, 1995

Professional Designation(s):

CFS®: Certified Fund Specialist has received a certificate from the Institute of Business and Finance (IBF) for their expertise in mutual funds and the mutual fund industry. Training for the exam is by the IBF and the exam is designed to provide specialists with current market information on mutual funds, exchange-traded funds (ETFs), real estate investment trusts (REITs), closed-end funds and other similar retail investment offerings. It also includes material on advanced fund analysis and fund selection, asset allocation, portfolio construction, risk management, taxes and estate planning. Individuals must have a bachelor's degree or 2,000 hours of financial services work experience, complete a six-module self-study program and requires three proctored exams and a case study for completion. A CFS must complete 30 hours every two years of continuing education.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 12/2021 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 02/2011 to 03/2022
Firm Name: AFS Advisors, LLC.
Type of Business: Investment Advisor
Job Title & Duties: Chief Operating Officer

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Keith Sproles has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Keith Sproles is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business, Keith Sproles does not receive economic benefit from non-clients for providing advisory services.

Item 6 – Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Sproles' investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Solomon Stewart, SVP – West Region Retirement Leader / Investment Advisor Representative

Year of Birth: 1984

Education: MS in Financial Analysis and Investment Management from St. Mary's College of California
BS in Finance from the University of Arizona

Professional Designation(s):

CFA®: The Chartered Financial Analyst® designation is a graduate-level investment credential awarded by the CFA Institute. Successful candidates must have a bachelor's degree from an accredited institution or equivalent educational or work experience, pass three sequential six-hour uniform examinations that demonstrate advanced skills necessary for investment analysis and decision making, and agree to abide by the CFA Institute's Code of Ethics and Standards of Professional Conduct.

Employment for the Past Five Years:

Employment Dates:	10/2025 to Present
Firm Name:	Wealthspire Retirement Advisory
Type of Business:	Registered Investment Advisor
Job Title & Duties:	SVP/Investment Advisor Representative

Employment Dates:	04/2014 to 10/2025
Firm Name:	NFP Retirement, Inc.
Type of Business:	Registered Investment Advisor
Job Title & Duties:	SVP/National Advisory Service Manager

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Solomon Stewart has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Solomon Stewart is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Solomon Stewart does not receive economic benefit from non-clients for providing advisory services.

Item 6 – Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Stewart's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

William Street, Investment Advisor Representative

Year of Birth: 1980

Education: University of Iowa College of Law, JD Law 2008 Brigham Young University, BA 2005

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 11/2023 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 07/2021 to 08/2024
Firm Name: Divergent Wealth Advisors, LLC
Type of Business: Financial Institution
Job Title & Duties: Investment Advisor Representative

Employment Dates: 05/2014 to 10/2024
Firm Name: Paradigm Life
Type of Business: Financial Institution
Job Title & Duties: Strategist

Employment Dates: 05/2022 to 11/2023
Firm Name: DC FOF 2 GP, LLC
Type of Business: Financial Institution
Job Title & Duties: Managing Member

Employment Dates: 05/2022 to 11/2023
Firm Name: DC FOF 3 GP, LLC
Type of Business: Financial Institution
Job Title & Duties: Managing Member

Items 3 & 7 - Disciplinary Information

As it relates to past, current, or prospective clients, William Street has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

William A. Street is separately licensed as an independent insurance agent. In this capacity, he can affect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Street for insurance-related activities. This presents a conflict of interest because Mr. Street may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to

purchase insurance products through any person affiliated with our firm.

Item 5 - Additional Compensation

In the course of business William Street does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Street's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Randy Taylor, Investment Advisor Representative

Year of Birth: 1981

Education: Weber State University, Ogden Utah, AA2002

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative/VP Operations and Compliance

Employment Dates: 10/2021 to Present
Firm Name: Purshe Kaplan Sterling Investments
Type of Business: Financial Institution
Job Title & Duties: Registered Representative

Employment Dates: 10/2024 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative/VP Operations and Compliance

Employment Dates: 12/2019 to 10/2024
Firm Name: Divergent Wealth Advisors, LLC
Type of Business: Financial Institution
Job Title & Duties: Operation Manager

Items 3 & 7 - Disciplinary Information

As it relates to past, current, or prospective clients, Randy Taylor has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Randy Taylor is separately licensed as an independent insurance agent. In this capacity, he can affect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Taylor for insurance-related activities. This presents a conflict of interest because Mr. Taylor may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 5 - Additional Compensation

In the course of business Randy Taylor does not receive economic benefit from non-clients for providing Advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Taylor's investment advisory activities to ensure compliance with regulatory and

internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Robert Tedesco, Investment Advisor Representative

Year of Birth: 1976

Education: University of North Carolina at Chapel Hill 1999

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 01/2024 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 04/2014 to 01/2024
Firm Name: NFP Corp.
Type of Business: Financial Institution
Job Title & Duties: Business Development

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Robert Tedesco has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Robert Tedesco is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Robert Tedesco does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Tedesco's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Joshua Timmerman, Investment Advisor Representative

Year of Birth: 1987

Education: University of Northwestern Ohio, Finance, 2006 to 2007
Indiana University, General Studies, 2007 to 2009

Professional Designation(s): N/A

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 06/2025 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 01/2025 to 06/2025
Firm Name: Voya Financial Partners
Type of Business: Financial Institution
Job Title & Duties: Registered Representative

Employment Dates: 01/2025 to 06/2025
Firm Name: Voya
Type of Business: Financial Institution
Job Title & Duties: Associate Product Developer

Employment Dates: 08/2020 to 01/2025
Firm Name: OneAmerica Securities
Type of Business: Financial Institution
Job Title & Duties: Registered Representative

Employment Dates: 06/2019 to 01/2025
Firm Name: American United Life
Type of Business: Financial Institution
Job Title & Duties: Investment Consultant

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Joshua Timmerman has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Joshua Timmerman is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time

beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

During business, Joshua Timmerman does not receive economic benefit from non-clients for providing advisory services

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Timmerman's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Orlando Torres, Investment Advisor Representative

Year of Birth: 1980

Education: California State University Long Beach; bachelor's in finance professional, 2004

Designation(s): N/A

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 07/2014 to Present
Firm Name: Kestra Investment Services, LLC.
Type of Business: Broker Dealer/Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 03/2007 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Orlando Torres has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Orlando Torres is a registered representative with Kestra Investment Services, LLC. A potential conflict of interest exists in that he may sell securities and receive customary securities commissions and receive Investment Advisory fees. Any potential conflicts of interest are addressed through policies and procedures on the suitability and supervision of the advisory services that are offered.

Clients are under no obligation to purchase securities or advisory services through Orlando Torres.

Item 5 - Additional Compensation

Orlando Torres may receive compensation in connection with his registration as a registered representative with Kestra Investment Services, LLC.

In the course of business Orlando Torres does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Torres' investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Nicholas Walker, Investment Advisor Representative

Year of Birth: 1992

Education: University of North Carolina, Chapel Hill NC, BA in Economics, 2015

Professional Designation(s):

CFP®: A Certified Financial Planner™ designation is offered by the Certified Financial Planner Board of Standards, Inc. (CFP Board) to candidates with at least a bachelor's degree and three years of full-time pertinent experience and that complete a CFP-board registered program or hold certain designations, including a CFA. CFP professionals must agree to be bound by the CFP Board's Standards of Professional Conduct and complete 30 hours of continuing education every two years.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 08/2022 to Present
Firm Name: Kestra Investment Services, LLC
Type of Business: Broker Dealer/Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 07/2022 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 08/2015 to 07/2022
Firm Name: The Vanguard Group, Inc.
Type of Business: Financial Institution
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Nicholas Walker has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Nicholas Walker is a registered representative with Kestra Investment Services, LLC. A potential conflict of interest exists in that he may sell securities and receive customary securities commissions and receive Investment Advisory fees. Any potential conflicts of interest are addressed through policies and procedures on the suitability and supervision of the advisory services that are offered. Clients are under no obligation to purchase securities or advisory services through Nicholas Walker.

Item 5 - Additional Compensation

Nicholas Walker may receive compensation in connection with his registration as a registered representative with Kestra Investment Services, LLC. In the course of business, Nicholas Walker does

not receive economic benefit from non-clients for providing advisory services

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Walker's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Paul Weinberg, Investment Advisor Representative

Year of Birth: 1965

Education: University of Virginia, International Relations BA, 1988

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 08/2022 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 04/2011 to 08/2022
Firm Name: NFP Securities, Inc.
Type of Business: Investment Advisor
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Paul Weinberg has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Paul Weinberg is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business, Paul Weinberg does not receive economic benefit from non-clients for providing advisory services

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Weinberg's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Katelyn Whalen, Investment Advisor Representative

Year of Birth: 1988

Education: Saint Anselm College, Bachelor of Arts, International Business, 2010

Professional Designation(s):

AIF®: The Accredited Investment Fiduciary designation requires one of the following combinations of education, industry experience, and/or professional development is required to meet the experience requirement for the AIF® designation. Relevant experience is that which has been accrued in a non-clerical role within the financial services (or related) industry. 1) Minimum of two years of relevant experience; a bachelor's degree (or higher); and a professional credential; 2) Minimum of five years of relevant experience; a bachelor's degree (or higher) or a professional credential; 3) Minimum of eight years of relevant experience. Additionally, a candidate must: Enroll in and complete the AIF® Training; Pass the AIF® examination; Satisfy the Code of Ethics and Conduct Standards; Submit the application and dues. The following steps must be completed annually in order to retain the AIF® designation: Accrue and report six (6) hours of continuing education (CE); Satisfy the Code of Ethics and Conduct Standards; Submit the application and dues.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 08/2022 to Present
Firm Name: Kestra Investment Services, LLC
Type of Business: Broker Dealer/Investment Advisor
Job Title & Duties: Registered Broker Dealer

Employment Dates: 10/2021 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 07/2021 to 10/2021
Firm Name: GWFS Equities
Type of Business: Financial Institution
Job Title & Duties: Registered Representative

Employment Dates: 11/2019 to 06/2021
Firm Name: Ameritas Investment Company, LLC.
Type of Business: Financial Institution
Job Title & Duties: Registered Representative

Employment Dates: 11/2019 to 06/2021
Firm Name: Ameritas Life Insurance Corp
Type of Business: Financial Institution
Job Title & Duties: Home Office Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Katelyn Whalen has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Katelyn Whalen is a registered representative with Kestra Investment Services, LLC. A potential conflict of interest exists in that he may sell securities and receive customary securities commissions and receive Investment Advisory fees. Any potential conflicts of interest are addressed through policies and procedures on the suitability and supervision of the advisory services that are offered.

Clients are under no obligation to purchase securities or advisory services through Katelyn Whalen.

Item 5 - Additional Compensation

In the course of business Katelyn Whalen does not receive economic benefit from non-clients for providing advisory services.

Katelyn Whalen may receive compensation in connection with his registration as a registered representative with Kestra Investment Services, LLC.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Whalen's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Durene Lenis Wilhelmi, Investment Advisor Representative

Year of Birth: 1969

Education: Lenis began her career in the financial world in 1987 after graduating from Snow Hill High School, while continuing her education at Wor Wic Community College in Salisbury, Maryland

Professional Designation(s):

AIF®: The Accredited Investment Fiduciary designation requires one of the following combinations of education, industry experience, and/or professional development is required to meet the experience requirement for the AIF® designation. Relevant experience is that which has been accrued in a non-clerical role within the financial services (or related) industry. 1) Minimum of two years of relevant experience; a bachelor's degree (or higher); and a professional credential; 2) Minimum of five years of relevant experience; a bachelor's degree (or higher) or a professional credential; 3) Minimum of eight years of relevant experience. Additionally, a candidate must: Enroll in and complete the AIF® Training; Pass the AIF® examination; Satisfy the Code of Ethics and Conduct Standards; Submit the application and dues. The following steps must be completed annually in order to retain the AIF® designation: Accrue and report six (6) hours of continuing education (CE); Satisfy the Code of Ethics and Conduct Standards; Submit the application and dues.

CRPS®: The Chartered Retirement Plans Specialist (CRPS) is a business-focused retirement plan advisor. CRPS professionals advise firms and help them implement and maintain retirement plans. The CRPS credential is awarded by the College for Financial Planning and requires rigorous study and passing a comprehensive written exam. The Chartered Retirement Plans Specialist designation is issued by Financial Planning. No Prerequisites/Experience is required, Education Requirement: Online instructor led on self-study course. Examination Types: Final designation exam (online, closed book, proctored). Continuing Education: 16 hours every two years

CPFA®: Certified Plan Fiduciary Advisor. The Certification demonstrates knowledge, expertise and commitment to working with retirement plans. Plan advisors who earn their CPFA demonstrate the expertise required to act as a plan fiduciary or help plan fiduciaries manage their roles and responsibilities. The certification is issued by the National Association of Plan Advisors and applicants must pass a closed book Certified Plan Fiduciary Advisor exam. To maintain the certification Advisors must pay an annual fee and complete 10 hours of continuing education.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 11/2020 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Senior Advisor/Investment Advisor Representative

Employment Dates: 12/2012 to 11/2020
Firm Name: Strategic Wealth Management Group
Type of Business: Investment Advisor

Job Title & Duties: Qualified Plan Specialist

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Durene Lenis Wilhelmi has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Durene Lenis Wilhelmi is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Durene Lenis Wilhelmi does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Wilhelmi's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

George Williams, Investment Advisor Representative

Year of Birth: 1969

Education: Texas Christian University, Fort Worth, BA/BS in Marketing 1992

Professional Designation(s):

AIF®: The Accredited Investment Fiduciary designation requires one of the following combinations of education, industry experience, and/or professional development is required to meet the experience requirement for the AIF® designation. Relevant experience is that which has been accrued in a non-clerical role within the financial services (or related) industry. 1) Minimum of two years of relevant experience; a bachelor's degree (or higher); and a professional credential; 2) Minimum of five years of relevant experience; a bachelor's degree (or higher) or a professional credential; 3) Minimum of eight years of relevant experience. Additionally, a candidate must: Enroll in and complete the AIF® Training; Pass the AIF® examination; Satisfy the Code of Ethics and Conduct Standards; Submit the application and dues. The following steps must be completed annually in order to retain the AIF® designation: Accrue and report six (6) hours of continuing education (CE); Satisfy the Code of Ethics and Conduct Standards; Submit the application and dues.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 11/2024 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 07/2023 to 11/2024
Firm Name: Unemployed
Type of Business: N/A
Job Title & Duties: Unemployed

Employment Dates: 05/2010 to 07/2023
Firm Name: Nationwide Investment Services Corporation
Type of Business: Financial Institution
Job Title & Duties: Retirement Plan Regional Vice President

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, George Williams has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

George Williams is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business George Williams does not receive economic benefit from a person or entity who is not a client for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Williams' investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Ryan Zelaski, Investment Advisor Representative

Year of Birth: 1985

Education: West Virginia University, BS 2007

Professional Designation(s):

CRPS®: The Chartered Retirement Plans Specialist (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.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 02/2021 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 10/2014 to 02/2021
Firm Name: TFO-TDC
Type of Business: Financial Institution
Job Title & Duties: Investment Advisor Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Ryan Zelaski has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Ryan Zelaski is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Ryan Zelaski does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Zelaski's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759

Brian Zito, Investment Advisor Representative

Year of Birth: 1980

Education: University of North Carolina, BA/BS 2002

Professional Designation(s):

CFP®: A CERTIFIED FINANCIAL PLANNER™ designation is offered by the Certified Financial Planner Board of Standards, Inc. (CFP Board) to candidates with at least a bachelor's degree and three years of full-time pertinent experience and that complete a CFP-board registered program or hold certain designations, including a CFA. CFP professionals must agree to be bound by the CFP Board's Standards of Professional Conduct and complete 30 hours of continuing education every two years.

Employment for the Past Five Years:

Employment Dates: 10/2025 to Present
Firm Name: Wealthspire Retirement Advisory
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 08/2024 to 10/2025
Firm Name: NFP Retirement, Inc.
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 01/2020 to 08/2024
Firm Name: MGI Funds Distributors, LLC.
Type of Business: Financial Institution
Job Title & Duties: Registered Representative

Employment Dates: 03/2016 to 08/2024
Firm Name: Mercer Investments, LLC
Type of Business: Financial Institution
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Brian Zito has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Brian Zito is not actively engaged in any other business or occupation (investment-related or otherwise) that provides a substantial source of income or involves a substantial amount of time beyond his capacity as Investment Advisor Representative of Wealthspire Retirement Advisory.

Item 5 - Additional Compensation

In the course of business Brian Zito does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Brian J. Yu is the Chief Compliance Officer for Wealthspire Retirement Advisory and is responsible for supervision of Mr/Ms Zito's investment advisory activities to ensure compliance with regulatory and internal processes and procedures. He can be reached via the information noted on the cover page of the Brochure.

Brian Yu's contact information:
EMAIL brian.yu@wealthspire.com

PHONE 949.305.3759