

**Benjamin D. Kille, CFP® , AIF® , CIMA®**

**Private Capital Group, LLC**

Town Center  
29 South Main Street West  
Hartford, CT 06107

Phone: 860-561-1162  
Fax: 860-561-1018

[www.pcgct.com](http://www.pcgct.com)

March 29, 2021

*This brochure supplement provides clients with information about Benjamin D. Kille that supplements the Private Capital Group, LLC disclosure brochure. You should have received a copy of the Private Capital Group, LLC disclosure brochure. Please contact Benjamin Kille at 860-561-1162 if you did not receive a copy of the Private Capital Group, LLC disclosure brochure or if you have any questions about the contents of this brochure supplement. Additional information about Benjamin D. Kille is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## **EDUCATION BACKGROUND AND BUSINESS EXPERIENCE**

Individuals associated with Private Capital Group, LLC ("PCG") must meet certain standards set forth by the firm. Generally, PCG requires associated persons to have a college degree or a minimum four years related experience, have displayed a high degree of integrity in previous business background, have high standards of morals and ethics and be committed to providing quality financial advice.

**Benjamin D. Kille, CFP®, AIF®** (Born: 1962)

### Education

University of Arizona, BA in Finance and Real Estate (1984)

### Business Background

Managing Member and Chief Compliance Officer, Private Capital Group, LLC (2003 to Present)  
Investment Advisor Representative, Private Capital Group, LLC (2003 to Present)  
Investment Adviser Representative, NFP Advisor Services, LLC (formerly NFP Securities, Inc.) (2011 to 2016)  
Registered Representative, NFP Advisor Services, LLC (formerly NFP Securities, Inc.) (2003 to 2016)  
Investment Adviser Representative and Registered Representative, Lincoln Financial Advisors Corporation (1998 to 2003)  
Investment Adviser Representative and Registered Representative, CIGNA Financial Advisors, Inc. (1986 to 1998)  
Hamilton Group Securities (1985 to 1986)

### Professional Licenses/Designations

Series 65 - Uniform Investment Adviser Law Examination (1997)  
Certified Financial Planner (CFP®) (1987)  
Accredited Investment Fiduciary® (AIF®) (2008)  
Certified Investment Management Analyst® (CIMA®) (2019)

### *Important Information about the Certified Financial Planner® (CFP®) Designation:*

Certified Financial Planner Board of Standards, Inc. ("CFP Board") owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with flame design) logo in the United States (these marks are collectively referred to as the "CFP® marks"). The CFP Board authorizes use of the CFP® marks by individuals who successfully complete the CFP Board's initial and ongoing certification requirements.

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 87,000 individuals have obtained CFP® certification in the United States.

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

- Education – Complete a college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services or an accepted equivalent, including [completion of a financial plan development capstone course](#), and attain a Bachelor’s Degree from an accredited college or university. CFP Board’s financial planning subject areas include professional conduct and regulation, general principles of financial planning, education planning, risk management and insurance planning, investment planning, income tax planning, retirement savings and income planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – CFP Board requires 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship Pathway that meets additional requirements ; and
- Ethics – Agree to be bound by CFP Board’s *Code of Ethics and Standards of Conduct*, which put clients’ interest first; acknowledge CFP Board’s right to enforce them through its *Disciplinary Rules and Procedures*; comply with the *Financial Planning Practice Standards* which determine what clients should reasonably expect from the financial planning engagement and complete a CFP® Certification Application which requires disclosure of an individual’s background, including involvement in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry, bankruptcy, customer complaint, filing, termination/internal reviews conducted by the individual’s employer or firm.

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

- Continuing Education – Complete 30 hours of continuing education hours accepted by the CFP Board every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – CFP® professionals agree to adhere to the high standards of ethics and practice outlined in CFP Board’s Code of Ethics and Standards of Conduct and to acknowledge CFP Board’s right to enforce them through its Disciplinary Rules and Procedures. The Code of Ethics and Standards of Conduct require that CFP Professionals provide financial planning services in the best interests of their clients.
- Certification Application – Properly complete a Certification Application to (i) acknowledge voluntary adherence to the [terms and conditions of certification with CFP Board](#) and (ii) disclose any involvement in criminal and civil proceedings, inquiries or investigations, bankruptcy filings, internal reviews and customer complaints.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

You may [verify an individual's CFP®](#) certification and background through the CFP Board. The verification function will allow you to verify an individual's certification status, CFP Board's disciplinary history and any bankruptcy disclosures in the past ten years. Additional regulatory information may also be found through [FINRA'S BrokerCheck](#) and the [SEC's Investment Adviser Public Disclosure databases](#), which are free tools that may be used to conduct research on the background and experience of CFP® professionals and those who held CFP® certification at one time, including with respect to employment history, regulatory actions, and investment-related licensing information, arbitrations, and complaints.

*Important Information about the Accredited Investment Fiduciary® (AIF®) Designation:*

Benjamin D. Kille has earned the Accredited Investment Fiduciary® (AIF®) professional designation, awarded by the Center for Fiduciary Studies, which is associated with the University of Pittsburgh's Center for Executive Education. He has received formal training in investment fiduciary responsibility. The Center for Fiduciary Studies owns the marks AIF® and AIFA®, which it awards to individuals who successfully complete initial and ongoing accreditation requirements.

*Important Information about the Certified Investment Management Analyst® (CIMA®) Designation:*

Benjamin D. Kille has held the Certified Investment Management Analyst® designation since 2019. The CIMA® certification signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for investment management consulting, including advanced investment management theory and application. The designation is administered through the Investments & Wealth Institute®. Prerequisites for the CIMA® certification are three years of financial services experience and an acceptable regulatory history. To obtain the CIMA® certification, candidates must complete an executive education program through a registered education provider and pass a comprehensive certification exam. CIMA® designees are required to adhere to the Investments & Wealth Institute's® Code of Professional Responsibility and the appropriate use of the certification marks. CIMA® designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification.

## **DISCIPLINARY INFORMATION**

Mr. Kille has no legal or disciplinary events to report.

## **OTHER BUSINESS ACTIVITIES**

**Licensed Insurance Agent.** Mr. Kille, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Kille to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Kille that a client purchase an insurance commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Kille. Clients are reminded that they may purchase insurance products recommended by Mr. Kille through other, non-affiliated insurance agents. **PCG's Chief Compliance Officer, Benjamin Kille, remains available to address any questions that a client or prospective client may have regarding the above conflict of**

**interest.**

Mr. Kille is not engaged in any other business or occupation for compensation that provides a substantial source of his income or involves a substantial amount of his time.

**ADDITIONAL COMPENSATION**

Mr. Kille's total compensation is based, in part, on the amount of assets under management that Mr. Kille introduces to PCG. Accordingly, Mr. Kille has a conflict of interest for recommending PCG to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

**SUPERVISION**

PCG provides investment advisory and supervisory services in accordance with PCG's policies and procedures manual. The primary purpose of PCG's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). PCG's Chief Compliance Officer, Benjamin Kille, is primarily responsible for the implementation of PCG's policies and procedures and overseeing the activities of PCG's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of PCG have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding PCG's supervision or compliance practices, please contact Mr. Kille at 860-561-1162.

# **Marc E. Austin, CFP® , CPA**

## **Private Capital Group, LLC**

Town Center  
29 South Main Street West  
Hartford, CT 06107

Phone: 860-561-1162  
Fax: 860-561-1018

[www.pcgct.com](http://www.pcgct.com)

March 29, 2021

*This brochure supplement provides clients with information about Marc E. Austin that supplements the Private Capital Group, LLC disclosure brochure. You should have received a copy of the Private Capital Group, LLC disclosure brochure. Please contact Benjamin Kille at 860-561-1162 if you did not receive a copy of the Private Capital Group, LLC disclosure brochure or if you have any questions about the contents of this brochure supplement. Additional information about Marc E. Austin is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## EDUCATION BACKGROUND AND BUSINESS EXPERIENCE

Individuals associated with Private Capital Group, LLC ("PCG") must meet certain standards set forth by the firm. Generally, PCG requires associated persons to have a college degree or a minimum four years related experience, have displayed a high degree of integrity in previous business background, have high standards of morals and ethics and be committed to providing quality financial advice.

**Marc E. Austin, CFP®, CPA** (Born: 1961)

### Education

BS in Accounting, Quinnipiac University (1983)

### Business Background

Investment Adviser Representative, Private Capital Group, LLC (05/2004 to Present)

Member, MegaMuffin, LLC (07/2012 to Present)

Registered Representative, NFP Advisor Services, LLC (formerly NFP Securities, Inc.) (04/2004 to 3/2016)

Investment Adviser Representative and Registered Representative, Lincoln Financial Advisors Corporation (06/1998 to 04/2004)

### Professional Licenses/Designations

Series 65 - Uniform Investment Adviser Law Examination (1997)

Certified Financial Planner™ (CFP®) (1993)

Certified Public Accountant (CPA) (1987)

### *Important Information about the Certified Financial Planner™. (CFP®) Designation:*

Certified Financial Planner Board of Standards, Inc. ("CFP Board") owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with flame design) logo in the United States (these marks are collectively referred to as the "CFP® marks"). The CFP Board authorizes use of the CFP® marks by individuals who successfully complete the CFP Board's initial and ongoing certification requirements.

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 87,000 individuals have obtained CFP® certification in the United States.

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

- Education – Complete a college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services or an accepted equivalent, including [completion of a financial plan development capstone course](#), and attain a Bachelor's Degree from an accredited

college or university. CFP Board's financial planning subject areas include professional conduct and regulation, general principles of financial planning, education planning, risk management and insurance planning, investment planning, income tax planning, retirement savings and income planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – CFP Board requires 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship Pathway that meets additional requirements ; and
- Ethics – Agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct*, which put clients' interest first; acknowledge CFP Board's right to enforce them through its *Disciplinary Rules and Procedures*; comply with the *Financial Planning Practice Standards* which determine what clients should reasonably expect from the financial planning engagement and complete a CFP® Certification Application which requires disclosure of an individual's background, including involvement in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry, bankruptcy, customer complaint, filing, termination/internal reviews conducted by the individual's employer or firm.

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

- Continuing Education – Complete 30 hours of continuing education hours accepted by the CFP Board every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – CFP® professionals agree to adhere to the high standards of ethics and practice outlined in CFP Board's Code of Ethics and Standards of Conduct and to acknowledge CFP Board's right to enforce them through its Disciplinary Rules and Procedures. The Code of Ethics and Standards of Conduct require that CFP Professionals provide financial planning services in the best interests of their clients.
- Certification Application – Properly complete a Certification Application to (i) acknowledge voluntary adherence to the [terms and conditions of certification with CFP Board](#) and (ii) disclose any involvement in criminal and civil proceedings, inquiries or investigations, bankruptcy filings, internal reviews and customer complaints.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

You may [verify an individual's CFP®](#) certification and background through the CFP Board. The verification function will allow you to verify an individual's certification status, CFP Board's disciplinary



history and any bankruptcy disclosures in the past ten years. Additional regulatory information may also be found through [FINRA'S BrokerCheck](#) and the [SEC's Investment Adviser Public Disclosure databases](#), which are free tools that may be used to conduct research on the background and experience of CFP® professionals and those who held CFP® certification at one time, including with respect to employment history, regulatory actions, and investment-related licensing information, arbitrations, and complaints.

*Important Information about the Certified Public Accountant (CPA) Designation:*

Marc E. Austin has held the designation of Certified Public Accountant (“CPA”) since 1987. CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three-year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA’s Code of Professional Conduct within their state accountancy laws or have created their own. In addition to the Code of Professional Conduct, AICPA members who provide personal financial planning services are required to follow the Statement on Standards in Personal Financial Planning Services (SSPFPS).

## **DISCIPLINARY INFORMATION**

Mr. Austin has no legal or disciplinary events to report.

## **OTHER BUSINESS ACTIVITIES**

**Licensed Insurance Agent.** Mr. Austin, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Austin to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Austin that a client purchase an insurance commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client’s need. No client is under any obligation to purchase any insurance commission products from Mr. Austin. Clients are reminded that they may purchase insurance products recommended by Mr. Austin through other, non-affiliated insurance agents. **PCG’s Chief Compliance Officer, Benjamin Kille, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

**MegaMuffin, LLC.** Mr. Austin, in his individual capacity, is a Member of MegaMuffin, LLC, an unaffiliated family partnership for which Mr. Austin manages asset positions for future use. Mr. Austin has no ownership interest in this entity and is not compensated for the services rendered to the entity. It is not expected that this activity would present any conflicts of interest related to the services provided by Mr. Austin or PCG.

Mr. Austin is not engaged in any other business or occupation for compensation that provides a substantial source of his income or involves a substantial amount of his time.

### **ADDITIONAL COMPENSATION**

Mr. Austin's total compensation is based, in part, on the amount of assets under management that Mr. Austin introduces to PCG. Accordingly, Mr. Austin has a conflict of interest for recommending PCG to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

### **SUPERVISION**

PCG provides investment advisory and supervisory services in accordance with PCG's policies and procedures manual. The primary purpose of PCG's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). PCG's Chief Compliance Officer, Benjamin Kille, is primarily responsible for the implementation of PCG's policies and procedures and overseeing the activities of PCG's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of PCG have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding PCG's supervision or compliance practices, please contact Mr. Kille at 860-561-1162.

**Amy Beth Miller, CFP® , CDFA®**

**Private Capital Group, LLC**

Town Center  
29 South Main Street West  
Hartford, CT 06107

Phone: 860-561-1162  
Fax: 860-561-1018

[www.pcgct.com](http://www.pcgct.com)

March 29, 2021

*This brochure supplement provides clients with information about Amy B. Miller that supplements the Private Capital Group, LLC disclosure brochure. You should have received a copy of the Private Capital Group, LLC disclosure brochure. Please contact Benjamin Kille at 860-561-1162 if you did not receive a copy of the Private Capital Group, LLC disclosure brochure or if you have any questions about the contents of this brochure supplement. Additional information about Amy B. Miller is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## EDUCATION BACKGROUND AND BUSINESS EXPERIENCE

Individuals associated with Private Capital Group, LLC ("PCG") must meet certain standards set forth by the firm. Generally, PCG requires associated persons to have a college degree or a minimum four years related experience, have displayed a high degree of integrity in previous business background, have high standards of morals and ethics and be committed to providing quality financial advice.

**Amy B. Miller, CFP®, CDFA®** (Born: 1973)

### Education

University of Illinois, B.A. (1996)

University of Connecticut, M.B.A. (2007)

### Business Background

Board Member, Connecticut Women's Council (12/2018 to Present)

Board Member, Horizons of Ethel Walker School (11/2017 to Present)

Board Member, Estate and Business Planning Council of Hartford (9/2017 to Present)

Investment Adviser Representative, Private Capital Group, LLC (10/2014 to Present)

Registered Representative, NFP Advisor Services, LLC (formerly NFP Securities, Inc.) (10/2014 to 3/2016)

Private Banker, Webster Bank, N.A. (6/2011 to 10/2014)

Strategy, Webster Bank, N.A. (10/2009 to 6/2011)

Human Resources, Webster Bank, N.A. (11/1998 to 10/2009)

### Professional Licenses/Designations

Series 66 - Uniform Combined State Law Examination (2014)

Certified Financial Planner™ (CFP®) (2014)

Certified Divorce Financial Analyst® (CDFA®) (2015)

### *Important Information about the Certified Financial Planner™. (CFP®) Designation:*

Certified Financial Planner Board of Standards, Inc. ("CFP Board") owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with flame design) logo in the United States (these marks are collectively referred to as the "CFP® marks"). The CFP Board authorizes use of the CFP® marks by individuals who successfully complete the CFP Board's initial and ongoing certification requirements.

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 87,000 individuals have obtained CFP® certification in the United States.

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

- Education – Complete a college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional

delivery of financial planning services or an accepted equivalent, including [completion of a financial plan development capstone course](#), and attain a Bachelor's Degree from an accredited college or university. CFP Board's financial planning subject areas include professional conduct and regulation, general principles of financial planning, education planning, risk management and insurance planning, investment planning, income tax planning, retirement savings and income planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – CFP Board requires 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship Pathway that meets additional requirements ; and
- Ethics – Agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct*, which put clients' interest first; acknowledge CFP Board's right to enforce them through its *Disciplinary Rules and Procedures*; comply with the *Financial Planning Practice Standards* which determine what clients should reasonably expect from the financial planning engagement and complete a CFP® Certification Application which requires disclosure of an individual's background, including involvement in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry, bankruptcy, customer complaint, filing, termination/internal reviews conducted by the individual's employer or firm.

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

- Continuing Education – Complete 30 hours of continuing education hours accepted by the CFP Board every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – CFP® professionals agree to adhere to the high standards of ethics and practice outlined in CFP Board's Code of Ethics and Standards of Conduct and to acknowledge CFP Board's right to enforce them through its Disciplinary Rules and Procedures. The Code of Ethics and Standards of Conduct require that CFP Professionals provide financial planning services in the best interests of their clients.
- Certification Application – Properly complete a Certification Application to (i) acknowledge voluntary adherence to the [terms and conditions of certification with CFP Board](#) and (ii) disclose any involvement in criminal and civil proceedings, inquiries or investigations, bankruptcy filings, internal reviews and customer complaints.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

You may [verify an individual's CFP®](#) certification and background through the CFP Board. The verification function will allow you to verify an individual's certification status, CFP Board's disciplinary history and any bankruptcy disclosures in the past ten years. Additional regulatory information may also be found through [FINRA'S BrokerCheck](#) and the [SEC's Investment Adviser Public Disclosure databases](#), which are free tools that may be used to conduct research on the background and experience of CFP® professionals and those who held CFP® certification at one time, including with respect to employment history, regulatory actions, and investment-related licensing information, arbitrations, and complaints.

*Important Information about the Certified Divorce Financial Analyst® (CDFA®) Designation:*

Ms. Miller has held the designation of Certified Divorce Financial Analyst (CDFA®) since 2015. CDFA® professionals must develop their theoretical and practical understanding and knowledge of the financial aspects of divorce by completing a comprehensive course of study approved by the Institute for Divorce Financial Analysts. CDFA® professionals must have two years minimum experience in a financial or legal capacity prior to earning the right to use the CDFA® certification mark.

## **DISCIPLINARY INFORMATION**

Ms. Miller has no legal or disciplinary events to report.

## **OTHER BUSINESS ACTIVITIES**

**Licensed Insurance Agent.** Ms. Miller, in her individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Ms. Miller to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Ms. Miller that a client purchase an insurance commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Ms. Miller. Clients are reminded that they may purchase insurance products recommended by Ms. Miller through other, non-affiliated insurance agents. **PCG's Chief Compliance Officer, Benjamin Kille, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

**Aurora Foundation for Women & Girls.** Ms. Miller also serves as a Director for the Aurora Foundation for Women & Girls, a non-profit organization. In this role, Ms. Miller serves as an ambassador, fund raiser, and member of the Finance Committee. Ms. Miller dedicates less than ten percent (10%) of her time to this activity, and it is not expected that this role will present any conflicts of interest for clients of PCG.

## **ADDITIONAL COMPENSATION**

Ms. Miller's total compensation is based, in part, on the amount of assets under management that Ms. Miller introduces to PCG. Accordingly, Ms. Miller has a conflict of interest for recommending PCG to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

## **SUPERVISION**

PCG provides investment advisory and supervisory services in accordance with PCG's policies and procedures manual. The primary purpose of PCG's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). PCG's Chief Compliance Officer, Benjamin Kille, is primarily responsible for the implementation of PCG's policies and procedures and overseeing the activities of PCG's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of PCG have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding PCG's supervision or compliance practices, please contact Mr. Kille at 860-561-1162.

# **Matthew R. Pranaitis**

## **Private Capital Group, LLC**

Town Center  
29 South Main Street West  
Hartford, CT 06107

Phone: 860-561-1162  
Fax: 860-561-1018

[www.pcgct.com](http://www.pcgct.com)

March 29, 2021

*This brochure supplement provides clients with information about Matthew R. Pranaitis that supplements the Private Capital Group, LLC disclosure brochure. You should have received a copy of the Private Capital Group, LLC disclosure brochure. Please contact Benjamin Kille at 860-561-1162 if you did not receive a copy of the Private Capital Group, LLC disclosure brochure or if you have any questions about the contents of this brochure supplement. Additional information about Matthew R. Pranaitis is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*



## EDUCATION BACKGROUND AND BUSINESS EXPERIENCE

Individuals associated with Private Capital Group, LLC ("PCG") must meet certain standards set forth by the firm. Generally, PCG requires associated persons to have a college degree or a minimum four years related experience, have displayed a high degree of integrity in previous business background, have high standards of morals and ethics and be committed to providing quality financial advice.

**Matthew R. Pranaitis** (Born: 1993)

### Education

BS/BA in Business Administration, Seton Hall University (2016)

### Business Background

Investment Manager, Private Capital Group, LLC (04/2019 to Present)

Research Analyst, Fiduciary Investment Advisors, LLC (06/2016 to 04/2019)

Research Analyst Intern, Cigna (05/2015 to 8/2015)

Manager Research Intern, Fiduciary Investment Advisors, LLC (05/2014 to 08/2014)

Intern, Fiduciary Investment Advisors, LLC (05/2013 to 08/2013)

### Professional Licenses/Designations

Series 65 - Uniform Investment Adviser Law Examination (2019)

## DISCIPLINARY INFORMATION

Mr. Pranaitis has no legal or disciplinary events to report.

## OTHER BUSINESS ACTIVITIES

**Licensed Insurance Agent.** Mr. Pranaitis, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Pranaitis to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Pranaitis that a client purchase an insurance commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Pranaitis. Clients are reminded that they may purchase insurance products recommended by Mr. Pranaitis through other, non-affiliated insurance agents. **PCG's Chief Compliance Officer, Benjamin Kille, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Mr. Pranaitis is not engaged in any other business or occupation for compensation that provides a substantial source of his income or involves a substantial amount of his time.

## ADDITIONAL COMPENSATION

Mr. Pranaitis' total compensation is based, in part, on the amount of assets under management that Mr.

Pranaitis introduces to PCG. Accordingly, Mr. Pranaitis has a conflict of interest for recommending PCG to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

## **SUPERVISION**

PCG provides investment advisory and supervisory services in accordance with PCG's policies and procedures manual. The primary purpose of PCG's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). PCG's Chief Compliance Officer, Benjamin Kille, is primarily responsible for the implementation of PCG's policies and procedures and overseeing the activities of PCG's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of PCG have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding PCG's supervision or compliance practices, please contact Mr. Kille at 860-561-1162.

**Jared C. Costigan, CFP®**

**Private Capital Group, LLC**

Town Center  
29 South Main Street West  
Hartford, CT 06107

Phone: 860-561-1162  
Fax: 860-561-1018

[www.pcgct.com](http://www.pcgct.com)

July 9, 2021

*This brochure supplement provides clients with information about Jared C. Costigan that supplements the Private Capital Group, LLC disclosure brochure. You should have received a copy of the Private Capital Group, LLC disclosure brochure. Please contact Benjamin Kille at 860-561-1162 if you did not receive a copy of the Private Capital Group, LLC disclosure brochure or if you have any questions about the contents of this brochure supplement. Additional information about Jared C. Costigan is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## EDUCATION BACKGROUND AND BUSINESS EXPERIENCE

Individuals associated with Private Capital Group, LLC ("PCG") must meet certain standards set forth by the firm. Generally, PCG requires associated persons to have a college degree or a minimum four years related experience, have displayed a high degree of integrity in previous business background, have high standards of morals and ethics and be committed to providing quality financial advice.

**Jared C. Costigan, CFP®** (Born: 1993)

### Education

BA in Sociology, Bridgewater State University (2015)  
Semester Exchange Program, University of Cape Coast, Ghana (2014)

### Business Background

Investment Adviser Representative, Private Capital Group, LLC (05/2021 to Present)  
Client Service Associate, Coyle Financial Counsel (08/2018 to 04/2021)  
Mentor, Bottom Line (08/2017 to 07/2018)  
Case Manager, Economic Mobility Pathways (08/2016 to 06/2017)

### Professional Designations

CERTIFIED FINANCIAL PLANNER™ (2021)

*Important Information about the CERTIFIED FINANCIAL PLANNER™ Designation:*

Certified Financial Planner Board of Standards, Inc. ("CFP Board") owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with flame design) logo in the United States (these marks are collectively referred to as the "CFP® marks"). The CFP Board authorizes use of the CFP® marks by individuals who successfully complete the CFP Board's initial and ongoing certification requirements.

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 88,000 individuals have obtained CFP® certification.

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

- Education – Complete a college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services or an accepted equivalent, including [completion of a financial plan development capstone course](#), and attain a Bachelor's Degree from an accredited college or university. CFP Board's financial planning subject areas include professional conduct and regulation, general principles of financial planning, education planning, risk management and insurance planning, investment planning, income tax planning, retirement savings and income planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – CFP Board requires 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship Pathway that meets additional requirements ; and
- Ethics – Agree to be bound by CFP Board’s *Code of Ethics and Standards of Conduct*, which put clients’ interest first; acknowledge CFP Board’s right to enforce them through its *Disciplinary Rules and Procedures*; comply with the *Financial Planning Practice Standards* which determine what clients should reasonably expect from the financial planning engagement and complete a CFP® Certification Application which requires disclosure of an individual’s background, including involvement in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry, bankruptcy, customer complaint, filing, termination/internal reviews conducted by the individual’s employer or firm.

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

- Continuing Education – Complete 30 hours of continuing education hours accepted by the CFP Board every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – CFP® professionals agree to adhere to the high standards of ethics and practice outlined in CFP Board’s Code of Ethics and Standards of Conduct and to acknowledge CFP Board’s right to enforce them through its Disciplinary Rules and Procedures. The Code of Ethics and Standards of Conduct require that CFP Professionals provide financial planning services in the best interests of their clients.
- Certification Application – Properly complete a Certification Application to (i) acknowledge voluntary adherence to the [terms and conditions of certification with CFP Board](#) and (ii) disclose any involvement in criminal and civil proceedings, inquiries or investigations, bankruptcy filings, internal reviews and customer complaints.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

You may [verify an individual’s CFP®](#) certification and background through the CFP Board. The verification function will allow you to verify an individual’s certification status, CFP Board’s disciplinary history and any bankruptcy disclosures in the past ten years. Additional regulatory information may also be found through [FINRA’s BrokerCheck](#) and the [SEC’s Investment Adviser Public Disclosure databases](#), which are free tools that may be used to conduct research on the background and experience of CFP® professionals and those who held CFP® certification at one time, including with respect to employment history, regulatory actions, and investment-related licensing information, arbitrations, and complaints.

## **DISCIPLINARY INFORMATION**

Mr. Costigan has no legal or disciplinary events to report.

## **OTHER BUSINESS ACTIVITIES**

Mr. Costigan is not engaged in any other business or occupation for compensation that provides a substantial source of his income or involves a substantial amount of his time.

### **ADDITIONAL COMPENSATION**

Mr. Costigan does not receive any additional compensation aside from his salary and related investment advisory compensation earned in his capacity as an investment adviser representative of PCG.

### **SUPERVISION**

PCG provides investment advisory and supervisory services in accordance with PCG's policies and procedures manual. The primary purpose of PCG's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). PCG's Chief Compliance Officer, Benjamin Kille, is primarily responsible for the implementation of PCG's policies and procedures and overseeing the activities of PCG's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of PCG have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding PCG's supervision or compliance practices, please contact Mr. Kille at 860-561-1162.