

**PRIVATE OCEAN, LLC**  
**dba Wealthspire Advisors**

**Part 2B Brochure Supplement**

**Corporate Office**

100 Smith Ranch Road  
Suite 300  
San Rafael, CA 94902

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This Brochure Supplement provides information about Registered Investment Advisor Representatives of Private Ocean, LLC dba Wealthspire Advisors (“Wealthspire Advisors”). It supplements the accompanying Form ADV brochure. Please contact Wealthspire Advisors’ Chief Compliance Officer at (415) 526-2900 if you have any questions about the Form ADV brochure or this supplement, or if you would like to request additional or updated copies of either document.

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

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## Michael LaMena, AIF<sup>®11</sup> Biographical Information

Branch Location: 100 Smith Ranch Road, Ste 300, San Rafael, CA 94903

### Educational Background and Business Experience

Mr. LaMena was born in 1973. He received his Bachelor of Arts degree in English from the University of Notre Dame in 1995.

Mr. LaMena has over 20 years' experience building, operating, and leading global wealth management organizations. He began his career in 1995 with a year of service as a volunteer high school teacher at Mount St. Michael Academy in the Bronx, NY. Mr. LaMena then started his 14-year tenure at Morgan Stanley & Co., where he served as Executive Director of Private Wealth Management Operations in New York, as well as Executive Director of Private Wealth Management for Asia in Hong Kong. Next, he spent 7 years at HighTower, serving as Chief Operating Officer and later as President, playing an instrumental leadership role in scaling that business from a start-up organization to a nationally recognized financial services firm with more than \$50 billion in assets and more than 600 employees. Mr. LaMena joined Wealthspire Advisors' predecessor company, Bronfman Rothschild, as President and Chief Operating Officer in September 2017 and assumed the role of Chief Executive Officer in May 2019.

Mr. LaMena holds the Accredited Investment Fiduciary<sup>®</sup> designation.

### Disciplinary Information

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

### Other Business Activities

Mr. LaMena is the Chief Executive Officer of Wealthspire Advisors and its subsidiaries, all separate registered investment advisers and subsidiary companies of NFP Corp., an Aon company.

### Additional Compensation

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

### Supervision

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

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

Branch Location: 100 Smith Ranch Road, Ste 300, San Rafael, CA 94903

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

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

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

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

### **Disciplinary Information**

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

### **Other Business Activities**

Mr. Sontag is the President and Chief Operating Officer of Wealthspire Advisors and its subsidiaries, all separately registered investment advisers and subsidiary companies of NFP Corp., an Aon company.

### **Additional Compensation**

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

### **Supervision**

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

## **Hoyt Stastney, J.D. Biographical Information**

Branch Location: 100 Smith Ranch Road, Ste 300, San Rafael, CA 94903

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

Mr. Stastney was born in 1972. He received his Bachelor of Arts degree in Political Science, History and Latin from the University of North Dakota in 1993. He received his Juris Doctor from the University of Minnesota Law School in 1997.

Mr. Stastney was an equity partner and attorney in the Milwaukee office of the national law firm Quarles & Brady LLP, a firm he joined in 1997. He joined Wealthspire Advisors' predecessor company, Bronfman Rothschild, in April 2016 as General Counsel, and he assumed the additional responsibility of Chief Compliance Officer from January 2017 to January 2020. He now serves as the General Counsel and Head of Mergers & Acquisitions for Wealthspire Advisors.

### **Disciplinary Information**

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

### **Other Business Activities**

Mr. Stastney is the General Counsel, Head of Mergers & Acquisitions, and Managing Director of Wealthspire Advisors and its subsidiaries, all separately registered investment advisers and subsidiary companies of NFP Corp., an Aon company. Mr. Stastney is also a member of the Board of Directors of RueOne Investments LLC, an unaffiliated private equity firm located in New York City.

### **Additional Compensation**

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

### **Supervision**

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

## Michael Del Priore Biographical Information

Branch Location: 100 Smith Ranch Road, Ste 300, San Rafael, CA 94903

### Educational Background and Business Experience

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

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

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

### Disciplinary Information

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

### Other Business Activities

Mr. Del Priore is the Chief Compliance Officer and a Senior Vice President at Wealthspire Advisors and its subsidiaries, all separately registered investment advisers and subsidiary companies of NFP Corp., an Aon company.

### Additional Compensation

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

### Supervision

Michael Del Priore is the Chief Compliance Officer for Wealthspire Advisors. Accordingly, Mr. Del Priore has or shares direct or indirect supervisory authority over all of the firm's advisory personnel, including himself. Mr. Del Priore's activities are monitored by Hoyt Stastney, General Counsel. Mr. Stastney can be reached at 608.416.4410.

## **Julie A. Back, CFP<sup>®1</sup> Biographical Information**

Branch Location: 1700 Westlake Ave. N, Ste 325, Seattle, WA 98109

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

Ms. Back was born in 1963. She received her Bachelor of Science degree in Business Administration from Central Washington University in 1992. Ms.

Back was an Investment Advisor Representative and Registered Representative with Cetera Advisor Networks LLC formerly dba Financial Network Investment Corporation from October 1998 through March 2016. Ms. Back was a Principal Member and Investment Advisor Representative with Lakeview Financial Group, LLC from 2006 through December 2017, when Lakeview Financial Group, LLC was acquired by Private Ocean, LLC. Ms. Back served as an Advisor with Private Ocean, LLC from January 2018 through December 2021 when Private Ocean, LLC was acquired by Wealthspire Advisors. Ms. Back serves as a Senior Vice President and Advisor.

Ms. Back is a CERTIFIED FINANCIAL PLANNER<sup>™</sup> practitioner. She has passed the Series 63 Uniform Securities Agent State Law Examination and the Series 65 Uniform Investment Adviser Law Examination.

### **Disciplinary Information**

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

### **Other Business Activities**

Ms. Back is a Senior Vice President and Advisor at Wealthspire Advisors.

### **Additional Compensation**

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

### **Supervision**

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

## **William Bockwoldt, CFP®<sup>1</sup>, CEPA®<sup>21</sup> Biographical Information**

Branch Location: 100 Smith Ranch Road, Ste 300, San Rafael, CA 94903

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

Mr. Bockwoldt was born in 1967. Mr. Bockwoldt graduated from DeVRY Institute of Technology with a Bachelor of Science degree in Electrical Engineering Technology and University of California – Walter A. Haas School of Business with a Master of Business Administration degree.

Mr. Bockwoldt joined Private Ocean, LLC, in 2012 as an Advisor. Mr. Bockwoldt is the Founder and CEO of VIBATO, LLC, a software company specializing in corporate compliance solutions. Private Ocean, LLC was acquired by Wealthspire Advisors in January 2022. Mr. Bockwoldt is a Senior Vice President and Advisor with Wealthspire Advisors.

Mr. Bockwoldt is a CERTIFIED FINANCIAL PLANNER™ and CERTIFIED EXIT PLANNING ADVISOR™.

### **Disciplinary Information**

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

### **Other Business Activities**

Mr. Bockwoldt is a Senior Vice President and Advisor at Wealthspire Advisors.

### **Additional Compensation**

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

### **Supervision**

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



## **T. Steven Branton, CFP®<sup>1</sup>, ADPA™<sup>24</sup> Biographical Information**

Branch Location: 1 California Street, Suite 200, San Francisco, CA 94111

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

Mr. Branton was born in 1974. Mr. Branton received his Bachelor of Arts degree in Economics and Latin American Studies from Tulane University in 1996.

Mr. Branton was a Senior Financial Planner with Mosaic Financial Partners from November 2011 through October 2018 when Mosaic Financial Partners was acquired by Private Ocean, LLC. Mr. Branton was an Advisor with Private Ocean, LLC from October 2018 through December 2021 when Private Ocean, LLC was acquired by Wealthspire Advisors in January 2022. Mr. Branton is a Senior Vice President and Advisor with Wealthspire Advisors.

Mr. Branton is a CERTIFIED FINANCIAL PLANNER™.

### **Disciplinary Information**

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

### **Other Business Activities**

Mr. Branton is a Senior Vice President and Advisor at Wealthspire Advisors.

### **Additional Compensation**

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

### **Supervision**

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

## Nicholas Bussard, CFP<sup>1®</sup> Biographical Information

Branch location: 1700 Westlake Ave North, Suite 325, Seattle, WA

### Educational Background and Business Experience

Mr. Bussard was born in 1993. He received a Bachelor of Arts degree in Finance from Washington State University in June 2015.

Mr. Bussard started his career at Vestory as a Client Service Specialist in 2015. He joined Wealthspire Advisors predecessor firm Private Ocean LLC's predecessor firm Lakeview Financial Group as first a Client Service Representative, then a Paraplanner in 2016. He is a Senior Advisor Associate at Wealthspire Advisors.

Mr. Bussard is a CERTIFIED FINANCIAL PLANNER<sup>™</sup> practitioner.

### Disciplinary Information

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

### Other Business Activities

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

### Additional Compensation

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

### Supervision

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

## **Justin N. deTray, CFP<sup>®1</sup> Biographical Information**

Branch Location: 100 Smith Ranch Road, Ste 300, San Rafael, CA 94903

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

Mr. deTray was born in 1973. Mr. deTray graduated from Columbia University in 1997 with a Bachelor of Arts degree in Physics.

From November of 2006 to June of 2010, Mr. deTray was a proprietary trader of Assent LLC. From June of 2010 to March of 2012, Mr. deTray was a registered representative of Avatar Securities, Inc. From March of 2012 to April of 2013, Mr. deTray was a registered administrator of Foothill Securities, Inc. From April of 2013 through December 2021, Mr. deTray was an Advisor with Private Ocean, LLC. when Private Ocean, LLC was acquired by Wealthspire Advisors in January 2022. Mr. deTray is a Managing Director and Advisor with Wealthspire Advisors.

Mr. deTray is a CERTIFIED FINANCIAL PLANNER<sup>™</sup> practitioner. Mr. deTray has successfully passed the Series 65 Uniform Investment Adviser Law Examination.

### **Disciplinary Information**

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

### **Other Business Activities**

Mr. deTray is a Managing Director and Advisor at Wealthspire Advisors.

### **Additional Compensation**

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

### **Supervision**

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

## **Amanda C. Fox, CFP®<sup>1</sup> Biographical Information**

Branch Location: 100 Smith Ranch Road, Ste 300, San Rafael, CA 94903

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

Ms. Fox was born in 1975. Ms. Fox graduated from the University of Arizona with a Bachelor of Science degree in Plant Science and from Carnegie Mellon University with a Master of Business Administration degree. Ms. Fox also received a Certificate in Personal Financial Planning from the University of California, Berkeley.

From June 2013 through December 2013, Ms. Fox was a Director of Community & Marketing with Social Finance, Inc. From May 2014 through April 2016, Ms. Fox was a customer experience Strategist and Project Manager with MUFG Union Bank. Ms. Fox was an Advisor with Private Ocean, LLC from September 2017 through December 2021 when Private Ocean, LLC was acquired by Wealthspire Advisors. Ms. Fox is a Vice President and Advisor with Wealthspire Advisors.

Ms. Fox is a CERTIFIED FINANCIAL PLANNER™ practitioner.

### **Disciplinary Information**

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

### **Other Business Activities**

Ms. Fox is a Vice President and Advisor at Wealthspire Advisors.

### **Additional Compensation**

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

### **Supervision**

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

## **Kevin Gahagan, CFP<sup>®1</sup>, CIMA<sup>®5</sup> Biographical Information**

Branch Location: 1 California Street, Suite 200, San Francisco, CA 94111

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

Kevin Gahagan was born in 1955. Mr. Gahagan graduated in 1994 from Saint Mary's College with a Bachelor of Arts degree, with honors, in Management.

Mr. Gahagan began his career with Wells Fargo Bank in 1974 working his way up to Vice President from 1984-1994. Mr. Gahagan then joined Golden Gate Financial Associates from 1995-1998. From June 1998 through October 2018, Mr. Gahagan was a Principal of Mosaic Financial Partners, Inc. In October 2018, Mosaic Financial Partners, Inc was acquired by Private Ocean, LLC where Mr. Gahagan was an Advisor. Private Ocean, LLC was acquired by Wealthspire Advisors in December 2021. Mr. Gahagan is a Managing Director and Advisor with Wealthspire Advisors.

Mr. Gahagan is a CERTIFIED FINANCIAL PLANNER<sup>™</sup> practitioner and a CERTIFIED INVESTMENT MANAGEMENT ANALYST<sup>®</sup>.

### **Disciplinary Information**

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

### **Other Business Activities**

Mr. Gahagan is a Managing Director and Advisor at Wealthspire Advisors.

### **Additional Compensation**

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

### **Supervision**

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

## **Lisa Graham, CFP®<sup>1</sup> Biographical Information**

**Branch Location:** 1700 Westlake Ave. N, Ste 325, Seattle, WA 98109

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

Ms. Graham was born in 1986. She received her Bachelor of Arts degree in Music, with Topics in Business, from the University of Puget Sound in 2008.

Ms. Graham began her career as an Executive Assistant & Board Liaison with The 5<sup>th</sup> Avenue Theater from June 2009 – October 2013. She then was the Catering Sales Manager with Cedarbrook Lodge from November 2013 – March 2016. In June 2017, Ms. Graham joined Wells Fargo, beginning as a Relationship Associate in September 2017, and ending as a Financial Advisor in September 2022. Ms. Graham joined Wealthspire Advisors in November 2022 as an Assistant Vice President, Advisor.

Ms. Graham is a Certified Financial Planner™ practitioner. She has passed the Series 66 Uniform Combined State Law Examination.

### **Disciplinary Information**

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

### **Other Business Activities**

Ms. Graham is an Assistant Vice President, Advisor at Wealthspire Advisors.

### **Additional Compensation**

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

### **Supervision**

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

## Tierney Henderson Biographical Information

Branch Location: 1 California Street, Suite 200, San Francisco, CA 94111

### Educational Background and Business Experience

Ms. Henderson was born in 1993. She graduated from the University of California, Berkley in May 2016 with a Bachelor of Science degree in Environmental Economics & Policy.

Ms. Henderson worked with the AmeriCorps VISTA program from March 2016 – October 2017. She then became a Documentary Film Producer from October 2017 through April 2022. Ms. Henderson joined Wealthspire Advisors in May 2022. She is currently a Senior Advisor Associate.

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

### Disciplinary Information

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

### Other Business Activities

Ms. Henderson is a Senior Advisor Associate at Wealthspire Advisors.

### Additional Compensation

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

### Supervision

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

## **Justin K. Hult, CFA<sup>®7</sup> Biographical Information**

Branch Location: 100 Smith Ranch Road, Ste 300, San Rafael, CA 94903

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

Mr. Hult was born in 1974. Mr. Hult graduated from the University of Puget Sound with a Bachelor of Arts degree in Mathematics, and from Washington University in St. Louis with a Bachelor of Science degree in Civil Engineering and a Master of Business Administration.

Mr. Hult served as the Director of Investment Operations and Chief Compliance Officer of Private Ocean, LLC from 2009 through 2021 and had been with Private Ocean since 2000. Private Ocean, LLC was acquired by Wealthspire Advisors in December 2021. Mr. Hult joined as Head of Trading, Portfolio Management, and Risk Management with Wealthspire Advisors.

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

### **Disciplinary Information**

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

### **Other Business Activities**

Mr. Hult is Head of Trading, Portfolio Management and Risk Management at Wealthspire Advisors.

### **Additional Compensation**

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

### **Supervision**

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



## **Dmitriy Katsnelson Biographical Information**

Branch Location: 100 Smith Ranch Road, Ste 300, San Rafael, CA 94903

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

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

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

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

### **Disciplinary Information**

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

### **Other Business Activities**

Mr. Katsnelson is the Deputy Chief Investment Officer and a Managing Director at Wealthspire Advisors and its subsidiaries, all separately registered investment advisers and subsidiary companies of NFP Corp., an Aon company.

### **Additional Compensation**

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

### **Supervision**

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

## **Stephen Kepler, CFP®<sup>1</sup>, CFA®<sup>3</sup> Biographical Information**

Branch Location: 100 Smith Ranch Road, Ste 300, San Rafael, CA 94903

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

Mr. Kepler was born in 1968. Mr. Kepler graduated in 1990 from Vanderbilt University with a Bachelor of Arts degree in Economics.

From April 2010 through February 2013, Mr. Kepler was a Senior Equity Sales trader with Weeden & Co. From June 2014 through September 2016, Mr. Kepler was an Associate Wealth Manager with Aspiriant. From March 2017 through October 2018, Mr. Kepler was a Financial Planner with Mosaic Financial Partners, Inc. In October 2018 Mosaic Financial Partners, Inc. was acquired by Private Ocean, LLC. Private Ocean, LLC was acquired by Wealthspire Advisors in December 2021. Mr. Kepler is a Vice President and Advisor with Wealthspire Advisors.

Mr. Kepler is a CERTIFIED FINANCIAL PLANNER™ practitioner and a CERTIFIED DIVORCE FINANCIAL ANALYST®.

### **Disciplinary Information**

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

### **Other Business Activities**

Mr. Kepler is a Vice President and Advisor at Wealthspire Advisors.

### **Additional Compensation**

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

### **Supervision**

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

## **Briana Kelly Keydel, CFP®<sup>1</sup>, CDFA®<sup>3</sup> Biographical Information**

Branch Location: 1700 Westlake Ave. N, Ste 325, Seattle, WA 98109

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

Ms. Keydel was born in 1965. Ms. Keydel graduated from the University of Washington in 1997 with a Bachelor of Science degree in Psychology and from Seattle University in 1992 with a Master of Business Administration degree.

Ms. Keydel was an Investment Advisor Representative and a Registered Representative with Cetera Advisor Networks LLC formerly dba Financial Network Investment Corporation from October 1998 through March 2016. Ms. Keydel was a Principal Member and Investment Advisor Representative with Lakeview Financial Group, LLC from 2006 through December 2017, when Lakeview Financial Group, LLC was acquired by Private Ocean, LLC. Ms. Keydel served as an Advisor with Private Ocean, LLC from January 2018 through December 2021 when Private Ocean, LLC was acquired by Wealthspire Advisors. Ms. Keydel serves as a Managing Director and Advisor at Wealthspire Advisors.

Ms. Keydel is a CERTIFIED FINANCIAL PLANNER™ practitioner and a CERTIFIED DIVORCE FINANCIAL ANALYST®.

### **Disciplinary Information**

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

### **Other Business Activities**

Ms. Keydel is a Managing Director and Advisor at Wealthspire Advisors.

### **Additional Compensation**

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

### **Supervision**

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

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

Branch Location: 100 Smith Ranch Road, Ste 300, San Rafael, CA 94903

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

Mr. Mangels was born in 1985. Mr. Mangels graduated from the University of California, San Diego with a Bachelor of Science degree in Psychology and a Master of Science in Financial Planning from the College for Financial Planning.

Mr. Mangels was a Tactical Wealth Coach/Junior Financial Planner at The Glowacki Group, LLC (2008-2011). Mr. Mangels joined Private Ocean, LLC in 2011 as an Advisor. Private Ocean, LLC was acquired in December 2021 by Wealthspire Advisors. Mr. Mangels is a Senior Vice President and Advisor with Wealthspire Advisors.

Mr. Mangels is a CERTIFIED FINANCIAL PLANNER<sup>™</sup> practitioner.

### **Disciplinary Information**

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

### **Other Business Activities**

Mr. Mangels is a Senior Vice President and Advisor at Wealthspire Advisors.

### **Additional Compensation**

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

### **Supervision**

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

## **Ryan Moore, CFP®<sup>1</sup> Biographical Information**

Branch Location: 100 Smith Ranch Road, Ste 300, San Rafael, CA 94903

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

Mr. Moore was born in 1997. He graduated from Western Michigan University in 2019 with a Bachelor of Science degree in Finance.

Mr. Moore was an intern with MassMutual from April – September 2018. He worked as a Financial Consultant with AXA/Equitable from May 2019 – May 2020, then as an Insurance Agent for National Agents Alliance from May – December 2020. He held a position as a Financial Advisor with Stonepath Wealth Management from January 2021 – October 2022. Mr. Moore joined Wealthspire Advisors in November 2022 as a Senior Advisor Associate.

Mr. Moore has passed the Series 7 General Securities Representative Exam and the Series 66 Uniform Combined State Law Examination, and is a CERTIFIED FINANCIAL PLANNER™ practitioner.

### **Disciplinary Information**

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

### **Other Business Activities**

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

### **Additional Compensation**

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

### **Supervision**

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

## Michael Moriarty Biographical Information

Branch Location: 100 Smith Ranch Road, Ste 300, San Rafael, CA 94903

### Educational Background and Business Experience

Mr. Moriarty was born in 1970. He graduated, *cum laude*, from Davidson College in 1992 with a Bachelor of Arts degree in History. He graduated from the Fletcher School at Tufts University in 1997 with a Master of Arts in Law and Diplomacy, in the field of study of International Economics.

From 2000 to 2008, Mr. Moriarty was a Senior Managing Director and Global Head of the Hedge Fund Linked Business for Bear Stearns. He then spent a year at J.P. Morgan as Managing Director and Head of the Hedge Fund Linked Business for the Americas before working for Citadel LLC's Surveyor Capital unit as its Chief Operating Officer from 2009 to 2012. He served as Head of Investment Platform for Dynasty Financial Partners from 2013 to June 2017 before joining Wealthspire Advisors' predecessor company, Sontag Advisory LLC, in July 2017 as Chief Investment Officer.

### Disciplinary Information

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

### Other Business Activities

Mr. Moriarty is the Chief Investment Officer at Wealthspire Advisors and its subsidiaries, all separately registered investment advisers and subsidiary companies of NFP Corp., an Aon company.

### Additional Compensation

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

### Supervision

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

## **Julia M. Penwell, CFP®<sup>1</sup> Biographical Information**

Branch Location: 1700 Westlake Ave. N, Ste 325, Seattle, WA 98109

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

Ms. Penwell was born in 1998. Ms. Penwell graduated from Cascadia College in 2016 with an Associate of Arts degree in Business, and from Central Washington University in 2019 with a Bachelor of Arts degree in Business Administration, specializing in Personal Financial Planning and a Bachelor of Arts degree in Economics, specializing in Business Analytics and Forecasting.

Ms. Penwell joined Private Ocean, LLC as a Paraplanner and then an Associate Advisor in October 2019. Private Ocean, LLC was acquired in December 2021 by Wealthspire Advisors. Ms. Penwell is an Assistant Vice President, Advisor at Wealthspire Advisors.

Ms. Penwell is a CERTIFIED FINANCIAL PLANNER™ practitioner.

### **Disciplinary Information**

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

### **Other Business Activities**

Ms. Penwell is an Assistant Vice President, Advisor at Wealthspire Advisors.

### **Additional Compensation**

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

### **Supervision**

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

## **Charles (Chip) Pyfer, CFP<sup>®1</sup>, CIMA<sup>®5</sup>, CPWA<sup>®6</sup> Biographical Information**

Branch Location: 100 Smith Ranch Road, Ste 300, San Rafael, CA 94903

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

Mr. Pyfer was born in 1969. Mr. Pyfer graduated from the University of Oregon with a Bachelor of Arts degree in 1992 and a JD degree from Willamette University College of Law in 1998.

Mr. Pyfer began his career as the former Director of Private Wealth Management at BDO Seidman from August 2006 through August 2008. From 2008 through 2009, Mr. Pyfer was a Financial Advisor with Friedman & Associates, Inc., when in 2009, the firm became Private Ocean, LLC where Mr. Pyfer was an Advisor. Private Ocean, LLC was acquired in December 2021 by Wealthspire Advisors. Mr. Pyfer is a Managing Director and Advisor at Wealthspire Advisors.

Mr. Pyfer is a CERTIFIED FINANCIAL PLANNER<sup>™</sup> practitioner, a CERTIFIED INVESTMENT MANAGEMENT ANALYST<sup>®</sup> and a Certified Private Wealth Advisor<sup>®</sup> and/or CERTIFIED PRIVATE WEALTH ANALYST<sup>sm</sup>.

### **Disciplinary Information**

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

### **Other Business Activities**

Mr. Pyfer is a Managing Director and Advisor at Wealthspire Advisors.

### **Additional Compensation**

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

### **Supervision**

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



## Timothy Talbott, CFP<sup>1</sup>® Biographical Information

Branch location: 100 Smith Ranch Road, Suite 300, San Rafael, CA

### Educational Background and Business Experience

Mr. Talbott was born in 1977. He received a Bachelor of Arts degree in Business Administration, with a minor in Psychology, from the College of Idaho (formerly Albertson College of Idaho) in June 2000. Mr. Talbot received a Master of Arts degree in Religious Studies (World Religions) from Naropa University in June 2006.

Mr. Talbott joined Wealthspire Advisors predecessor firm Private Ocean LLC as first a Client Service Representative, then a Paraplanner in 2011. He is a Senior Advisor Associate at Wealthspire Advisors.

Mr. Talbott is a CERTIFIED FINANCIAL PLANNER<sup>™</sup> practitioner.

### Disciplinary Information

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

### Other Business Activities

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

### Additional Compensation

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

### Supervision

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

## **John F. Thiel, CFP®<sup>1</sup> Biographical Information**

Branch Location: 100 Smith Ranch Road, Ste 300, San Rafael, CA 94903

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

Mr. Thiel was born in 1991. Mr. Thiel graduated from California State University, Sacramento in 2014 with a Bachelor of Science degree in Business Administration and from California Lutheran University in 2020 with a Master of Business Administration degree.

Mr. Thiel began his career in January 2014 as a Financial Representative with Northwestern Mutual. From February 2015 through January 2016, Mr. Thiel was an investment adviser representative with MML Investors Services LLC. From December 2015 through February 2019, Mr. Thiel was an investment adviser representative with Cambridge Investment Research, Inc. Mr. Thiel joined Private Ocean, LLC in March 2019 as an Associate Advisor. Private Ocean, LLC was acquired in December 2021 by Wealthspire Advisors. Mr. Thiel is an Assistant Vice President and Advisor with Wealthspire Advisors.

Mr. Thiel is a CERTIFIED FINANCIAL PLANNER™ practitioner.

### **Disciplinary Information**

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

### **Other Business Activities**

Mr. Thiel is an Assistant Vice President and Advisor at Wealthspire Advisors.

### **Additional Compensation**

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

### **Supervision**

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

## **Sarah Wotherspoon, CFP®<sup>1</sup>, CFA®<sup>3</sup> Biographical Information**

Branch Location: 100 Smith Ranch Road, Ste 300, San Rafael, CA 94903

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

Ms. Wotherspoon was born in 1973. Ms. Wotherspoon graduated from the University of Arizona with a Bachelor of Arts degree in Communications and a Master of Science in Financial Planning degree from the College for Financial Planning.

Ms. Wotherspoon began her career with Bond & Devick Financial Network in St. Louis Park, MN in 2003. From 2005 through 2009, Ms. Wotherspoon was a Financial Advisor with Friedman & Associates, Inc. In 2009, Friedman & Associates became Private Ocean, LLC. Ms. Wotherspoon served as the Director of Wealth Management. Private Ocean, LLC was acquired in December 2021 by Wealthspire Advisors. Ms. Wotherspoon is a Managing Director and Advisor at Wealthspire Advisors.

Ms. Wotherspoon is a CERTIFIED FINANCIAL PLANNER™ practitioner and a CERTIFIED DIVORCE FINANCIAL ANALYST®.

### **Disciplinary Information**

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

### **Other Business Activities**

Ms. Wotherspoon is a Managing Director and Advisor at Wealthspire Advisors.

### **Additional Compensation**

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

### **Supervision**

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

## Professional Designations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

- paying a biennial renewal fee of \$75.

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

CERTIFIED DIVORCE FINANCIAL ANALYST® or CDFA® professionals must develop their theoretical and practical understanding and knowledge of the financial aspects of divorce by completing a comprehensive course of study approved by the Institute for Divorce Financial Analysts (IDFA). CDFA® professionals must have two years minimum experience in a financial or legal capacity prior to earning the right to use the CDFA® certification mark.

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

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

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

Certified Public Accountant (CPA) Minimum Qualifications: CPA is the statutory title of qualified accountants in the United States who have passed the Uniform Certified Public Accountant Examination and have met additional state education and experience requirements for certification as a CPA. In most U.S. states, only CPAs who are licensed are able to provide to the public attestation (including auditing) opinions on financial statements. In order to become a CPA in the United States, a candidate must sit for and pass the Uniform Certified Public Accounts Examinations (Uniform CPA Exam), which is set by the American Institute of Certified Public Accountants and administered by the National

Association of State Boards of Accountancy. In addition to the CPA exam, most states also require the completion of a special examination on ethics and that specific education and work experience minimums are met. CPAs are also required to take continuing education courses in order to renew their license. Requirements vary by state, but the majority of states require 120 hours of CPE every 3 years with a minimum of 20 hours per calendar year.

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

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

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

<sup>6</sup> Certified Private Wealth Advisor<sup>®</sup> and/or Certified Private Wealth Analyst<sup>SM</sup> (or CPWA<sup>®</sup>) certification:

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

Certified Private Wealth Advisor<sup>®</sup> Certification Minimum Qualifications: The CPWA<sup>®</sup> designation signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for the professional designation, which is centered on private wealth management topics and strategies for high-net-worth clients. Prerequisites for the CPWA<sup>®</sup> designation are: a bachelor’s degree from an accredited college or university or one of the following designations or licenses: CIMA<sup>®</sup>, CIMC<sup>®</sup>, CFA<sup>®</sup>, CFP<sup>®</sup>, ChFC<sup>®</sup>, or CPA license; have an acceptable regulatory history as evidenced by FINRA Form U4 or other regulatory requirements; and five years of professional client-centered experience in financial services or a related industry. CPWA<sup>®</sup> designees have completed a rigorous



educational process that includes self-study requirements, an in-class education component, and successful completion of a comprehensive examination. CPWA® designees are required to adhere to Institute's Code of 14 Professional Responsibility and Rules and Guidelines for Use of the Marks. CPWA® designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through the Institute.

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

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

The Chartered Financial Analyst® or CFA® charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute, the largest global association of investment professionals.

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

#### High Ethical Standards

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

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

#### Global Recognition

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

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

#### Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program assess a proficiency with a wide range of fundamental and advanced investment topics, including ethical and



professional standards, fixed-income and equity analysis, alternative and derivative investment, economics, financial reporting standards, portfolio management, and wealth planning.

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

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

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

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

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

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

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

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

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

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

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

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

The Accredited Investment Fiduciary® or AIF® designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF® designation, financial professionals must complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor, and agree to abide by the AIF® Code of Ethics. In order to maintain the AIF® designation, the individual must annually renew their affirmation of the AIF® Code of Ethics and complete six hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC.

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

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

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

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

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

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

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

The Certified Exit Planner (CEXP™) designation identifies professionals with knowledge of

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

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

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

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

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

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

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

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

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

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

CHARTERED MUTUAL FUND COUNSELOR<sup>SM</sup> and CMFC<sup>®</sup> are trademarks or registered service marks

of the College for Financial Planning in the United States and/or other countries.

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

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

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

- adequate verbal and communication skills;
- ability to use at least one type of financial planning software;
- ability to read and extract information for data gathering purposes from a client's financial documents, including insurance policies (life, medical, disability, property/liability), investment records, tax returns, wills/trusts, retirement, and property holding documents;
- ability to construct personal financial statements, including balance sheets (statement of financial position) and income statements; and
- ability to review and analyze information to identify basic strengths and weaknesses in a client's financial situation relating to risk management issues, investment issues, income tax issues, retirement issues, and general issues (e.g., emergency funds, level of debt, budgeting, saving patterns, net worth fluctuations).

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

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

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

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

Financial Transitionist® Institute. CeFT® professionals must complete 15 hours of continuing education every year, including 10 hours through the Financial Transitionist® Institute.

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

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

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

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