

# Lyn Ann Dippel

Curio Wealth, LLC

Brochure Supplement  
FORM ADV Part 2B  
Dated: March 1, 2024

**Contact: Lyn Dippel, Chief Compliance Officer**  
721 Melvin Ave  
Annapolis, MD 21401  
410-449-2599  
[www.curiowealth.com](http://www.curiowealth.com)  
[ldippel@curiowealth.com](mailto:ldippel@curiowealth.com)

## Item 1 Cover Page

This Brochure Supplement provides information about Lyn Ann Dippel that supplements the Curio Wealth, LLC Brochure; you should have received a copy of that Brochure. Please contact Lyn Dippel, Chief Compliance Officer, if you did not receive Curio Wealth, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Lyn Ann Dippel is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

# Item 2 Education Background and Business Experience

## Education and Business Standards

CURIO WEALTH, LLC requires that advisors in its employ have a bachelor's degree or further coursework demonstrating knowledge of financial planning and tax planning (examples of acceptable coursework include: an MBA, a CFP® certification, a CFA®, a ChFC®, JD, CTFA, EA or CPA) or advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

## Educational Background

- Date of birth: 12/19/1966
- George Mason University School of Law, Juris Doctor: 1993
- University of Richmond, Bachelor of Arts, Psychology: 1988
- CERTIFIED FINANCIAL PLANNER™ professional: 2004
- Virginia State Bar: 1994

## Professional Certifications

Ms. Dippel is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, she may refer to herself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and she may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP

## Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

## Business Background

- Curio Wealth, LLC 01/2024 – Present  
Founder, Senior Advisor & Chief Compliance Officer
- Annapolis Financial Services, LLC 07/2020 – 12/2023  
Principal & Senior Advisor
- Financial Advantage, Inc. 08/2004-07/2020  
Financial Advisor

## Item 3 Disciplinary Information

None

## Item 4 Other Business Activities

None

## Item 5 Additional Compensation

None

## Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant’s policies and procedures manual. The primary purpose of the Registrant’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”). The Registrant’s Chief Compliance Officer, Lyn Dippel, is primarily responsible for the implementation of the Registrant’s policies and procedures and overseeing the activities of the Registrant’s supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant 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 the Registrant’s supervision or compliance practices, please contact Ms. Dippel at 410-449-2599.

# James Scott Kantowski

Curio Wealth, LLC

Brochure Supplement  
FORM ADV Part 2B  
Dated: March 1, 2024

Contact: Lyn Dippel, Chief Compliance Officer  
721 Melvin Ave  
Annapolis, MD 21401  
410-449-2599  
[www.curiowealth.com](http://www.curiowealth.com)  
[ldippel@curiowealth.com](mailto:ldippel@curiowealth.com)

## Item 1 Cover Page

This Brochure Supplement provides information about James Scott Kantowski that supplements the Curio Wealth, LLC Brochure; you should have received a copy of that Brochure. Please contact Lyn Dippel, Chief Compliance Officer, if you did not receive Curio Wealth, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about James Scott Kantowski is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

# Item 2 Education Background and Business Experience

## Education and Business Standards

CURIO WEALTH, LLC requires that advisors in its employ have a bachelor's degree or further coursework demonstrating knowledge of financial planning and tax planning (examples of acceptable coursework include: an MBA, a CFP® certification, a CFA®, a ChFC®, JD, CTFA, EA or CPA) or advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

## Educational Background

- Date of birth: 09/21/1971
- East Tennessee State University, Bachelor of Arts, Accounting: 1993
- CERTIFIED FINANCIAL PLANNER™ professional: 2001
- Certified Public Accountant (CPA): 1996

## Professional Certifications

Mr. Kantowski is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

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).

### **Business Experience**

- Curio Wealth, LLC 01/2024 – Present  
Founder & Senior Advisor
- JSK Financial Services, LLC 09/2016 – Present  
Member
- Annapolis Financial Services, LLC 1/2020 – 12/2023  
Investment Advisor Representative
- JSK Financial Services, LLC 02/2012 – 03/2020  
Investment Advisor Representative

## **Item 3 Disciplinary Information**

None

## Item 4 Other Business Activities

Mr. Kantowski is a Certified Public Accountant and shareholder of JSK Tax Services, LLC ("JSK Tax"). To the extent that Mr. Kantowski provides accounting and/or tax preparation services to any clients, including clients of the Registrant, all such services shall be performed by JSK Tax, in its individual professional capacity, independent of the Registrant, for which services the Registrant shall not receive any portion of the fees charged by JSK Tax, referral or otherwise. It is expected that the shareholders of JSK Tax, solely incidental to their respective practices as Certified Public Accountants, shall recommend the Registrant's services to certain of its clients. JSK Tax is not involved in providing investment advice on behalf of the Registrant, nor does JSK Tax hold itself out as providing advisory services on behalf of the Registrant. No client of the Registrant is under any obligation to use the services of JSK Tax.

## Item 5 Additional Compensation

None

## Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant'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"). The Registrant's Chief Compliance Officer, Lyn Dippel, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant 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 the Registrant's supervision or compliance practices, please contact Ms. Dippel at 410-449-2599.

# Elizabeth Grace Gillette



Curio Wealth, LLC

Brochure Supplement  
FORM ADV Part 2B  
Dated: March 1, 2024

**Contact: Lyn Dippel, Chief Compliance Officer**  
721 Melvin Ave  
Annapolis, MD 21401  
410-449-2599  
[www.curiowealth.com](http://www.curiowealth.com)  
[ldippel@curiowealth.com](mailto:ldippel@curiowealth.com)

## Item 1 Cover Page

This Brochure Supplement provides information about Elizabeth Grace Gillette that supplements the Curio Wealth, LLC Brochure; you should have received a copy of that Brochure. Please contact Lyn Dippel, Chief Compliance Officer, if you did not receive Curio Wealth, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Elizabeth Grace Gillette is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).





# Item 2 Education Background and Business Experience

## Education and Business Standards

CURIO WEALTH, LLC requires that advisors in its employ have a bachelor's degree or further coursework demonstrating knowledge of financial planning and tax planning (examples of acceptable coursework include: an MBA, a CFP® certification, a CFA®, a ChFC®, JD, CTFA, EA or CPA) or advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

## Educational Background

- Date of birth: 06/16/1987
- The George Washington University, Bachelor of Business Administration: 2009
- CERTIFIED FINANCIAL PLANNER™ professional: 2016

## Professional Certifications

Ms. Gillette is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, she may refer to herself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and she may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

#### **Business Background**

- Curio Wealth, LLC 01/2024 – Present  
Principal & Senior Advisor
- Annapolis Financial Services, LLC 06/2022 – 12/2023  
Financial Advisor
- MainStreet Financial Planning, Inc. 02/2018 – 05/2022  
Financial Planner

## **Item 3 Disciplinary Information**

None

## **Item 4 Other Business Activities**

None

## **Item 5 Additional Compensation**

None

## **Item 6 Supervision**

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant'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"). The Registrant's Chief Compliance Officer, Lyn Dippel, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant 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 the Registrant's supervision or compliance practices, please contact Ms. Dippel at 410-449-2599.

# Jacob Watson Sadler

Curio Wealth, LLC

Brochure Supplement  
FORM ADV Part 2B  
Dated: March 1, 2024

Contact: Lyn Dippel, Chief Compliance Officer  
721 Melvin Ave  
Annapolis, MD 21401  
410-449-2599  
[www.curiowealth.com](http://www.curiowealth.com)  
[ldippel@curiowealth.com](mailto:ldippel@curiowealth.com)

## Item 1 Cover Page

This Brochure Supplement provides information about Jacob Watson Sadler that supplements the Curio Wealth, LLC Brochure; you should have received a copy of that Brochure. Please contact Lyn Dippel, Chief Compliance Officer, if you did not receive Curio Wealth, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Jacob Watson Sadler is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

# Item 2 Education Background and Business Experience

## Education and Business Standards

CURIO WEALTH, LLC requires that advisors in its employ have a bachelor's degree or further coursework demonstrating knowledge of financial planning and tax planning (examples of acceptable coursework include: an MBA, a CFP® certification, a CFA®, a ChFC®, JD, CTFA, EA or CPA) or advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

## Educational Background

- Date of birth: 05/11/1985
- Appalachian State University, Bachelor of Arts, History: 2007
- University of Georgia, Master of Arts, Geography: 2010
- CERTIFIED FINANCIAL PLANNER™ professional: 2015

## Professional Certifications

Mr. Sadler is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

#### **Business Experience**

- Curio Wealth, LLC 01/2024 – Present  
Principal & Senior Advisor
- Annapolis Financial Services, LLC 12/2021 – 12/2023  
Financial Advisor
- November 2011 to December 2021. Investment adviser representative at Woodstone Financial, LLC

## **Item 3 Disciplinary Information**

None

## **Item 4 Other Business Activities**

None

## **Item 5 Additional Compensation**

None

## **Item 6 Supervision**

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant'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"). The Registrant's Chief Compliance Officer, Lyn Dippel, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant 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 the Registrant's supervision or compliance practices, please contact Ms. Dippel at 410-449-2599.

# Yvonne Michele Scoggins

Curio Wealth, LLC

Brochure Supplement  
FORM ADV Part 2B  
Dated: March 1, 2024

Contact: Lyn Dippel, Chief Compliance Officer  
721 Melvin Ave  
Annapolis, MD 21401  
410-449-2599  
[www.curiowealth.com](http://www.curiowealth.com)  
[ldippel@curiowealth.com](mailto:ldippel@curiowealth.com)

## Item 1 Cover Page

This Brochure Supplement provides information about Yvonne Michele Scoggins that supplements the Curio Wealth, LLC Brochure; you should have received a copy of that Brochure. Please contact Lyn Dippel, Chief Compliance Officer, if you did not receive Curio Wealth, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Yvonne Michele Scoggins is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

# Item 2 Education Background and Business Experience

## Education and Business Standards

CURIO WEALTH, LLC requires that advisors in its employ have a bachelor's degree or further coursework demonstrating knowledge of financial planning and tax planning (examples of acceptable coursework include: an MBA, a CFP® certification, a CFA®, a ChFC®, JD, CTFA, EA or CPA) or advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

## Educational Background

- Date of birth: 03/29/1972
- Lackey High School, Diploma: 1990
- Accredited Asset Management Specialist (AAMS®): 2009
- Financial Paraplanner Qualified Professional™ (FPQPTM): 2015
- Certified Investment Management Analyst® (CIMA®): 2023

## Professional Certifications

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

Individuals who hold the FPQPTM 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 at The College for Financial Planning, an accredited institution of higher learning, and then successfully passed a proctored exam that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. Designees must adhere to the College's Standards of Professional Conduct, and complete sixteen hours of continuing education every 2 years.

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.

## **Business Experience**

- Curio Wealth, LLC 01/2024 – Present  
Financial Advisor & Director of Trading Operations
- Annapolis Financial Services, LLC 01/2020 – 01/2024  
Investment Advisor Representative
- JSK Financial Services, LLC 12/2016 – 03/2020  
Investment Advisor Representative

## **Item 3 Disciplinary Information**

None

## **Item 4 Other Business Activities**

None

## **Item 5 Additional Compensation**

None

## **Item 6 Supervision**

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant'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"). The Registrant's Chief Compliance Officer, Lyn Dippel, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant 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 the Registrant's supervision or compliance practices, please contact Ms. Dippel at 410-449-2599.



# Chad Jeffrey Whitzel

Curio Wealth, LLC

Brochure Supplement  
FORM ADV Part 2B  
Dated: March 1, 2024

Contact: Lyn Dippel, Chief Compliance Officer  
721 Melvin Ave  
Annapolis, MD 21401  
410-449-2599  
[www.curiowealth.com](http://www.curiowealth.com)  
[ldippel@curiowealth.com](mailto:ldippel@curiowealth.com)

## Item 1 Cover Page

This Brochure Supplement provides information about Chad Jeffrey Whitzel that supplements the Curio Wealth, LLC Brochure; you should have received a copy of that Brochure. Please contact Lyn Dippel, Chief Compliance Officer, if you did not receive Curio Wealth, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Chad Jeffrey Whitzel is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

# Item 2 Education Background and Business Experience

## Education and Business Standards

CURIO WEALTH, LLC requires that advisors in its employ have a bachelor's degree or further coursework demonstrating knowledge of financial planning and tax planning (examples of acceptable coursework include: an MBA, a CFP® certification, a CFA®, a ChFC®, JD, CTFA, EA or CPA) or advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

## Educational Background

- Date of birth: 04/16/1997
- Bridgewater College, Bachelor of Arts in Business Administration, Accounting & Finance: 2019
- Iowa State University, Master of Family and Consumer Sciences, Family Financial Planning: 2022
- CERTIFIED FINANCIAL PLANNER™ professional: 2023
- Accredited Financial Counselor® (AFC®): 2023

## Professional Certifications

Mr. Whitzel is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

The AFC® designation is awarded by the Association of Financial Counseling and Planning Education (AFCPE®). Certification requirements include education, examination, industry experience, and ethics. An Accredited Financial Counselor should be able to demonstrate the ability to educate and assist individuals and families in the process of financial decision making, budgeting and planning. AFCPE® requires its certificant holders to adhere to the AFC Code of Ethics and to acquire appropriate hours of continuing education units over a two-year reporting cycle. To maintain the credential, an individual must obtain 15 hours of acceptable continuing education credits over a two-year reporting cycle.

#### **Business Experience**

- Curio Wealth, LLC 01/2024 – Present  
Financial Advisor
- Annapolis Financial Services, LLC 11/2021 – 12/2023  
Associate Financial Advisor
- Church of the Brethren 07/2020 – 08/2021  
Assistant FaithX Coordinator
- Commonwealth of Virginia 06/2019 – 07/2020  
Associate Auditor

## **Item 3 Disciplinary Information**

None

## **Item 4 Other Business Activities**

None

## **Item 5 Additional Compensation**

None

## Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant'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"). The Registrant's Chief Compliance Officer, Lyn Dippel, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant 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 the Registrant's supervision or compliance practices, please contact Ms. Dippel at 410-449-2599.





Curio Wealth, LLC  
ADV Part 2A, Firm Brochure  
Dated: November 22, 2023

721 Melvin Avenue  
Annapolis, MD 21401  
410-449-2599

[www.curiowealth.com](http://www.curiowealth.com)  
[ldippel@curiowealth.com](mailto:ldippel@curiowealth.com)