

Form ADV Part 2B

Lyn Ann Dippel

Brochure Supplement
Curio Wealth, LLC

Dated:

March 9, 2026

Contact:

Lyn Dippel, Chief Compliance Officer
ldippel@curiowealth.com

Address:

721 Melvin Ave
Annapolis, MD 21401

Phone:

410-449-2599

www.curiowealth.com

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.

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

Lyn 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.

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; 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.

Form ADV Part 2B

James Scott Kantowski

Brochure Supplement
Curio Wealth, LLC

Dated:

March 9, 2026

Contact:

Lyn Dippel, Chief Compliance Officer
ldippel@curiowealth.com

Address:

721 Melvin Ave
Annapolis, MD 21401

Phone:

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Item 2 Education Background and Business Experience

Education and Business Standards

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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

James 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.

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- **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.
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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 (SPFPSS).

Business Experience

- **Curio Wealth, LLC** · 01/2024 – Present; Founder & Senior Advisor
- **JSK Tax Services, LLC** · 09/2016 – 12/2023; Member
- **Annapolis Financial Services, LLC** · 01/2020 – 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

None

Item 5 Additional Compensation

None

Item 6 Supervision

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Form ADV Part 2B

Elizabeth Grace Gillette

Brochure Supplement
Curio Wealth, LLC

Dated:

March 9, 2026

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Address:

721 Melvin Ave
Annapolis, MD 21401

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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.

Item 2 Education Background and Business Experience

Education and Business Standards

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Educational Background

- Date of birth: 06/16/1987
- The George Washington University, Bachelor of Business Administration: 2009
- Certified Financial Planner® professional: 2016

Professional Certifications

Elizabeth 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.

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Business Experience

- **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

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Form ADV Part 2B

Jacob Watson Sadler

Brochure Supplement
Curio Wealth, LLC

Dated:

March 9, 2026

Contact:

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ldippel@curiowealth.com

Address:

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Annapolis, MD 21401

Phone:

410-449-2599

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Additional information about **Jacob Watson Sadler** is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

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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

Jacob 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/herself 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.

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Business Experience

- **Curio Wealth, LLC** · 01/2024 – Present; Associate Financial Advisor
- **Annapolis Financial Services, LLC** · 12/2021 – 12/2023; Financial Advisor
- **Woodstone Financial, LLC** · 11/2011 – 12/2021; Investment Adviser Representative

Item 3 Disciplinary Information

None

Item 4 Other Business Activities

None

Item 5 Additional Compensation

None

Item 6 Supervision

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Form ADV Part 2B

Yvonne Michele Scoggins

Brochure Supplement
Curio Wealth, LLC

Dated:

March 9, 2026

Contact:

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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.

Item 2 Education Background and Business Experience

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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

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Michael Gregory Roeder

Brochure Supplement
Curio Wealth, LLC

Dated:

March 9, 2026

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ldippel@curiowealth.com

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Educational Background

- Date of birth: 11/13/1979
- Virginia Tech, Bachelor of Science in Family Financial Management: 2001
- CERTIFIED FINANCIAL PLANNER® professional: 2015

Professional Certifications

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Business Experience

- **Curio Wealth, LLC** · 03/2025 – Present; Associate Financial Advisor
- **Northrop Grumman** · 03/2009 – 05/2023; Financial Analyst

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.

Form ADV Part 2B

Stefan Daniel Revelo

Brochure Supplement
Curio Wealth, LLC

Dated:

March 9, 2026

Contact:

Lyn Dippel, Chief Compliance Officer
ldippel@curiowealth.com

Address:

721 Melvin Ave
Annapolis, MD 21401

Phone:

410-449-2599

www.curiowealth.com

This Brochure Supplement provides information about **Stefan Daniel Revelo** 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 **Stefan Daniel Revelo** is available on the SEC's website at 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: 06/06/1998
- Florida State University, Bachelor of Science in Finance & Marketing: 2020
- CERTIFIED FINANCIAL PLANNER® professional: 2024
- Enrolled Agent (EA): 2023

Professional Certifications

Stefan Revelo 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.

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.

Enrolled Agent (EA) is a tax professional who has passed an IRS test covering all aspects of taxation, plus passed an IRS background check. Enrolled Agents have passed a three-day, 10.5-hour examination. The examination (called the Special Enrollment Examination) covers all aspects of federal tax law, including the taxation of individuals, corporations, partnerships, and various regulations governing IRS collections and audit procedures. Like CPAs and tax attorneys, EAs can handle any type

of tax matter and represent their client's interests before the IRS. Unlike CPAs and tax attorneys, Enrolled Agents are tested directly by the IRS, and enrolled agents focus exclusively on tax accounting. The "EA" designation may be revoked by the IRS' Office of Professional Responsibility for malpractice.

Business Experience

- **Curio Wealth, LLC** · 01/2024 – Present; Associate Financial Advisor
- **Annapolis Financial Services, LLC** · 01/2022 – 01/2024; Associate Financial Advisor
- **Empower Retirement** · 08/2021 – 12/2021; Customer Service Representative
- **Channel Factory** · 07/2021 – 08/2021; Intern
- **AlSCO** · 06/2020 – 07/2021; District Manager

Item 3 Disciplinary Information

None

Item 4 Other Business Activities

None

Item 5 Additional Compensation

None

Item 6 Supervision

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Form ADV Part 2B

Ryan Arnold Donahue

Brochure Supplement
Curio Wealth, LLC

Dated:

March 9, 2026

Contact:

Lyn Dippel, Chief Compliance Officer
ldippel@curiowealth.com

Address:

721 Melvin Ave
Annapolis, MD 21401

Phone:

410-449-2599

www.curiowealth.com

This Brochure Supplement provides information about **Ryan Arnold Donahue** 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 **Ryan Arnold Donahue** is available on the SEC's website at 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: 05/18/1977
- College of the Holy Cross, Bachelor of Arts in Political Science: 1999
- George Washington University, Master of Business Administration: 2013
- CERTIFIED FINANCIAL PLANNER® professional: 2025

Professional Certifications

Ryan Donahue 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.

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- **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** · 07/2024 – Present; Associate Advisor
- **Self-Employed** · 01/2024 – 07/2024; Marketing Consultant
- **Regscan, Inc.** · 06/2020 – 05/2023; Vice President of Marketing

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.