



POLARIS
WEALTH ADVISORY GROUP

Brochure Supplement

**Jeremy Witbeck – CRD # 6134040
A Principal of the Firm**

October 2022

Polaris Wealth Advisory Group, LLC
950 E State Hwy 114, Suite 160
Southlake, TX 76092

www.polariswealth.com

Telephone: (949) 631-6103

Facsimile: (949) 612-0211

This brochure supplement provides information about Jeremy Witbeck that supplements the Polaris Wealth Advisory Group, LLC brochure. You should have received a copy of that brochure. Please contact Jeremy Witbeck, Senior Vice President of Sales and Operations at (949) 631-6103 if you did not receive Polaris Wealth Advisory Group, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Jeremy Witbeck is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2. Educational Background and Business Experience

Jeremy Witbeck was born in 1982. He received his Bachelor of Science from the University of Arizona in 2006 and his Master of Business Administration from California Lutheran University in 2008. Mr. Witbeck is a CERTIFIED FINANCIAL PLANNER™ professional and holds the Chartered Financial Analyst® designation.

His business background is as follows:

05/22 – Present	Senior Vice President of Sales and Operations, Polaris Wealth Advisory Group, LLC, San Rafael, CA
08/20 – 05/22	Partner, Polaris Wealth Advisory Group, LLC, San Rafael, CA
10/17 – 08/20	Partner, Polaris Greystone Financial Group, LLC, San Rafael, CA
03/14 – 09/17	Director, Polaris Greystone Financial Group, LLC, San Rafael, CA
10/12 – 2/14	Portfolio Manager, Gould Asset Management, Claremont, CA
03/10 – 10/12	Manager of Strategy, Farmers Insurance, Los Angeles, CA
06/06 – 03/10	Financial Analyst, Sempra Energy, Los Angeles, CA

Professional Designation Disclosure:

CERTIFIED FINANCIAL PLANNER™ (CFP®)

The CERTIFIED FINANCIAL PLANNER™, CFP®, and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation required financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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

- Education – Complete 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 includes case studies and client scenarios designed to test one’s ability to correctly diagnose

financial planning issues and apply one's knowledge of financial planning to real world circumstances.

- Experience – Complete at least three years of full-time financial planning-related experience (or the 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 as a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests 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.

For more information, please visit <https://www.cfp.net>.

CHARTED FINANCIAL ANALYST (CFA®)

The Chartered Financial Analyst (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.

There are currently more than 90,000 CFA charter holders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years qualified professional investment experience; 3) join CFA Institute as members; 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 charter holders 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 charter holders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a 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 test 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 investments, 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.

To learn more about the CFA charter, visit www.cfainstitute.org.

Item 3. Disciplinary Information

Registered investment advisers are required to disclose any material facts regarding any legal or disciplinary events that would be material to a client's or prospective client's evaluation of each investment adviser representative who provides investment advice to such client.

There is no information of this type to report.

Item 4. Other Business Activities

Mr. Witbeck currently does not engage in any other investment-related business or occupation.

Item 5. Additional Compensation

Mr. Witbeck does not receive any additional compensation for providing advisory services beyond the compensation he receives as Senior Vice President of Sales and Operations of Polaris.

Item 6. Supervision

Mr. Witbeck is currently the Senior Vice President of Sales and Operations of the firm and has overall responsibility for monitoring the firm's investment processes and practices. We have established reasonable compliance procedures designed to provide guidance in the supervision of our associated persons and to assist our firm in detecting and preventing violations of securities laws. If you have any questions or concerns regarding Mr. Witbeck, please contact the firm's Chief Compliance Officer, James Mason, at (248) 955-1602.



POLARIS
WEALTH ADVISORY GROUP

Brochure Supplement

Russell B. Albright – CRD # 2692363

October 2022

Polaris Wealth Advisory Group, LLC
824 E Street
San Rafael, CA 94901

www.polariswealth.com

Telephone: (415) 263-5600

Facsimile: (415) 263-8909

This brochure supplement provides information about Russell B. Albright that supplements the Polaris Wealth Advisory Group, LLC brochure. You should have received a copy of that brochure. Please contact Jeremy Witbeck, Senior Vice President of Sales and Operations, at (949) 631-6103 if you did not receive Polaris Wealth Advisory Group, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Russel B. Albright is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2. Educational Background and Business Experience

Russell B. Albright was born in 1971. He received his Bachelor of Arts from University of the Pacific in 1994.

His business background is as follows:

08/20 – Present Wealth Advisor, Polaris Wealth Advisory Group, LLC, San Rafael, CA

06/19 – 08/20 Wealth Advisor, Polaris Greystone Financial Group LLC, San Rafael, CA

04/18 – 06/19 Relationship Banker, Bank of the West, Petaluma, CA

05/11 – 04/18 Estate Planner, Albright Investment Management, San Mateo, CA

Professional Designation Disclosure:

Certified Trust and Financial Advisor (CTFA)

This certification is sponsored by the American Bankers Association (ABA).

This certification may be earned by meeting the following requirements:

- 10 or more years' experience in wealth management OR
- 5 years minimum experience in wealth management and a bachelor's degree OR
- 3 years minimum experience in wealth management AND the completion of one of 5 specific wealth management training programs.

Note that "wealth management experience" is defined by the ABA as "client interaction, whether direct or indirect, in the furtherance of delivering fiduciary services relating to trusts, estates, IRAs, qualified retirement plans, custody and individual asset management accounts. This experience may also include providing specialty services and solutions in one or more administrative, investment management, tax, legal, financial, and estate planning services and solutions... Please note that experience in employee benefit trust, corporate trust or securities/trust operations, and regulatory compliance does not qualify as wealth management experience."

Candidates must also sign the ABA Professional Certifications' Code of Ethics statement and pass a final certification exam. The continuing education requirements for this certification are 45 credits every three years with a minimum of six hours in each of four knowledge areas.

For more information about this certification, see

<https://www.aba.com/Training/Certifications/Pages/CTFA-earn.aspx>.

Item 3. Disciplinary Information

Registered investment advisers are required to disclose any material facts regarding any legal or disciplinary events that would be material to a client's or prospective client's evaluation of each investment adviser representative who provides investment advice to such client.

There is no such information to report.

Item 4. Other Business Activities

Mr. Albright currently does not engage in any other investment-related business or occupation.

Item 5. Additional Compensation

Mr. Albright may receive a periodic bonus based upon additional assets that transfer to the accounts he services. Mr. Albright may also receive a periodic bonus based upon the retention of client accounts.

Item 6. Supervision

Mr. Ryan Collette, Director of Wealth Management, is responsible for supervising the advisory activities of Mr. Albright. We have established reasonable compliance procedures designed to provide guidance in the supervision of our associated persons and to assist our firm in detecting and preventing violations of securities laws. If you have questions or concerns regarding Mr. Albright, please contact Mr. Collette at (949) 612-2184.



POLARIS
WEALTH ADVISORY GROUP

Brochure Supplement

Matthew D. Batzel – CRD # 5986777

October 2022

Polaris Wealth Advisory Group, LLC
13831 Northwest Freeway, Suite 210
Houston, TX 77040

www.polariswealth.com

Telephone: (832) 495-4188
Facsimile: (713) 513-5625

This brochure supplement provides information about Matthew D. Batzel that supplements the Polaris Wealth Advisory Group, LLC brochure. You should have received a copy of that brochure. Please contact Jeremy Witbeck, Senior Vice President of Sales and Operations, at (949) 631-6103 if you did not receive Polaris Wealth Advisory Group, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Matthew D. Batzel is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2. Educational Background and Business Experience

Matthew D. Batzel was born in 1975. He graduated High School in 1993 and entered military service. He does not have a college degree.

His business background is as follows:

04/21 – Present Senior Director, Polaris Wealth Advisory Group, LLC, San Rafael, CA

08/20 – 04/21 Director, Polaris Wealth Advisory Group, LLC, San Rafael, CA

09/18 – 08/20 Director, Polaris Greystone Financial Group, LLC, Houston, TX

09-17 – 09/18 Sales Director, Periscope Holdings, American Fork, UT

07/06 – 06/17 National Branch Manager, TD Ameritrade, Draper, UT

Item 3. Disciplinary Information

Registered investment advisers are required to disclose any material facts regarding any legal or disciplinary events that would be material to a client's or prospective client's evaluation of each investment adviser representative who provides investment advice to such client.

There is no information of this type to report.

Item 4. Other Business Activities

There is no information of this type to report.

Item 5. Additional Compensation

No person who is not a client of the Adviser provides an economic benefit to Mr. Batzel for providing advisory services.

Item 6. Supervision

Mr. Jeremy Witbeck, Senior Vice President of Sales and Operations, is responsible for supervising the advisory activities of Mr. Batzel. We have established reasonable compliance procedures designed to provide guidance in the supervision of our associated persons and to assist our firm in detecting and preventing violations of securities laws. If you have questions or concerns regarding Mr. Batzel, please contact Mr. Witbeck at (949) 631-6103.



Brochure Supplement

Cody A. Carlson, CFP® – CRD # 6641780

October 2022

Polaris Wealth Advisory Group, LLC
415 N. LaSalle Dr., Suite 603
Chicago, IL 60654

www.polariswealth.com

Telephone: (312) 564-4937
Facsimile: (312) 277-6413

This brochure supplement provides information about Cody A. Carlson that supplements the Polaris Wealth Advisory Group, LLC brochure. You should have received a copy of that brochure. Please contact Jeremy Witbeck, Senior Vice President of Sales and Operations, at (949) 631-6103 if you did not receive Polaris Wealth Advisory Group, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Cody A. Carlson is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2. Educational Background and Business Experience

Cody A. Carlson was born in 1994. He graduated from Eastern Illinois University in 2017 with a Bachelor of Science degree in Finance. Mr. Carlson earned his CFP® CERTIFIED FINANCIAL PLANNER designation in December 2022.

His business background is as follows:

04/22 – Present	Wealth Advisor, Polaris Wealth Advisory Group, LLC, Chicago, IL
11/21 – 04/22	Financial Consultant, Fidelity Investments, Oakbrook, IL
01/20 – 11/21	Planning Consultant, Fidelity Investments, Oakbrook, IL
11/18 – 12/19	Relationship Consultant, Fidelity Investments, Oakbrook, IL
05/17 – 10/18	Financial Representative, Fidelity Investments, Oakbrook, IL

Professional Designation Disclosure:

CERTIFIED FINANCIAL PLANNER™ (CFP®)

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- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances.
- Experience – Complete at least three years of full-time financial planning-related experience (or the 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:

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- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct.

The Standards prominently require that CFP® professionals provide financial planning services as a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests 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.

For more information, please visit <https://www.cfp.net>.

Item 3. Disciplinary Information

Registered investment advisers are required to disclose any material facts regarding any legal or disciplinary events that would be material to a client’s or prospective client’s evaluation of each investment adviser representative who provides investment advice to such client.

There is no information of this type to report.

Item 4. Other Business Activities

There is no information of this type to report.

Item 5. Additional Compensation

No person who is not a client of the Adviser provides an economic benefit to Mr. Carlson for providing advisory services.

Item 6. Supervision

Mr. Ryan Collette, Divisional Director of Wealth Services, is responsible for supervising the advisory activities of Mr. Carlson. We have established reasonable compliance procedures designed to provide guidance in the supervision of our associated persons and to assist our firm in detecting and preventing violations of securities laws. If you have questions or concerns regarding Mr. Carlson, please contact Mr. Collette at (949) 612-2184.



POLARIS
WEALTH ADVISORY GROUP

Brochure Supplement

Ryan Collette – CRD # 6048928

October 2022

Polaris Wealth Advisory Group, LLC
3200 Park Center Drive, Suite 1260
Costa Mesa, CA 92626

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Telephone: (949) 612-2184

Facsimile: (949) 892-1101

This brochure supplement provides information about Ryan Collette that supplements the Polaris Wealth Advisory Group, LLC brochure. You should have received a copy of that brochure. Please contact Jeremy Witbeck, Senior Vice President of Sales and Operations at (949) 631-6103 if you did not receive Polaris Wealth Advisory Group, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Ryan Collette is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2. Educational Background and Business Experience

Ryan Collette was born in 1979. He received his Bachelor of Science from Chapman University in 2001.

His business background is as follows:

- 08/20 – Present Divisional Director, Wealth Advisor Services, Polaris Wealth Advisory Group, LLC, San Rafael, CA
- 06/18 – 08/20 Divisional Director, Wealth Advisor Services, Polaris Greystone Financial Group, LLC, San Rafael, CA
- 11/15 – 06/18 Wealth Advisor, Polaris Greystone Financial Group, LLC, San Rafael, CA
- 07/13 – 11/15 Financial Advisor, Wescom Financial Services, LLC, Pasadena, CA
- 03/12 – 07/13 Financial Advisor, Merrill Lynch, Pierce, Fenner and Smith Inc., Laguna Hills, CA

Item 3. Disciplinary Information

Registered investment advisers are required to disclose any material facts regarding any legal or disciplinary events that would be material to a client’s or prospective client’s evaluation of each investment adviser representative who provides investment advice to such client.

There is no information of this type to report.

Item 4. Other Business Activities

Mr. Collette currently does not engage in any other investment-related business or occupation.

Item 5. Additional Compensation

Mr. Collette may receive a periodic bonus based upon additional assets that transfer to the accounts he services. Mr. Collette may also receive a periodic bonus based upon the retention of client accounts.

Item 6. Supervision

Mr. Jeremy Witbeck, Senior Vice President of Sales and Operations, is responsible for supervising the advisory activities of Mr. Collette. We have established reasonable compliance procedures designed to provide guidance in the supervision of our associated persons and to assist our firm in detecting and preventing violations of securities laws. If you have questions or concerns regarding Mr. Collette, please contact Mr. Witbeck at (949) 631-6103.



POLARIS
WEALTH ADVISORY GROUP

Brochure Supplement

Spencer G. Daw – CRD # 5912420

October 2022

Polaris Wealth Advisory Group, LLC
13831 Northwest Freeway, Suite 210
Houston, TX 77040

www.polariswealth.com

Telephone: (832) 495-4449

Facsimile: (713) 583-9471

This brochure supplement provides information about Spencer Daw that supplements the Polaris Wealth Advisory Group, LLC brochure. You should have received a copy of that brochure. Please contact Jeremy Witbeck, Senior Vice President of Sales and Operations, at (949) 631-6103 if you did not receive Polaris Wealth Advisory Group, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Spencer Daw is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2. Educational Background and Business Experience

Spencer Daw was born in 1984. He received his Master of Professional Studies in the Persian / Farsi Language from University of Maryland in 2009.

His business background is as follows:

08/20 – Present	Director, Polaris Wealth Advisory Group, LLC, San Rafael, CA
10/19 – 08/20	Director, Polaris Greystone Financial Group, LLC, San Rafael, CA
09/19 – 10/19	Account Executive, Calcutta Logistics, Salt Lake City, UT
03/18 – 08/19	Associate Wealth Management Advisor, TIAA-CREF, Salt Lake City, UT
06/17 – 03/18	Account Executive, Qualtrics, Provo, UT
02/13 – 06/17	Investment Consultant, TD Ameritrade Investment Management, LLC, Draper, UT
07/12 – 01/13	Financial Representative, Fidelity Brokerage Services, LLC, Salt Lake City, UT

Item 3. Disciplinary Information

Registered investment advisers are required to disclose any material facts regarding any legal or disciplinary events that would be material to a client's or prospective client's evaluation of each investment adviser representative who provides investment advice to such client.

There is no information of this type to report.

Item 4. Other Business Activities

Mr. Daw currently does not engage in any other investment-related business or occupation.

Item 5. Additional Compensation

Mr. Daw may receive a periodic bonus based upon additional assets that transfer to the accounts he services. Mr. Daw may also receive a periodic bonus based upon the retention of client accounts.

Item 6. Supervision

Mr. Jeremy Witbeck, Senior Vice President of Sales and Operations, is responsible for supervising the advisory activities of Mr. Daw. We have established reasonable compliance procedures designed to provide guidance in the supervision of our associated persons and to assist our firm in detecting and preventing violations of securities laws. If you have questions or concerns regarding Mr. Daw, please contact Mr. Witbeck at (949) 631-6103.



Brochure Supplement

Matthew Erickson – CRD # 3147132

October 2022

Polaris Wealth Advisory Group, LLC
701 E. Maple Road, Suite 101
Troy, MI 48083

www.polariswealth.com

Telephone: (248) 955-1601

This brochure supplement provides information about Matthew Erickson that supplements the Polaris Wealth Advisory Group, LLC brochure. You should have received a copy of that brochure. Please contact Jeremy Witbeck, Senior Vice President of Sales and Operations, at (949) 631-6103 if you did not receive Polaris Wealth Advisory Group, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Matthew Erickson is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2. Educational Background and Business Experience

Matthew Erickson was born in 1975. He received his Bachelor of Science degree in Business Administration from Colorado Technical University in 2005.

His business background is as follows:

08/20 – Present	Senior Portfolio Manager, Polaris Wealth Advisory Group, LLC, Troy, MI
05/18 – 08/20	Senior Portfolio Manager, Polaris Greystone Financial Group, LLC, Troy, MI
04/14 – 05/18	CEO, Renaissance Capital Management, LLC, Grand Rapids, MI

Item 3. Disciplinary Information

Registered investment advisers are required to disclose any material facts regarding any legal or disciplinary events that would be material to a client’s or prospective client’s evaluation of each investment adviser representative who provides investment advice to such client.

There is no information of this type to report.

Item 4. Other Business Activities

Mr. Erickson currently does not engage in any other investment-related business or occupation.

Item 5. Additional Compensation

No person who is not a client of Polaris provides any economic benefit to Mr. Erickson for providing advisory services.

Item 6. Supervision

Mr. Jeremy Witbeck, Senior Vice President of Sales and Operations, is responsible for supervising the advisory activities of Mr. Erickson. We have established reasonable compliance procedures designed to provide guidance in the supervision of our associated persons and to assist our firm in detecting and preventing violations of securities laws. If you have questions or concerns regarding Mr. Erickson, please contact Mr. Witbeck at (949) 631-6103.



POLARIS
WEALTH ADVISORY GROUP

Brochure Supplement

Adrian A. Jones – CRD # 2453566

October 2022

Polaris Wealth Advisory Group, LLC
824 E Street
San Rafael, CA 94901

www.polariswealth.com

Telephone: (415) 263-5600
Facsimile: (415) 263-8909

This brochure supplement provides information about Adrian A. Jones that supplements the Polaris Wealth Advisory Group, LLC brochure. You should have received a copy of that brochure. Please contact Jeremy Witbeck, Senior Vice President of Sales and Operations, at (949) 631-6103 if you did not receive Polaris Wealth Advisory Group, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Adrian A. Jones is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2. Educational Background and Business Experience

Adrian A. Jones was born in 1969. He received his Bachelor of Arts in Diplomacy and World Affairs from Occidental College in 1992.

His business background is as follows:

08/20 – Present	Senior Director, Polaris Wealth Advisory Group, LLC, San Rafael, CA
9/19 – 08/20	Senior Director, Polaris Greystone Financial Group, LLC, San Rafael, CA
10/17 – 7/19	Executive Vice President, Mirador Capital Partners, Larkspur, CA
07/12 – 10/17	Vice President, Charles Schwab & Co., San Francisco, CA

Item 3. Disciplinary Information

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There is no information of this type to report.

Item 4. Other Business Activities

Mr. Jones has no disclosed outside business activities.

Item 5. Additional Compensation

Mr. Jones may receive periodic bonuses based upon revenue generated by relationships he brought to the firm and based upon additional assets that transfer to the accounts he services. Mr. Jones may also receive a periodic bonus based upon the retention of client accounts.

Item 6. Supervision

Mr. Jeremy Witbeck, Senior Vice President of Sales and Operations, is responsible for supervising the advisory activities of Mr. Jones. We have established reasonable compliance procedures designed to provide guidance in the supervision of our associated persons and to assist our firm in detecting and preventing violations of securities laws. If you have questions or concerns regarding Mr. Jones, please contact Mr. Witbeck at (949) 631-6103.



POLARIS
WEALTH ADVISORY GROUP

Brochure Supplement

Michael J. Kreza, CFP® – CRD # 7090760

October 2022

Polaris Wealth Advisory Group, LLC
707 E. Maple, Suite 101
Troy, MI 48083

www.polariswealth.com

Telephone: (248) 955-1604

This brochure supplement provides information about Michael J. Kreza that supplements the Polaris Wealth Advisory Group, LLC brochure. You should have received a copy of that brochure. Please contact Jeremy Witbeck, Senior Vice President of Sales and Operations, at (949) 631-6103 if you did not receive Polaris Wealth Advisory Group, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Michael J. Kreza is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2. Educational Background and Business Experience

Michael J. Kreza was born in 1995. He received his Bachelor of Arts in Finance from Michigan State University in 2017. Mr. Kreza earned his CERTIFIED FINANCIAL PLANNER™ certification in 2021.

His business background is as follows:

08/20 – Present Financial Planner, Polaris Wealth Advisory Group, LLC, Troy, MI

01/19 – 08/20 Financial Planner, Polaris Greystone Financial Group, LLC, Troy, MI

02/18 – 01/19 Associate Financial Planner, Lumin Financial, Southfield, MI

Professional Designation Disclosure:

CERTIFIED FINANCIAL PLANNER™ (CFP®)

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- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct.

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For more information, please visit <https://www.cfp.net>.

Item 3. Disciplinary Information

Registered investment advisers are required to disclose any material facts regarding any legal or disciplinary events that would be material to a client’s or prospective client’s evaluation of each investment adviser representative who provides investment advice to such client.

There is no information of this type to report.

Item 4. Other Business Activities

Mr. Kreza currently does not engage in any other investment-related business or occupation.

Item 5. Additional Compensation

Mr. Kreza may receive a periodic bonus based upon additional assets that transfer to the accounts he services. Mr. Kreza may also receive a periodic bonus based upon the retention of client accounts.

Item 6. Supervision

Mr. Ryan Collette, Director of Wealth Management, is responsible for supervising the advisory activities of Mr. Kreza. We have established reasonable compliance procedures designed to provide guidance in the supervision of our associated persons and to assist our firm in detecting and preventing violations of securities laws. If you have questions or concerns regarding Mr. Kreza, please contact Mr. Collette at (949) 612-2184.



Brochure Supplement

Phillip Langston, CFP® – CRD # 2350953

October 2022

Polaris Wealth Advisory Group, LLC
3200 Park Center Drive
Suite 1260
Costa Mesa, CA 92626

www.polariswealth.com

Telephone: (949) 432-4096

This brochure supplement provides information about Phillip Langston that supplements the Polaris Wealth Advisory Group, LLC brochure. You should have received a copy of that brochure. Please contact Jeremy Witbeck, Senior Vice President of Sales and Operations, at (949) 631-6103 if you did not receive Polaris Wealth Advisory Group, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Phillip Langston is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2. Educational Background and Business Experience

Phillip Langston was born in 1968. He received his Bachelor of Business Administration from The University of Texas at Austin in 1992. Mr. Langston earned his CERTIFIED FINANCIAL PLANNER™ certification in 2005.

His business background is as follows:

- 01/21 – 03/22 Site Operations Manager, Robinhood Markets, Tempe, AZ
- 01/08 – 01/21 Regional Director, TD Ameritrade, Scottsdale, AZ
- 07/93 – 01/08 Vice President, Account Executive, Fidelity Investments, Scottsdale, AZ

Professional Designation Disclosure:

CERTIFIED FINANCIAL PLANNER™ (CFP®)

The CERTIFIED FINANCIAL PLANNER™, CFP®, and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation required financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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

- Education – Complete 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 includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances.
- Experience – Complete at least three years of full-time financial planning-related experience (or the 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 as a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests 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.

For more information, please visit <https://www.cfp.net>.

Item 3. Disciplinary Information

Registered investment advisers are required to disclose any material facts regarding any legal or disciplinary events that would be material to a client’s or prospective client’s evaluation of each investment adviser representative who provides investment advice to such client.

There is no information of this type to report.

Item 4. Other Business Activities

Mr. Langston currently is a member of Langston Properties, LLC located in Scottsdale, AZ. This activity is not investment-related. The LLC handles real estate rentals and purchases. Approximately 10 hours per month are dedicated to the LLC, none during business hours.

Item 5. Additional Compensation

Mr. Langston may receive a periodic bonus based upon additional assets that transfer to the accounts he services. Mr. Langston may also receive a periodic bonus based upon the retention of client accounts.

Item 6. Supervision

Mr. Jeremy Witbeck, Senior Vice President of Sales and Operations, is responsible for supervising the advisory activities of Mr. Langston. We have established reasonable compliance procedures designed to provide guidance in the supervision of our associated persons and to assist our firm in detecting and preventing violations of securities laws. If you have questions or concerns regarding Mr. Langston, please contact Mr. Witbeck at (949) 631-6103.



POLARIS
WEALTH ADVISORY GROUP

Brochure Supplement

Jeffrey J. Menning – CRD # 2909757

October 2022

Polaris Wealth Advisory Group, LLC
3200 Park Center Drive, Suite 1260
Costa Mesa, CA 92626

www.polariswealth.com

Telephone: (949) 631-6103
Facsimile: (949) 612-0211

This brochure supplement provides information about Jeffrey J. Menning that supplements the Polaris Wealth Advisory Group, LLC brochure. You should have received a copy of that brochure. Please contact Jeremy Witbeck, Senior Vice President of Sales and Operations, at (949) 631-6103 if you did not receive Polaris Wealth Advisory Group, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Jeffrey J. Menning is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2. Educational Background and Business Experience

Jeffrey J. Menning was born in 1969. He received his Bachelor of Science degree in Management from the California Coast University in 2010. Mr. Menning is a CERTIFIED FINANCIAL PLANNER™ professional.

His business background is as follows:

08/20 – Present	Wealth Advisor, Polaris Wealth Advisory Group, LLC, San Rafael, CA
10/17 – 08/20	Wealth Advisor, Polaris Greystone Financial Group, LLC, San Rafael, CA
04/16 – 10/17	Business Development Director, AmTrust Financial Services, Laguna Beach, CA
01/11 – 04/16	Financial Consultant, TD Ameritrade, Inc., Santa Monica, CA
06/10 – 12/10	Financial Consultant, Chase Investment Services Corp., San Diego, CA
03/09 – 03/10	Realtor, Prudential California Realty, San Diego, CA

Professional Designation Disclosure:

CERTIFIED FINANCIAL PLANNER (CFP®)

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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 includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances.
- Experience – Complete at least three years of full-time financial planning-related experience (or the 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 as a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests 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.

For more information, please visit <https://www.cfp.net>.

Item 3. Disciplinary Information

Registered investment advisers are required to disclose any material facts regarding any legal or disciplinary events that would be material to a client’s or prospective client’s evaluation of each investment adviser representative who provides investment advice to such client.

There is no information of this type to report.

Item 4. Other Business Activities

Mr. Menning currently does not engage in any other investment-related business or occupation.

Item 5. Additional Compensation

Mr. Menning may receive periodic bonuses based upon revenue generated by relationships he brought to the firm and based upon additional assets that transfer to the accounts she services. Mr. Menning may also receive a periodic bonus based upon the retention of client accounts.

Item 6. Supervision

Mr. Ryan Collette, Director of Wealth Management, is responsible for supervising the advisory activities of Mr. Menning. We have established reasonable compliance procedures designed to provide guidance in the supervision of our associated persons and to assist our firm in detecting and preventing violations of securities laws. If you have questions or concerns regarding Mr. Menning, please contact Mr. Collette at (949) 612-2184.



POLARIS
WEALTH ADVISORY GROUP

Brochure Supplement

Brett A. Miller – CRD # 6214962

October 2022

Polaris Wealth Advisory Group, LLC
707 E. Maple, Suite 101
Troy, MI 48083

www.polariswealth.com

Telephone: (248) 955-1603

This brochure supplement provides information about Brett A. Miller that supplements the Polaris Wealth Advisory Group, LLC brochure. You should have received a copy of that brochure. Please contact Jeremy Witbeck, Senior Vice President of Sales and Operations, at (949) 631-6103 if you did not receive Polaris Wealth Advisory Group, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Brett A. Miller is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2. Educational Background and Business Experience

Brett A. Miller was born in 1991. He received his Bachelor of Arts degree in Finance from Hillsdale College in 2015. He earned his CERTIFIED FINANCIAL PLANNER™ certification in March 2017, and his Certified Financial Analyst® certification in August 2021.

His business background is as follows:

9/22 – Present	Portfolio Manager, Polaris Wealth Advisory Group, LLC, San Rafael, CA
2/22 – 9/22	Senior Financial Analyst, Polaris Wealth Advisory Group, LLC, San Rafael, CA
08/20 – 2/22	Financial Analyst, Polaris Wealth Advisory Group, LLC, San Rafael, CA
01/19 – 08/20	Financial Analyst, Polaris Greystone Financial Group, LLC, Troy, MI
07/17 – 12/18	Financial Planner, Polaris Greystone Financial Group, LLC, Troy, MI
01/17 – 06/17	Investment Consultant, Scottrade, Inc., Rochester Hills, MI
10/15 – 12/16	Investment Consultant, Fidelity Investments, Scottsdale, AZ
06/13 – 06/15	Financial Management Associate, Invest Financial Corporation, Brighton, MI

Professional Designation Disclosure:

CERTIFIED FINANCIAL PLANNER™ (CFP®)

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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 includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances.

- Experience – Complete at least three years of full-time financial planning-related experience (or the 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 as a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests 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.

For more information, please visit <https://www.cfp.net>.

CHARTED FINANCIAL ANALYST (CFA®)

The Chartered Financial Analyst (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.

There are currently more than 90,000 CFA charter holders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years qualified professional investment experience; 3) join CFA Institute as members; 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 charter holders 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 charter holders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a 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 test 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 investments, 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.

To learn more about the CFA charter, visit www.cfainstitute.org.

Item 3. Disciplinary Information

Registered investment advisers are required to disclose any material facts regarding any legal or disciplinary events that would be material to a client's or prospective client's evaluation of each investment adviser representative who provides investment advice to such client.

There is no information of this type to report.

Item 4. Other Business Activities

Mr. Miller is the owner and landlord of a rental property located at 1591 Dorothea Road, in Berkley, MI. This is a non-investment related activity. Mr. Miller does not devote any time to this activity during business hours.

Item 5. Additional Compensation

No person who is not a client of Polaris provides any economic benefit to Mr. Miller for providing advisory services.

Item 6. Supervision

Mr. Matthew Erickson, Senior Portfolio Manager, is responsible for supervising the advisory activities of Mr. Miller. We have established reasonable compliance procedures designed to provide guidance in the supervision of our associated persons and to assist our firm in detecting and preventing violations of securities laws. If you have questions or concerns regarding Mr. Miller, please contact Mr. Erickson at (248) 955-1601.



POLARIS
WEALTH ADVISORY GROUP

Brochure Supplement

Margery A. Neis – CRD # 6854873

October 2022

Polaris Wealth Advisory Group, LLC
824 E Street
San Rafael, CA 94903

www.polariswealth.com

Telephone: (415) 263-5600

Facsimile: (415) 263-8909

This brochure supplement provides information about Margery A. Neis that supplements the Polaris Wealth Advisory Group, LLC brochure. You should have received a copy of that brochure. Please contact Jeremy Witbeck, Senior Vice President of Sales and Operations, at (949) 631-6103 if you did not receive Polaris Wealth Advisory Group, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Margery A. Neis is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2. Educational Background and Business Experience

Margery A. Neis was born in 1963. She received her Bachelor of Arts degree in Accounting from the University of North Dakota in 1985 and an MBA in Finance from the University of Minnesota in 1996. Ms. Neis earned her CERTIFIED FINANCIAL PLANNER™ certification in September 2019.

Her business background is as follows:

08/20 – Present	Wealth Advisor, Polaris Wealth Advisory Group, LLC, San Rafael, CA
08/17 – 08/20	Wealth Advisor, Polaris Greystone Financial Group, LLC, San Rafael, CA
01/17 – 08/17	Self-Employed
04/14 – 12/16	Unemployed
01/04 – 04/14	Financial Analyst, Pacific Gas & Electric, San Francisco, CA

Professional Designation Disclosure:

CERTIFIED FINANCIAL PLANNER™ (CFP®)

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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 includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances.
- Experience – Complete at least three years of full-time financial planning-related experience (or the 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 as a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests 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.

For more information, please visit <https://www.cfp.net>.

Item 3. Disciplinary Information

Registered investment advisers are required to disclose any material facts regarding any legal or disciplinary events that would be material to a client’s or prospective client’s evaluation of each investment adviser representative who provides investment advice to such client.

There is no information of this type to report.

Item 4. Other Business Activities

Ms. Neis currently does not engage in any other investment-related business or occupation.

Item 5. Additional Compensation

Ms. Neis may receive periodic bonuses based upon revenue generated by relationships she brought to the firm and based upon additional assets that transfer to the accounts she services. Ms. Neis may also receive a periodic bonus based upon the retention of client accounts.

Item 6. Supervision

Mr. Ryan Collette, Director of Wealth Management, is responsible for supervising the advisory activities of Ms. Neis. We have established reasonable compliance procedures designed to provide guidance in the supervision of our associated persons and to assist our firm in detecting and preventing violations of securities laws. If you have questions or concerns regarding Ms. Neis, please contact Mr. Collette at (949) 612-2184.



POLARIS
WEALTH ADVISORY GROUP

Brochure Supplement

Christopher K. Parks – CRD #6504785

October 2022

Polaris Wealth Advisory Group, LLC
415 N. LaSalle Dr., Ste. 603
Chicago, IL 60654

www.polariswealth.com

Telephone: (312) 651-6998
Facsimile: (312) 227-6125

This brochure supplement provides information about Mr. Christopher Parks that supplements the Polaris Wealth Advisory Group, LLC brochure. You should have received a copy of that brochure. Please contact Jeremy Witbeck, Senior Vice President of Sales and Operations, at (949) 631-6103 if you did not receive Polaris Wealth Advisory Group, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Christopher Parks is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2. Educational Background and Business Experience

Christopher Parks was born in 1992. He received his Bachelor of Science from Miami University (Ohio) in 2015. Mr. Parks earned his CERTIFIED FINANCIAL PLANNER™ certification in 2018.

His business background is as follows:

08/20 – Present	Wealth Advisor, Polaris Wealth Advisory Group, LLC, San Rafael, CA
07/19 – 08/20	Wealth Advisor, Polaris Greystone Financial Group, LLC, Chicago, IL
07/17 – 06/19	Investment Consultant, Fidelity Investments, Oak Brook, IL
01/17 – 06/17	Relationship Manager, Fidelity Investments, Oak Brook, IL
06/15 – 12/16	Financial Representative, Fidelity Investments, Oak Brook, IL

Professional Designation Disclosure:

CERTIFIED FINANCIAL PLANNER™ (CFP®)

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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 includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances.
- Experience – Complete at least three years of full-time financial planning-related experience (or the 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 as a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests 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.

For more information, please visit <https://www.cfp.net>.

Item 3. Disciplinary Information

Registered investment advisers are required to disclose any material facts regarding any legal or disciplinary events that would be material to a client’s or prospective client’s evaluation of each investment adviser representative who provides investment advice to such client.

There is no information of this type to report.

Item 4. Other Business Activities

Mr. Parks currently does not engage in any other investment-related business or occupation.

Item 5. Additional Compensation

Mr. Parks may receive a periodic bonus based upon revenue generated by relationships he brought to the firm. Mr. Parks may also receive a periodic bonus based upon additional assets that transfer to the accounts he services.

Item 6. Supervision

Mr. Ryan Collette, Director of Wealth Management, is responsible for supervising the advisory activities of Mr. Parks. We have established reasonable compliance procedures designed to provide guidance in the supervision of our associated persons and to assist our firm in detecting and preventing violations of securities laws. If you have questions or concerns regarding Mr. Parks, please contact Mr. Collette at (949) 612-2184.



POLARIS
WEALTH ADVISORY GROUP

Brochure Supplement

Nathan P. Rogers, JD, CMT® – CRD # 6134788

October 2022

Polaris Wealth Advisory Group, LLC
824 E Street
San Rafael, CA 94901

www.polariswealth.com

Telephone: (415) 464-6821

Facsimile: (415) 532-3224

This brochure supplement provides information about Nathan Rogers that supplements the Polaris Wealth Advisory Group, LLC brochure. You should have received a copy of that brochure. Please contact Jeremy Witbeck, Senior Vice President of Sales and Operations, at (949) 631-6103 if you did not receive Polaris Wealth Advisory Group, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Nathan Rogers is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2. Educational Background and Business Experience

Nathan Rogers was born in 1977. Mr. Rogers has held and had the right to use the Chartered Market Technician® designation since 2011. He received his Associates degree in Business from Shasta College in 2017, and a Bachelor of Science in Business Management from Western Governors University in 2020. Mr. Rogers holds and has the right to use the Chartered Market Technician® designation. In May 2021, Mr. Rogers earned his Masters of Legal Studies from California Northern School of Law, and in May 2022, Mr. Rogers earned his Juris Doctor degree from the same institution.

His business background is as follows:

01/21 – Present	Director, Polaris Wealth Advisory Group, LLC, San Rafael, CA
09/15 – 01/21	Branch Manager, TD Ameritrade, Redding, CA
04/13 – 09/15	Exclusive Financial Specialist, Allstate Financial Service, Redding, CA
09/06 – 11/12	Workshop Director, TD Ameritrade, Redding, CA
11/03 – 09/06	Senior Agent, National Association for the Self-Employed, Redding, CA

Professional Designation Disclosure:

Chartered Market Technician®

The Chartered Market Technician® is administered by the CMT Association in New York City.

To be granted a Chartered Market Technician (CMT) designation, a candidate must pass three examination levels, complete the membership application process, and agree to the CMT Association's code of ethics. To register for the CMT Program, individuals must first join the CMT Association as an affiliate member and then enroll in the CMT program.

The CMT Level I exam measures basic, entry-level competence and understanding of technical analysis. The Level I candidate needs to have a working knowledge of the basic tools of a technical analyst. Once the first level is successfully completed there is no time limit to pass the subsequent levels. The Level 1 exam measures basic, entry-level competence and understanding.

The CMT Level II exam requires the candidate to demonstrate a greater depth of analysis and use of technical tools. The Level II candidate is expected to demonstrate proficiency in applying more advanced analytical techniques and technical analysis theory. The Level 2 exam requires the candidate to demonstrate a greater depth of analysis and use of technical tools. Candidates are expected to demonstrate proficiency in more advanced analytical techniques and technical analysis theory.

The CMT Level III exam tests the candidate on the development of logical and consistent research opinions, portfolio strategies and trading decisions based on a wide range of charts and technical data. The Level III candidate is asked to analyze case studies, make recommendations, and justify those recommendations based on the data provided. The primary focus of the exam is the practical and ethical application and integration of technical analysis. All candidates must pass the ethics portion of this exam.

Upon successfully completing Level III, candidates can start the membership process to obtain the Chartered Market Technician® Designation.

In addition to the requirements of passing three examination levels, completing the membership application process, and agreeing to the CMT Association's code of ethics, candidates must secure at least three CMT Charterholder references who can speak to the candidate's knowledge, skill, and ability in the field of technical analysis. During the reference phase, also known as the "sponsorship" phase, CMT candidates will offer their original research to different CMT Charterholders within the Technical Analysis community for sponsorship into the CMT Association. CMT Charterholders will review the CMT candidate's original technical analysis research and makes a determination through a sponsorship application to support an individual's candidacy.

In addition, CMT candidates must complete at least three years of professional work experience practicing technical analysis in their position.

For more information, visit www.CMTAssociation.org.

Item 3. Disciplinary Information

Registered investment advisers are required to disclose any material facts regarding any legal or disciplinary events that would be material to a client's or prospective client's evaluation of each investment adviser representative who provides investment advice to such client.

There is no information of this type to report.

Item 4. Other Business Activities

Mr. Rogers is the owner and landlord of a rental property in Redding, CA. This is a non-investment related activity. Mr. Rogers devotes approximately four hours per month on business and operational matters related to the property.

Mr. Rogers also is a Professor at Shasta College in Redding, CA. This is non-investment related activity. Mr. Rogers spends approximately 20 hours per month on this activity, outside of trading hours, teaching a college course on Business Law and the California Legal Environment.

Item 5. Additional Compensation

Mr. Rogers may receive periodic bonuses based upon revenue generated by relationships he brought to the firm and based upon additional assets that transfer to the accounts he services. Mr. Rogers may also receive a periodic bonus based upon the retention of client accounts.

Item 6. Supervision

Mr. Jeremy Witbeck, Senior Vice President of Sales and Operations, is responsible for supervising the advisory activities of Mr. Rogers. We have established reasonable compliance procedures designed to provide guidance in the supervision of our associated persons and to assist our firm in detecting and preventing violations of securities laws. If you have questions or concerns regarding Mr. Rogers, please contact Mr. Witbeck at (949) 631-6103.



POLARIS
WEALTH ADVISORY GROUP

Brochure Supplement

Anton T. Schirmang, CFP®– CRD # 6018158

October 2022

Polaris Wealth Advisory Group, LLC
415 N. LaSalle Drive, Suite 603
Chicago, IL 60654

www.polariswealth.com

Telephone: (312) 428-4343
Facsimile: (312) 227-5153

This brochure supplement provides information about Anton Schirmang that supplements the Polaris Wealth Advisory Group, LLC brochure. You should have received a copy of that brochure. Please contact Jeremy Witbeck, Senior Vice President of Sales and Operations, at (949) 631-6103 if you did not receive Polaris Wealth Advisory Group, LLC’s brochure or if you have any questions about the contents of this supplement.

Additional information about Anton Schirmang is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2. Educational Background and Business Experience

Anton Schirmang was born in 1986. He received his Bachelor of Science in Finance from Miami University in Ohio in 2008.

His business background is as follows:

3/22 – Present	Director, Polaris Wealth Advisory Group, LLC, Chicago, IL
6/20 – 3/22	VP, Investor Relations, Origin Investments, Chicago, IL
10/18 – 6/20	Director, Wealth Management, Polaris Greystone Financial Group, LLC, Chicago IL
11/14 – 10/18	Internal Advisor Consultant, Nuveen Asset Management, Chicago, IL
10/13 – 11/14	Regional Associate, Invesco Advisers, Downers Grove, IL

Professional Designation Disclosure:

CERTIFIED FINANCIAL PLANNER™ (CFP®)

The CERTIFIED FINANCIAL PLANNER™, CFP®, and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation required financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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

- Education – Complete 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 includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances.
- Experience – Complete at least three years of full-time financial planning-related experience (or the 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 as a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests 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.

For more information, please visit <https://www.cfp.net>.

Item 3. Disciplinary Information

Registered investment advisers are required to disclose any material facts regarding any legal or disciplinary events that would be material to a client’s or prospective client’s evaluation of each investment adviser representative who provides investment advice to such client.

There is no information of this type to report.

Item 4. Other Business Activities

Mr. Schirmang currently is the owner of a fitness company. This activity is not investment related. Mr. Schirmang spends approximately ten hours per month on the business.

Item 5. Additional Compensation

Mr. Schirmang may receive periodic bonuses based upon revenue generated by relationships he brought to the firm and based upon additional assets that transfer to the accounts he services. Mr. Schirmang may also receive a periodic bonus based upon the retention of client accounts.

Item 6. Supervision

Mr. Jeremy Witbeck, Senior Vice President of Sales and Operations, is responsible for supervising the advisory activities of Mr. Schirmang. We have established reasonable compliance procedures designed to provide guidance in the supervision of our associated persons and to assist our firm in detecting and preventing violations of securities laws. If you have questions or concerns regarding Mr. Schirmang, please contact Mr. Witbeck at (949) 631-6103.



Brochure Supplement

Jonathan Beck Schooley – CRD # 4503651

January 2022

Polaris Wealth Advisory Group, LLC
950 E State Hwy 114, Suite 160
Southlake, TX 76092

www.polariswealth.com

Telephone: (469) 729-3875
Facsimile: (469) 533-9852

This brochure supplement provides information about Jonathan Beck Schooley that supplements the Polaris Wealth Advisory Group, LLC brochure. You should have received a copy of that brochure. Please contact Jeremy Witbeck, Senior Vice President of Sales and Operations, at (949) 631-6103 if you did not receive Polaris Wealth Advisory Group, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Jonathan Beck Schooley is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2. Educational Background and Business Experience

Jonathan Beck Schooley was born in 1975. He received his Bachelor of Science in Finance from Kaplan University in 2006.

His business background is as follows:

03/22 – Present Director, Polaris Wealth Advisory Group, LLC, Southlake, TX

08/21 – 02/22 Manager, Ally Invest, Lewisville, TX

05/21 – 07/21 Unemployed

07/10 – 04/21 Branch Manager, TD Ameritrade, Southlake, TX

Item 3. Disciplinary Information

Registered investment advisers are required to disclose any material facts regarding any legal or disciplinary events that would be material to a client's or prospective client's evaluation of each investment adviser representative who provides investment advice to such client.

There is no information of this type to report.

Item 4. Other Business Activities

Mr. Schooley currently does not engage in any other investment-related business or occupation.

Item 5. Additional Compensation

Mr. Schooley may receive a periodic bonus based upon additional assets that transfer to the accounts he services. Mr. Schooley may also receive a periodic bonus based upon the retention of client accounts.

Item 6. Supervision

Mr. Jeremy Witbeck, Senior Vice President of Sales and Operations, is responsible for supervising the advisory activities of Mr. Schooley. We have established reasonable compliance procedures designed to provide guidance in the supervision of our associated persons and to assist our firm in detecting and preventing violations of securities laws. If you have questions or concerns regarding Mr. Schooley, please contact Mr. Witbeck at (949) 631-6103.



POLARIS
WEALTH ADVISORY GROUP

Brochure Supplement

Sam Sim – CRD # 6495355

January 2022

Polaris Wealth Advisory Group, LLC
824 E St.
San Rafael, CA 94901

www.polariswealth.com

Telephone: (415) 464-6819
Facsimile: (415) 223-8559

This brochure supplement provides information about Sam Sim that supplements the Polaris Wealth Advisory Group, LLC brochure. You should have received a copy of that brochure. Please contact Jeremy Witbeck, Senior Vice President of Sales and Operations, at (949) 631-6103 if you did not receive Polaris Wealth Advisory Group, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Sam Sim is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2. Educational Background and Business Experience

Sam Sim was born in 1981. He received his Bachelor of Arts in History from Sonoma State University in 2003.

His business background is as follows:

01/22 – Present	Director, Polaris Wealth Advisory Group, LLC, San Rafael, CA
05/20 – 01/22	Premier Banker, Wells Fargo, Santa Rosa, CA
06/18 – 04/20	Financial Advisor, JP Morgan Securities, Petaluma, CA
07/12 – 05/18	Private Client Banker, Chase, Petaluma, CA
06/11 – 06/12	Personal Banker, Chase, San Rafael, CA

Item 3. Disciplinary Information

Registered investment advisers are required to disclose any material facts regarding any legal or disciplinary events that would be material to a client’s or prospective client’s evaluation of each investment adviser representative who provides investment advice to such client.

There is no information of this type to report.

Item 4. Other Business Activities

Mr. Sim currently does not engage in any other investment-related business or occupation.

Item 5. Additional Compensation

Mr. Sim may receive a periodic bonus based upon additional assets that transfer to the accounts he services. Mr. Sim may also receive a periodic bonus based upon the retention of client accounts.

Item 6. Supervision

Mr. Jeremy Witbeck, Senior Vice President of Sales and Operations, is responsible for supervising the advisory activities of Mr. Sim. We have established reasonable compliance procedures designed to provide guidance in the supervision of our associated persons and to assist our firm in detecting and preventing violations of securities laws. If you have questions or concerns regarding Mr. Sim, please contact Mr. Witbeck at (949) 631-6103.



POLARIS
WEALTH ADVISORY GROUP

Brochure Supplement

Jonathan Wilson, CFP®– CRD # 2539358

October 2022

Polaris Wealth Advisory Group, LLC
15233 Venture Blvd., Suite 535
Sherman Oaks, CA 91403

www.polariswealth.com

Telephone: (424) 465-1500
Facsimile: (323) 978-4871

This brochure supplement provides information about Jonathan Wilson that supplements the Polaris Wealth Advisory Group, LLC brochure. You should have received a copy of that brochure. Please contact Jeremy Witbeck, Senior Vice President of Sales and Operations, at (949) 631-6103 if you did not receive Polaris Wealth Advisory Group, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Jonathan Wilson is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2. Educational Background and Business Experience

Jonathan Wilson was born in 1967. He received his Bachelor of Arts in English Literature from The Citadel, in Charleston, South Carolina, in 1989.

His business background is as follows:

9/22 – Present Director, Wealth Management, Polaris Wealth Advisory Group, LLC, San Rafael, CA
06/21 – 08/22 Client Services, Ally Invest Securities, Charlotte, NC
06/06 – 06/21 Registered Representative, Silver Oak Securities, Lexington, SC

Professional Designation Disclosure:

CERTIFIED FINANCIAL PLANNER™ (CFP®)

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- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
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- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct.

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Item 3. Disciplinary Information

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There is no information of this type to report.

Item 4. Other Business Activities

Mr. Wilson is involved in several outside business activities. He trains and supervises several instructors who teach SAT/ACT prep classes, approximately 10-20 hours per month. This business is not investment related. He also maintains a South Carolina life, health and accident insurance license. Mr. Wilson receives service-related compensation from past sales. This business is not investment related and no time is spent on this business during trading hours.

Item 5. Additional Compensation

Mr. Wilson may receive periodic bonuses based upon revenue generated by relationships he brought to the firm and based upon additional assets that transfer to the accounts he services. Mr. Wilson may also receive a periodic bonus based upon the retention of client accounts.

Item 6. Supervision

Mr. Jeremy Witbeck, Senior Vice President of Sales and Operations, is responsible for supervising the advisory activities of Mr. Wilson. We have established reasonable compliance procedures designed to provide guidance in the supervision of our associated persons and to assist our firm in detecting and preventing violations of securities laws. If you have questions or concerns regarding Mr. Wilson, please contact Mr. Witbeck at (949) 631-6103.