



Team Brochure Supplement
April 2, 2024

1401 Gaskins Road · Richmond, VA 23238
804-592-4999 · www.salomonludwin.com





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Dalal M. Salomon

Salomon and Ludwin, LLC

ADV Part 2B, Brochure Supplement
April 2, 2024

1401 Gaskins Road
Richmond, VA 23238

This brochure supplement provides information about DALAL SALOMON that supplements the Salomon and Ludwin, LLC brochure. You should have received a copy of that brochure. Please contact Jacob Salomon, Chief Compliance Officer, if you did not receive the Salomon and Ludwin, LLC brochure or if you have any questions about the contents of this supplement.

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

Financial Advisor Information

Name: DALAL SALOMON

Address: 1401 Gaskins Road, Richmond, VA
23238

Phone: 804/592-4999

Educational Background & Business Experience

Date of Birth: 1955

Educational Background

MI State University, Bachelor of Science, 1977

Business Experience

SALOMON AND LUDWIN, LLC

Chief Executive Officer

From: 11/01/2009 – PRESENT

WELLS FARGO ADVISORS FINANCIAL
NETWORK LLC

Financial Advisor

From: 11/1/2009 To: 3/1/2018

Disciplinary Information

There are no legal or disciplinary event(s) to disclose.

Other Business Activities

This Financial Advisor is not engaged in any other approved businesses or occupations.

Additional Compensation

No additional compensation is received.

Supervision

The Firm maintains a supervisory structure designed to detect and prevent violations of

securities laws, rules and regulations. The Firm requires all supervisory personnel to meet appropriate qualification criteria and to exercise diligence while supervising Firm activities.

Qualified supervisory personnel use various systems and other supervisory tools to monitor transactional and account activity to ensure adherence with Firm policies and procedures. In addition, the supervisory structure and its personnel are regularly evaluated for their effectiveness, compliance and adherence to the Firm's standards.

Below is the name and contact information for your Financial Advisor's Supervisor.

Supervisor: Jacob Salomon

Title: Chief Compliance Officer

Phone: 804-592-4999

Daniel B. Ludwin

Salomon and Ludwin, LLC

ADV Part 2B, Brochure Supplement

April 2, 2024

1401 Gaskins Road

Richmond, VA 23238

This brochure supplement provides information about DANIEL LUDWIN that supplements the Salomon and Ludwin, LLC brochure. You should have received a copy of that brochure. Please contact Jacob Salomon, Chief Compliance Officer, if you did not receive the Salomon and Ludwin, LLC brochure or if you have any questions about the contents of this supplement.

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

Financial Advisor Information

Name: DANIEL LUDWIN

Address: 1401 Gaskins Road, Richmond, VA
23238

Phone: 804/592-4999

Educational Background & Business Experience

Date of Birth: 1969

Educational Background

The Ohio State University, Bachelor of Science,
1993

Business Experience

SALOMON AND LUDWIN, LLC

President

From: 11/01/2009 – PRESENT

WELLS FARGO ADVISORS FINANCIAL
NETWORK LLC

Branch Manager

From: 11/1/2009 To: 3/1/2018

Disciplinary Information

In 2019 a client dispute was denied by Salomon & Ludwin, but a modest settlement was accepted to avoid the nuisance and expense of arbitration.

Other Business Activities

This Financial Advisor is not engaged in any other approved businesses or occupations.

Additional Compensation

No additional compensation is received.

Supervision

The Firm maintains a supervisory structure designed to detect and prevent violations of

securities laws, rules and regulations. The Firm requires all supervisory personnel to meet appropriate qualification criteria and to exercise diligence while supervising Firm activities.

Qualified supervisory personnel use various systems and other supervisory tools to monitor transactional and account activity to ensure adherence with Firm policies and procedures. In addition, the supervisory structure and its personnel are regularly evaluated for their effectiveness, compliance and adherence to the Firm's standards.

Below is the name and contact information for your Financial Advisor's Supervisor.

Supervisor: Jacob Salomon

Title: Chief Compliance Officer

Phone: 804-592-4999

David M. Staples

Salomon and Ludwin, LLC

ADV Part 2B, Brochure Supplement

April 2, 2024

1401 Gaskins Road

Richmond, VA 23238

This brochure supplement provides information about DAVID MARK STAPLES that supplements the Salomon and Ludwin, LLC brochure. You should have received a copy of that brochure. Please contact Jacob Salomon, Chief Compliance Officer, if you did not receive the Salomon and Ludwin, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about DAVID MARK STAPLES is available on the SEC's website at www.adviserinfo.sec.gov.

Financial Advisor Information

Name: DAVID MARK STAPLES

Address: 1401 Gaskins Road, Richmond, VA
23238 Phone: 804/592-4999

Educational Background & Business Experience

Date of Birth: 1987

Educational Background

James Madison University

Bachelor of Business Administration 2009

Business Experience

SALOMON AND LUDWIN, LLC

Financial Advisor

From: 11/01/2010 – PRESENT

WELLS FARGO ADVISORS FINANCIAL
NETWORK LLC

Registered Associate

From: 11/1/2010 To: 3/1/2018

WELLS FARGO ADVISORS LLC FINANCIAL
ADVISOR

From: 6/1/2009 To: 10/1/2010

Professional Designations

The following provides information on professional designation(s) that your Associate Financial Advisor earned.

CERTIFIED FINANCIAL PLANNER™ professional

Mr. Staples 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. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- 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.

CERTIFIED PRIVATE WEALTH ADVISOR® (CPWA®)

The CPWA designation signifies that an

individual has met initial and on-going experience, ethical, education, and examination requirements for the professional designation, which is centered on private wealth management topics and strategies for high-net-worth clients. The designation is administered through Investments & Wealth Institute™. Prerequisites for the CPWA® designation include a Bachelor’s degree from an accredited college or university or one of the following designations or licenses: CIMA® certification, RMA®, CFA®, CFP® certification, ChFC®, or CPA license; five years of experience in financial services; and successfully complete a comprehensive background check. CPWA® coursework can be completed through a combination of self-study and in-person executive education, or completely online. Candidates must complete the CPWA® Certification Exam, a 4 hour-long, computer-based examination. CPWA® certified professionals are required to adhere to the Investments & Wealth Institute's Code of Professional Responsibility. CPWA® certified professionals must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification.

Disciplinary Information

There are no legal or disciplinary event(s) to disclose.

Other Business Activities

This Financial Advisor is not engaged in any other approved businesses or occupations.

Additional Compensation

No additional compensation is received.

Supervision

The Firm maintains a supervisory structure designed to detect and prevent violations of securities laws, rules and regulations. The Firm requires all supervisory personnel to meet appropriate qualification criteria and to exercise diligence while supervising Firm activities. Qualified supervisory personnel use various systems and other supervisory tools to monitor transactional and account activity to ensure adherence with Firm policies and procedures. In addition, the supervisory structure and its personnel are regularly evaluated for their effectiveness, compliance and adherence to the Firm's standards.

Below is the name and contact information for your Financial Advisor's Supervisor.

Supervisor: Jacob Salomon

Title: Chief Compliance Officer

Phone: 804-592-4999

Catherine M. C. Atwood

Salomon and Ludwin, LLC

ADV Part 2B, Brochure Supplement

April 2, 2024

1401 Gaskins Road

Richmond, VA 23238

This brochure supplement provides information about CATHERINE ATWOOD that supplements the Salomon and Ludwin, LLC brochure. You should have received a copy of that brochure. Please contact Jacob Salomon, Chief Compliance Officer, if you did not receive the Salomon and Ludwin, LLC brochure or if you have any questions about the contents of this supplement.

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

Financial Advisor Information

Name: CATHERINE "KATE" ATWOOD
Address: 1401 Gaskins Road, Richmond, VA
23238
Phone: 804/592-4999

Educational Background & Business Experience

Date of Birth: 1987

Educational Background

Virginia Tech, Bachelor of Finance, 2009

Business Experience

SALOMON AND LUDWIN, LLC
Financial Advisor
From: 3/1/2017 – PRESENT

WELLS FARGO ADVISORS FINANCIAL
NETWORK LLC
Registered Associate From: 3/2017 To: 3/2018

RIVERFRONT INVESTMENT GROUP REGIONAL
CONSULTANT
From: 4/2015 TO 3/2017

WELLS FARGO ADVISORS REGISTERED
CLIENT ASSOCIATE From: 1/2012 TO 3/2015

Professional Designations

The following provides information on professional designation(s) that your Associate Financial Advisor earned.

CERTIFIED FINANCIAL PLANNER™ professional

Mrs. Atwood 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. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- 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.

CERTIFIED EXIT PLANNING ADVISOR (CEPA®)

Mrs. Atwood is a Certified Exit Planning Advisor (CEPA). The Certified Exit Planning Advisor (CEPA) Program is taught by nationally

recognized experts in the field of exit planning; this 5-day executive MBA style program and includes a final examination. The CEPA Program offers professionals an innovative learning experience, performance-enhancing resources, and the strategic tools to help them advance their exit planning practice, including value enhancement. The CEPA Program process integrates exit strategy into business, personal and financial goals of the business owner. The process consists of three major components: 1) Maximizing Business Value or Value Enhancement, 2) Personal Financial Planning, and 3) Life After Business Planning. The process teaches that exit strategy is business strategy. It is about building, harvesting and preserving wealth and integrating best business practices into daily operations. The Methodology focuses on enterprise value and is a revenue producing model for professional advisors that is justifiable with growth of overall enterprise value.

Certification process elevates professional standards, enhances individual performance and differentiates CEPA professionals from those who do not have the knowledge needed to provide high quality exit planning services to business owners.

Continuing Education Credits are offered for six major professionals associations, including CPA and the CFP® mark, making the CEPA Program the most widely accepted and endorsed professional exit planning program in the world.

CHARTERED RETIREMENT PLANNING COUNSELORSM

Mrs. Atwood holds the designation of Chartered Retirement Planning CounselorSM (CRPC®). The College of Financial Planning® awards the CRPC® designation to applicants

who complete the CRPC® professional education program, pass a final examination, commit to a code of ethics and agree to pursue continuing education. Continued use of the CRPC® designation is subject to ongoing renewal requirements. Every two (2) years the designee must renew their right to continue using the CRPC® designation by completing 16 hours of continuing education and reaffirming to abide by the Standards of Professional Conduct.

Disciplinary Information

There are no legal or disciplinary event(s) to disclose.

Other Business Activities

This Financial Advisor is not engaged in any other approved businesses or occupations.

Additional Compensation

No additional compensation is received.

Supervision

The Firm maintains a supervisory structure designed to detect and prevent violations of securities laws, rules and regulations. The Firm requires all supervisory personnel to meet appropriate qualification criteria and to exercise diligence while supervising Firm activities.

Qualified supervisory personnel use various systems and other supervisory tools to monitor transactional and account activity to ensure adherence with Firm policies and procedures. In addition, the supervisory structure and its personnel are regularly evaluated for their effectiveness, compliance and adherence to the Firm's standards.

Below is the name and contact information for your Financial Advisor's Supervisor.

Supervisor: Jacob Salomon
Title: Chief Compliance Officer
Phone: 804-592-4999

Jeremiah R. Winters

Salomon and Ludwin, LLC

ADV Part 2B, Brochure Supplement

April 2, 2024

1401 Gaskins Road

Richmond, VA 23238

This brochure supplement provides information about JEREMIAH WINTERS that supplements the Salomon and Ludwin, LLC brochure. You should have received a copy of that brochure. Please contact Jacob Salomon, Chief Compliance Officer, if you did not receive the Salomon and Ludwin, LLC brochure or if you have any questions about the contents of this supplement.

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

Financial Advisor Information

Name: JEREMIAH WINTERS
Address: 1401 Gaskins Road, Richmond, VA
23238 Phone: 804/592-4999

Educational Background & Business Experience

Date of Birth: 1981

Educational Background

University of Richmond, Bachelor of Arts, 2003
Virginia Commonwealth University, Masters of
Business Administration, 2011

Business Experience

SALOMON AND LUDWIN, LLC
Senior Financial Advisor
From: 11/1/2009 – PRESENT

WELLS FARGO ADVISORS FINANCIAL
NETWORK LLC
Registered Associate
From: 11/2009 To:
3/2018

Professional Designations

The following provides information on professional designation(s) that your Associate Financial Advisor earned.

CERTIFIED FINANCIAL PLANNER™ professional

Mr. Winters 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. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- 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.

RETIREMENT INCOME CERTIFIED PROFESSIONAL® (RICP®)

Mr. Winters holds the designation of Retirement Income Certified Professional® (RICP®). The

RICP® designation teaches advisers techniques and best practices used to create sustainable streams of retirement income. The education covers retirement income planning, maximizing Social Security and other income sources, minimizing risks to the plan, and managing portfolios during the asset distribution phase. The designation includes three required, college-level courses that represent a total average study time of more than 150 hours. RICP® designees must meet experience, continuing education and ethics requirements. The credential is awarded by The American College, a non-profit educator founded in 1927 and the highest form of academic accreditation.

CHARTERED ADVISOR IN PHILANTHROPY (CAP®)

Mr. Winters holds the designation of Chartered Advisor in Philanthropy® (CAP®). Candidates for the CAP® designation must complete a minimum of three courses in philanthropic studies through the Irwin Graduate School of The American College and six hours of rigorous, supervised written examinations. The curriculum addresses the advanced design, implementation and management of charitable gift techniques and strategies, as well and philanthropic tools including charitable trusts, private foundations, supporting organizations, donor-advised funds, pooled income funds, and charitable gift annuities. CAP® designees must have three-years of full-time, relevant business experience and earn 15 hours of continuing education every two years in course work directly related to the designation.

CERTIFIED PRIVATE WEALTH ADVISOR® (CPWA®)

Mr. Winters holds the designation of Certified Private Wealth Advisor (CPWA®). The CPWA®

designation signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for the professional designation, which is centered on private wealth management topics and strategies for high-net-worth clients. The designation is administered through Investments & Wealth Institute™. Prerequisites for the CPWA® designation include a Bachelor's degree from an accredited college or university or one of the following designations or licenses: CIMA® certification, RMA®, CFA®, CFP® certification, ChFC® or CPA license; five years of experience in financial services; and successfully complete a comprehensive background check. CPWA® coursework can be completed through a combination of self-study and in-person executive education, or completely online. Candidates must complete the CPWA® Certification Exam, a 4 hour-long, computer-based examination. CPWA® certified professionals are required to adhere to the Investments & Wealth Institute's Code of Professional Responsibility. CPWA® certified professionals must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification.

Disciplinary Information

There are no legal or disciplinary event(s) to disclose.

Other Business Activities

This Financial Advisor is not engaged in any other approved businesses or occupations.

Additional Compensation

No additional compensation is received.

Supervision

The Firm maintains a supervisory structure designed to detect and prevent violations of securities laws, rules and regulations. The Firm requires all supervisory personnel to meet appropriate qualification criteria and to exercise diligence while supervising Firm activities.

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Below is the name and contact information for your Financial Advisor's Supervisor.

Supervisor: Jacob Salomon
Title: Chief Compliance Officer
Phone: 804-592-4999

Jacob E. Salomon

Salomon and Ludwin, LLC

ADV Part 2B, Brochure Supplement

April 2, 2024

1401 Gaskins Road

Richmond, VA 23238

This brochure supplement provides information about JACOB SALOMON that supplements the Salomon and Ludwin, LLC brochure. You should have received a copy of that brochure. Please contact Jacob Salomon, Chief Compliance Officer, if you did not receive the Salomon and Ludwin, LLC brochure or if you have any questions about the contents of this supplement.

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

Financial Advisor Information

Name: JACOB SALOMON

Address: 1401 Gaskins Road, Richmond, VA
23238 Phone: 804/592-4999

Educational Background & Business Experience

Date of Birth: 1995

Educational Background

University of Virginia, Bachelor of Science, 2017

Business Experience

SALOMON AND LUDWIN, LLC

Financial Advisor

From: 3/1/2018 To: PRESENT

TRIAD ADVISORS

Financial Advisor

From: 1/2018 To: PRESENT

WELLS FARGO CLEARING SERVICES, LLC

Registered Associate

From: 7/2017 To: 1/2018

Professional Designations

The following provides information on professional designation(s) that your Associate Financial Advisor earned.

CERTIFIED FINANCIAL PLANNER™

professional

Mr. Salomon 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

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financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

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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.

Disciplinary Information

There are no legal or disciplinary event(s) to disclose.

Other Business Activities

1) Registered Representative of Triad Advisors LLC

Mr. Salomon is a registered representative of Triad Advisors LLC (“*Triad*”), an SEC registered and FINRA member broker-dealer. Clients may choose to engage Mr. Salomon in his individual capacity as a registered representative of *Triad*, to implement investment recommendations on a commission basis.

Conflict of Interest The recommendation by Mr. Salomon that a client purchase a securities commission product presents a **conflict of interest**, as the receipt of commissions may provide an incentive to recommend investment products based on commissions to be received, rather than on a particular client’s need. No client is under any obligation to purchase any commission products from Mr. Salomon. Clients are reminded that they may purchase investment products recommended by Mr. Salomon through other, non-affiliated broker dealers. Mr. Salomon’s Supervisor, Daniel Ludwin, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.

Commissions In the event the client chooses to purchase investment products through *Triad*, brokerage commissions will be charged by *Triad* to effect securities transactions, a portion of which commissions shall be paid by *Triad* to Mr. Salomon. The brokerage commissions charged by *Triad* may be higher or lower than those charged by other broker-dealers. The securities commission business conducted by Mr. Salomon is separate and apart from Registrant’s investment

management services discussed in the Registrant's *Brochure*.

2) Licensed Insurance Agent

Mr. Salomon, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Salomon to purchase insurance products on a commission basis.

Conflict of Interest The recommendation by Mr. Salomon that a client purchase an insurance commission product presents a **conflict of interest**, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Salomon. Clients are reminded that they may purchase insurance products recommended by Mr. Salomon through other, non-affiliated insurance agents. **Mr. Salomon's Supervisor, Daniel Ludwin, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Additional Compensation

Mr. Salomon potentially receives compensation as described above in Other Business Activities.

Supervision

The Firm maintains a supervisory structure designed to detect and prevent violations of securities laws, rules and regulations. The Firm requires all supervisory personnel to meet appropriate qualification criteria and to

exercise diligence while supervising Firm activities.

Qualified supervisory personnel use various systems and other supervisory tools to monitor transactional and account activity to ensure adherence with Firm policies and procedures. In addition, the supervisory structure and its personnel are regularly evaluated for their effectiveness, compliance and adherence to the Firm's standards.

Below is the name and contact information for your Financial Advisor's Supervisor.

Supervisor: Daniel Ludwin
Title: Principal
Phone: 804-592-4999

