SALOMON & LUDWIN™
PERSONALLY INVESTED

Team Brochure Supplement

May 19, 2026

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

SALOMON & LUDWIN™
PERSONALLY INVESTED

Team Brochure Supplement

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Salomon and Ludwin, LLC

ADV Part 2B, Brochure Supplment
May 19, 2026

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 Supplment
May 19, 2026
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 Supplment
May 19, 2026
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 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

Jacob E. Salomon

Salomon and Ludwin, LLC

ADV Part 2B, Brochure Supplment
August 29, 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

OSAIC WEALTH, INC.
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 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.

Disciplinary Information

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

Other Business Activities

1) Registered Representative of Osaic Wealth, Inc.

Mr. Salomon is a registered representative of Osaic Wealth, Inc. ("*Osaic*"), an SEC registered and FINRA member broker-dealer. Clients may choose to engage Mr. Salomon in his individual capacity as a registered representative of *Osaic*, 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 *Osaic*, brokerage commissions will be charged by *Osaic* to effect securities transactions, a portion of which commissions shall be paid by *Osaic* to Mr. Salomon. The brokerage commissions charged by *Osaic* 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 Activites.

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

Allison H. Gregory

Salomon and Ludwin, LLC

ADV Part 2B, Brochure Supplement
May 19, 2026
1401 Gaskins Road
Richmond, VA 23238

This brochure supplement provides information about ALLISON HOPE GREGORY 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 ALLISON HOPE GREGORY is available on the SEC's website at www.adviserinfo.sec.gov.

Financial Advisor Information
Name: ALLISON HOPE GREGORY
Address: 1401 Gaskins Road, Richmond, VA 23238
Phone: 804/592-4999

Educational Background & Business Experience
Date of Birth: 1973

Educational Background
Centre College
Bachelor of Arts in international relations 2009

Campbell University Wiggins School of Law
Juris Doctor 1998

Business Experience
SALOMON AND LUDWIN, LLC
Senior Financial Advisor
From: 12/2024 – PRESENT

TRUIST BANK
Wealth Advisor
From: 4/2021 To: 11/2024

WELLS FARGO BANK
Wealth Advisor
From: 5/2018 To: 4/2021

Juris Doctor
The Juris Doctor, also called a Doctor of Law or Doctor of Jurisprudence, is the law degree awarded by an accredited U.S. law school after successfully completing three years of post-graduate law study. Those who hold the degree of Juris Doctor are professionals committed to the practice of law. JD program general requirements:

- Undergraduate's degree from an accredited college or university.
- Law School Admission Test (LSAT).
- Accepted by the program based on its selection criteria.
- Completion of required coursework with a passing grade.
- Successfully pass the bar exam to be licensed to practice law within their jurisdiction.

Professionals who pass the required bar examination are known as lawyers or attorneys, and they are designated by the suffix esquire (Esq.) or J.D. Not all J.D. degree holders sit for the bar exam, and thus not all J.D. holders are licensed attorneys, unless the jurisdiction permits otherwise.

Additionally, all Lawyers are required to follow a rigorous Code of Ethics, which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees.

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

Sara F. Gochenour

Salomon and Ludwin, LLC

ADV Part 2B, Brochure Supplement
May 19, 2026
1401 Gaskins Road
Richmond, VA 23238

This brochure supplement provides information about SARA FRAZIER GOCHENOUR 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 SARA FRAZIER GOCHENOUR is available on the SEC's website at www.adviserinfo.sec.gov.

Financial Advisor Information
Name: SARA FRAZIER GOCHENOUR

Educational Background & Business Experience
Date of Birth: 1984

Educational Background
University of Virginia
Bachelor of Arts in History 2007

University of Georgia
Juris Doctor 2011

Business Experience
Salomon and Ludwin, LLC
Chief Operating Officer
5/2026 – Present

Heritage Wealth Advisors, LLC
Wealth Advisor
3/2024 – 5/2026

Nasdaq, Inc.
Associate Vice President
8/2020 – 1/2024

Juris Doctor
The Juris Doctor, also called a Doctor of Law or Doctor of Jurisprudence, is the law degree awarded by an accredited U.S. law school after successfully completing three years of post-graduate law study. Those who hold the degree of Juris Doctor are professionals committed to the practice of law. JD program general requirements:

- Undergraduate's degree from an accredited college or university.
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Disciplinary Information
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Other Business Activities
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Additional Compensation
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Supervision
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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