



**Form ADV 2B
Brochure Supplement**

Dianne Williams Nolin

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Osaic Advisory Services, LLC

2300 Windy Ridge Parkway
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Phone: 678-387-3088

08/28/2026

This advisor brochure supplement provides clients with information about Dianne Williams Nolin ("Advisory Representative") who is associated with the Firm listed above, that is a SEC Registered Investment Advisor. This advisor brochure supplements the Firm's Form CRS brochure. Please contact Jason Gerb, Head of Supervision, at 800-821-5100 or the Firm at the firm phone number above, if you did not receive a copy of the Form CRS brochure or if you have any questions about the contents of this advisor brochure supplement. Additional information and any disciplinary history about Dianne Williams Nolin is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

Dianne Williams Nolin

Year of Birth: 1965

Education

University of Pittsburgh, 1985

Virginia Commonwealth University, Certified Financial Planner (CFP) Program, 2004

Business Experience

Investment Advisor Representative, Osaic Advisory Services, LLC, 2019 - Present

Registered Representative, Osaic Wealth, Inc., 2024 - Present

Registered Representative, Triad Advisors, 2019 - 2024

Professional Designations/Licenses

Certified Divorce Financial Analyst (CDFA)

The designation recognizes a financial professional that is an expert on the financial aspects of divorce. Currently offered and recognized by the issuing organization, the Institute for Divorce Financial Analysts. Prerequisite requires candidates have a bachelor's degree with three years of on-the job experience or, if no bachelor's degree, five years of relevant experience. Designation training requirements include a self-study program or online courses and completion of proctored final designation exam. Continuing education requirement is 30 divorce-related hours every two years.

Certified Financial Planner® (CFP®)

The designation recognizes a financial professional that takes a holistic, personalized approach to bring all the pieces of your financial life together. Currently offered and recognized by the issuing organization, Certified Financial Planner Board of Standards, Inc. Prerequisite requires candidates must have a bachelor's degree (or higher) from an accredited college or university and three years of full-time personal financial planning experience or the equivalent part-time experience (2,000 hours equals one year full-time). Designation training requirements include completion of a CFP-board registered program, or hold one of the following:

- Certified Public Accountant (CPA)
- Chartered Financial Consultant (ChFC)
- Chartered Life Underwriter (CLU)
- Chartered Financial Analyst (CFA)
- Ph.D. in financial planning, finance, business administration or economics
- Doctor of Business Administration
- attorney's license
- CFP certification from outside the U.S.

Complete proctored final exam. Continuing education requirement is 30 hours every two years.

Series 7 - General Securities Representative Exam (Stockbroker)

Assesses the competency of a registered representative to perform their job as a general securities representative. Registered representatives are required to complete annual Regulatory Continuing Education.

Series 65 - Uniform Investment Adviser Law Exam

Qualifies candidates to work as investment adviser representatives ("IAR"). It's administered by the North American Securities Administrators Association (NASAA) and is proctored by FINRA. Every IAR registered in a state/jurisdiction that has adopted NASAA's model rule on IAR Continuing Education ("CE") is subject to its annual CE requirements.

DISCIPLINARY INFORMATION

The Firm is required to disclose certain legal and disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

OTHER BUSINESS ACTIVITIES

Your Advisory Representative is also a registered representative of Osaic Wealth, Inc. ("Broker/Dealer"), a registered Broker/Dealer, member FINRA/SIPC. As such, your Advisory Representative may recommend the purchase of securities from the Broker/Dealer. If you purchase securities from the Broker/Dealer, your Advisory Representative will receive commissions on the sale of investment products and in certain instances receive ongoing 12b-1 fees, in addition to the receipt of advisory fees for advisory services such as financial planning services.

Please note that registered representative activities are reviewed and supervised by the Broker/Dealer. This review includes transactions that you may conduct in your accounts based on specific recommendations to purchase products and/or services made by your registered representative. While the Firm and your Advisory Representative intend to provide recommendations of products and services, they believe are suitable for you, you should carefully evaluate each product or service recommendation based on your own financial situation and investment objectives.

Your Advisory Representative is also an insurance agent and receives commissions on the sale of insurance products and in certain instances, payments for the renewal of certain insurance products from a variety of insurance companies. These payments vary by insurance product and company and may provide different incentives depending on the amount of the renewal payment. In some instances, sales commissions from insurance products provide a higher deposit rate to registered representatives than investment products. As such, a registered representative may have a financial incentive to promote certain insurance products over other investment products.

Advisory Representative is engaged in offering and servicing insurance products as an insurance agent. Advisor may offer fixed annuities, variable, and/or non-variable insurance including, but not limited to, life, accident, health, auto, disability income, property and casualty and long-term care. A portion of time each week is dedicated to insurance and insurance sales, and the financial advisor can earn commissions.

Dianne Nolin operates under the dba name Argent Bridge Advisors. Argent Bridge Advisors is not a separately registered investment adviser and is a business entity only providing support services to Dianne Nolin acting as an investment adviser representative of the firm.

Checks for investment products should only be made payable to our qualified custodian or directly to the product sponsor company. Investment checks should never be made payable to your investment adviser representative or his/her business entity. Furthermore, you should not make a personal loan to your investment adviser representative or invest in his/her business entity. Advisory Representative conducts business managing a divorce financial planning team; mentoring and offering subject matter expertise to the team; hourly consulting fee servicing for divorce financial planning clients through: collaborative, mediation, divorce & post-divorce planning.

With respect to certain other business activities your Advisory Representative may participate in, these activities are reviewed, and when appropriate approved in accordance with industry rules. While the firm may initially review these other business activities, these activities are not associated or in any way related to activity conducted by the Firm. Therefore, the Firm will not be responsible with respect to any recommendation or determination as to the suitability of your choice to participate in such activities. These other business activities may present certain conflicts of interest that you should be aware of and consider before participating in such activities. Please ask your Advisory Representative for further information.

ADDITIONAL COMPENSATION

The Advisory Representative may have an incentive to join and remain with the Firm through certain compensation arrangements. The Firm can issue payments in the form of loans to its Advisory Representatives which can be forgivable based on years of service or production. This practice can create a conflict of interest because the Advisory Representative can have a financial incentive to recommend clients engage the Firm for advisory services for the loan to be forgiven. The Firm may provide various benefits or opportunities for those Advisory Representatives that meet overall revenue production goals. A conflict of interest exists because these benefits or opportunities provide a financial incentive for Advisory Representatives to recommend advisory services in general.

The Advisory Representative can receive non-cash compensation or additional business support relating to the

promotion or sale of a program sponsor's products or services. These program sponsors may pay for training, education or prospecting events such as seminars, for due diligence and travel expenses to these events, and can occasionally provide business entertainment or gifts of nominal value to Advisory Representative.

The Advisory Representative can receive referral fees for referring a client or prospective client to the Firm or a third-party investment advisor.

Incentive programs and cash/non-cash compensation are strictly regulated by the SEC and the Firm's compliance policies. Clients are encouraged to read the Firm's Form ADV Part 2A Disclosure Brochure and Indirect Compensation Disclosure located at osaic.com/disclosures and discuss any potential conflicts with their Advisory Representative.

SUPERVISION

The Firm supervises the investment advisory services provided by its advisory representatives through a variety of methods, including a review by a supervisor prior to a client's enrollment in any investment advisory service or prior to any new account opening. This review is designed to ensure that the products and services offered and recommended to clients are appropriate based on the particular client's situation. Additionally, the Firm conducts periodic ongoing supervision related to its investment advisory services. These efforts, which vary in frequency, include review based on a number of different factors, including but not limited to specific account activity and changes in a client's financial situation or investment objectives.

The individual responsible for supervising Dianne Williams Nolin is Jason Gerb, Head of Supervision, who may be reached at 800-821-5100.



**Form ADV 2B
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Cecile Elisabeth Hult

8010 Towers Crescent Drive
Suite 230
Vienna, VA 22182
Phone: 571-390-5803

Osaic Advisory Services, LLC

2300 Windy Ridge Parkway
Suite 750
Atlanta, GA 30339
Phone: 678-387-3088

This advisor brochure supplement provides clients with information about Cecile Elisabeth Hult ("Advisory Representative") who is associated with the Firm listed above, that is a SEC Registered Investment Advisor. This advisor brochure supplements the Firm's Form CRS brochure. Please contact Jason Gerb, Head of Supervision, at 800-821-5100 or the Firm at the firm phone number above, if you did not receive a copy of the Form CRS brochure or if you have any questions about the contents of this advisor brochure supplement. Additional information and any disciplinary history about Cecile Elisabeth Hult is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

Cecile Elisabeth Hult
Year of Birth: 1985

Education

Indiana University, Bachelor of Arts in Economics & Spanish, 08/2003-05/2007

Business Experience

Registered Representative, Osaic Wealth, Inc., 2024 - Present

Registered Representative, Triad Advisors, 2019 - 2024

Investment Advisor Representative, Osaic Advisory Services, LLC, 2019 - Present

Professional Designations/Licenses

Certified Divorce Financial Analyst (CDFA)

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Certified Financial Planner® (CFP®)

The designation recognizes a financial professional that takes a holistic, personalized approach to bring all the pieces of your financial life together. Currently offered and recognized by the issuing organization, Certified Financial Planner Board of Standards, Inc. Prerequisite requires candidates must have a bachelor's degree (or higher) from an accredited college or university and three years of full-time personal financial planning experience or the equivalent part-time experience (2,000 hours equals one year full-time). Designation training requirements include completion of a CFP-board registered program, or hold one of the following:

- Certified Public Accountant (CPA)
- Chartered Financial Consultant (ChFC)
- Chartered Life Underwriter (CLU)
- Chartered Financial Analyst (CFA)
- Ph.D. in financial planning, finance, business administration or economics
- Doctor of Business Administration
- attorney's license
- CFP certification from outside the U.S.

Complete proctored final exam. Continuing education requirement is 30 hours every two years.

Series 7 - General Securities Representative Exam (Stockbroker)

Assesses the competency of a registered representative to perform their job as a general securities representative. Registered representatives are required to complete annual Regulatory Continuing Education.

Series 66 - Uniform Combined State Law Exam

Qualifies candidates to work as securities agents and investment adviser representatives ("IAR") under one combined exam. The Series 7 exam is a co-requisite to the Series 66 exam. The North American Securities Administrators Association (NASAA) administers the exam, which is conducted by FINRA. Every IAR registered in a state/jurisdiction that has adopted NASAA's model rule on IAR Continuing Education ("CE") is subject to its annual CE requirements.

DISCIPLINARY INFORMATION

The Firm is required to disclose certain legal and disciplinary events that would be material to your evaluation of each

supervised person providing investment advice. No information is applicable to this item.

OTHER BUSINESS ACTIVITIES

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Advisory Representative operates under the dba name Argent Bridge Advisors, which is not a separately registered RIA. Checks for investment products and services should only be made payable to our qualified custodian or directly to the product sponsor company. Investment checks should never be made payable to your Advisory Representative or his/her business entity. Furthermore, you should not make a personal loan to your investment adviser representative or invest in his/her business entity.

Advisory Representative manages divorce financial planning team; mentoring and offering subject matter expertise to the team; hourly consulting fee servicing for divorce financial planning clients through divorce & post-divorce planning through Done With Divorce.

With respect to certain other business activities your Advisory Representative may participate in, these activities are reviewed, and when appropriate approved in accordance with industry rules. While the firm may initially review these other business activities, these activities are not associated or in any way related to activity conducted by the Firm. Therefore, the Firm will not be responsible with respect to any recommendation or determination as to the suitability of your choice to participate in such activities. These other business activities may present certain conflicts of interest that you should be aware of and consider before participating in such activities. Please ask your Advisory Representative for further information.

ADDITIONAL COMPENSATION

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Compensation Disclosure located at osaic.com/disclosures and discuss any potential conflicts with their Advisory Representative.

SUPERVISION

The Firm supervises the investment advisory services provided by its advisory representatives through a variety of methods, including a review by a supervisor prior to a client's enrollment in any investment advisory service or prior to any new account opening. This review is designed to ensure that the products and services offered and recommended to clients are appropriate based on the particular client's situation. Additionally, the Firm conducts periodic ongoing supervision related to its investment advisory services. These efforts, which vary in frequency, include review based on a number of different factors, including but not limited to specific account activity and changes in a client's financial situation or investment objectives.

The individual responsible for supervising Cecile Elisabeth Hult is Jason Gerb, Head of Supervision, who may be reached at 800-821-5100.



**Form ADV 2B
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Eric Shawn Ashburn

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Vienna, VA 22182
Phone: 571-390-5802

Osaic Advisory Services, LLC

2300 Windy Ridge Parkway
Suite 750
Atlanta, GA 30339
Phone: 678-387-3088

08/26/2026

This advisor brochure supplement provides clients with information about Eric Shawn Ashburn ("Advisory Representative") who is associated with the Firm listed above, that is a SEC Registered Investment Advisor. This advisor brochure supplements the Firm's Form CRS brochure. Please contact Jason Gerb, Head of Supervision, at 800-821-5100 or the Firm at the firm phone number above, if you did not receive a copy of the Form CRS brochure or if you have any questions about the contents of this advisor brochure supplement. Additional information and any disciplinary history about Eric Shawn Ashburn is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

Eric Shawn Ashburn

Year of Birth: 1991

Education

Virginia Polytechnic Institute & State University (Virginia Tech) Bachelor of Science in Finance, 2013

Business Experience

Registered Representative, Osaic Wealth, Inc., 2024 - Present

Registered Representative, Triad Advisors, 2019 - 2024

Investment Advisor Representative, Osaic Advisory Services, LLC, 2019 - Present

Professional Designations/Licenses

Certified Financial Planner® (CFP®)

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- Certified Public Accountant (CPA)
- Chartered Financial Consultant (ChFC)
- Chartered Life Underwriter (CLU)
- Chartered Financial Analyst (CFA)
- Ph.D. in financial planning, finance, business administration or economics
- Doctor of Business Administration
- attorney's license
- CFP certification from outside the U.S.

Complete proctored final exam. Continuing education requirement is 30 hours every two years.

Series 7 - General Securities Representative Exam (Stockbroker)

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Series 66 - Uniform Combined State Law Exam

Qualifies candidates to work as securities agents and investment adviser representatives ("IAR") under one combined exam. The Series 7 exam is a co-requisite to the Series 66 exam. The North American Securities Administrators Association (NASAA) administers the exam, which is conducted by FINRA. Every IAR registered in a state/jurisdiction that has adopted NASAA's model rule on IAR Continuing Education ("CE") is subject to its annual CE requirements.

DISCIPLINARY INFORMATION

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OTHER BUSINESS ACTIVITIES

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Advisory Representative operates under Argent Bridge Advisors, marketing financial and insurance services to the public. It's not a separately registered investment adviser. Securities offered through Osaic Wealth, Inc., member FINRA/SIPC. Investment advisory services offered through Osaic Advisory Services, LLC, an SEC Registered Investment Adviser.

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ADDITIONAL COMPENSATION

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SUPERVISION

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changes in a client's financial situation or investment objectives.

The individual responsible for supervising Eric Shawn Ashburn is Jason Gerb, Head of Supervision, who may be reached at 800-821-5100.



**Form ADV 2B
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Alyce Sara Phinney

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Vienna, VA 22182
Phone: 571-390-5804

Osaic Advisory Services, LLC

2300 Windy Ridge Parkway
Suite 750
Atlanta, GA 30339
Phone: 678-387-3088

08/26/2026

This advisor brochure supplement provides clients with information about Alyce Sara Phinney ("Advisory Representative") who is associated with the Firm listed above, that is a SEC Registered Investment Advisor. This advisor brochure supplements the Firm's Form CRS brochure. Please contact Jason Gerb, Head of Supervision, at 800-821-5100 or the Firm at the firm phone number above, if you did not receive a copy of the Form CRS brochure or if you have any questions about the contents of this advisor brochure supplement. Additional information and any disciplinary history about Alyce Sara Phinney is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

Alyce Sara Phinney
Year of Birth: 1973

Education

Ithaca College, BA, Psychology, 1995

Business Experience

Registered Representative, Osaic Wealth, Inc., 2024 – Present

Investment Advisor Representative, Osaic Advisory Services, LLC, 2021 – Present

Registered Representative, Triad Advisors LLC, 2020 - 2024

Associate, Argent Bridge Advisors, 2019 - Present

Professional Designations/Licenses

Certified Divorce Financial Analyst (CDFA)

The designation recognizes a financial professional that is an expert on the financial aspects of divorce. Currently offered and recognized by the issuing organization, the Institute for Divorce Financial Analysts. Prerequisite requires candidates have a bachelor's degree with three years of on-the job experience or, if no bachelor's degree, five years of relevant experience. Designation training requirements include a self-study program or online courses and completion of proctored final designation exam. Continuing education requirement is 30 divorce-related hours every two years.

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OTHER BUSINESS ACTIVITIES

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Advisory Representative is an associate of Argent Bridge 2 Divorce, a firm specializing in professional financial guidance during divorce proceedings. A portion of the Advisory Representatives time each week is dedicated to working in this separate capacity for which the Advisory Representative is compensated.

With respect to certain other business activities your Advisory Representative may participate in, these activities are reviewed, and when appropriate approved in accordance with industry rules. While the firm may initially review these other business activities, these activities are not associated or in any way related to activity conducted by the Firm. Therefore, the Firm will not be responsible with respect to any recommendation or determination as to the suitability of your choice to participate in such activities. These other business activities may present certain conflicts of interest that you should be aware of and consider before participating in such activities. Please ask your Advisory Representative for further information.

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The individual responsible for supervising Alyce Sara Phinney is Jason Gerb, Head of Supervision, who may be reached at 800-821-5100.



**Form ADV 2B
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Margaret Frances Shipley

8010 Towers Crescent Drive
Suite 230
Vienna, VA 22182
Phone: 571-360-4190

Osaic Advisory Services, LLC

2300 Windy Ridge Parkway
Suite 750
Atlanta, GA 30339
Phone: 678-387-3088

08/26/2026

This advisor brochure supplement provides clients with information about Margaret Frances Shipley ("Advisory Representative") who is associated with the Firm listed above, that is a SEC Registered Investment Advisor. This advisor brochure supplements the Firm's Form CRS brochure. Please contact Jason Gerb, Head of Supervision, at 800-821-5100 or the Firm at the firm phone number above, if you did not receive a copy of the Form CRS brochure or if you have any questions about the contents of this advisor brochure supplement. Additional information and any disciplinary history about Margaret Frances Shipley is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

Margaret Frances Shipley
Year of Birth: 2000

Education

Trinity University, Bachelor's Degree, Mathematical Finance, 2023

Business Experience

Investment Advisor Representative, Osaic Advisory Services, LLC, 2024 – Present

Registered Representative, Osaic Wealth, Inc., 2024 – Present

Registered Representative, Triad Advisors LLC, 2023 - 2024

Associate, Argent Bridge Advisors, 2023 - Present

Intern, Triad Advisors LLC, 2022

Football Recruiting Assistant, Trinity College, 2021 - 2023

Student, Trinity College, 2021 - 2023

Private Nanny, 2020 - 2021

Professional Designations/Licenses

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The designation recognizes a financial professional that takes a holistic, personalized approach to bring all the pieces of your financial life together. Currently offered and recognized by the issuing organization, Certified Financial Planner Board of Standards, Inc. Prerequisite requires candidates must have a bachelor's degree (or higher) from an accredited college or university and three years of full-time personal financial planning experience or the equivalent part-time experience (2,000 hours equals one year full-time). Designation training requirements include completion of a CFP-board registered program, or hold one of the following:

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- Chartered Life Underwriter (CLU)
- Chartered Financial Analyst (CFA)
- Ph.D. in financial planning, finance, business administration or economics
- Doctor of Business Administration
- attorney's license
- CFP certification from outside the U.S.

Complete proctored final exam. Continuing education requirement is 30 hours every two years.

Series 7 - General Securities Representative Exam (Stockbroker)

Assesses the competency of a registered representative to perform their job as a general securities representative. Registered representatives are required to complete annual Regulatory Continuing Education.

Series 66 - Uniform Combined State Law Exam

Qualifies candidates to work as securities agents and investment adviser representatives ("IAR") under one combined exam. The Series 7 exam is a co-requisite to the Series 66 exam. The North American Securities Administrators Association (NASAA) administers the exam, which is conducted by FINRA. Every IAR registered in a state/jurisdiction

that has adopted NASAA's model rule on IAR Continuing Education ("CE") is subject to its annual CE requirements.

DISCIPLINARY INFORMATION

The Firm is required to disclose certain legal and disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

OTHER BUSINESS ACTIVITIES

Your Advisory Representative is also a registered representative of Osaic Wealth, Inc. ("Broker/Dealer"), a registered Broker/Dealer, member FINRA/SIPC. As such, your Advisory Representative may recommend the purchase of securities from the Broker/Dealer. If you purchase securities from the Broker/Dealer, your Advisory Representative will receive commissions on the sale of investment products and in certain instances receive ongoing 12b-1 fees, in addition to the receipt of advisory fees for advisory services such as financial planning services.

Please note that registered representative activities are reviewed and supervised by the Broker/Dealer. This review includes transactions that you may conduct in your accounts based on specific recommendations to purchase products and/or services made by your registered representative. While the Firm and your Advisory Representative intend to provide recommendations of products and services, they believe are suitable for you, you should carefully evaluate each product or service recommendation based on your own financial situation and investment objectives.

Your Advisory Representative is also an insurance agent and receives commissions on the sale of insurance products and in certain instances, payments for the renewal of certain insurance products from a variety of insurance companies. These payments vary by insurance product and company and may provide different incentives depending on the amount of the renewal payment. In some instances, sales commissions from insurance products provide a higher deposit rate to registered representatives than investment products. As such, a registered representative may have a financial incentive to promote certain insurance products over other investment products.

Advisory Representative operates under Argent Bridge Advisors, marketing financial and insurance services to the public. It's not a separately registered investment adviser. Securities and investment advisory services offered through Osaic Wealth, Inc., member FINRA/SIPC and an SEC Registered Investment Advisor.

Advisory Representative is an associate of Argent Bridge 2 Divorce, a firm specializing in professional financial guidance during divorce proceedings. A portion of the Advisory Representatives time each week is dedicated to working in this separate capacity for which the Advisory Representative is compensated.

With respect to certain other business activities your Advisory Representative may participate in, these activities are reviewed, and when appropriate approved in accordance with industry rules. While the firm may initially review these other business activities, these activities are not associated or in any way related to activity conducted by the Firm. Therefore, the Firm will not be responsible with respect to any recommendation or determination as to the suitability of your choice to participate in such activities. These other business activities may present certain conflicts of interest that you should be aware of and consider before participating in such activities. Please ask your Advisory Representative for further information.

ADDITIONAL COMPENSATION

The Advisory Representative may have an incentive to join and remain with the Firm through certain compensation arrangements. The Firm can issue payments in the form of loans to its Advisory Representatives which can be forgivable based on years of service or production. This practice can create a conflict of interest because the Advisory Representative can have a financial incentive to recommend clients engage the Firm for advisory services for the loan to be forgiven. The Firm may provide various benefits or opportunities for those Advisory Representatives that meet overall revenue production goals. A conflict of interest exists because these benefits or opportunities provide a financial incentive for Advisory Representatives to recommend advisory services in general.

The Advisory Representative can receive non-cash compensation or additional business support relating to the promotion or sale of a program sponsor's products or services. These program sponsors may pay for training, education or prospecting events such as seminars, for due diligence and travel expenses to these events, and can occasionally provide business entertainment or gifts of nominal value to Advisory Representative.

The Advisory Representative can receive referral fees for referring a client or prospective client to the Firm or a third-party investment advisor.

Incentive programs and cash/non-cash compensation are strictly regulated by the SEC and the Firm's compliance policies. Clients are encouraged to read the Firm's Form ADV Part 2A Disclosure Brochure and Indirect Compensation Disclosure located at osaic.com/disclosures and discuss any potential conflicts with their Advisory Representative.

SUPERVISION

The Firm supervises the investment advisory services provided by its advisory representatives through a variety of methods, including a review by a supervisor prior to a client's enrollment in any investment advisory service or prior to any new account opening. This review is designed to ensure that the products and services offered and recommended to clients are appropriate based on the particular client's situation. Additionally, the Firm conducts periodic ongoing supervision related to its investment advisory services. These efforts, which vary in frequency, include review based on a number of different factors, including but not limited to specific account activity and changes in a client's financial situation or investment objectives.

The individual responsible for supervising Margaret Frances Shipley is Jason Gerb, Head of Supervision, who may be reached at 800-821-5100.