

**Prentice Wealth Management, LLC**

**1150 Penfield Rd.**

**Rochester, New York 14625**

**(585) 218-0001**

[www.prenticewealth.com](http://www.prenticewealth.com)

**FORM ADV PART 2B  
BROCHURE SUPPLEMENT**

September 20, 2023

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ANTHONY R. VACCARO CFP®, CFA®, EA, CDFA®

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Wealth Management Advisor

This brochure supplement (“Supplement Brochure”) provides information about Anthony Vaccaro that supplements Prentice Wealth Management, LLC (“PWM” or the “Firm”) Form ADV Part 2A (“Firm Brochure”). You should have received a copy of the Firm Brochure. If you did not receive PWM’s Firm Brochure or if you have any questions about the contents of this Supplement Brochure, please contact Bill Prentice at (585) 218 - 0001 or [wprentice@prenticewealth.com](mailto:wprentice@prenticewealth.com).

Additional information about Anthony Vaccaro is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The site is searchable by a unique identifying number known as a CRD number. Anthony R. Vaccaro CRD number is 4384776.

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

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**Anthony R. Vaccaro**

**CRD No. 4384776**

**Born: 1978**

### **Educational Background**

2000 – University of Dayton, Bachelor of Science in Business Administration – Finance

### **Business Experience**

04/2017 – Present	Wealth Management Advisor	Prentice Wealth Management, LLC
05/2017 – Present	Registered Representative	Cadaret, Grant & Co. Inc.
05/2017 – 12/2021	Investment Advisor Representative	Cadaret, Grant & Co. Inc.
10/2016 – 10/2016	Financial Advisor	Candace Shira Associates, LLC.
02/2013 – 10/2016	Chief Investment Officer	MRM Wealth Management, LLC
09/2005 – 01/2013	Branch Manager	Scottrade, Inc.
03/2005 – 09/2005	Investment Consultant	Brighton Securities
04/2002 – 03/2005	Senior Client Service Associate	Paychex Inc.
02/2001 – 11/2001	Financial Advisor	Morgan Stanley

### **Professional Designations, Licensing & Exams**

#### *State Securities Law Exam*

Series 65 - Uniform Investment Adviser Law Examination

Series 66 - Uniform Securities Agent State Law Examination

#### *General Industry/Products Exam*

Series 7 - General Securities Representative Examination

Series 24 - General Securities Representative Examination

Series 31 - General Securities Representative Examination

### Insurance Licenses

New York Insurance License No. LA-1546231, life, health, fixed annuities and variable insurance products.

### Professional Designations

#### CFP® - CERTIFIED FINANCIAL PLANNER™

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United

States and a number of other countries for its (1) high standard of professional education;

(2) stringent code of conduct and standards of practice; and (3) ethical requirements that

govern professional engagements with clients. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide

financial planning services in the best interests of their clients. CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Chartered Financial Analyst Charter holder (CFA®/Chartered Financial Analyst®):

These marks are commonly referred to as the "CFA Marks." They are recognized symbols of professionalism and integrity that distinguish charter holders from other investment professionals around the world. The uses of the CFA Marks are governed by the Code of Ethics and standard VII(B) of the Standards of Professional Conduct and applicable laws. CFA Marks can only be used by charter holders who paying members of CFA Institute not subject to certain Professional Conduct violations and whose rights to use the CFA designation have not been suspended or revoked. Use of the CFA Marks signifies that you have earned the prestigious CFA charter. It is important to use these marks properly and to be mindful of improper use or infringement.

The certification process requires that all candidates complete the following to earn the CFA®/Chartered Financial Analyst® designation;

- Hold a bachelor's degree from an accredited academic institution or have equivalent education or work experience as determined by CFA Institute
- Have attained one (1) or more of the following:
  - 4,000 hours of Acceptable Professional Work Experience completed during a period of not less than 36 months and passage of Level I of the CFA Program, or such other appropriate examination approved by the Board;
  - (ii) 4,000 hours of Acceptable Professional Work Experience completed during a period of not less than 36 months and passage of a standards of professional conduct examination approved by the Board;
  - (iii) be a Charter holder Member; or
  - (iv) 4,000 hours of Acceptable Professional Work Experience completed during a period of not less than 36 months and be a voting member in good standing of an organization with whom CFA Institute or its Member Societies have combined through merger, acquisition or otherwise, provided that the Board of Governors has approved Regular Membership by a 2/3 affirmative vote.
- Sign and submit to CFA Institute a Member's Agreement and a Professional Conduct Statement; and
- Complete any additional application procedures or requirements established by CFA Institute.

Enrolled Agent (EA):

An enrolled agent is a person who has earned the privilege of representing taxpayers before the Internal Revenue Service by either passing a three-part comprehensive IRS test covering individual and business tax returns, or through experience as a former IRS employee. Enrolled agent status is

the highest credential the IRS awards. Individuals who obtain this elite status must adhere to ethical standards and complete 72 hours of continuing education courses every three years.

Enrolled agents, like attorneys and certified public accountants (CPAs), have unlimited practice rights. This means they are unrestricted as to which taxpayers they can represent, what types of tax matters they can handle, and which IRS offices they can represent clients before.

#### Certified Divorce Financial Analyst (CDFA®):

Divorce Financial Planning is the application of the discipline of financial planning to settlement strategies in divorce. The process requires the synthesis of tax, insurance, retirement and other areas of knowledge with their specific application to divorce. The eligibility requirements were established by the Board of Advisors and reflect the fact that this is not an entry-level designation but an advanced program.

Individuals with a minimum of three years of professional experience in finance or divorce and a Bachelors degree are eligible to enroll in the CDFA® Program. IDFA will accept ten years of professional experience from those candidates that do not have a Bachelor's degree. This includes experience as a financial professional, accountant, or matrimonial lawyer. Candidates should also have working knowledge of financial calculators before purchasing the program.

### **ITEM 3: DISCIPLINARY INFORMATION**

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There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of Mr. Vaccaro.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

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Mr. Vaccaro, 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. Vaccaro to purchase insurance products on a commission basis. The recommendation by Mr. Vaccaro that a client purchase an insurance commission product presents a conflict of interest, as the receipt of commissions or other compensation provides an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. The client's particular needs and goals are considered when purchasing an insurance contract. No client is under any obligation to purchase any insurance commission products from Mr. Vaccaro. Clients are reminded that they may purchase insurance products recommended by Mr. Vaccaro through other, non-affiliated insurance agents.

Mr. Vaccaro is a registered representative of Cadaret, Grant & Co., Inc, a member FINRA/SIPC, a broker/dealer. In such capacity, Mr. Vaccaro receives commissions and other types of compensation, for example, mutual fund 12b-1 fees or variable annuity trails. The potential for receipt of commissions and other compensation when Mr. Vaccaro directs securities transactions for client accounts through Cadaret, Grant & Co., Inc may give Mr. Vaccaro an incentive to recommend investment products based on the compensation received, rather than on the client's needs. However, Mr. Vaccaro will only recommend securities transactions that he believes are suitable for the client's account. Additionally, the Firm addresses this conflict of interest by

addressing the conflict and disclosing the risk to clients.

**ITEM 5: ADDITIONAL COMPENSATION**

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Aside from the compensation received through the Firm, Mr. Vacarro does not receive economic benefits from non-clients for providing advisory services.

**ITEM 6: SUPERVISION**

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Bill Prentice is the Chief Compliance Officer of the Firm, is responsible for supervision. He may be contacted at the phone number on this Brochure Supplement.