

Prentice Wealth Management, LLC

1150 Penfield Rd.

Rochester, New York 14625

(585) 218-0001

www.prenticewealth.com

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

July 10, 2025

WILLIAM (“BILL”) J. PRENTICE, II CFP[®], AWMA[®], CIMA[®]

Managing Partner and Chief Compliance Officer

This brochure supplement (“Supplement Brochure”) provides information about Bill Prentice 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.

Additional information about Bill Prentice is available on the SEC’s website at www.adviserinfo.sec.gov. The site is searchable by a unique identifying number known as a CRD number. William J. Prentice, II CRD number is 3212474.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

William J. Prentice, II

CRD No. 3212474

Born: 1976

Educational Background

1997 – Cayuga Community College, Associate of Applied Science/Accounting

1999 – Rochester Institute of Technology, Bachelor of Science/Finance

Business Experience

01/2012 – Present	Managing Partner, Chief Compliance Officer, Investment Advisor Representative	Prentice Wealth Management, LLC
06/2025 – Present	Registered Principal and Investment Advisor Representative	LPL Financial
02/2008 – 06/2025	Registered Principal and Investment Advisor Representative	Cadaret, Grant & Co, Inc
02/2005 – 02/2008	Vice President	Westminster Financial, LLC
11/1998 – 02/2005	Financial Representative	Northwestern Mutual Life Insurance Company

Professional Designations, Licensing & Exams

State Securities Law Exam

Series 63 - Uniform Securities Agent State Law Examination

Series 65 - Uniform Investment Adviser Law Examination

General Industry/Products Exam

SIE - Securities Industry Essentials Examination

Series 7 - General Securities Representative Examination

Series 24 - General Securities Representative Examination

Series 6 - General Securities Representative Examination

Insurance Licenses

New York – Resident Insurance License - life, health, fixed and variable annuities

Additionally, insurance licensed in District of Columbia, Maryland, Massachusetts, North

Carolina, Hawaii, Florida, Colorado, Texas, Rhode Island, and Virginia.

Professional Designations

Accredited Wealth Management Advisor (AWMA®):

Accredited Wealth Management Advisors are licensed by the College of Financial Planning to use this designation. Individuals who hold the AWMA® designation have completed a course of study encompassing wealth strategies, equity-based compensation plans, tax reduction alternatives, and asset protection alternatives. AWMA® designations requirements:

- Completion of a 120-150 hour self-study program within one year of enrollment.
- Individuals are required to pass an online, timed and proctored end-of-course examination with a 70% score or higher.
- After successful completion of the end-of-course examination, individuals must apply for authorization to use the designation. The application includes:
 1. Adherence to the following Standards of Professional Conduct
 - Integrity - Provide professional services with integrity, honor, fairness, and dignity and maintain client trust and confidence.
 - Objectivity - Maintain objectivity and impartiality with respect to services rendered and advice given.
 - Competency - Maintain an adequate level of knowledge and skill and effectively apply that knowledge while recognizing its limitations.
 - Confidentiality - Keep client information confidential, disclosing only when authorized or compelled by law.
 - Professionalism - Comply with all laws and regulations as required and applicable, refraining from actions that bring dishonor to you or your profession.
 2. Self-Disclosure - Applicants must disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. Conferment of the designation is contingent upon the College for Financial Planning's review of matters either self-disclosed or which are discovered by the College that are required to be disclosed.
 3. Adherence to Terms and Conditions - The Terms and Conditions outline designees' rights to use the College's Marks and acknowledge the rights of the College to protect the Marks from unauthorized use by individuals or entities.
 - Following initial conferment of one of the professional designation, authorization for continued use of the credential must be renewed every two years by completing 16 hours of continuing education; reaffirming compliance with the Standards of Professional Conduct, Terms and Conditions; and complying with self-disclosure requirements.

- The College monitors its designees' compliance with the designation requirements and standards. Any alleged violations are subject to disciplinary procedure.
- If a violation of the Standards of Professional Conduct is found, disciplinary sanctions shall be based on the seriousness of the situation and may include, but are not limited to, reprimand, suspension or revocation of the designation.

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.

Certified Investment Management Analyst (CIMA®):

CIMA certificates are permitted by the Investment Management Consultants Association (IMCA) to utilize and display the CIMA® professional designation upon completion of a rigorous advanced educational program culminating a comprehensive competency examination. This designation is directed at established investment management professionals and requires, on average, approximately one year of advanced study to complete. IMCA dictates that candidates meet specific eligibility requirements, inclusive of the “four Es” of experience, education, examination and ethics.

The certification process requires that all candidates complete the following five sequential steps successfully to earn the CIMA certification:

- Submit a CIMA Certification Program Application and fee and undergo a thorough background check.
- Pass a Qualification Examination.
- Complete the IMCA’s required educational training criteria through one of three approved Registered Education Providers which currently are:
 - Carnegie Mellon University/Tepper School of Business
 - The University of Chicago/Booth School of Business
 - University of Pennsylvania/The Wharton School
- Pass IMCA’s online Certification Examination
- Sign a licensing agreement, submit an initial certification fee and agree to adhere to IMCA’s Code of Professional Responsibility, Standards of Practice and Rules and Guidelines for Use of the Marks.

Following initial certification, CIMA certificants must complete and report to IMCA an ongoing minimum Continuing Education requirement of forty (40) hours of training, inclusive of two (2) hours related to professional ethics, every two years to maintain their certification in good standing.

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Prentice, 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. Prentice to purchase insurance products on a commission basis. The recommendation by Mr.

Prentice 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. Prentice. Clients are reminded that they may purchase insurance products recommended by Mr. Prentice through other, non-affiliated insurance agents.

Mr. Prentice is a registered representative and investment adviser representative through LPL Financial, a member FINRA/SIPC, a broker/dealer and Registered Investment Adviser. In such capacity, Mr. Prentice 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. Prentice directs securities transactions for client accounts through LPL Financial may give Mr. Prentice an incentive to recommend investment products based on the compensation received, rather than on the client's needs. However, Mr. Prentice will only offer investment advisory services through Prentice Wealth Management, LLC, and 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

Bill Prentice receives additional compensation in his active role as an insurance agent as well as his role as a registered representative. Mr. Prentice is licensed to sell life, health, fixed and variable insurance and may engage in product sales with clients, for which he will receive additional compensation. Any commissions received through insurance sales do not offset advisory fees the client may pay for advisory services under the firm. The client is under no obligation to purchase insurance products through Mr. Prentice.

As mentioned in Item 4, Mr. Prentice is an investment adviser representative and registered representative with LPL Financial member FINRA/SIPC, a broker/dealer and Registered Investment Advisor. In such capacity, Mr. Prentice receives advisory fees, 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. Prentice directs securities transactions for client accounts through LPL Financial, may give Mr. Prentice an incentive to recommend investment products based on the compensation received, rather than on the client's needs. However, Mr. Prentice will only recommend securities transactions that he believes are suitable for the client's account.

ITEM 6: SUPERVISION

Mr. Prentice is the Chief Compliance Officer of the Firm and as such has no internal supervision placed over him. He is, however, bound by PWM's Code of Ethics. Mr. Prentice may be contacted at the phone number on this Brochure Supplement.

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June 20, 2025

SHAWN STEPHEN TESORO

Chief Investment Officer

This brochure supplement (“Supplement Brochure”) provides information about Shawn Stephen Tesoro 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.

Additional information about Shawn Stephen Tesoro is available on the SEC’s website at www.adviserinfo.sec.gov. The site is searchable by a unique identifying number known as a CRD number. Shawn Tesoro’s CRD number is 2394286.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Shawn Stephen Tesoro

CRD No. 2394286

Born: 1973

Educational Background

1995 – John Carroll University, Bachelor of Science Business Administration / Finance

Business Experience

03/2013 - Present	Chief Investment Officer	Prentice Wealth Management, LLC DBA Knightbridge Capital
05/2006 – 08/2012	VP, Equity Analyst	BlackRock
07/1999 – 05/2006	Associate Equity Analyst	Wachovia Capital Markets, LLC First Union Securities, Inc. First Union Capital Markets
02/1998 – 07/1999	Portfolio Analyst	Adams, Harkness & Hill, Inc
09/1996 – 02/1998	Performance Analyst	Mellon Trust
11/1995 – 09/1996	Portfolio Accountant	State Street Bank

Professional Designations, Licensing & Exams

State Securities Law Exam

Series 65 - Uniform Investment Adviser Law Examination

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Tesoro does not have any other business activities.

ITEM 5: ADDITIONAL COMPENSATION

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

ITEM 6: SUPERVISION

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.

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June 20, 2025

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

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.

Additional information about Anthony Vaccaro is available on the SEC’s website at 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

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
06/2025 – Present	Registered Representative	LPL Financial
05/2017 – 06/2025	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

Professional Designations

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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:

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- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
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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

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

Mr. Vaccaro is a registered representative of LPL Financial, 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 LPL Financial 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

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

ITEM 6: SUPERVISION

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.

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**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

June 20, 2025

MICHELLE D. WERTH, AWMA®

Investment Advisor Representative

This brochure supplement (“Supplement Brochure”) provides information about Michelle Werth 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.

Additional information about Michelle Werth is available on the SEC’s website at www.adviserinfo.sec.gov. The site is searchable by a unique identifying number known as a CRD number. Michelle D. Werth CRD number is 3054084.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Michelle D. Werth

CRD No. 3054084

Born: 1974

Educational Background

1996 – University of Massachusetts, Bachelor of Arts in Education, Sociology minor

Business Experience

01/2019 – Present	Investment Advisor Representative	Prentice Wealth Management, LLC
06/2025 – Present	Investment Advisor Representative and Registered Advisor	LPL Financial
01/2019 – 06/2025	Investment Advisor Representative and Registered Advisor	Cadaret, Grant & Co., Inc.

07/2014 – 01/2019 Senior Relationship Manager Putnam Investments

04/2010 – 07/2014 VP Marketing Cadaret, Grant & Co, Inc.

Professional Designations, Licensing & Exams

Accredited Wealth Management Advisor (AWMA®):

Accredited Wealth Management Advisors are licensed by the College of Financial Planning to use this designation. Individuals who hold the AWMA® designation have completed a course of study encompassing wealth strategies, equity-based compensation plans, tax reduction alternatives, and asset protection alternatives. AWMA® designations requirements:

- Completion of a 120-150 hour self-study program within one year of enrollment.
- Individuals are required to pass an online, timed and proctored end-of-course examination with a 70% score or higher.
- After successful completion of the end-of-course examination, individuals must apply for authorization to use the designation. The application includes:

1. Adherence to the following Standards of Professional Conduct

- Integrity - Provide professional services with integrity, honor, fairness, and dignity and maintain client trust and confidence.
- Objectivity - Maintain objectivity and impartiality with respect to services rendered and advice given.

- Competency - Maintain an adequate level of knowledge and skill and effectively apply that knowledge while recognizing its limitations.
 - Confidentiality - Keep client information confidential, disclosing only when authorized or compelled by law.
 - Professionalism - Comply with all laws and regulations as required and applicable, refraining from actions that bring dishonor to you or your profession.
2. Self-Disclosure - Applicants must disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. Conferment of the designation is contingent upon the College for Financial Planning's review of matters either self-disclosed or which are discovered by the College that are required to be disclosed.
 3. Adherence to Terms and Conditions - The Terms and Conditions outline designees' rights to use the College's Marks and acknowledge the rights of the College to protect the Marks from unauthorized use by individuals or entities.
 - Following initial conferment of one of the professional designation, authorization for continued use of the credential must be renewed every two years by completing 16 hours of continuing education; reaffirming compliance with the Standards of Professional Conduct, Terms and Conditions; and complying with self-disclosure requirements.
 - The College monitors its designees' compliance with the designation requirements and standards. Any alleged violations are subject to disciplinary procedure.
 - If a violation of the Standards of Professional Conduct is found, disciplinary sanctions shall be based on the seriousness of the situation and may include, but are not limited to, reprimand, suspension or revocation of the designation.

State Securities Law Exam

Series 63 - Uniform Securities Agent State Law Examination

Series 65 - Uniform Investment Adviser Law Examination

General Industry/Products Exam

Series 7 - General Securities Representative Examination

Series 24 - General Securities Principal Qualification Examination

Insurance Licenses

New York Insurance License No. 1550928, life, health, fixed annuities and variable insurance products

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Ms. Werth, in her individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Ms. Werth to purchase insurance products on a commission basis. The recommendation by Ms. Werth 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 Ms. Werth. Clients are reminded that they may purchase insurance products recommended by Ms. Werth through other, non-affiliated insurance agents.

Ms. Werth is a registered representative and investment adviser representative through LPL Financial, a member FINRA/SIPC, a broker/dealer and Registered Investment Adviser. In such capacity, Ms. Werth 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 Ms. Werth directs securities transactions for client accounts through LPL Financial may give Ms. Werth an incentive to recommend investment products based on the compensation received, rather than on the client's needs. However, Ms. Werth will only offer investment advisory services through Prentice Wealth Management, LLC, and will only recommend securities transactions that she 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

Michelle Werth receives additional compensation in her active role as an insurance agent as well as her role as a registered representative. Ms. Werth is licensed to sell life, health, fixed annuities and variable insurance products and may engage in product sales with clients, for which she will receive additional compensation. Any commissions received through insurance sales do not offset advisory fees the client may pay for advisory services under the firm. The client is under no obligation to purchase insurance products through Ms. Werth.

Ms. Werth offers advisory and securities as an investment advisor representative through LPL Financial, in such capacity, Ms. Werth receives advisory fees, 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 Ms. Werth directs securities transactions for client accounts through Prentice Wealth Management, LLC, may give Ms. Werth an incentive to recommend investment products based on the compensation received, rather than on the client's needs. However, Ms. Werth will only offer investment advisory services through Prentice Wealth Management, LLC, and will only recommend securities transactions that she 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 6: SUPERVISION

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