



## **Customer Relationship Summary Introduction**

Aprio Wealth Management, LLC is an investment adviser with the Securities and Exchange Commission (“SEC”). Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

## **Relationships and Services**

### *What investment services and advice can you provide me?*

We offer investment advisory services to retail investors, including the below:

- We will offer you investment advice on a regular basis. We will discuss your investment goals, design with you a strategy to achieve your investment goals, and regularly monitor your account. We will contact you (by phone or e-mail) at least quarterly to discuss your portfolio.
- You can choose an account that allows us to buy and sell investments in your account without asking you in advance (a “*discretionary account*”) or we may give you advice and you decide what investments to buy and sell (a “*non-discretionary account*”).
- We are held to a fiduciary standard that covers our entire investment advisory relationship with you. For example, we are required to monitor your portfolio, investment strategy, and investments on an ongoing basis.
- We do have requirements for retail investors to open or maintain an account or establish a relationship. Our account minimum is generally \$250,000.00.

For additional information, please see our [Form ADV, Part 2A](#) brochure, specifically Items 4 and 7.

**Conversation Starters:** Ask us the following questions –

- ✓ Given my financial situation, should I choose an investment advisory service? Why or why not?
- ✓ How will you choose investments to recommend to me?
- ✓ What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

## **Fees, Costs, Conflicts, and Standard of Conduct**

### *What fees will I pay?*

- If you open an advisory account, you will pay an on-going *asset-based fee* billed at the end of each month for our services, based on the value of the cash and investments in your advisory account. We also provide investment advice for an *hourly fee* or can provide a financial plan for a one-time *fixed fee*.
- The more assets you have in the advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees. You pay our fee monthly even if you do not buy or sell.
- You may pay a transaction fee when we buy and sell an investment for you. You may also pay fees to a broker-dealer or bank that will hold your assets (called “*custody*”). Other fees you may pay include, but are not limited to, custodian fees.
- Some investments (such as mutual funds and exchange-traded funds) impose additional fees that may reduce the value of your investment over time. Also, certain investments such as variable annuities, while rarely made, do include fees such as “*surrender charges*” to sell the investment.
- You will pay fees and costs whether you make or lose money on your investments. Fees and costs may reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For more information, please see [Form ADV, Part 2A](#) brochure, Item 5.

**Conversation Starters:** Ask us the following questions –

- ✓ Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

**What are your legal obligations to me when acting as my investment adviser?  
How else does your firm make money and what conflicts of interest do you have?**

- When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.
- We can make extra money by advising you to invest in certain investments, such as Insurance Products, because (a) they are issued, sponsored or managed by us or our affiliates, (b) third parties compensate us when we recommend or sell the investments, or (c) both. Your financial professional also receives more money if you buy these investments.

For additional information, please see our [Form ADV, Part 2A](#) brochure, specifically Items 4 and 7.

**Conversation Starters:** Ask us the following questions –

- ✓ How might your conflicts of interest affect me, and how will you address them?

**How do your financial professionals make money?**

- Our financial professionals and/or firm may be compensated in one or more of the following ways: the amount of client assets that we service, the time and complexity required to meet client's needs, the product sold, product sales commissions or the revenue the firm earns from our advisory services or recommendations.
- Our interests can conflict with your interests. We must tell you about them in a way you can understand, so that you can decide whether or not you to agree to them.

**Disciplinary History**

**Do you or your financial professionals have legal or disciplinary history?**

- No, the firm and/or its financial professionals do not have a reported disclosure.
- Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research your financial professionals.

**Conversation Starters:** Ask us the following questions –

- ✓ As a financial professional, do you have any disciplinary history? For what type of conduct?

**Additional Information**

- For additional information on our investment advisory services and to request a copy of the relationship summary, go to IAPD at [adviserinfo.sec.gov](http://adviserinfo.sec.gov) or to our website, [www.wealth.aprio.com](http://www.wealth.aprio.com).
- You can call us at (404) 892-9651 to request up-to-date information and request a copy of the relationship summary.

**Conversation Starters:** Ask us the following questions –

- ✓ Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer?
- ✓ Who can I talk to if I have concerns about how this person is treating me?



## Aprio Wealth Management, LLC

### CUSTOMER INFORMATION PRIVACY POLICY

At Aprio Wealth Management, LLC, we are committed to maintaining the confidentiality, integrity and security of nonpublic personal information provided and entrusted to us, by you, in order for us to provide thorough financial and planning services to you, our client. When you provide personal information to us, we believe you should be aware of our policies to protect the confidentiality of that information.

The following information summarizes the privacy policy of Aprio Wealth Management, LLC as to the collection, use, retention, and security of your nonpublic personal information.

We may collect certain nonpublic personal information about you, but only when that information is provided by you or is obtained by us with your authorization, for the purpose of offering or furnishing services to you. We use that information to evaluate your financial situation and may also use it to provide various tax and financial planning services and products to you at your request.

The types of nonpublic information we may collect from you can be obtained from interviews, phone calls with you, letters or e-mails, prior and current tax returns you have provided us, financial statements and planning organizers applications and other forms or communications including:

- Name, address, social security number and asset, liability and income information;
- Information about your investment history including your transactions with us and our affiliated companies; and
- Information you have authorized us to obtain from others, including but not limited to, brokerage or other financial information.

We may share personal information about you among our affiliates to offer or provide further products and services to you. Our affiliates include the following:

Aprio Advisory Group, LLC

Aprio, LLP

Aprio Risk Management, LLC

Aprio Benefit Advisors, LLC

We do not disclose personal information about you with nonaffiliated third parties except in servicing your account(s) and processing transactions you request or as permitted or required by law (e.g., disclosures to service client accounts or to respond to subpoenas). We may share personal information about you with nonaffiliated individuals or entities that you have previously authorized, including but not limited to, your other professional advisors and/or service providers (i.e., attorney, accountant, insurance agent, broker-dealer, investment advisor, account custodian).

In addition to that described in this notice, we restrict access to nonpublic personal information about you to employees of our firm and, in limited situations, to other nonaffiliated third parties who assist us in providing services to you. Their right to further disclose and use the information is limited by the policies of our firm, applicable law, Aprio Wealth Management, LLC's Code of Ethics and nondisclosure agreements where appropriate. We also maintain physical, electronic and procedural safeguards in compliance with applicable law and regulations to guard your nonpublic personal information. We reserve the right to amend our policies at any time and will notify you should this occur.

Thank you for allowing us to serve you. We value your business and are committed to protecting your privacy. We hope you view our firm as your most trusted advisor and we will work to continue earning your trust and respect. Please call us if you have any question or if we can be of further service.



## Disclosure Brochure

April 21, 2025

This Disclosure Brochure provides information about the qualifications and business practices of Aprio Wealth Management, LLC (“Aprio WM”). If you have any questions about the contents of this Disclosure Brochure, please contact Keith Greenwald at (770) 353-4769. The information in this Disclosure Brochure has not been approved or verified by the SEC or by any state securities authority.

Aprio WM is an investment advisor registered with the Securities and Exchange Commission (“SEC”). An “investment advisor” means any person who, for compensation, engages in the business of advising others, either directly or through publications or writings, as to the value of securities or as to the advisability of investing in, purchasing, or selling securities, or who, for compensation and as part of a regular business, issues or promulgates analyses or reports concerning securities. Registration with the SEC or any state securities authority does not imply a certain level of skill or training.

Additional information about Aprio WM is also available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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350 Fifth Avenue, Suite 4320, New York, NY 10118	(o) 646.859.8158	(f) 678.971.3142
4235 Hillsboro Pike # 100, Nashville, TN 37215	(o) 615.312.9050	(f) 678.971.3142
2185 North California Blvd, Ste 350, Walnut Creek, CA 94596	(o) 925.210.2180	(f) 678.971.3142
310 Passaic Avenue, Suite 301, Fairfield, NJ 07004	(o) 973.808.9500	(f) 678.971.3142
1051 Perimeter Drive, 9 <sup>th</sup> Floor, Schaumburg, IL 60173	(o) 847.849.5550	(f) 678.971.3142
111 Rockville Pike, Suite 600, Rockville, MD 20850	(o) 240.249.2183	(f) 678.971.3142

## Item 2 - Material Changes

Investment Advisors are required to prepare a disclosure document (“Brochure”) that describes the firm and its business practices. Pursuant to SEC rules, we are required to update our Brochure at least annually and provide you with a summary of any material changes since the previous amendment.

We have prepared this updated Annual Update Brochure in accordance with the annual amendment requirement.

Since the last ADV Part 2A annual update on March 28, 2025, Aprio WM has had the following material change:

- Address change for the California office to: 2185 North California Blvd, Ste 350, Walnut Creek, CA 94596

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## Item 4 - Advisory Business

Aprio WM is a limited liability company organized under the laws of the State of Delaware. We are licensed with the SEC as an investment adviser and have been providing investment advisory services since 1999.

Aprio Capital Partners, LLC is the sole equity holder of Aprio WM. Aprio Advisory Group, LLC is the majority owner of Aprio Capital Partners, LLC.

Richard Kopelman is the CEO of the Managing Member of Aprio WM. Keith Greenwald is the Chief Executive Officer of Aprio WM. Keith Greenwald is the Chief Compliance Officer of Aprio WM.

You may see the term "Associated Person" used throughout this Brochure. As used in this Brochure, this term refers to anyone from our Firm who is an officer or employee, and all individuals providing investment advice on behalf of our Firm. Where required, such persons are properly registered as investment adviser representatives.

Aprio WM offers both discretionary and non-discretionary advisory services.

Aprio WM offers discretionary investment advisory services to its Clients where the investment advice provided is tailored to meet the goals and investment objectives of its Clients. The accounts may include a combination of stocks, bonds, no-load mutual funds, closed-end funds, and exchange traded funds, as well as other types of securities at the Client's request. Associated Persons of Aprio WM will gather information from the Client (and third parties at the Client's direction) regarding the Client's financial situation, including but not limited to the Client's investment objectives, risk tolerance, time horizon and other relevant information provided by the Client.

Aprio WM also offers non-discretionary advisory services to Plan Sponsors of participant-directed qualified plans. These services include but are not limited to: non-discretionary investment advice regarding the investment alternatives available to the Plan; assisting in the development of the investment policy statement; providing investment advice to the Plan with respect to the selection of a qualified default investment alternative if applicable; assisting in the education of the participant about general investing principles and investment alternatives available under the Plan in accordance with Department of Labor Interpretive Bulletin 96-1. Aprio WM will not provide investment advice concerning the appropriateness of any investment option for a particular participant or beneficiary under the Plan and will not be acting as an ERISA fiduciary for purposes of providing educational services.

Aprio WM offers basic financial planning services to all clients as part of the Asset Management Program. Financial Planning services are also offered under a separate agreement to assist clients who are not part of the Asset Management Program or who have more complex planning issues. The term Financial Planning refers to analyzing and reviewing the Client's financial status, goals and objectives and cover scenarios in areas such as: Financial Position, Investment Planning, Protection Planning, Retirement Planning, Charitable Planning and Estate Planning.

For clients of AWM that also utilize sub-advisory services of a separate unaffiliated registered investment adviser for asset management, the client signs a separate Investment Advisory Agreement with the sub-advisor and pays separate fees to the sub-advisor that are not shared with AWM. In these cases, generally, AWM deducts its fees directly from the client, and the sub-advisor deducts its fees separately from the client, as stated in each Agreement. In some rare instances, AWM will deduct both AWM's advisory fee and the sub-advisor's advisory fee and compensate the sub-advisor its portion. Conversely, in some other rare instances, the sub-advisor may deduct both AWM's advisory fee and the sub-advisor's fee from the client and compensate AWM for its portion. These details are stated in each Sub-Advisory Agreement.

Aprio WM may offer certain Clients an opportunity to invest in private investments through alternative platforms. In doing so, Aprio WM will undertake standard due diligence to ensure these opportunities are suitable for the Clients in question. Aprio WM will receive customary advisory based compensation for making these arrangements. Aprio WM may also receive referral compensation from the alternative platforms. This will be clearly disclosed to affected Clients.

Aprio WM does not participate in a wrap fee program.

#### Assets Under Management:

As of December 31, 2024, we manage \$1,595,455,430 in Client assets on a discretionary basis, and \$1,039,681,561 in Client assets on a non-discretionary basis.

### Item 5 - Fees and Compensation

#### Investment Management Services Fees

Clients pay Aprio WM a fee (“Management Fee”) based on the value of the assets in their account. Management Fees are billed monthly in arrears based on an average daily account balance. Aprio WM intends to charge fees in accordance with the standard fee schedule in place at the time of executing the Client’s management agreement, fees are subject to negotiation and may vary from the standard schedules to reflect circumstances. Aprio WM may agree to provide investment advisory services based on an hourly fee arrangement. The fee schedule, and any applicable terms and conditions, is stated in the Client’s Aprio WM Client Agreement.

#### General Fee Schedule

<u>Portfolio Value</u>	<u>Annualized Management Fee</u>
Assets \$0 - \$2,500,000	1%
Next \$2,500,000 (assets \$2,500,001 to \$5,000,000)	.75%
Next \$5,000,000 (assets \$5,000,001 to \$10,000,000)	.50%
Assets > \$10 million	Negotiated

Accounts may be subject to a minimum fee of \$2,500. The minimum fee will be disclosed to the client on the client agreement.

The Management Fee covers only the portfolio management and advisory services provided by Aprio WM and does not include brokerage commissions, transaction fees, mark-up and mark-downs, exchange fees, dealer spreads or other costs associated with the purchase and sale of securities, custodian fees, transfer fees, wire fees, interest, taxes, or other account expenses. All fees paid to Aprio WM for investment advisory services are separate and distinct from the fees and expenses charges by mutual funds or in conjunction with internal expenses associated with exchange-traded funds. The client will be solely responsible, directly or indirectly, for these additional expenses. Refer to Item 12 for a detailed discussion of brokerage practices.

The Management Fee, unless otherwise negotiated, is deducted directly from the Client’s account. The Client authorizes Aprio WM to debit the Management Fee from the Client’s account. By the Client authorizing Aprio WM to debit the fees, Aprio WM is deemed to have custody of the Client’s funds.



Clients will receive a statement, usually monthly but no less than quarterly, directly from their account custodian. Aprio WM urges Clients to review the information on the statement for accuracy and compare the information to any reports received directly from Aprio WM. Clients may receive a statement reflecting the calculation of their fee by request from Aprio WM. If insufficient cash is available to pay such fees, securities in an amount equal to the balance of unpaid fees will be liquidated to pay for the unpaid balance. In the event of termination of the Management Agreement, our Management Fee will be prorated through the date of termination.

In addition to our Management Fee, you may also incur certain charges imposed by unaffiliated third parties. Such charges include, but are not limited to, custodial fees, ticket charges, transaction fees, charges imposed directly by a mutual fund, index fund, or exchange traded fund purchased for the Account which shall be disclosed in the fund's prospectus (e.g., fund management fees and other fund expenses), certain deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees.

Aprio WM may also receive asset-based management fees for Clients that place assets in certain private investments.

#### Reporting Services Fees

A Client may request additional accounts be included in the Aprio WM portfolio for reporting purposes. Fees for the Reporting Services are charged at a flat rate of .25%, of the market value of the assets that are included. Fees are billed monthly in arrears based on an average daily account balance. The payment of these fees will be debited from an authorized Client account with Aprio WM.

#### Plan Advisory Fees

Our fees for plan sponsor services for trustee directed qualified plans (the "Management Fees") are based on the value of the assets in their account. Management Fees are billed monthly in arrears based on an average daily account balance. Aprio WM intends to charge fees in accordance with the standard fee schedule in place at the time of executing the Client's management agreement, fees are subject to negotiation and may vary from the standard schedules to reflect circumstances. Aprio WM may agree to provide investment advisory services based on an hourly fee arrangement. The fee schedule, and any applicable terms and conditions, are stated in the Client's Aprio WM Client Agreement.

#### General Fee Schedule

<u>Portfolio Value</u>	<u>Annualized Management Fee</u>
Assets \$0 - \$250,000	\$2,500 <sup>1</sup>
Assets \$250,001 to \$2,499,999	1%
Assets \$2,500,000 to \$4,999,999	.75%
Assets \$5,000,000 to \$9,999,999	.50%
Assets > \$10 million	Negotiated

<sup>1</sup>A 1.00% transfer/conversion fee may apply and will be disclosed if applicable. A minimum fee of \$2,500 may apply and will be disclosed if applicable. There is no fee for termination.

The annual rate for advisory services for participant directed plans is determined based on the schedule below. For the purposes of calculations, plan asset level at the end of the preceding year-end (12/31) will be used with the exception of the initial contract execution, at which point the current

plan asset level will dictate the advisory fee. This situation is explained in further detail in the Aprio Wealth Management Plan Sponsor Agreement. Advisory Fees are calculated and charged monthly on the month-end account balance unless otherwise stated in the custodial/recordkeeper agreement(s) for the Plan. Advisory Fees may be modified and updated from time to time.

Plan Advisory Fee Schedule

<u>401(k) Asset Level</u>	<u>Plan Advisor Fee</u>
\$0 - \$250,000	\$2,500 <sup>1</sup>
\$250,001	1.00%
\$500,000	.75%
\$1,000,000	.50%
\$2,500,000	.40%
\$5,000,000	.35%
\$7,500,000	.25%
\$10,000,000	.20%
\$15,000,000	.15%

1.00% transfer/conversion fee may apply and will be disclosed if applicable.

To minimize disruption and confusion to Plan participants of preexisting Plans, Plan Sponsor may have Aprio WM takeover the Advisor role per the current agreement between the Plan and the record-keeper. In these cases, Aprio WM may receive fees that differ from the schedule above although in all cases Aprio WM will still be paid based only on an asset level fee basis. It is also possible, depending on how the Plan is set up with the record-keeper that the fee will be paid to an appropriately licensed affiliate of Aprio WM. In these situations, Aprio WM will notify the Plan Sponsor of the discrepancy and will work with Plan Sponsor to establish a mutually agreed upon time period to review and update the record-keeper/custodian agreement as soon as administratively possible.

<sup>1</sup>For plans with assets less than \$250,000 Aprio WM charges an annual fee of \$2,500. The fee is billed directly to the Client and is not paid out of plan assets. The fee will be prorated in the first year. Invoices will be sent on a calendar quarter basis in arrears.

Financial Planning Services

Aprio WM offers basic financial planning services to all clients as part of the Asset Management Program. Financial Planning services are also offered under a separate fee to assist clients who are not part of the Asset Management Program or who have more complex planning issues. Our fees for financial planning are based on the complexity of the service provided to the Client and is charged at a fixed rate that is mutually agreed upon by the Client and Aprio WM.

The fee is payable at the beginning of the planning process. Clients will receive an invoice for Financial Planning services which is payable upon receipt. The terms and conditions of the Financial Planning engagement are detailed in the Aprio WM Financial Planning Agreement.

The Financial Planning fee covers only the services provided for financial planning, and If Client desires Aprio WM to perform additional services, then the provision of such services will be governed by a separate agreement and Aprio WM will be entitled to receive additional fees as outlined in such separate agreement.

If Clients choose to implement the advice of Aprio WM, some advice may be implemented through Associated Persons of Aprio WM in their capacity as registered representatives and/or independent insurance agents of Aprio WM affiliated companies. If Clients choose to implement the advice of the Associated Persons through one or more of Aprio WM's other services described, the Associated Persons may waive or reduce the amount of the financial planning fee as a result of additional advisory fees being earned. Any adjustment to the financial planning fee is at the discretion of the advisor representative and will be disclosed to Clients prior to implementing transactions.

#### Consulting Services

Fees for Consulting Services are dependent on the scope of the services provided and may be charged at a fixed rate or an hourly rate that is mutually agreed upon by the Client and Aprio WM. Prior to engaging Aprio WM to provide consulting services, the client will generally be required to enter into a written Agreement with the Firm. The Agreement will set forth the terms and conditions of the engagement and describe the scope of the services to be provided and the portion of the fee that is due from the client.

#### Additional Disclosure about Fees and Expenses

The fees Aprio WM charges may be negotiable based on the amount of assets under management, complexity of Client goals and objectives, and level of services rendered. As described above, the fees are charged as described above and are not based on a share of capital gains of the funds or on performance.

Associated persons of Aprio WM may recommend insurance, investment and other products intended to assist the Client in meeting their financial goals. This could create a business incentive for the representative to recommend products based on commission received rather than in the best interest of the Client. Clients are not required to purchase any insurance and investment products through Aprio WM. Clients are instructed that fees paid to Aprio WM for advisory services are separate and distinct from commissions earned by representatives acting in their capacity as registered insurance agents.

Conflicts of interest between you and our Firm, and the Associated Persons of our Firm, are outlined in this Disclosure Brochure. If additional conflicts arise in the future, we will notify you in writing or supply you with an updated Disclosure Brochure.

#### Termination

Either party can terminate the Management Agreement with written notice to the other party. Services with Aprio may be terminated without penalty.

### **Item 6 - Performance-Based Fees and Side-By-Side Management**

We and our Associated Persons do not accept performance based fees. Performance based fees are based on a share of capital gains on or capital appreciation of the Client's assets.

### **Item 7 - Types of Clients**

Aprio WM offers discretionary and non-discretionary investment advisory services to high net worth individuals, individuals, qualified plans, trusts, estates, charitable organizations, corporations, and other business entities.

Aprio WM generally requires a minimum investment of \$250,000 to open and maintain an advisory relationship. Aprio WM reserves the right to waive the minimum requirement. We may also allow accounts of members of the same household to be aggregated for purposes of meeting the minimum requirement. We may also allow such aggregation, for example, where we service accounts on behalf of minor children of current Clients, individual and joint accounts for a spouse, and other types of related accounts.

### **Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss**

Aprio WM's methods of analysis and investment strategies incorporate the client's needs and investment objectives, time horizon, and risk tolerance. Aprio WM is not bound to a specific investment strategy for the management of investment portfolios, but rather consider the risk tolerance levels pre-determined gathered at the account opening, as well as on an on-going basis. Examples of methodologies that our investment strategies may incorporate include:

**Asset Allocation** – Asset Allocation is a broad term used to define the process of selecting a mix of asset classes and the efficient allocation of capital to those assets by matching rates of return to a specified and quantifiable tolerance for risk.

**Dollar-Cost Averaging** – Dollar-cost averaging is the technique of buying a fixed dollar amount of securities at regularly scheduled intervals, regardless of the price per share. This will gradually, over time, decrease the average share price of the security. Dollar-cost averaging lessens the risk of investing a large amount in a single investment at the wrong time.

**Technical Analysis** – involves studying past price patterns and trends in the financial markets to predict the direction of both the overall market and specific stocks.

**Long-Term Purchases** – securities purchased with the expectation that the value of those securities will grow over a relatively long period of time, generally greater than one year.

**Short-Term Purchases** – securities purchased with the expectation that they will be sold within a relatively short period of time, generally less than one year, to take advantage of the securities' short-term price fluctuations.

Our strategies and investments may have unique and significant tax implications. Regardless of your account size or other factors, we strongly recommend that you continuously consult with a tax professional prior to and throughout the investing of your assets.

Investing in securities involves risk of loss that clients should be prepared to bear. Although we manage your portfolio with strategies and in a manner consistent with your risk tolerances, there can be no guarantee that our efforts will be successful. You should be prepared to bear the risk of loss.

All investments involve the risk of loss, including (among other things) loss of principal, a reduction in earnings (including interest, dividends, and other distributions), and the loss of future earnings. These risks include market risk, interest rate risk, issuer risk, and general economic risk. Regardless of the methods of analysis or strategies suggested for your particular investment goals, you should carefully consider these risks, as they all bear risks.

Aprio WM's primary goal for investing is to help the client maintain purchasing power over the long term. This may result in short term variability and loss of principal. Time horizon and risk tolerance

are key determinates of the proper asset allocation. Aprio WM's approach focuses on taking appropriate risks for which clients are compensated (i.e., market risk) and seeking to limit or eliminate risks that do not provide compensation over the long term (i.e., individual stock risk or lack of portfolio risk).

Below are some more specific risks of investing:

**Market Risk.** The prices of securities in which clients invest may decline in response to certain events taking place around the world, including those directly involving the companies whose securities are owned by the client or an underlying fund; conditions affecting the general economy; overall market changes; local, regional or global political, social or economic instability; and currency, interest rate and commodity price fluctuations. Investors should have a long-term perspective and be able to tolerate potentially sharp declines in market value.

**Management Risk.** Aprio WM's investment approach may fail to produce the intended results. If our perception of the performance of a specific asset class or underlying fund is not realized in the expected time frame, the overall performance of client's portfolio may suffer.

**Equity Risk.** Equity securities tend to be more volatile than other investment choices. The value of an individual mutual fund or ETF can be more volatile than the market as a whole. This volatility affects the value of the client's overall portfolio. Small- and mid-cap companies are subject to additional risks. Smaller companies may experience greater volatility, higher failure rates, more limited markets, product lines, financial resources, and less management experience than larger companies. Smaller companies may also have a lower trading volume, which may disproportionately affect their market price, tending to make them fall more in response to selling pressure than is the case with larger companies.

**Fixed Income Risk.** The issuer of a fixed income security may not be able to make interest and principal payments when due. Generally, the lower the credit rating of a security, the greater the risk that the issuer will default on its obligation. If a rating agency gives a debt security a lower rating, the value of the debt security will decline because investors will demand a higher rate of return. As nominal interest rates rise, the value of fixed income securities is likely to decrease. A nominal interest rate is the sum of a real interest rate and an expected inflation rate.

**Municipal Securities Risk.** The value of municipal obligations can fluctuate over time, and may be affected by adverse political, legislative and tax changes, as well as by financial developments that affect the municipal issuers. Because many municipal obligations are issued to finance similar projects by municipalities (e.g., housing, healthcare, water and sewer projects, etc.), conditions in the sector related to the project can affect the overall municipal market. Payment of municipal obligations may depend on an issuer's general unrestricted revenues, revenue generated by a specific project, the operator of the project, or government appropriation or aid. There is a greater risk if investors can look only to the revenue generated by the project. In addition, municipal bonds generally are traded in the "over-the-counter" market among dealers and other large institutional investors. From time to time, liquidity in the municipal bond market (the ability to buy and sell bonds readily) may be reduced in response to overall economic conditions and credit tightening.

**Investment Companies Risk.** When a client invests in open end mutual funds or ETFs, the client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the client will incur higher expenses, many of which may be duplicative. In addition, the client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives). ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value; (ii) the ETF may employ an investment strategy that utilizes high leverage

ratios; or (iii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. Aprio WM has no control over the risks taken by the underlying funds.

### **Item 9 - Disciplinary Information**

Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of us or the integrity of our management. Aprio WM has no disciplinary actions to disclose.

### **Item 10 - Other Financial Industry Activities or Affiliations**

Aprio Wealth Management, LLC is owned by Aprio Capital Partners, LLC.

Aprio Capital Partners, LLC is owned by Aprio Advisory Group, LLC.

Aprio Advisory Group, LLC is a Non-Operating Holding Company of Aprio, LLP.

Aprio, LLP is a registered CPA Firm engaged in the practice of public accounting. Aprio LLP often recommends Aprio WM to accounting clients in need of investment advisory services. Conversely, Aprio WM recommends Aprio LLP to advisory clients in need of accounting, tax or other services offered by Aprio LLP. Accounting, tax and other services offered by Aprio LLP are separate and distinct from Aprio WM advisory services and are provided for separate compensation. There is no referral fee arrangement between the firms for these recommendations. No Aprio WM Advisors client is obligated to use Aprio LLP for any accounting services and no accounting client is obligated to use the advisory services provided by Aprio WM. Aprio LLP's accounting services do not include the authority to sign checks or otherwise disburse funds on any of our advisory client's behalf unless under a qualified exemption as in a personal family arrangement.

Certain individuals affiliated with Aprio, LLP are not representatives of Aprio WM and, therefore, will not provide advisory services through Aprio WM. However, in their separate capacities as Certified Public Accountants, these individuals may provide advice about securities that is incidental to their accounting practices. Certain Associated Persons of Aprio WM are partners of Aprio, LLP and share in the profits and of the business.

Certain Associated Persons of Aprio WM are licensed insurance agents in the area of life, health, variable life and annuities in order to provide for the insurance needs of the clients of Aprio. Commissions received by associated persons are paid to Aprio Risk Management, LLC, an affiliated company of Aprio WM through common control and ownership. Clients are instructed that the fees paid to Aprio WM for advisory services are separate and distinct from the commissions earned by Aprio Risk Management, LLC. Clients to whom the Firm offers advisory services are informed that they are under no obligation to use Aprio Risk Management, LLC or the Firm's Associated Persons for insurance services and may use the insurance brokerage firm and agent of their choice.

Aprio Benefit Advisors is a Third-Party Administrator business affiliated with Aprio WM through common control and ownership. Aprio Benefit Advisors provide Third-Party Administrator services to sponsors of qualified retirement plans by providing back-office support services and account recordkeeping services. Clients of Aprio Benefit Advisors may be referred to Aprio WM for advisory services. Clients of Aprio WM may be referred to Aprio Benefit Advisors. Clients of Aprio WM are under no obligation to use Aprio Benefit Advisors, and Clients of Aprio Benefit Advisors are under no obligation to use Aprio WM. TPA services are separate and distinct from the advisory services of Aprio WM and are provided under a separate agreement and separate compensation.

Aprio WM employees from time to time accept compensation from outside firms in the form of travel to and attendance at events sponsored or hosted by such firms. Such events are primarily devoted to training and educational activities, and any social activities will be incidental to the training and educational purpose of the event. The acceptance of this compensation by Aprio WM Advisors and its professionals will not be based upon Aprio WM Advisors agreeing to do business with, or making recommendations to clients regarding investment products or services offered by the other firm.

In the August 30, 2022, version of the ADV Part 2A, a disclosure was issued stating Aprio Wealth Management, LLC (AWM) had subsumed RINA Wealth Management Services, LLC (RWMS – CRD # 288688), an SEC registered investment adviser based in California. In actuality, AWM engaged in an asset purchase of RWMS. This transaction resulted in AWM buying RWMS' book of business, at least for those clients that agreed to establish their accounts under AWM. RWMS did not dissolve as a result of this transaction.

Also in the August 30, 2022, version of the ADV Part 2A, it was disclosed that LSMPT Financial Advisors, LLC (CRD # 123908), a state registered investment adviser based in New Jersey, became a wholly owned subsidiary of Aprio Wealth Management, LLC.

### **Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

Aprio WM has adopted a Code of Ethics (“the Code”) to address investment advisory conduct. The Code focuses primarily on fiduciary duty, personal securities transactions, insider trading, gifts, and conflicts of interest. The Code includes Aprio WM’s policies and procedures developed to protect Client’s interests in relation to the following topics:

- The duty at all times to place the interests of Clients first;
- The requirement that all personal securities transactions be conducted in such a manner as to be consistent with the code of ethics;
- The responsibility to avoid any actual or potential conflict of interest or misuse of an employee’s position of trust and responsibility;
- The fiduciary principle that information concerning the identity of security holdings and financial circumstances of Clients is confidential;
- The principle that independence in the investment decision-making process is paramount; and
- To promptly report any violations or suspected violations of the Code.

A copy of Aprio WM’s Code of Ethics will be provided to any Client or prospective Client upon request.

Associated Persons of Aprio WM and its affiliates may buy, sell or have an interest in the same securities recommended to Clients. It is the express policy of Aprio WM that no employee of Aprio WM may purchase or sell any security prior to a transaction being implemented for an advisory Client in such a manner that would allow the Associated Person to benefit from the transactions placed on behalf of the advisory Client. Officers, directors and employees of Aprio WM may not buy or sell securities for his or her personal account where the decision is substantially derived, in whole or in part, from information obtained by reason of his or her employment. No Associated Person of Aprio WM shall prefer his or her own interest to that of a Client. Aprio WM requires all Associated Persons to submit certain reports regarding personal investment accounts. Employees must submit their personal holdings prior to becoming an access person and then annually thereafter, and are required to report certain securities transactions within 30 days of the end of each calendar quarter. The Chief

Compliance Officer or other designated person reviews the reports to determine if any conflicts of interest exist.

### Item 12 - Brokerage Practices

Aprio WM recommends Client trades be executed, cleared and settled through the brokers that also serve as custodian for the account. For Aprio WM's individual portfolio management programs, we recommend and request our Clients use Charles Schwab Institutional, a division of Charles Schwab & Co., Inc. ("Charles Schwab") or Fidelity Brokerage Services, LLC ("Fidelity"). Charles Schwab and Fidelity are registered broker-dealers and members of FINRA and SIPC.

Although not considered "soft dollar" compensation, Charles Schwab and Fidelity provide our Firm and Associated Persons with access to institutional trading and operational services. Charles Schwab's services generally are available at no charge so long as Aprio WM maintains a minimum of \$10 million of Client account assets with the firm. Charles Schwab's and Fidelity's services include research, brokerage, custody, access to mutual funds and other investments that are otherwise available only to institutional investors. Charles Schwab and Fidelity may also make available other products and services that benefit the administration of our accounts. These include software, client account access technology, trade confirmations and account statements, trade execution and aggregated trade order allocation technology, back-office support, recordkeeping, Client reporting, and business enterprise services which include consulting, publications and practice management presentations, information technology, business succession, regulatory compliance, and marketing information and best practices. Charles Schwab and Fidelity may make available, arrange and/or pay independent third parties for these types of services. Charles Schwab and Fidelity may discount, waive or pay all or part of the third-party fees for services provided. There are no contingencies or business volume requirements (assets in custody or trading) associated with the availability of the foregoing products and services.

We are not affiliated with Charles Schwab or Fidelity. Our Associated Persons are not registered representatives of Charles Schwab or Fidelity and do not receive commissions or other compensation from recommending these services.

Aprio WM regularly assesses the services provided by the recommended custodian to determine if the reasonableness of commission is consistent with their ability to provide quality services to Aprio WM and its Clients. Aprio WM believes, in consideration of all services provided by the custodian/brokers, including but not limited to commission rates and other fees, the custodian/brokers are providing overall execution quality consistent with Aprio WM's duty to seek best execution for its Clients.

Some clients may execute limited powers of attorney or other standing letters of authorization that permit the firm to transfer money from their account with the client's independent qualified Custodian to third-parties. This authorization to direct the Custodian may be deemed to cause our firm to exercise limited custody over your funds or securities and for regulatory reporting purposes, we are required to keep track of the number of clients and accounts for which we may have this ability. We do not have physical custody of any of your funds and/or securities. Your funds and securities will be held with a bank, broker-dealer, or other independent, qualified custodian. You will receive account statements from the independent, qualified custodian(s) holding your funds and securities at least quarterly. The account statements from your custodian(s) will indicate any transfers that may have taken place within your account(s) each billing period. You should carefully review account statements for accuracy.

Aprio WM does not receive Client referrals from the broker/dealers and custodians with which we have an institutional advisory arrangement. Also, we do not receive other benefits from a broker-dealer in exchange for Client referrals.



Client may request their account be held at a specified broker/dealer other than the Firms recommended by Aprio WM. It is up to the Client to negotiate the commission rate, as Aprio WM will not. The Client may not be able to negotiate the most competitive rate. As a result, the Client may pay more than the rate available through the broker/dealers used by Aprio WM. In Client directed brokerage arrangements, the Client may not be able to participate in aggregated ("block") trades, which may help reduce the cost of execution. Where the Client does not otherwise designate a broker/dealer, Aprio WM recommends broker/dealers with competitive commission rates.

While individual Client advice is provided to each account, Client trades may be executed as a block trade. Only accounts in the custody of Charles Schwab or Fidelity would have the opportunity to participate in aggregated securities transactions. Trades using Charles Schwab or Fidelity may be aggregated and executed in the name Aprio WM.

The executing broker will be informed that the trades are for the account of Aprio WM's Client and not for Aprio WM itself. No advisory account within the block trade will be favored over any other advisory account, and thus, each account will participate in an aggregated order at the average share price and receive the same commission rate. The aggregation should, on average, reduce slightly the costs of execution, and Aprio WM will not aggregate a Client's order if in a particular instance Aprio WM believes that aggregation would cause the Client's cost of execution to be increased. The executing broker will be notified of the amount of each trade for each account. Aprio WM and/or its IARs may participate in block trades with Clients, and may also participate on a pro rata basis for partial fills, but only after the determination has been made that Clients will receive fair and equitable treatment.

#### Trade Errors

If Aprio WM commits a trade error in a client account, we will correct that error so that the client is not harmed. Trade error policies at Schwab and Fidelity are described below:

If a correcting trade results in an investment gain, the gain will remain in that client account unless the same error involved other client account(s) that should have received the gain; it is not permissible for the client to retain the gain or the client decides to forego the gain, for example, due to tax reasons. If the gain does not remain in any client account, Schwab or Fidelity will donate the amount of any gain of \$100 or more to a charity of Schwab's or Fidelity's choice. If a loss occurs greater than \$100, Aprio WM will pay for the loss. Schwab or Fidelity will maintain the loss or gain (if such gain is not retained in the client account) if it is under \$100 to offset its administrative time and expense. Generally, if related trade errors result in both gains and losses in the same client account, they will be netted.

### **Item 13 - Review of Accounts**

The Firm will monitor Client accounts on a continuous basis to ensure the advisory services provided to the Client are consistent with the Client's investment needs and objectives. The relationship manager meets with Clients at least annually either in person or via conference call to review their accounts and determine if there have been any material changes to the Client's circumstances that suggest a change to the Client's asset allocation. Aprio WM offers Clients additional reviews upon request from the Client.

Triggering factors that may stimulate a review also include, but are not limited to, significant market corrections, large deposits or withdrawals from an account, a material change in the Client's financial circumstances and the Client's request for an additional review. All reviews are conducted by an investment representative on the account.

Clients receive confirmations of each transaction and monthly statements from the executing broker. Aprio WM provides a quarterly report to Clients combining all of the Client's investments in each account. Aprio WM also provides an annual report upon request to our Clients with necessary

information for their tax returns which include gain/loss, income and expense reports. Special reports are also available upon request.

#### **Item 14 - Client Referrals and Other Compensation**

Aprio WM has arrangements with one or more third parties who act as promoters for Aprio WM. Aprio WM compensates the third parties according to an ongoing fee-sharing agreement. Clients referred to Aprio WM in accordance with any solicitation arrangement do not pay a higher fee for advisory services as a result of the referral. The details of any such payments to any promoter are described to clients as required, and acknowledged and accepted by those clients, in a signed Promoters Disclosure Document.

Aprio WM may receive referral compensation for sending Clients to third-party private investment platforms.

#### **Item 15 – Custody**

Aprio WM is deemed to have custody of Client funds because of the fee deduction authority granted by the Client in the Advisory Agreement. Clients will receive account statements at least quarterly from the broker-dealer or other qualified custodian. Clients are urged to review custodial account statements for accuracy. If you have a question regarding your account statement or if you did not receive a statement from your custodian, please contact us at (770) 353-3156.

Under government regulations, Aprio WM is also deemed to have custody of client assets when clients grant Aprio WM with the authority to move money to another person or entity.

To the extent that Aprio WM is deemed to have custody for any other purpose, Aprio WM will engage the services of a third-party independent public accountant to perform an audit of the accounts for which Aprio WM has custody. Audits are performed once each calendar year.

#### **Item 16 – Investment Discretion**

Clients grant Aprio WM discretion over the selection and amount of securities to be bought or sold for their Individual Wealth, Trustee Directed and Pooled Account(s) without obtaining their prior consent or approval by signing the Aprio WM Investment Management Agreement. However, the firm's investment authority may be subject to specified investment objectives, guidelines, and/or conditions imposed by the Client. For example, a Client may specify that the investment in any particular stock or industry should not exceed specified percentages of the value of the portfolio and/or restrictions or prohibitions of transactions in the securities of a specific industry. Clients may amend these limitations as required. Such amendments must be submitted in writing.

Please refer to the "Advisory Business" section, Item 4, above in this Disclosure Brochure for more information on our discretionary management services.

#### **Item 17 - Voting Client Securities**

Aprio WM does not take action or render any advice with respect to the voting of proxies for the securities in Client accounts. Aprio WM will have no obligation to render advice or take any action with respect to any securities subject to any legal proceedings, such as class action lawsuits or bankruptcy.

Clients will receive all proxies and other solicitations directly from the custodian.

### **Item 18 - Financial Information**

Registered Investment Advisors are required to provide certain financial information or disclosures about Aprio WM's financial condition. Aprio WM has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to its Clients and has not been the subject of a bankruptcy proceeding. In addition, Aprio WM does not require or solicit the prepayment of \$1,200 or more, 6 or more months in advance.

### **Item 19 - Requirements of State-Registered Advisers**

This section is intentionally left blank since our firm is SEC registered.

### **Other**

From time to time, securities held in the accounts of Clients will be the subject of class action lawsuits. Aprio WM has no obligation to determine if securities held by the Client are subject to a pending or resolved class action lawsuit. It also has no duty to evaluate a Client's eligibility or to submit a claim to participate in the proceeds of a securities class action settlement or verdict. Furthermore, the Firm has no obligation or responsibility to initiate litigation to recover damages on behalf of Clients who may have been injured as a result of actions, misconduct, or negligence by corporate management of issuers whose securities are held by Clients.

Where the Firm receives written or electronic notice of a class action lawsuit, settlement, or verdict affecting securities owned by a Client, it will forward all notices, proof of claim forms, and other materials, to the Client. Electronic mail is acceptable where appropriate, and the Client has authorized contact in this manner in the Investment Advisory Agreement.



## Aprio Wealth Management, LLC

### CUSTOMER INFORMATION PRIVACY POLICY

At Aprio Wealth Management, LLC, we are committed to maintaining the confidentiality, integrity and security of nonpublic personal information provided and entrusted to us, by you, in order for us to provide thorough financial and planning services to you, our client. When you provide personal information to us, we believe you should be aware of our policies to protect the confidentiality of that information.

The following information summarizes the privacy policy of Aprio Wealth Management, LLC as to the collection, use, retention, and security of your nonpublic personal information.

We may collect certain nonpublic personal information about you, but only when that information is provided by you or is obtained by us with your authorization, for the purpose of offering or furnishing services to you. We use that information to evaluate your financial situation and may also use it to provide various tax and financial planning services and products to you at your request.

The types of nonpublic information we may collect from you can be obtained from interviews, phone calls with you, letters or e-mails, prior and current tax returns you have provided us, financial statements and planning organizers applications and other forms or communications including:

- Name, address, social security number and asset, liability and income information;
- Information about your investment history including your transactions with us and our affiliated companies; and
- Information you have authorized us to obtain from others, including but not limited to, brokerage or other financial information.

We may share personal information about you among our affiliates to offer or provide further products and services to you. Our affiliates include the following:

Aprio Advisory Group, LLC

Aprio, LLP

Aprio Risk Management, LLC

Aprio Benefit Advisors, LLC

We do not disclose personal information about you with nonaffiliated third parties except in servicing your account(s) and processing transactions you request or as permitted or required by law (e.g., disclosures to service client accounts or to respond to subpoenas). We may share personal information about you with nonaffiliated individuals or entities that you have previously authorized, including but not limited to, your other professional advisors and/or service providers (i.e., attorney, accountant, insurance agent, broker-dealer, investment advisor, account custodian).

In addition to that described in this notice, we restrict access to nonpublic personal information about you to employees of our firm and, in limited situations, to other nonaffiliated third parties who assist us in providing services to you. Their right to further disclose and use the information is limited by the policies of our firm, applicable law, Aprio Wealth Management, LLC's Code of Ethics and nondisclosure agreements where appropriate. We also maintain physical, electronic and procedural safeguards in compliance with applicable law and regulations to guard your nonpublic personal information. We reserve the right to amend our policies at any time and will notify you should this occur.

Thank you for allowing us to serve you. We value your business and are committed to protecting your privacy. We hope you view our firm as your most trusted advisor and we will work to continue earning your trust and respect. Please call us if you have any question or if we can be of further service.



**Aprio**<sup>®</sup>  
Wealth Management

**Adam J. Niestrad, CFP<sup>®</sup>**

**CRD# 6466950**

**March 5, 2025**

This Brochure Supplement provides information about Adam Niestrad that supplements Aprio Wealth Management, LLC's (hereinafter "Aprio WM") Brochure. You should have received a copy of that Brochure. Please contact us at (770) 353-4769 if you did not receive Aprio WM's Brochure or if you have any questions about the contents of this supplement.

Additional information about Adam Niestrad is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 - Educational Background and Business Experience

**Adam Niestrad, CFP®**

**Born: August 27, 1984**

### **Education:**

- Graduated,

### **Business Background:**

- Aprio Wealth Management, LLC – Director, Private Capital (10/2022– present)
- Aprio Advisory Group – Employee (10-2022 – present)
- Minority Business Accelerator – Operations (2/2022 – 8/2022)
- Quadrant Capital Group – CIO (3/2015 – 1/2022)

### **Designation Information:**

CHARTERED FINANCIAL ANALYST® (CFA®) A Chartered Financial Analyst® (CFA®) is a professional designation given by the CFA Institute, formerly AIMR, that measures the competence and integrity of financial analysts. Candidates are required to pass three levels of exams covering areas such as accounting, economics, ethics, money management and security analysis. Before you can become a CFA charter holder, you must have four years of investment/financial career experience and hold a bachelor's degree. Successful candidates take an average of four years to earn their CFA charter. The program covers a broad range of topics relating to investment management, financial analysis, stocks, bonds and derivatives, and provides a generalist knowledge of other areas of finance. The CFA charter is one of the most respected designations in finance, considered by many to be a gold standard in the field of investment analysis.

## Item 3 - Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Mr. Niestradt and Aprio WM. Mr. Niestradt has not been involved in any reportable disciplinary events.

## Item 4 - Other Business Activities

Aprio WM is affiliated with Aprio Advisory Group, a CPA led professional services firm. Aprio WM seeks to provide a holistic approach to the financial services it offers to its clients. As part of its collaborative approach Aprio Advisory Group recommends Aprio WM for clients needing investment advisory services. Aprio WM, conversely, recommends clients to Aprio Advisory Group who need accounting, tax or other services. Aprio Advisory Group does not have a referral fee arrangement for referrals made to Aprio WM and clients are instructed that fees paid to Aprio Advisory Group are separate and distinct from fees paid to Aprio WM. Aprio Advisory Group does offer an incentive bonus to employees who refer business to them. See Additional Compensation below for details. Adam Niestradt as an associate of Aprio WM is eligible to receive the above origination bonus which creates an incentive for him to refer business to Aprio Advisory Group. Clients are not under any obligation to engage Aprio Advisory Group.

### Item 5 - Additional Compensation

Mr. Niestradt, as a financial advisor, is compensated pursuant to a salary and bonus program based on the advisory services performed on behalf of Aprio WM and its affiliates.

Mr. Niestradt as an associate of Aprio WM is eligible to receive additional income for referrals made to Aprio Advisory Group, a CPA led professional services firm affiliated with Aprio WM. Aprio Advisory Group offers an origination incentive bonus to employees for referring clients to Aprio Advisory Group. Aprio Advisory Group pays a 10% bonus on collections for the first year for new firm business originated with annual net cash collections exceeding \$1,000. Subsequent years will be paid at 5% of annual cash collections for as long as the account remains with Aprio Advisory Group and is above the \$1,000 minimum.

Employees of Aprio who refer new candidates for full-time employment are eligible for a referral bonus. The amount of the bonus is based on the professional level of the candidate and is a one-time payment. Mr. Niestradt is eligible to receive this bonus for employees she refers to Aprio Advisory Group and Aprio Advisory Group's affiliated companies.

### Item 6 - Supervision

Mr. Niestradt is supervised by Keith Greenwald, Chief Executive Officer and Partner in Charge of Aprio Wealth Management, LLC and Aprio Risk Management, LLC.

Aprio WM has adopted a Code of Ethics ("the Code") to address investment advisory conduct. The Code focuses on fiduciary duty. In meeting his fiduciary obligations to clients, Mr. Niestradt adheres to the Code. Clients may contact Mr. Niestradt at 404-814-4915 or Keith Greenwald, CCO at 770-353-4769, to obtain a copy of Aprio WM's Code of Ethics.

### Item 7 - Requirements for State-Registered Advisors

**This section is intentionally left blank- Our Firm is SEC registered**



**Aprio**<sup>®</sup>  
Wealth Management

**Adam Venokur, CPA/PFS, CFP<sup>®</sup>**

**CRD# 5832172**

**March 5, 2025**

This Brochure Supplement provides information about Adam Venokur that supplements Aprio Wealth Management, LLC's (hereinafter "Aprio WM") Brochure. You should have received a copy of that Brochure. Please contact us at (770) 353-4769 if you did not receive Aprio WM's Brochure or if you have any questions about the contents of this supplement.

Additional information about Adam Venokur is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

350 Fifth Avenue, Suite 3920, New York, NY 10118  
2002 Summit Boulevard, Suite 120, Atlanta, GA 30319

(o) 646-859-8158 (f) 678.971.3142  
(o) 770.353.4769 (f) 678.971.3142



## Item 2 - Educational Background and Business Experience

**Adam Venokur**

**Born: February 25, 1974**

### **Education:**

Graduated, BS in Accounting, University at Albany

### **Business Background:**

- Aprio Wealth Management, LLC – Wealth Advisor (04/2021 – present)
- Aprio Risk Management, LLC – Insurance Agent (04/2021 – present)
- Aprio Advisory Group – Partner (04/2021 – present)
- Equitable Advisors, LLC – Registered Representative (10/2001 – 04/2021)
- Tarlow & Co, CPA – Partner (01/2005 – 01/2021)
- AXA Advisors, LLC – Registered Representative (10/2001 – 06/2020)

### **Designation Information:**

**Certified Financial Planner (CFP®)** —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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

1. 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
2. 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
3. Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year)
4. 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.

**Personal Financial Specialist (PFS)** —The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must:

1. Hold an unrevoked CPA license, certificate, or permit, none of which are in inactive status;
2. Fulfill 3,000 hours of personal financial planning business experience;

3. Complete 75 hours of personal financial planning continuing professional education credits;
4. Pass a comprehensive financial planning exam; and (5) be an active member of the AICPA.

A PFS credential holder is required to adhere to AICPA's Code of Professional Conduct as described above and the Statement on Standards in Personal Financial Planning Services, when providing personal financial planning services. To maintain a PFS credential, the recipient must complete 60 hours of financial planning continuing professional education credits every three years.

**Certified Public Accountant ("CPA")** — CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three-year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct 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, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's Code of Professional Conduct within their state accountancy laws or have created their own.

### Item 3 - Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Mr. Venokur and Aprio WM. Mr. Venokur has not been involved in any reportable disciplinary events.

### Item 4 - Other Business Activities

Aprio WM is affiliated with Aprio Advisory Group, a CPA led professional services firm. Aprio WM seeks to provide a holistic approach to the financial services it offers to its clients. As part of its collaborative approach Aprio Advisory Group recommends Aprio WM for clients needing investment advisory services. Aprio WM, conversely, recommends clients to Aprio Advisory Group who need accounting, tax or other services. Aprio Advisory Group does not have a referral fee arrangement for referrals made to Aprio WM and clients are instructed that fees paid to Aprio Advisory Group are separate and distinct from fees paid to Aprio WM. Aprio Advisory Group does offer an incentive bonus to employees who refer business to them. See Additional Compensation below for details. Adam Venokur as an associate of Aprio WM is eligible to receive the above origination bonus which creates an incentive for him to refer business to Aprio Advisory Group. Clients are not under any obligation to engage Aprio Advisory Group.

Mr. Venokur is a registered insurance agent of Aprio Risk Management, LLC, an insurance agency affiliated with Aprio WM through common control and ownership. Agents may recommend insurance products. Clients are instructed that fees paid to Aprio WM for advisory services are separate and distinct from the commissions earned by agents of Aprio Risk Management, LLC. Clients are under no obligation to use Aprio Risk Management, LLC or its Agents for the sale of insurance products and may use the insurance agency and agent of their choice.

### Item 5 - Additional Compensation

Mr. Venokur, as a financial advisor, is compensated pursuant to a salary and bonus program based on the advisory services performed on behalf of Aprio WM and its affiliates. Mr. Venokur is also a partner of Aprio, LLP and shares in the profits of the business.

Mr. Venokur as an associate of Aprio WM is eligible to receive additional income for referrals made to Aprio Advisory Group, a CPA led professional services firm affiliated with Aprio WM. Aprio Advisory Group offers an origination incentive bonus to employees for referring clients to Aprio Advisory Group. Aprio Advisory Group pays a 10% bonus on collections for the first year for new firm business originated with annual net cash collections exceeding \$1,000. Subsequent years will be paid at 5% of annual cash collections for as long as the account remains with Aprio Advisory Group and is above the \$1,000 minimum.

Employees of Aprio Advisory Group who refer new candidates for full-time employment are eligible for a referral bonus. The amount of the bonus is based on the professional level of the candidate and is a one-time payment. Mr. Venokur is eligible to receive this bonus for employees he refers to Aprio Advisory Group and Aprio Advisory Group's affiliated companies.

#### **Item 6 - Supervision**

Mr. Venokur is supervised by Keith Greenwald, Chief Executive Officer and Partner in Charge of Aprio Wealth Management, LLC and Aprio Risk Management, LLC.

Aprio WM has adopted a Code of Ethics ("the Code") to address investment advisory conduct. The Code focuses on fiduciary duty. In meeting his fiduciary obligations to clients, Mr. Venokur adheres to the Code. Clients may contact Mr. Venokur at 212-697-8540 or Keith Greenwald, CCO at 770-353-4769, to obtain a copy of Aprio WM's Code of Ethics.

#### **Item 7 - Requirements for State-Registered Advisors**

**This section is intentionally left blank- Our Firm is SEC registered**



**Aprio**<sup>®</sup>  
Wealth Management

**Caroline Dougher, CFP<sup>®</sup>, CPWA<sup>®</sup>**

**CRD# 4844641**

**April 8, 2025**

This Brochure Supplement provides information about Caroline Dougher that supplements Aprio Wealth Management, LLC's (hereinafter "Aprio WM") Brochure. You should have received a copy of that Brochure. Please contact us at (770) 353-4769 if you did not receive Aprio WM's Brochure or if you have any questions about the contents of this supplement.

Additional information about Caroline Dougher is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 - Educational Background and Business Experience

### Caroline Dougher

**Born: September 28, 1971**

#### Education:

- Graduated, BS, Bachelor of Science in Marketing, University of Memphis

#### Business Background:

- Aprio Wealth Management, LLC – Director, Wealth Advisor (04/2022– present)
- Aprio Advisory Group – Employee (04-2022 – present)
- Mercer Global Advisors – Wealth Management Advisor (01/2022 – 04/2022)
- HawsGoodwin Wealth. – Wealth Management Advisor (05/2015 – 12/2021)

#### Designation Information:

**Certified Financial Planner (CFP®)** – 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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

1. 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
2. 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
3. Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year)
4. 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.

**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. Prerequisites for the CPWA designation are: a Bachelor’s degree from an

accredited college or university or one of the following designations or licenses: CIMA®, CIMC®, CFA®, CFP®, ChFC®, or CPA license; have an acceptable regulatory history as evidenced by FINRA Form U-4 or other regulatory requirements and five years of experience in financial services or delivering services to high-net-worth clients. CPWA designees have completed a rigorous educational process that includes executive education requirements and successful completion of a comprehensive examination. CPWA designees are required to adhere to the Investments & Wealth Institute Code of Professional Responsibility and Rules and Guidelines for Use of the Marks. CPWA designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through the Investments & Wealth Institute.

### **Item 3 - Disciplinary Information**

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Ms. Dougher and Aprio WM. Ms. Dougher has not been involved in any reportable disciplinary events.

### **Item 4 - Other Business Activities**

Aprio WM is affiliated with Aprio Advisory Group, a CPA led professional services firm. Aprio WM seeks to provide a holistic approach to the financial services it offers to its clients. As part of its collaborative approach Aprio Advisory Group recommends Aprio WM for clients needing investment advisory services. Aprio WM, conversely, recommends clients to Aprio Advisory Group who need accounting, tax or other services. Aprio Advisory Group does not have a referral fee arrangement for referrals made to Aprio WM and clients are instructed that fees paid to Aprio Advisory Group are separate and distinct from fees paid to Aprio WM. Aprio Advisory Group does offer an incentive bonus to employees who refer business to them. See Additional Compensation below for details. Caroline Dougher as an associate of Aprio WM is eligible to receive the above origination bonus which creates an incentive for him to refer business to Aprio Advisory Group. Clients are not under any obligation to engage Aprio Advisory Group.

### **Item 5 - Additional Compensation**

Ms. Dougher, as a financial advisor, is compensated pursuant to a salary and bonus program based on the advisory services performed on behalf of Aprio WM and its affiliates.

Ms. Dougher as an associate of Aprio WM is eligible to receive additional income for referrals made to Aprio Advisory Group, a CPA led professional services firm affiliated with Aprio WM. Aprio Advisory Group offers an origination incentive bonus to employees for referring clients to Aprio Advisory Group. Aprio Advisory Group pays a 10% bonus on collections for the first year for new firm business originated with annual net cash collections exceeding \$1,000. Subsequent years will be paid at 5% of annual cash collections for as long as the account remains with Aprio Advisory Group and is above the \$1,000 minimum.

Employees of Aprio who refer new candidates for full-time employment are eligible for a referral bonus. The amount of the bonus is based on the professional level of the candidate and is a one-time payment. Ms. Dougher is eligible to receive this bonus for employees she refers to Aprio Advisory Group and Aprio Advisory Group's affiliated companies.

### **Item 6 - Supervision**

Ms. Dougher is supervised by Keith Greenwald, Chief Executive Officer and Partner in Charge of Aprio Wealth Management, LLC and Aprio Risk Management, LLC.

Aprio WM has adopted a Code of Ethics (“the Code”) to address investment advisory conduct. The Code focuses on fiduciary duty. In meeting his fiduciary obligations to clients, Ms. Dougher adheres to the Code. Clients may contact Ms. Dougher at 615-312-9050 or Keith Greenwald, CCO at 770-353-4769, to obtain a copy of Aprio WM's Code of Ethics.

### **Item 7 - Requirements for State-Registered Advisors**

**This section is intentionally left blank- Our Firm is SEC registered**



## **William “Cory” Archibald**

**CRD# 5272767**

**March 5, 2025**

This Brochure Supplement provides information about Cory Archibald that supplements Aprio Wealth Management, LLC’s (hereinafter “Aprio WM”) Brochure. You should have received a copy of that Brochure. Please contact us at (770) 353-4769 if you did not receive Aprio WM’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Cory Archibald is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).



## Item 2 - Educational Background and Business Experience

### Cory Archibald

**Born: February 19, 1981**

#### Education:

- Graduated, Bachelor of Arts in Sports Management, Iowa Wesleyan University
- Graduated, Associate of Arts in General Studies, Eastern Arizona College

#### Business Background:

- Aprio Wealth Management, LLC – Wealth Advisor (11/2023 – present)
- Aprio Advisory Group – Employee (11/2023 – present)
- Aprio Risk Management, LLC (11-2023 – present)
- WCM Global Wealth, LLC – Investor Relations (01/2023 – 01/2023)
- Financial Engines Advisors, L.L.C. – Director, Financial Planning (08/2019 – 01/2023)
- Charles Schwab & Co., Inc. – VP Financial Consultant (02/2023 – 08/2019)
- Charles Schwab Bank – Dual Employee (02/2023 – 08/2019)

## Item 3 - Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Mr. Archibald and Aprio WM. Mr. Archibald has not been involved in any reportable disciplinary events.

## Item 4 - Other Business Activities

Aprio WM is affiliated with Aprio Advisory Group, a CPA led professional services firm. Aprio WM seeks to provide a holistic approach to the financial services it offers to its clients. As part of its collaborative approach Aprio Advisory Group recommends Aprio WM for clients needing investment advisory services. Aprio WM, conversely, recommends clients to Aprio Advisory Group who need accounting, tax or other services. Aprio Advisory Group does not have a referral fee arrangement for referrals made to Aprio WM and clients are instructed that fees paid to Aprio Advisory Group are separate and distinct from fees paid to Aprio WM. Aprio Advisory Group does offer an incentive bonus to employees who refer business to them. See Additional Compensation below for details. Cory Archibald as an associate of Aprio WM is eligible to receive the above origination bonus which creates an incentive for him to refer business to Aprio Advisory Group. Clients are not under any obligation to engage Aprio Advisory Group.

Mr. Archibald is a registered insurance agent of Aprio Risk Management, LLC, an insurance agency affiliated with Aprio WM through common control and ownership. Agents may recommend insurance products. Clients are instructed that fees paid to Aprio WM for advisory services are separate and distinct from the commissions earned by agents of Aprio Risk Management, LLC. Clients are under no obligation to use Aprio Risk Management, LLC or its Agents for the sale of insurance products and may use the insurance agency and agent of their choice.

## Item 5 - Additional Compensation

Mr. Archibald, as an advisor, is compensated pursuant to a salary and bonus program based on the advisory services performed on behalf of Aprio WM and its affiliates.

Mr. Archibald as an associate of Aprio WM is eligible to receive additional income for referrals made to Aprio Advisory Group, a CPA led professional services firm affiliated with Aprio WM. Aprio Advisory Group offers an origination incentive bonus to employees for referring clients to Aprio Advisory Group. Aprio Advisory Group pays a 10% bonus on collections for the first year for new firm business originated with annual net cash collections exceeding \$1,000. Subsequent years will be paid at 5% of annual cash collections for as long as the account remains with Aprio Advisory Group and is above the \$1,000 minimum.

Employees of Aprio Advisory Group who refer new candidates for full-time employment are eligible for a referral bonus. The amount of the bonus is based on the professional level of the candidate and is a one-time payment. Mr. Archibald is eligible to receive this bonus for employees he refers to Aprio Advisory Group and Aprio Advisory Group's affiliated companies.

#### **Item 6 - Supervision**

Mr. Archibald is supervised by Keith Greenwald, Chief Executive Officer and Partner in Charge of Aprio Wealth Management, LLC and Aprio Risk Management, LLC.

Aprio WM has adopted a Code of Ethics ("the Code") to address investment advisory conduct. The Code focuses on fiduciary duty. In meeting his fiduciary obligations to clients, Mr. Archibald adheres to the Code. Clients may contact Mr. Archibald at 770-483-5412 or Keith Greenwald, CCO at 770-353-4769, to obtain a copy of Aprio WM's Code of Ethics.

#### **Item 7 - Requirements for State-Registered Advisors**

**This section is intentionally left blank- Our Firm is SEC registered**



## **Davi Kutner, CFP<sup>®</sup>, CEPA**

**CRD# 4315213**

**March 5, 2025**

This Brochure Supplement provides information about Davi Kutner that supplements Aprio Wealth Management, LLC's (hereinafter "Aprio WM") Brochure. You should have received a copy of that Brochure. Please contact us at (770) 353-4769 if you did not receive Aprio WM's Brochure or if you have any questions about the contents of this supplement.

Additional information about Davi Kutner is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 - Educational Background and Business Experience

**Davi Kutner, CFP®, CEPA**

**Born: May 21, 1978**

### **Education:**

- Graduated, BA, Political Science, Emory University, Atlanta, GA

### **Business Background:**

- Aprio Wealth Management, LLC – Director of Wealth Management (07/2015 – present)
- Aprio Risk Management, LLC – Insurance Agent (07/2015 – present)
- Aprio Advisory Group – Employee / Partner (07/2015 – present)
- Aprio Strategic Partners, LLC – Registered Representative (07/2015 – 12/31/2017)
- GV Atlanta, Inc. – Investment Advisor Representative (11/2005 – 7/2015)
- GV Financial Advisors, Inc. – Investment Advisor Representative (11/2005 – 7/2015)
- Minnesota Life Insurance Company – Insurance Agent (11/2005 – 7/2015)
- Securian Financial Services – Registered Representative (11/2005 – 7/2015)

### **Designation Information:**

**Certified Financial Planner (CFP®)** – 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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

1. 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
2. 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
3. Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year)
4. 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.

**Certified Exit Planning Advisor (CEPA)** – The Certified Exit Planning Advisor (CEPA) program was created by the Exit Planning Institute (EPI) and is the most widely accepted and endorsed professional exit planning credential in the world. The EPI is the premier international membership organization serving the educational needs of the exit planning profession, and to bring together financial advisors, business brokers, attorneys, and other business advisors to draw upon their combined expertise to better serve the needs of small and mid-sized business owners worldwide. The common thread uniting these different professionals is their commitment to helping Clients exit their companies successfully. To earn the CEPA designation, a professional must:

- Attend a 5-day executive MBA style program held twice per year in Chicago.
- Successfully pass the 3.5 hour proctored exam.
- The CEPA must be renewed every 3 years and requires 40 hours of exit planning related continued education.

### **Item 3 - Disciplinary Information**

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Mr. Kutner and Aprio WM. Mr. Kutner has not been involved in any reportable disciplinary events.

### **Item 4 - Other Business Activities**

Aprio WM is affiliated with Aprio Advisory Group, a CPA led professional services firm. Aprio WM seeks to provide a holistic approach to the financial services it offers to its clients. As part of its collaborative approach Aprio Advisory Group recommends Aprio WM for clients needing investment advisory services. Aprio WM, conversely, recommends clients to Aprio Advisory Group who need accounting, tax or other services. Aprio Advisory Group does not have a referral fee arrangement for referrals made to Aprio WM and clients are instructed that fees paid to Aprio Advisory Group are separate and distinct from fees paid to Aprio WM. Aprio Advisory Group does offer an incentive bonus to employees who refer business to them. See Additional Compensation below for details. Davi Kutner as an associate of Aprio WM is eligible to receive the above origination bonus which creates an incentive for him to refer business to Aprio Advisory Group. Clients are not under any obligation to engage Aprio Advisory Group.

Mr. Kutner is a registered insurance agent of Aprio Risk Management, LLC, an insurance agency affiliated with Aprio WM through common control and ownership. Agents may recommend insurance products. Clients are instructed that fees paid to Aprio WM for advisory services are separate and distinct from the commissions earned by agents of Aprio Risk Management, LLC. Clients are under no obligation to use Aprio Risk Management, LLC or its Agents for the sale of insurance products and may use the insurance agency and agent of their choice.

### **Item 5 - Additional Compensation**

Mr. Kutner, as a Director of Wealth Management, is compensated pursuant to a salary and bonus program based on the advisory services performed on behalf of Aprio WM and its affiliates. Mr. Kutner is also a partner of Aprio Advisory Group and shares in the profits of the business

Mr. Kutner as an associate of Aprio WM is eligible to receive additional income for referrals made to Aprio Advisory Group, a CPA led professional services firm affiliated with Aprio WM. Aprio Advisory Group offers an origination incentive bonus to employees for referring clients to Aprio Advisory Group. Aprio Advisory Group pays a 10% bonus on collections for the first year for new firm business

originated with annual net cash collections exceeding \$1,000. Subsequent years will be paid at 5% of annual cash collections for as long as the account remains with Aprio Advisory Group and is above the \$1,000 minimum.

Employees of Aprio who refer new candidates for full-time employment are eligible for a referral bonus. The amount of the bonus is based on the professional level of the candidate and is a one-time payment. Mr. Kutner is eligible to receive this bonus for employees he refers to Aprio Advisory Group and Aprio Advisory Group's affiliated companies.

#### **Item 6 - Supervision**

Mr. Kutner is supervised by Keith Greenwald, Chief Executive Officer and Partner in Charge of Aprio Wealth Management, LLC and Aprio Risk Management, LLC.

Aprio WM has adopted a Code of Ethics ("the Code") to address investment advisory conduct. The Code focuses on fiduciary duty. In meeting his fiduciary obligations to clients, Mr. Kutner adheres to the Code. Clients may contact Mr. Kutner at 770-353-5919 or Keith Greenwald, CCO at 770-353-4769, to obtain a copy of Aprio WM's Code of Ethics.

#### **Item 7 - Requirements for State-Registered Advisors**

**This section is intentionally left blank- Our Firm is SEC registered**



## **Haley Patterson, CFP®**

**CRD# 7400019**

**April 8, 2025**

This Brochure Supplement provides information about Haley Patterson that supplements Aprio Wealth Management, LLC's (hereinafter "Aprio WM") Brochure. You should have received a copy of that Brochure. Please contact us at (770) 353-4769 if you did not receive Aprio WM's Brochure or if you have any questions about the contents of this supplement.

Additional information about Haley Patterson is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 - Educational Background and Business Experience

**Haley Patterson**

**Born: June 30, 1999**

### **Education:**

- Graduated, BBA, Bachelor of Business Administration in Finance, Auburn University

### **Business Background:**

- Aprio Wealth Management, LLC – Financial Planning Coordinator (04/2024 – present)
- Aprio Advisory Group – Employee (04/2024 – present)
- J.P. Morgan Securities LLC – Registered Representative (08/2022 – 04/2024)
- JPMorgan Chase Bank – Financial Advisor (08/2022 – 04/2024)
- Goldman Sachs Ayco – Financial Analyst (06/2021 – 08/2022)
- Auburn University – Full-time Student (08/2017 – 05/2021)
- Goldman Sachs Ayco – Financial Counseling Intern (07/2020 – 08/2020)
- Auburn University Office of Academic Support – Supplemental Instruction Leader – Financial Accounting (08/2019 – 05/2020)
- Hexagon PPM – Corporate Finance Intern (06/2019 – 08/2019)

### **Designation Information:**

**Certified Financial Planner™ Practitioner (CFP®)** — This program is sponsored by the CFP Board of Standards. Before applying for the CFP® Certification Examination, you need to meet the six course education requirements (or their equivalent) as set by CFP Board as well as a financial plan development course registered with CFP Board. Additionally, a bachelor's degree (or higher), or its equivalent, in any discipline, from an accredited college or university is required to attain CFP® certification. Additional requirements include successful completion of the CFP® Certification Examination, which tests your ability to apply your financial planning knowledge to client situations. The 10-hour exam is divided into three separate sessions. Because of the integrated nature of financial planning, however, each session may cover all topic areas (personal financial planning, risk management, income taxes, investments, retirement planning, and estate planning). In addition to the education requirements, there is an experience requirement, which is currently at least three years of qualifying full-time work experience in personal financial planning. There are additional requirements for candidates and registrants to pass Fitness Standards and a Background Check and to agree to abide by CFP Board's Code of Ethics and Professional Responsibility, Rules of Conduct and Financial Planning Practice Standards. Certificants must continue to meet continuing education requirements which presently include obtaining 30 hours of continuing education in selected subjects every two calendar years, including a two-hour CFP Ethics course. For more details, see [www.cfp.net](http://www.cfp.net).

## Item 3 - Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Ms. Patterson and Aprio WM. Ms. Patterson has not been involved in any reportable disciplinary events.



#### Item 4 - Other Business Activities

Aprio WM is affiliated with Aprio Advisory Group, a CPA led professional services firm. Aprio WM seeks to provide a holistic approach to the financial services it offers to its clients. As part of its collaborative approach Aprio Advisory Group recommends Aprio WM for clients needing investment advisory services. Aprio WM, conversely, recommends clients to Aprio Advisory Group who need accounting, tax or other services. Aprio Advisory Group does not have a referral fee arrangement for referrals made to Aprio WM and clients are instructed that fees paid to Aprio Advisory Group are separate and distinct from fees paid to Aprio WM. Aprio Advisory Group does offer an incentive bonus to employees who refer business to them. See Additional Compensation below for details. Haley Patterson as an associate of Aprio WM is eligible to receive the above origination bonus which creates an incentive for her to refer business to Aprio Advisory Group. Clients are not under any obligation to engage Aprio Advisory Group.

#### Item 5 - Additional Compensation

Ms. Patterson, as a financial advisor, is compensated pursuant to a salary and bonus program based on the advisory services performed on behalf of Aprio WM and its affiliates.

Ms. Patterson as an associate of Aprio WM is eligible to receive additional income for referrals made to Aprio Advisory Group, a CPA led professional services firm affiliated with Aprio WM. Aprio Advisory Group offers an origination incentive bonus to employees for referring clients to Aprio Advisory Group. Aprio Advisory Group pays a 10% bonus on collections for the first year for new firm business originated with annual net cash collections exceeding \$1,000. Subsequent years will be paid at 5% of annual cash collections for as long as the account remains with Aprio Advisory Group and is above the \$1,000 minimum.

Employees of Aprio who refer new candidates for full-time employment are eligible for a referral bonus. The amount of the bonus is based on the professional level of the candidate and is a one-time payment. Ms. Patterson is eligible to receive this bonus for employees she refers to Aprio Advisory Group and Aprio Advisory Group's affiliated companies.

#### Item 6 - Supervision

Ms. Patterson is supervised by Keith Greenwald, Chief Compliance Officer, CEO and Partner in Charge of Aprio Wealth Management, LLC and Aprio Risk Management, LLC.

Aprio WM has adopted a Code of Ethics ("the Code") to address investment advisory conduct. The Code focuses on fiduciary duty. In meeting her fiduciary obligations to clients, Ms. Patterson adheres to the Code. Clients may contact Ms. Patterson at 770-353-3147 or Keith Greenwald, CCO at 770-353-4769, to obtain a copy of Aprio WM's Code of Ethics.

#### Item 7 - Requirements for State-Registered Advisors

**This section is intentionally left blank- Our Firm is SEC registered**



## **John Bly, CPA**

**CRD# 5832172**

**March 5, 2025**

This Brochure Supplement provides information about John Bly that supplements Aprio Wealth Management, LLC's (hereinafter "Aprio WM") Brochure. You should have received a copy of that Brochure. Please contact us at (770) 353-4769 if you did not receive Aprio WM's Brochure or if you have any questions about the contents of this supplement.

Additional information about John Bly is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 - Educational Background and Business Experience

**John Bly**

**Born: April 17, 1979**

### **Education:**

- Graduated, BS, Business Administration, Bryant University, Smithfield, RI
- Graduated, Master's, Tax, University of Denver, Denver, CO

### **Business Background:**

- Aprio Wealth Management, LLC – Investment Advisor Representative (11/2019 – present)
- Aprio Risk Management, LLC – Insurance Agent (11/2019 – present)
- Aprio Advisory Group – Partner (11/2019 – present)
- HK Financial Services – Investment Advisor Representative (12/2014 – 10/2019)
- ProEquities, Inc. – Registered Representative (11/2014 – 10/2019)
- L B & A, CPA, PLLC – Managing Partner (09/2004 – 10/2019)

### **Designation Information:**

**Certified Public Accountant (“CPA”)** – CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three-year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct 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, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's Code of Professional Conduct within their state accountancy laws or have created their own.

## Item 3 - Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Mr. Bly and Aprio WM. Mr. Bly has not been involved in any reportable disciplinary events.

## Item 4 - Other Business Activities

Aprio WM is affiliated with Aprio Advisory Group, a CPA led professional services firm. Aprio WM seeks to provide a holistic approach to the financial services it offers to its clients. As part of its collaborative approach Aprio Advisory Group recommends Aprio WM for clients needing investment advisory services. Aprio WM, conversely, recommends clients to Aprio Advisory Group who need

accounting, tax or other services. Aprio Advisory Group does not have a referral fee arrangement for referrals made to Aprio WM and clients are instructed that fees paid to Aprio Advisory Group are separate and distinct from fees paid to Aprio WM. Aprio Advisory Group does offer an incentive bonus to employees who refer business to them. See Additional Compensation below for details. John Bly as an associate of Aprio WM is eligible to receive the above origination bonus which creates an incentive for him to refer business to Aprio Advisory Group. Clients are not under any obligation to engage Aprio Advisory Group.

Mr. Bly is a registered insurance agent of Aprio Risk Management, LLC, an insurance agency affiliated with Aprio WM through common control and ownership. Agents may recommend insurance products. Clients are instructed that fees paid to Aprio WM for advisory services are separate and distinct from the commissions earned by agents of Aprio Risk Management, LLC. Clients are under no obligation to use Aprio Risk Management, LLC or its Agents for the sale of insurance products and may use the insurance agency and agent of their choice.

#### **Item 5 - Additional Compensation**

Mr. Bly, as a financial advisor, is compensated pursuant to a salary and bonus program based on the advisory services performed on behalf of Aprio WM and its affiliates. Mr. Bly is also a partner of Aprio Advisory Group and shares in the profits of the business.

Mr. Bly as an associate of Aprio WM is eligible to receive additional income for referrals made to Aprio Advisory Group, a CPA led professional services firm affiliated with Aprio WM. Aprio Advisory Group offers an origination incentive bonus to employees for referring clients to Aprio Advisory Group. Aprio Advisory Group pays a 10% bonus on collections for the first year for new firm business originated with annual net cash collections exceeding \$1,000. Subsequent years will be paid at 5% of annual cash collections for as long as the account remains with Aprio Advisory Group and is above the \$1,000 minimum.

Employees of Aprio who refer new candidates for full-time employment are eligible for a referral bonus. The amount of the bonus is based on the professional level of the candidate and is a onetime payment. Mr. Bly is eligible to receive this bonus for employees he refers to Aprio Advisory Group and Aprio Advisory Group's affiliated companies.

#### **Item 6 - Supervision**

Mr. Bly is supervised by Keith Greenwald, Chief Compliance Officer, CEO and Partner in Charge of Aprio Wealth Management, LLC and Aprio Risk Management, LLC.

Aprio WM has adopted a Code of Ethics ("the Code") to address investment advisory conduct. The Code focuses on fiduciary duty. In meeting his fiduciary obligations to clients, Mr. Bly adheres to the Code. Clients may contact Mr. Bly at 704-841-1120 or Keith Greenwald, CCO at 770-353-4769, to obtain a copy of Aprio WM's Code of Ethics.

#### **Item 7 - Requirements for State-Registered Advisors**

**This section is intentionally left blank- Our Firm is SEC registered**



## **Keith Greenwald**

**CRD# 4896259**

**March 5, 2025**

This Brochure Supplement provides information about Keith Greenwald that supplements the Aprio Wealth Management, LLC (hereinafter "Aprio WM") Brochure. You should have received a copy of that Brochure. Please contact us at (770) 353-4769 if you did not receive Aprio WM's Brochure or if you have any questions about the contents of this supplement.

Additional information about Keith Greenwald is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 - Educational Background and Business Experience

**Keith Greenwald**

**Born: January 18, 1976**

### Education:

- Graduated B.A., Business Management and Marketing, University of Florida, 1998

### Business Background:

- Aprio Wealth Management, LLC – Chief Executive Officer and Partner in Charge, Investment Advisor Representative (1/2017 – present)
- Aprio Risk Management, LLC – Chief Executive Officer and Partner in Charge, Insurance Agent (1/2017 – present)
- Aprio Advisory Group – Employee / Partner (01/2013 – present)
- Purshe Kaplan Sterling Investments – Registered Representative (11/2013 – 11/2024)
- Aprio Strategic Partners, LLC – Chief Executive Officer and Partner in Charge, Registered Representative (1/2017 – 12/31/2017)
- Aprio Wealth Management, LLC – Chief Executive Officer, Investment Advisor Representative (4/2014 – 12/2016)
- Aprio Strategic Partners, LLC – Chief Executive Officer, Registered Representative (4/2014 – 12/2016)
- Aprio Risk Management, LLC – Insurance Agent (10/2013 – 12/2016)
- Aprio Wealth Management, LLC – Investment Advisor Representative (10/2013 – 4/2014)
- Aprio Strategic Partners, LLC – Registered Representative (10/2013 – 4/2014)
- Northwestern Mutual – Financial Representative (10/2004 – 9/2013)
- Definition 6 – Business Development (6/1998 – 9/2004)

## Item 3 - Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Mr. Greenwald and Aprio WM. Mr. Greenwald has not been involved in any reportable disciplinary events.

## Item 4 - Other Business Activities

Aprio WM is affiliated with Aprio Advisory Group, a CPA led professional services firm. Aprio WM seeks to provide a holistic approach to the financial services it offers to its clients. As part of its collaborative approach Aprio Advisory Group recommends Aprio WM for clients needing investment advisory services. Aprio WM, conversely, recommends clients to Aprio Advisory Group who need accounting, tax or other services. Aprio Advisory Group does not have a referral fee arrangement for referrals made to Aprio WM and clients are instructed that fees paid to Aprio Advisory Group are separate and distinct from fees paid to Aprio WM. Aprio Advisory Group does offer an incentive bonus to employees who refer business to them. See Additional Compensation below for details. Keith

Greenwald as an associate of Aprio WM is eligible to receive the above origination bonus which creates an incentive for him to refer business to Aprio Advisory Group. Clients are not under any obligation to engage Aprio Advisory Group.

Mr. Greenwald is a registered insurance agent of Aprio Risk Management, LLC, an insurance agency affiliated with Aprio WM through common control and ownership. Agents may recommend insurance products. Clients are instructed that fees paid to Aprio WM for advisory services are separate and distinct from the commissions earned by agents of Aprio Risk Management, LLC. Clients are under no obligation to use Aprio Risk Management, LLC or its Agents for the sale of insurance products and may use the insurance agency and agent of their choice.

#### **Item 5 - Additional Compensation**

Mr. Greenwald, as a CEO and Partner in Charge, is compensated pursuant to a salary and bonus program based on the advisory services performed on behalf of Aprio WM and its affiliates. Mr. Greenwald is also a partner of Aprio Advisory Group and shares in the profits of the business.

Mr. Greenwald as an associate of Aprio WM is eligible to receive additional income for referrals made to Aprio Advisory Group, a CPA led professional services firm affiliated with Aprio WM. Aprio Advisory Group offers an origination incentive bonus to employees for referring clients to Aprio Advisory Group. Aprio Advisory Group pays a 10% bonus on collections for the first year for new firm business originated with annual net cash collections exceeding \$1,000. Subsequent years will be paid at 5% of annual cash collections for as long as the account remains with Aprio Advisory Group and is above the \$1,000 minimum.

Employees of Aprio who refer new candidates for full-time employment are eligible for a referral bonus. The amount of the bonus is based on the professional level of the candidate and is a one-time payment. Mr. Greenwald is eligible to receive this bonus for employees he refers to Aprio Advisory Group and Aprio Advisory Group's affiliated companies.

#### **Item 6 - Supervision**

Mr. Greenwald is supervised by Richard Kopelman, Chief Executive Officer and Managing Partner of Aprio Advisory Group.

Aprio WM has adopted a Code of Ethics ("the Code") to address investment advisory conduct. The Code focuses on fiduciary duty. In meeting his fiduciary obligations to clients, Mr. Greenwald adheres to the Code. Clients may contact Mr. Greenwald at 770-353-4769 or Richard Kopelman at 404-892-9651, to obtain a copy of Aprio WM's Code of Ethics.

#### **Item 7 - Requirements for State-Registered Advisors**

**This section is intentionally left blank- Our Firm is SEC registered**



## **Marci Jo Kerr**

**CRD# 6115995**

**April 21, 2025**

This Brochure Supplement provides information about Marci Kerr that supplements Aprio Wealth Management, LLC's (hereinafter "Aprio WM") Brochure. You should have received a copy of that Brochure. Please contact us at (770) 353-4769 if you did not receive Aprio WM's Brochure or if you have any questions about the contents of this supplement.

Additional information about Marci Kerr is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).



## Item 2 - Educational Background and Business Experience

**Marci Kerr**

**Born: February 28, 1984**

### **Education:**

- Graduated, Bachelor of Science, Business Administration – West Virginia University

### **Business Background:**

- Aprio Wealth Management, LLC – Wealth Advisor (09/2022 -present)
- Aprio Advisory Group – Employee (09/2022 – present)
- BNY Mellon – Wealth Manager (08/2014 – 09/2022)

## Item 3 - Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Ms. Kerr and Aprio WM. Ms. Kerr has not been involved in any reportable disciplinary events.

## Item 4 - Other Business Activities

Aprio WM is affiliated with Aprio Advisory Group, a CPA led professional services firm. Aprio WM seeks to provide a holistic approach to the financial services it offers to its clients. As part of its collaborative approach Aprio Advisory Group recommends Aprio WM for clients needing investment advisory services. Aprio WM, conversely, recommends clients to Aprio Advisory Group who need accounting, tax or other services. Aprio Advisory Group does not have a referral fee arrangement for referrals made to Aprio WM and clients are instructed that fees paid to Aprio Advisory Group are separate and distinct from fees paid to Aprio WM. Aprio Advisory Group does offer an incentive bonus to employees who refer business to them. See Additional Compensation below for details. Marci Kerr, as an associate of Aprio WM is eligible to receive the above origination bonus which creates an incentive for her to refer business to Aprio Advisory Group. Clients are not under any obligation to engage Aprio Advisory Group.

## Item 5 - Additional Compensation

Ms. Kerr, as a Wealth Advisor, is compensated pursuant to a salary and bonus program based on the advisory services performed on behalf of Aprio WM and its affiliates.

Ms. Kerr, as an associate of Aprio WM, is eligible to receive additional income for referrals made to Aprio Advisory Group, a CPA led professional services firm affiliated with Aprio WM. Aprio Advisory Group offers an origination incentive bonus to employees for referring clients to Aprio Advisory Group. Aprio Advisory Group pays a 10% bonus on collections for the first year for new firm business originated with annual net cash collections exceeding \$1,000. Subsequent years will be paid at 5% of annual cash collections for as long as the account remains with Aprio Advisory Group and is above the \$1,000 minimum.

Employees of Aprio who refer new candidates for full-time employment are eligible for a referral bonus. The amount of the bonus is based on the professional level of the candidate and is a one-

time payment. Ms. Kerr is eligible to receive this bonus for employees she refers to Aprio Advisory Group and Aprio Advisory Group's affiliated companies.

#### **Item 6 - Supervision**

Ms. Kerr is supervised by Keith Greenwald, Chief Executive Officer and Partner in Charge of Aprio Wealth Management, LLC.

Aprio WM has adopted a Code of Ethics ("the Code") to address investment advisory conduct. The Code focuses on fiduciary duty. In meeting her fiduciary obligations to clients, Ms. Kerr adheres to the Code. Clients may contact Ms. Kerr at 925-627-2844 or Keith Greenwald, CCO at 770-353-4769, to obtain a copy of Aprio WM's Code of Ethics.

#### **Item 7 - Requirements for State-Registered Advisors**

**This section is intentionally left blank- Our Firm is SEC registered**



## **Madeleine Batson, CFP®, CPA**

**CRD# 6838765**

**March 5, 2025**

This Brochure Supplement provides information about Madeleine Batson that supplements Aprio Wealth Management, LLC's (hereinafter "Aprio WM") Brochure. You should have received a copy of that Brochure. Please contact us at (770) 353-4769 if you did not receive Aprio WM's Brochure or if you have any questions about the contents of this supplement.

Additional information about Madeleine Batson is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 - Educational Background and Business Experience

### Madeleine Batson

**Born: April 23, 1987**

#### Education:

- Graduated, MSA, Master of Science and Accounting, Eastern Michigan University
- Graduated, BBA, Bachelor of Business Administration in Accounting, Eastern Michigan University

#### Business Background:

- Aprio Wealth Management, LLC – Tax Partner (10/2020 – present)
- Aprio Advisory Group – Partner (11/2019 – present)
- Sierra Pacific Consulting, LLC – Owner (10/2018 – 11/2019)
- Ruben Brown, LLP – Tax Manager (01/2019 – 06/2019)
- H&H Retirement Design and Management, Inc. – Investment Advisor Representative (06/2017 – 10/2018)
- H&H Tax and Business Advisors, LLC – Certified Public Accountant (06/2017 – 10/2018)
- Unemployed / Stay at Home Mom (02/2017 – 06/2017)
- Vencer Youth Services – Executive Director (10/2016 – 02/2017)
- Unemployed / Stay at Home Mom (06/2016 – 10/2016)
- Team Osan Spouses Club – Treasurer (06/2015 – 05/2016)

#### Designation Information:

**Certified Financial Planner (CFP®)** —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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

1. 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
2. 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

3. Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year)
4. 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.

**Certified Public Accountant ("CPA")** — CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three-year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct 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, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's Code of Professional Conduct within their state accountancy laws or have created their own.

### Item 3 - Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Ms. Batson and Aprio WM. Ms. Batson has not been involved in any reportable disciplinary events.

### Item 4 - Other Business Activities

Aprio WM is affiliated with Aprio Advisory Group, a CPA led professional services firm. Aprio WM seeks to provide a holistic approach to the financial services it offers to its clients. As part of its collaborative approach Aprio Advisory Group recommends Aprio WM for clients needing investment advisory services. Aprio WM, conversely, recommends clients to Aprio Advisory Group who need accounting, tax or other services. Aprio Advisory Group does not have a referral fee arrangement for referrals made to Aprio WM and clients are instructed that fees paid to Aprio Advisory Group are separate and distinct from fees paid to Aprio WM. Aprio Advisory Group does offer an incentive bonus to employees who refer business to them. See Additional Compensation below for details. Madeleine Batson as an associate of Aprio WM is eligible to receive the above origination bonus which creates an incentive for her to refer business to Aprio Advisory Group. Clients are not under any obligation to engage Aprio Advisory Group.

### Item 5 - Additional Compensation

Ms. Batson, as an advisor, is compensated pursuant to a salary and bonus program based on the advisory services performed on behalf of Aprio WM and its affiliates. Ms. Batson is also a partner of Aprio Advisory Group and shares in the profits of the business.

Ms. Batson as an associate of Aprio WM is eligible to receive additional income for referrals made to Aprio Advisory Group, a CPA led professional services firm affiliated with Aprio WM. Aprio Advisory Group offers an origination incentive bonus to employees for referring clients to Aprio Advisory Group. Aprio Advisory Group pays a 10% bonus on collections for the first year for new firm business

originated with annual net cash collections exceeding \$1,000. Subsequent years will be paid at 5% of annual cash collections for as long as the account remains with Aprio Advisory Group and is above the \$1,000 minimum.

Employees of Aprio who refer new candidates for full-time employment are eligible for a referral bonus. The amount of the bonus is based on the professional level of the candidate and is a one-time payment. Ms. Batson is eligible to receive this bonus for employees she refers to Aprio Advisory Group and Aprio Advisory Group's affiliated companies.

#### **Item 6 - Supervision**

Ms. Batson is supervised by Keith Greenwald, Chief Compliance Officer, CEO and Partner in Charge of Aprio Wealth Management, LLC and Aprio Risk Management, LLC.

Aprio WM has adopted a Code of Ethics ("the Code") to address investment advisory conduct. The Code focuses on fiduciary duty. In meeting her fiduciary obligations to clients, Ms. Batson adheres to the Code. Clients may contact Keith Greenwald, CCO at 770-353-4769, to obtain a copy of Aprio WM's Code of Ethics.

#### **Item 7 - Requirements for State-Registered Advisors**

**This section is intentionally left blank- Our Firm is SEC registered**



**Marc Leven, CFP®**

**CRD# 5851245**

**March 5, 2025**

This Brochure Supplement provides information about Marc Leven that supplements Aprio Wealth Management, LLC's (hereinafter "Aprio WM") Brochure. You should have received a copy of that Brochure. Please contact us at (770) 353-4769 if you did not receive Aprio WM's Brochure or if you have any questions about the contents of this supplement.

Additional information about Marc Leven is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 - Educational Background and Business Experience

**Marc Leven**

**Born: April 22, 1988**

### **Education:**

- Graduated, BBA, International Finance & Marketing, University of Miami, FL

### **Business Background:**

- Aprio Wealth Management, LLC – Advisor (07/2019 – present)
- Aprio Risk Management, LLC – Insurance Agent (07/2019 – present)
- Aprio Advisory Group – Employee (07/2019 – present)
- UBS Financial Services – Financial Advisor (12/2012 – 07/2019)
- ING Financial Partners – Investment Advisor Representative (09/2010 – 11/2012)

### **Designation Information:**

**Certified Financial Planner (CFP®)** – 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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

1. 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
2. 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
3. Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year)
4. 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.



### Item 3 - Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Mr. Leven and Aprio WM. Mr. Leven has not been involved in any reportable disciplinary events.

### Item 4 - Other Business Activities

Aprio WM is affiliated with Aprio Advisory Group, a CPA led professional services firm. Aprio WM seeks to provide a holistic approach to the financial services it offers to its clients. As part of its collaborative approach Aprio Advisory Group recommends Aprio WM for clients needing investment advisory services. Aprio WM, conversely, recommends clients to Aprio Advisory Group who need accounting, tax or other services. Aprio Advisory Group does not have a referral fee arrangement for referrals made to Aprio WM and clients are instructed that fees paid to Aprio Advisory Group are separate and distinct from fees paid to Aprio WM. Aprio Advisory Group does offer an incentive bonus to employees who refer business to them. See Additional Compensation below for details. Marc Leven as an associate of Aprio WM is eligible to receive the above origination bonus which creates an incentive for him to refer business to Aprio Advisory Group. Clients are not under any obligation to engage Aprio Advisory Group.

Mr. Leven is a registered insurance agent of Aprio Risk Management, LLC, an insurance agency affiliated with Aprio WM through common control and ownership. Agents may recommend insurance products. Clients are instructed that fees paid to Aprio WM for advisory services are separate and distinct from the commissions earned by agents of Aprio Risk Management, LLC. Clients are under no obligation to use Aprio Risk Management, LLC or its Agents for the sale of insurance products and may use the insurance agency and agent of their choice.

Mr. Leven is a General Partner of Griffen Avenue Ventures. Griffen Avenue Ventures is a company which invests in private companies.

### Item 5 - Additional Compensation

Mr. Leven, as a Wealth Advisor, is compensated pursuant to a salary and bonus program based on the advisory services performed on behalf of Aprio WM and its affiliates.

Mr. Leven as an associate of Aprio WM is eligible to receive additional income for referrals made to Aprio Advisory Group, a CPA led professional services firm affiliated with Aprio WM. Aprio Advisory Group offers an origination incentive bonus to employees for referring clients to Aprio Advisory Group. Aprio Advisory Group pays a 10% bonus on collections for the first year for new firm business originated with annual net cash collections exceeding \$1,000. Subsequent years will be paid at 5% of annual cash collections for as long as the account remains with Aprio Advisory Group and is above the \$1,000 minimum.

Employees of Aprio who refer new candidates for full-time employment are eligible for a referral bonus. The amount of the bonus is based on the professional level of the candidate and is a one-time payment. Mr. Leven is eligible to receive this bonus for employees he refers to Aprio Advisory Group and Aprio Advisory Group's affiliated companies.

### Item 6 - Supervision

Mr. Leven is supervised by Keith Greenwald, Chief Executive Officer and Partner in Charge of Aprio Wealth Management, LLC and Aprio Risk Management, LLC.

Aprio WM has adopted a Code of Ethics (“the Code”) to address investment advisory conduct. The Code focuses on fiduciary duty. In meeting his fiduciary obligations to clients, Mr. Leven adheres to the Code. Clients may contact Mr. Leven at 770-353-3152 or Keith Greenwald, CCO at 770-353-4769, to obtain a copy of Aprio WM's Code of Ethics.

**Item 7 - Requirements for State-Registered Advisors**

**This section is intentionally left blank- Our Firm is SEC registered**



## **Mary Beford, CPA**

**CRD# 6838765**

**April 8, 2025**

This Brochure Supplement provides information about Mary Beford that supplements Aprio Wealth Management, LLC's (hereinafter "Aprio WM") Brochure. You should have received a copy of that Brochure. Please contact us at (770) 353-4769 if you did not receive Aprio WM's Brochure or if you have any questions about the contents of this supplement.

Additional information about Mary Beford is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 - Educational Background and Business Experience

**Mary Beford**

**Born: July 9, 1986**

### Education:

- Graduated, BS, Bachelor of Science in Finance, Wake Forest University
- Graduated, Master of Accounting, North Carolina State University

### Business Background:

- Aprio Wealth Management, LLC – Senior Manager (01/2023 – present)
- Aprio Advisory Group – Sr. Tax Manager (10/2019 – present)
- CliftonLarsonAllen LLP – Manager (01/2014 – 09-2019)

### Designation Information:

**Certified Public Accountant (“CPA”)** — CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three-year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct 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, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA’s Code of Professional Conduct within their state accountancy laws or have created their own.

## Item 3 - Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Ms. Beford and Aprio WM. Ms. Beford has not been involved in any reportable disciplinary events.

## Item 4 - Other Business Activities

Aprio WM is affiliated with Aprio Advisory Group, a CPA led professional services firm. Aprio WM seeks to provide a holistic approach to the financial services it offers to its clients. As part of its collaborative approach Aprio Advisory Group recommends Aprio WM for clients needing investment advisory services. Aprio WM, conversely, recommends clients to Aprio Advisory Group who need accounting, tax or other services. Aprio Advisory Group does not have a referral fee arrangement for referrals made to Aprio WM and clients are instructed that fees paid to Aprio Advisory Group are separate and distinct from fees paid to Aprio WM. Aprio Advisory Group does offer an incentive bonus

to employees who refer business to them. See Additional Compensation below for details. Mary Beford as an associate of Aprio WM is eligible to receive the above origination bonus which creates an incentive for her to refer business to Aprio Advisory Group. Clients are not under any obligation to engage Aprio Advisory Group.

#### **Item 5 - Additional Compensation**

Ms. Beford, as an advisor, is compensated pursuant to a salary and bonus program based on the advisory services performed on behalf of Aprio WM and its affiliates.

Ms. Beford as an associate of Aprio WM is eligible to receive additional income for referrals made to Aprio Advisory Group, a CPA led professional services firm affiliated with Aprio WM. Aprio Advisory Group offers an origination incentive bonus to employees for referring clients to Aprio Advisory Group. Aprio Advisory Group pays a 10% bonus on collections for the first year for new firm business originated with annual net cash collections exceeding \$1,000. Subsequent years will be paid at 5% of annual cash collections for as long as the account remains with Aprio Advisory Group and is above the \$1,000 minimum.

Employees of Aprio who refer new candidates for full-time employment are eligible for a referral bonus. The amount of the bonus is based on the professional level of the candidate and is a one-time payment. Ms. Beford is eligible to receive this bonus for employees she refers to Aprio Advisory Group and Aprio Advisory Group's affiliated companies.

#### **Item 6 - Supervision**

Ms. Beford is supervised by Keith Greenwald, Chief Compliance Officer, CEO and Partner in Charge of Aprio Wealth Management, LLC and Aprio Risk Management, LLC.

Aprio WM has adopted a Code of Ethics ("the Code") to address investment advisory conduct. The Code focuses on fiduciary duty. In meeting her fiduciary obligations to clients, Ms. Beford adheres to the Code. Clients may contact Keith Greenwald, CCO at 770-353-4769, to obtain a copy of Aprio WM's Code of Ethics.

#### **Item 7 - Requirements for State-Registered Advisors**

**This section is intentionally left blank- Our Firm is SEC registered**



## **Matthew Miller**

**CRD# 6221981**

**March 5, 2025**

This Brochure Supplement provides information about Matthew Miller that supplements Aprio Wealth Management, LLC's (hereinafter "Aprio WM") Brochure. You should have received a copy of that Brochure. Please contact us at (770) 353-4769 if you did not receive Aprio WM's Brochure or if you have any questions about the contents of this supplement.

Additional information about Matthew Miller is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 - Educational Background and Business Experience

### Matthew Miller

**Born: August 16, 1990**

#### Education:

- Graduated, BS in Economics, University of West Georgia

#### Business Background:

- Aprio Wealth Management, LLC – Wealth Advisor (01/2024– present)
- Aprio Advisory Group – Employee (01/2024 – present)
- Invesco – Regional Advisor Consultant (06/2020-12/2023)
- Rollins Financial, Inc. – Financial Advisor (06/2017-06/2020)
- Mercer Global Advisors – Client Associate (03/2015-05/2017)

## Item 3 - Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Mr. Miller and Aprio WM. Mr. Miller has not been involved in any reportable disciplinary events.

## Item 4 - Other Business Activities

Aprio WM is affiliated with Aprio Advisory Group, a CPA led professional services firm. Aprio WM seeks to provide a holistic approach to the financial services it offers to its clients. As part of its collaborative approach Aprio Advisory Group recommends Aprio WM for clients needing investment advisory services. Aprio WM, conversely, recommends clients to Aprio Advisory Group who need accounting, tax or other services. Aprio Advisory Group does not have a referral fee arrangement for referrals made to Aprio WM and clients are instructed that fees paid to Aprio Advisory Group are separate and distinct from fees paid to Aprio WM. Aprio Advisory Group does offer an incentive bonus to employees who refer business to them. See Additional Compensation below for details. Matthew Miller as an associate of Aprio WM is eligible to receive the above origination bonus which creates an incentive for him to refer business to Aprio Advisory Group. Clients are not under any obligation to engage Aprio Advisory Group.

## Item 5 - Additional Compensation

Mr. Miller, as an advisor, is compensated pursuant to a salary and bonus program based on the advisory services performed on behalf of Aprio WM and its affiliates.

Mr. Miller as an associate of Aprio WM is eligible to receive additional income for referrals made to Aprio Advisory Group, a CPA led professional services firm affiliated with Aprio WM. Aprio Advisory Group offers an origination incentive bonus to employees for referring clients to Aprio Advisory Group. Aprio Advisory Group pays a 10% bonus on collections for the first year for new firm business originated with annual net cash collections exceeding \$1,000. Subsequent years will be paid at 5% of annual cash collections for as long as the account remains with Aprio Advisory Group and is above the \$1,000 minimum.

Employees of Aprio Advisory Group who refer new candidates for full-time employment are eligible for a referral bonus. The amount of the bonus is based on the professional level of the candidate and

is a one-time payment. Mr. Miller is eligible to receive this bonus for employees he refers to Aprio Advisory Group and Aprio Advisory Group's affiliated companies.

#### **Item 6 - Supervision**

Mr. Miller is supervised by Keith Greenwald, Chief Executive Officer and Partner in Charge of Aprio Wealth Management, LLC and Aprio Risk Management, LLC.

Aprio WM has adopted a Code of Ethics ("the Code") to address investment advisory conduct. The Code focuses on fiduciary duty. In meeting his fiduciary obligations to clients, Mr. Miller adheres to the Code. Clients may contact Mr. Miller at 470-571-0139 or Keith Greenwald, CCO at 770-353-4769, to obtain a copy of Aprio WM's Code of Ethics.

#### **Item 7 - Requirements for State-Registered Advisors**

**This section is intentionally left blank- Our Firm is SEC registered**





**Michael S. Saulnier, C(k)P<sup>®</sup>, CPFA, AIF<sup>®</sup>**

**CRD# 6310288**

**March 5, 2025**

This Brochure Supplement provides information about Michael Saulnier that supplements Aprio Wealth Management, LLC's (hereinafter "Aprio WM") Brochure. You should have received a copy of that Brochure. Please contact us at (770) 353-4769 if you did not receive Aprio WM's Brochure or if you have any questions about the contents of this supplement.

Additional information about Michael Saulnier is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 - Educational Background and Business Experience

**Michael S. Saulnier**

**Born: December 24, 1989**

### Education:

- Graduated, Finance, Management and Real Estate, University of South Carolina Moore School of Business, Columbia SC

### Business Background:

- Aprio Wealth Management, LLC – Partner, Retirement Plan Services (09/2018 – present)
- Aprio Wealth Management, LLC – Retirement Specialist (07/2015 – 08/2018)
- Aprio Risk Management, LLC – Insurance Agent (07/2015 – present)
- Aprio Advisory Group – Partner (07/2015 – present)
- Capital Payments Consulting, LLC – Owner (02/2019 – present)
- Aprio Strategic Partners, LLC – Registered Representative (07/2015 – 12/31/2017)
- John Hancock Distributors, LLC – Financial Representative (03/2014 – 07/2015)
- John Hancock – Retirement Plan Sales Associate (12/2013 – 07/2015)
- ERA Wilder Realty – Sales Agent (04/2012-12/2013)

### Designation Information:

- C(k)P® or Certified 401(k) Professional Designation is administered by the Retirement Advisor University in collaboration with UCLA Anderson School of Management Executive Education. Designation holders have completed education course work and agree to adhere to a code of conduct and ethics. Designees must complete annual continuing education requirements. The prerequisite\* to use the C(k)P® Designation on marketing materials consists of personally having: 10 plans under management/advisory, \$30 million of assets under management/advisory, and 3 years of experience in the defined contribution industry.
- CPFA or Certified Plan Fiduciary Advisor Designation is administered by the National Association of Plan Advisors (NAPA) an affiliate organization of the American Retirement Association created by and for retirement plan advisors. This designation is obtained by completing the coursework and passing an examination. Designees must complete annual continuing education requirements.
- AIF® or Accredited Investment Fiduciary is currently offered and recognized by the Center for Fiduciary Studies. To obtain this certification the candidate must meet a point-based threshold based on a combination of education, relevant industry experience and/or professional development. The candidate completes a program that reviews the fundamentals of fiduciary responsibility, formalizing and implementing an investment strategy and monitoring investment results. A final certification exam must be passed, and 6 hours of annual continuing education are needed to maintain.

## Item 3 - Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Mr. Saulnier and Aprio WM. Mr. Saulnier has not been involved in any reportable disciplinary events.

#### Item 4 - Other Business Activities

Aprio WM is affiliated with Aprio Advisory Group, a CPA led professional services firm. Aprio WM seeks to provide a holistic approach to the financial services it offers to its clients. As part of its collaborative approach Aprio Advisory Group recommends Aprio WM for clients needing investment advisory services. Aprio WM, conversely, recommends clients to Aprio Advisory Group who need accounting, tax, or other services. Aprio Advisory Group does not have a referral fee arrangement for referrals made to Aprio WM and clients are instructed that fees paid to Aprio Advisory Group are separate and distinct from fees paid to Aprio WM. Aprio Advisory Group does offer an incentive bonus to employees who refer business to them. See Additional Compensation below for details. Michael Saulnier as an associate of Aprio WM is eligible to receive the above origination bonus which creates an incentive for him to refer business to Aprio Advisory Group. Clients are not under any obligation to engage Aprio Advisory Group.

Mr. Saulnier is a registered insurance agent of Aprio Risk Management, LLC, an insurance agency affiliated with Aprio WM through common control and ownership. Agents may recommend insurance products. Clients are instructed that fees paid to Aprio WM for advisory services are separate and distinct from the commissions earned by agents of Aprio Risk Management, LLC. Clients are under no obligation to use Aprio Risk Management, LLC or its Agents for the sale of insurance products and may use the insurance agency and agent of their choice.

Mr. Saulnier is a co-owner of Capital Payments Consulting, LLC ("CPC"). CPC is a family owned consulting business. CPC assists businesses with the negotiation of banking fees. CPC is not affiliated with Aprio WM. Services provided by CPC are not related to services offered by Aprio WM or any of Aprio WM's affiliated companies. Services offered through CPC are not related to Mr. Saulnier's position as a financial advisor. Mr. Saulnier receives compensation on a discretionary basis from CPC.

#### Item 5 - Additional Compensation

Mr. Saulnier, as a financial advisor, is compensated pursuant to a salary and bonus program based on the advisory services performed on behalf of Aprio WM and its affiliates. Mr. Saulnier is also a partner of Aprio Advisory Group and shares in the profits of the business.

Mr. Saulnier as an associate of Aprio WM is eligible to receive additional income for referrals made to Aprio Advisory Group, a CPA led professional services firm affiliated with Aprio WM. Aprio Advisory Group offers an origination incentive bonus to employees for referring clients to Aprio Advisory Group. Aprio Advisory Group pays a 10% bonus on collections for the first year for new firm business originated with annual net cash collections exceeding \$1,000. Subsequent years will be paid at 5% of annual cash collections for as long as the account remains with Aprio Advisory Group and is above the \$1,000 minimum.

Employees of Aprio who refer new candidates for full-time employment are eligible for a referral bonus. The amount of the bonus is based on the professional level of the candidate and is a one-time payment. Mr. Saulnier is eligible to receive this bonus for employees he refers to Aprio Advisory Group and Aprio Advisory Group's affiliated companies.

#### Item 6 - Supervision

Mr. Saulnier is supervised by Keith Greenwald, Chief Executive Officer and Partner in Charge of Aprio Wealth Management, LLC and Aprio Risk Management, LLC.

Aprio WM has adopted a Code of Ethics (“the Code”) to address investment advisory conduct. The Code focuses on fiduciary duty. In meeting his fiduciary obligations to clients, Mr. Saulnier adheres to the Code. Clients may contact Mr. Saulnier at 770-353-5908 or Keith Greenwald, CCO at 770-353- 4769, to obtain a copy of Aprio WM's Code of Ethics.

#### **Item 7 - Requirements for State-Registered Advisors**

**This section is intentionally left blank- Our Firm is SEC registered**



## **Phil Toupin CPFA**

**CRD# 7004451**

**March 5, 2025**

This Brochure Supplement provides information about Phil Toupin that supplements Aprio Wealth Management, LLC's (hereinafter "Aprio WM") Brochure. You should have received a copy of that Brochure. Please contact us at (770) 353-4769 if you did not receive Aprio WM's Brochure or if you have any questions about the contents of this supplement.

Additional information about Phil Toupin is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 - Educational Background and Business Experience

**Phil Toupin**

**Born: August 29, 1995**

### **Education:**

Graduated, BS, Business Administration in Finance, UNC Charlotte

### **Business Background:**

- Aprio Wealth Management, LLC – Retirement Plan Advisor (02/2020 – present)
- Aprio Risk Management, LLC – Insurance Agent (02/2020 – present)
- Aprio Advisory Group – Employee (02/2020 – present)
- Jones Gregg Financial, LLC – Investment Advisor Representative (08/2018 – 12/2019)
- Jones Gregg Financial, LLC – Retirement Plan Specialist (01/2018 – 12/2019)
- Jones Gregg Financial, LLC – Intern (08/2017 – 01/2018)
- Cold Call Marketing, Inc.– President/Owner (01/204 – 01/2018)

### **Designation Information:**

- CPFA or Certified Plan Fiduciary Advisor Designation is administered by the National Association of Plan Advisors (NAPA) an affiliate organization of the American Retirement Association created by and for retirement plan advisors. This designation is obtained by completing the coursework and passing an examination. Designees must complete annual continuing education requirements.

## Item 3 - Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Mr. Toupin and Aprio WM. Mr. Toupin has not been involved in any reportable disciplinary events.

## Item 4 - Other Business Activities

Aprio WM is affiliated with Aprio Advisory Group, a CPA led professional services firm. Aprio WM seeks to provide a holistic approach to the financial services it offers to its clients. As part of its collaborative approach Aprio Advisory Group recommends Aprio WM for clients needing investment advisory services. Aprio WM, conversely, recommends clients to Aprio Advisory Group who need accounting, tax or other services. Aprio Advisory Group does not have a referral fee arrangement for referrals made to Aprio WM and clients are instructed that fees paid to Aprio Advisory Group are separate and distinct from fees paid to Aprio WM. Aprio Advisory Group does offer an incentive bonus to employees who refer business to them. See Additional Compensation below for details. Phil Toupin as an associate of Aprio WM is eligible to receive the above origination bonus which creates an incentive for him to refer business to Aprio Advisory Group. Clients are not under any obligation to engage Aprio Advisory Group.

Mr. Toupin is a registered insurance agent of Aprio Risk Management, LLC, an insurance agency affiliated with Aprio WM through common control and ownership. Agents may recommend insurance products. Clients are instructed that fees paid to Aprio WM for advisory services are separate and distinct from the commissions earned by agents of Aprio Risk Management, LLC. Clients are under no obligation to use Aprio Risk Management, LLC or its Agents for the sale of insurance products and may use the insurance agency and agent of their choice.

### Item 5 - Additional Compensation

Mr. Toupin, as a financial advisor, is compensated pursuant to a salary and bonus program based on the advisory services performed on behalf of Aprio WM and its affiliates.

Mr. Toupin as an associate of Aprio WM is eligible to receive additional income for referrals made to Aprio Advisory Group, a CPA led professional services firm affiliated with Aprio WM. Aprio Advisory Group offers an origination incentive bonus to employees for referring clients to Aprio Advisory Group. Aprio Advisory Group pays a 10% bonus on collections for the first year for new firm business originated with annual net cash collections exceeding \$1,000. Subsequent years will be paid at 5% of annual cash collections for as long as the account remains with Aprio Advisory Group and is above the \$1,000 minimum.

Employees of Aprio who refer new candidates for full-time employment are eligible for a referral bonus. The amount of the bonus is based on the professional level of the candidate and is a one-time payment. Mr. Toupin is eligible to receive this bonus for employees he refers to Aprio Advisory Group and Aprio Advisory Group's affiliated companies.

### Item 6 - Supervision

Mr. Toupin is supervised by Keith Greenwald, Chief Compliance Officer, CEO and Partner in Charge of Aprio Wealth Management, LLC and Aprio Risk Management, LLC.

Aprio WM has adopted a Code of Ethics ("the Code") to address investment advisory conduct. The Code focuses on fiduciary duty. In meeting his fiduciary obligations to clients, Mr. Toupin adheres to the Code. Clients may contact Mr. Toupin at 980-296-2544 or Keith Greenwald, CCO at 770-353-4769, to obtain a copy of Aprio WM's Code of Ethics.

### Item 7 - Requirements for State-Registered Advisors

**This section is intentionally left blank- Our Firm is SEC registered**



## **Reid Strobel**

**CRD# 5287646**

**March 5, 2025**

This Brochure Supplement provides information about Reid Strobel that supplements Aprio Wealth Management, LLC's (hereinafter "Aprio WM") Brochure. You should have received a copy of that Brochure. Please contact us at (770) 353-4769 if you did not receive Aprio WM's Brochure or if you have any questions about the contents of this supplement.

Additional information about Reid Strobel is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).



## Item 2 - Educational Background and Business Experience

**Reid Strobel**

**Born: April 10, 1977**

### Education:

- Graduated, Criminal Justice, Harford Community College

### Business Background:

- Aprio Wealth Management, LLC – Associate (01/2023 – present)
- Aprio Risk Management, LLC – Insurance Agent (01/2023 – present)
- Aprio Advisory Group – Employee (01/2023 – present)
- RBC Capital Markets, LLC – Registered Client Associate (12/2018-12/2022)
- M&T Bank/Securities – Assistant Branch Manager/Registered Rep (12/1998-9/2018)

## Item 3 - Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Mr. Strobel and Aprio WM. Mr. Strobel has not been involved in any reportable disciplinary events.

## Item 4 - Other Business Activities

Aprio WM is affiliated with Aprio Advisory Group, a CPA led professional services firm. Aprio WM seeks to provide a holistic approach to the financial services it offers to its clients. As part of its collaborative approach Aprio Advisory Group recommends Aprio WM for clients needing investment advisory services. Aprio WM, conversely, recommends clients to Aprio Advisory Group who need accounting, tax, or other services. Aprio Advisory Group does not have a referral fee arrangement for referrals made to Aprio WM and clients are instructed that fees paid to Aprio Advisory Group are separate and distinct from fees paid to Aprio WM. Aprio Advisory Group does offer an incentive bonus to employees who refer business to them. See Additional Compensation below for details. Reid Strobel as an associate of Aprio WM is eligible to receive the above origination bonus which creates an incentive for him to refer business to Aprio Advisory Group. Clients are not under any obligation to engage Aprio Advisory Group.

Mr. Strobel is a registered insurance agent of Aprio Risk Management, LLC, an insurance agency affiliated with Aprio WM through common control and ownership. Agents may recommend insurance products. Clients are instructed that fees paid to Aprio WM for advisory services are separate and distinct from the commissions earned by agents of Aprio Risk Management, LLC. Clients are under no obligation to use Aprio Risk Management, LLC or its Agents for the sale of insurance products and may use the insurance agency and agent of their choice.

## Item 5 - Additional Compensation

Mr. Strobel, as an Associate, is compensated pursuant to a salary and bonus program based on the advisory services performed on behalf of Aprio WM and its affiliates.

Mr. Strobel as an associate of Aprio WM is eligible to receive additional income for referrals made to Aprio Advisory Group, a CPA led professional services firm affiliated with Aprio WM. Aprio Advisory Group offers an origination incentive bonus to employees for referring clients to Aprio Advisory Group. Aprio Advisory Group pays a 10% bonus on collections for the first year for new firm business originated with annual net cash collections exceeding \$1,000. Subsequent years will be paid at 5% of annual cash collections for as long as the account remains with Aprio Advisory Group and is above the \$1,000 minimum.

Employees of Aprio who refer new candidates for full-time employment are eligible for a referral bonus. The amount of the bonus is based on the professional level of the candidate and is a one-time payment. Mr. Strobel is eligible to receive this bonus for employees he refers to Aprio Advisory Group and Aprio Advisory Group's affiliated companies.

#### **Item 6 - Supervision**

Mr. Strobel is supervised by Keith Greenwald, Chief Executive Officer and Partner in Charge of Aprio Wealth Management, LLC and Aprio Risk Management, LLC.

Aprio WM has adopted a Code of Ethics ("the Code") to address investment advisory conduct. The Code focuses on fiduciary duty. In meeting his fiduciary obligations to clients, Mr. Strobel adheres to the Code. Clients may contact Mr. Strobel at 770-353-5318 or Keith Greenwald, CCO at 770-353-4769, to obtain a copy of Aprio WM's Code of Ethics.

#### **Item 7 - Requirements for State-Registered Advisors**

**This section is intentionally left blank- Our Firm is SEC registered**



## **Richard Schriefer**

**CRD# 3085092**

**March 5, 2025**

This Brochure Supplement provides information about Richard Schriefer that supplements Aprio Wealth Management, LLC's (hereinafter "Aprio WM") Brochure. You should have received a copy of that Brochure. Please contact us at (770) 353-4769 if you did not receive Aprio WM's Brochure or if you have any questions about the contents of this supplement.

Additional information about Richard Schriefer is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 - Educational Background and Business Experience

**Richard Schriefer**

**Born: August 19, 1969**

### Education:

- Graduated, Bachelor of Business Administration, St. John's University

### Business Background:

- Aprio Wealth Management, LLC – Wealth Advisor (04/2021 – present)
- Aprio Risk Management, LLC – Insurance Agent (04/2021 – present)
- Aprio Advisory Group – Partner (04/2021 – present)
- AXA Advisors, LLC (now Equitable Advisors, LLC) – Investment Advisor Representative (08/1998 – 04/2021)

## Item 3 - Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Mr. Schriefer and Aprio WM. Mr. Schriefer has not been involved in any reportable disciplinary events.

## Item 4 - Other Business Activities

Aprio WM is affiliated with Aprio Advisory Group, a CPA led professional services firm. Aprio WM seeks to provide a holistic approach to the financial services it offers to its clients. As part of its collaborative approach Aprio Advisory Group recommends Aprio WM for clients needing investment advisory services. Aprio WM, conversely, recommends clients to Aprio Advisory Group who need accounting, tax or other services. Aprio Advisory Group does not have a referral fee arrangement for referrals made to Aprio WM and clients are instructed that fees paid to Aprio Advisory Group are separate and distinct from fees paid to Aprio WM. Aprio Advisory Group does offer an incentive bonus to employees who refer business to them. See Additional Compensation below for details. Richard Schriefer as an associate of Aprio WM is eligible to receive the above origination bonus which creates an incentive for him to refer business to Aprio Advisory Group. Clients are not under any obligation to engage Aprio Advisory Group.

Mr. Schriefer is a registered insurance agent of Aprio Risk Management, LLC, an insurance agency affiliated with Aprio WM through common control and ownership. Agents may recommend insurance products. Clients are instructed that fees paid to Aprio WM for advisory services are separate and distinct from the commissions earned by agents of Aprio Risk Management, LLC. Clients are under no obligation to use Aprio Risk Management, LLC or its Agents for the sale of insurance products and may use the insurance agency and agent of their choice.

## Item 5 - Additional Compensation

Mr. Schriefer, as an advisor, is compensated pursuant to a salary and bonus program based on the advisory services performed on behalf of Aprio WM and its affiliates. Mr. Schriefer is also a partner of Aprio Advisory Group and shares in the profits of the business.

Mr. Schriefer as an associate of Aprio WM is eligible to receive additional income for referrals made to Aprio Advisory Group, a CPA led professional services firm affiliated with Aprio WM. Aprio Advisory Group offers an origination incentive bonus to employees for referring clients to Aprio Advisory Group. Aprio Advisory Group pays a 10% bonus on collections for the first year for new firm business originated with annual net cash collections exceeding \$1,000. Subsequent years will be paid at 5% of annual cash collections for as long as the account remains with Aprio Advisory Group and is above the \$1,000 minimum.

Employees of Aprio Advisory Group who refer new candidates for full-time employment are eligible for a referral bonus. The amount of the bonus is based on the professional level of the candidate and is a one-time payment. Mr. Schriefer is eligible to receive this bonus for employees he refers to Aprio Advisory Group and Aprio Advisory Group's affiliated companies.

#### **Item 6 - Supervision**

Mr. Schriefer is supervised by Keith Greenwald, Chief Executive Officer and Partner in Charge of Aprio Wealth Management, LLC and Aprio Risk Management, LLC.

Aprio WM has adopted a Code of Ethics ("the Code") to address investment advisory conduct. The Code focuses on fiduciary duty. In meeting his fiduciary obligations to clients, Mr. Schriefer adheres to the Code. Clients may contact Mr. Schriefer at 212-697-8540 or Keith Greenwald, CCO at 770-353-4769, to obtain a copy of Aprio WM's Code of Ethics.

#### **Item 7 - Requirements for State-Registered Advisors**

**This section is intentionally left blank- Our Firm is SEC registered**



## **Warren Russell Nash, CFP<sup>®</sup>, CPA**

**CRD# 7614850**

**March 5, 2025**

This Brochure Supplement provides information about Warren Russell Nash that supplements Aprio Wealth Management, LLC's (hereinafter "Aprio WM") Brochure. You should have received a copy of that Brochure. Please contact us at (770) 353-4769 if you did not receive Aprio WM's Brochure or if you have any questions about the contents of this supplement.

Additional information about Warren Russell Nash is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 - Educational Background and Business Experience

### Warren Russell Nash

**Born: July 26, 1981**

#### **Education:**

- Graduated, Bachelor of Science, Professional Accountancy and Finance/Economics – Lipscomb University

#### **Business Background:**

- Aprio Wealth Management, LLC – Senior Tax Manager (07/2022 – present)
- Aprio Advisory Group – Employee (07/2022 – present)
- The Commonwealth Group – Mortgage Underwriter (01/2021 – 07/2022)
- Cherry Bekaert, LLP – Senior Manager, Tax (11/2017 – 01/2021)
- Freasier, Dean & Howerad, PLLC – Tax Manager (12/2015 – 10/2017)

#### **Designation Information:**

**Certified Financial Planner (CFP®)** —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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

1. 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
2. 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
3. Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year)
4. 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.

**Certified Public Accountant (“CPA”)** — CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing

requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three-year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct 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, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's Code of Professional Conduct within their state accountancy laws or have created their own.

### **Item 3 - Disciplinary Information**

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Mr. Nash and Aprio WM. Mr. Nash has not been involved in any reportable disciplinary events.

### **Item 4 - Other Business Activities**

Aprio WM is affiliated with Aprio Advisory Group, a CPA led professional services firm. Aprio WM seeks to provide a holistic approach to the financial services it offers to its clients. As part of its collaborative approach Aprio Advisory Group recommends Aprio WM for clients needing investment advisory services. Aprio WM, conversely, recommends clients to Aprio Advisory Group who need accounting, tax or other services. Aprio Advisory Group does not have a referral fee arrangement for referrals made to Aprio WM and clients are instructed that fees paid to Aprio Advisory Group are separate and distinct from fees paid to Aprio WM. Aprio Advisory Group does offer an incentive bonus to employees who refer business to them. See Additional Compensation below for details. Warren Russell Nash as an associate of Aprio WM is eligible to receive the above origination bonus which creates an incentive for him to refer business to Aprio Advisory Group. Clients are not under any obligation to engage Aprio Advisory Group.

### **Item 5 - Additional Compensation**

Mr. Nash, as a advisor advisor, is compensated pursuant to a salary and bonus program based on the advisory services performed on behalf of Aprio WM and its affiliates.

Mr. Nash as an associate of Aprio WM is eligible to receive additional income for referrals made to Aprio Advisory Group, a CPA led professional services firm affiliated with Aprio WM. Aprio Advisory Group offers an origination incentive bonus to employees for referring clients to Aprio Advisory Group. Aprio Advisory Group pays a 10% bonus on collections for the first year for new firm business originated with annual net cash collections exceeding \$1,000. Subsequent years will be paid at 5% of annual cash collections for as long as the account remains with Aprio Advisory Group and is above the \$1,000 minimum.

Employees of Aprio who refer new candidates for full-time employment are eligible for a referral bonus. The amount of the bonus is based on the professional level of the candidate and is a one-time payment. Mr. Nash is eligible to receive this bonus for employees she refers to Aprio Advisory Group and Aprio Advisory Group's affiliated companies.



### **Item 6 - Supervision**

Mr. Nash is supervised by Keith Greenwald, Chief Compliance Officer, CEO and Partner in Charge of Aprio Wealth Management, LLC and Aprio Risk Management, LLC.

Aprio WM has adopted a Code of Ethics (“the Code”) to address investment advisory conduct. The Code focuses on fiduciary duty. In meeting his fiduciary obligations to clients, Mr. Nash adheres to the Code. Clients may contact Mr. Nash at 629-216-2414 or Keith Greenwald, CCO at 770-353-4769, to obtain a copy of Aprio WM's Code of Ethics.

### **Item 7 - Requirements for State-Registered Advisors**

**This section is intentionally left blank- Our Firm is SEC registered**



**Scott Barnas, CFP<sup>®</sup>, ChFC<sup>®</sup>**

**CRD# 2587163**

**March 5, 2025**

This Brochure Supplement provides information about Scott Barnas that supplements Aprio Wealth Management, LLC's (hereinafter "Aprio WM") Brochure. You should have received a copy of that Brochure. Please contact us at (770) 353-4769 if you did not receive Aprio WM's Brochure or if you have any questions about the contents of this supplement.

Additional information about Scott Barnas is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 - Educational Background and Business Experience

**Scott Barnas, CFP®, ChFC®**

**Born: December 5, 1971**

### **Education:**

- Attended 1990 - 1991, BS, Finance, University of Massachusetts
- Graduated, BS, Finance, University of Rhode Island
- Graduated, MBA, Business Administration in Finance and Investments, George Washington University

### **Business Background:**

- Aprio Wealth Management, LLC – Sr. Financial Planner (01/2021 – present)
- Aprio Advisory Group – Employee (01/2021 – present)
- MML Investors Services, LLC – Registered Representative (03/2017 –01/2021)
- Massachusetts Mutual Life Insurance Company – Administrator (07/2016 – 01/2021)
- MetLife Securities Inc. – Administrator (03/2012 – 03/2017)

### **Designation Information:**

**Certified Financial Planner (CFP®)** —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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

1. 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
2. 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
3. Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year)
4. 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.

**Chartered Financial Consultant (ChFC®)** – The American College in Bryn Mawr, PA, which sponsors this program, says that “the ChFC program prepares you to meet the advanced financial planning needs of individuals, professionals and small business owners. Certification requires successful completion of nine courses in key financial planning disciplines, including insurance, income taxation, retirement planning, investments and estate planning.” To receive the ChFC® designation, you must also meet experience requirements (three years of full-time work experience (or 6,000 hours of part-time work experience) in one of several specific fields, as well as ethics standards, and agree to comply with The American College Code of Ethics and Procedures. Additionally, there is a requirement to meet 30 hours of PACE continuing education every two years. For more information, see <http://www.theamericancollege.edu/>.

### Item 3 - Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Mr. Barnas and Aprio WM. Mr. Barnas has not been involved in any reportable disciplinary events.

### Item 4 - Other Business Activities

Aprio WM is affiliated with Aprio Advisory Group, a CPA led professional services firm. Aprio WM seeks to provide a holistic approach to the financial services it offers to its clients. As part of its collaborative approach Aprio Advisory Group recommends Aprio WM for clients needing investment advisory services. Aprio WM, conversely, recommends clients to Aprio Advisory Group who need accounting, tax or other services. Aprio Advisory Group does not have a referral fee arrangement for referrals made to Aprio WM and clients are instructed that fees paid to Aprio Advisory Group are separate and distinct from fees paid to Aprio WM. Aprio Advisory Group does offer an incentive bonus to employees who refer business to them. See Additional Compensation below for details. Scott Barnas as an associate of Aprio WM is eligible to receive the above origination bonus which creates an incentive for him to refer business to Aprio Advisory Group. Clients are not under any obligation to engage Aprio Advisory Group.

### Item 5 - Additional Compensation

Mr. Barnas, as a financial advisor, is compensated pursuant to a salary and bonus program based on the advisory services performed on behalf of Aprio WM and its affiliates.

Mr. Barnas as an associate of Aprio WM is eligible to receive additional income for referrals made to Aprio Advisory Group, a CPA led professional services firm affiliated with Aprio WM. Aprio Advisory Group offers an origination incentive bonus to employees for referring clients to Aprio Advisory Group. Aprio Advisory Group pays a 10% bonus on collections for the first year for new firm business originated with annual net cash collections exceeding \$1,000. Subsequent years will be paid at 5% of annual cash collections for as long as the account remains with Aprio Advisory Group and is above the \$1,000 minimum.

Employees of Aprio who refer new candidates for full-time employment are eligible for a referral bonus. The amount of the bonus is based on the professional level of the candidate and is a one-time payment. Mr. Barnas is eligible to receive this bonus for employees he refers to Aprio Advisory Group and Aprio Advisory Group's affiliated companies.

### Item 6 - Supervision

Mr. Barnas is supervised by Keith Greenwald, Chief Compliance Officer, CEO and Partner in Charge of Aprio Wealth Management, LLC and Aprio Risk Management, LLC.

Aprio WM has adopted a Code of Ethics ("the Code") to address investment advisory conduct. The Code focuses on fiduciary duty. In meeting his fiduciary obligations to clients, Mr. Barnas adheres to the Code. Clients may contact Mr. Barnas at 770-353-3047 or Keith Greenwald, CCO at 770-353-4769, to obtain a copy of Aprio WM's Code of Ethics.

### Item 7 - Requirements for State-Registered Advisors

**This section is intentionally left blank- Our Firm is SEC registered**



## **Simeon Wallis, CFA**

**CRD# 2771239**

**March 5, 2025**

This Brochure Supplement provides information about Simeon Wallis that supplements Aprio Wealth Management, LLC's (hereinafter "Aprio WM") Brochure. You should have received a copy of that Brochure. Please contact us at (770) 353-4769 if you did not receive Aprio WM's Brochure or if you have any questions about the contents of this supplement.

Additional information about Simeon Wallis is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 - Educational Background and Business Experience

### Simeon Wallis

**Born: April 5, 1975**

#### Education:

- Graduated, AB, History, Duke University
- Graduated, MBA, Finance, the Wharton School – University of Pennsylvania

#### Business Background:

- Aprio Wealth Management, LLC – Chief Investment Officer (01/2020 – present)
- Aprio Advisory Group – Employee/Partner (01/2020-present)
- ValorBridge Partners – Investment Director (05/2013 – 01/2020)
- Wallis Advisory Group – Founder (04/2012 – 05/2013)

#### Designation Information:

**CHARTERED FINANCIAL ANALYST® (CFA®)** A Chartered Financial Analyst® (CFA®) is a professional designation given by the CFA Institute, formerly AIMR, that measures the competence and integrity of financial analysts. Candidates are required to pass three levels of exams covering areas such as accounting, economics, ethics, money management and security analysis. Before you can become a CFA charter holder, you must have four years of investment/financial career experience and hold a bachelor's degree. Successful candidates take an average of four years to earn their CFA charter. The program covers a broad range of topics relating to investment management, financial analysis, stocks, bonds and derivatives, and provides a generalist knowledge of other areas of finance. The CFA charter is one of the most respected designations in finance, considered by many to be a gold standard in the field of investment analysis.

## Item 3 - Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Mr. Wallis and Aprio WM. Mr. Wallis has not been involved in any reportable disciplinary events.

## Item 4 - Other Business Activities

Aprio WM is affiliated with Aprio Advisory Group, a CPA led professional services firm. Aprio WM seeks to provide a holistic approach to the financial services it offers to its clients. As part of its collaborative approach Aprio Advisory Group recommends Aprio WM for clients needing investment advisory services. Aprio WM, conversely, recommends clients to Aprio Advisory Group who need accounting, tax or other services. Aprio Advisory Group does not have a referral fee arrangement for referrals made to Aprio WM and clients are instructed that fees paid to Aprio Advisory Group are separate and distinct from fees paid to Aprio WM. Aprio Advisory Group does offer an incentive bonus to employees who refer business to them. See Additional Compensation below for details. Simeon Wallis as an associate of Aprio WM is eligible to receive the above origination bonus which creates an incentive for him to refer business to Aprio Advisory Group. Clients are not under any obligation to engage Aprio Advisory Group.

### Item 5 - Additional Compensation

Mr. Wallis, as a Chief Investment Officer, is compensated pursuant to a salary and bonus program based on the advisory services performed on behalf of Aprio WM and its affiliates. Mr. Wallis is also a partner of Aprio Advisory Group and shares in the profits of the business.

Aprio Advisory Group, a CPA led professional services firm affiliated with Aprio WM. Aprio Advisory Group offers an origination incentive bonus to employees for referring clients to Aprio Advisory Group. Aprio Advisory Group pays a 10% bonus on collections for the first year for new firm business originated with annual net cash collections exceeding \$1,000. Subsequent years will be paid at 5% of annual cash collections for as long as the account remains with Aprio Advisory Group and is above the \$1,000 minimum.

Employees of Aprio who refer new candidates for full-time employment are eligible for a referral bonus. The amount of the bonus is based on the professional level of the candidate and is a one-time payment. Mr. Wallis is eligible to receive this bonus for employees he refers to Aprio Advisory Group and Aprio Advisory Group's affiliated companies.

### Item 6 - Supervision

Mr. Wallis is supervised by Keith Greenwald, Chief Executive Officer and Partner in Charge of Aprio Wealth Management, LLC and Aprio Risk Management, LLC.

Aprio WM has adopted a Code of Ethics ("the Code") to address investment advisory conduct. The Code focuses on fiduciary duty. In meeting his fiduciary obligations to clients, Mr. Wallis adheres to the Code. Clients may contact Mr. Wallis at 470-236-0403 or Keith Greenwald, CCO at 770-353-4769, to obtain a copy of Aprio WM's Code of Ethics.

### Item 7 - Requirements for State-Registered Advisors

**This section is intentionally left blank- Our Firm is SEC registered**





## **Srbo Radisavljevic, CFP<sup>®</sup>, CEPA<sup>®</sup>**

**CRD# 2806101**

**1/10/2025**

This Brochure Supplement provides information about Srbo Radisavljevic, CFP<sup>®</sup> CEPA<sup>®</sup> that supplements Aprio Wealth Management, LLC's (hereinafter "Aprio WM") Brochure. You should have received a copy of that Brochure. Please contact us at (770) 353-4769 if you did not receive Aprio WM's Brochure or if you have any questions about the contents of this supplement.

Additional information about Srbo Radisavljevic, CFP<sup>®</sup> CEPA<sup>®</sup> is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 - Educational Background and Business Experience

**Srbo Radisavljevic, CFP®, CEPA®**

**Born: November 1, 1972**

### **Education:**

- Graduated, BS, Business Administration in Economics, University of Illinois at Chicago, Chicago, IL

### **Business Background:**

- Aprio Wealth Management, LLC – Partner (01/2025 – present)
- Aprio Risk Management, LLC – Insurance Agent (01/2025 – present)
- Aprio Advisory Group – Employee (01/2025 – present)
- KRD Wealth Management LLC – Partner, Investment Advisor Representative (02/2022 – present)
- Srbo Radisavljevic, Sole Proprietor – Insurance Agent (08/1999 – present)
- Strategic Edge Wealth Management, LLC – Managing Member / Investment Adviser Representative (06/2015 – 04/2022)

### **Designation Information:**

**Certified Financial Planner (CFP®)** – 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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

1. 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
2. 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
3. Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year)

4. 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.

**Certified Exit Planning Advisor (CEPA)** – The Certified Exit Planning Advisor (CEPA) program was created by the Exit Planning Institute (EPI) and is the most widely accepted and endorsed professional exit planning credential in the world. The EPI is the premier international membership organization serving the educational needs of the exit planning profession, and to bring together financial advisors, business brokers, attorneys, and other business advisors to draw upon their combined expertise to better serve the needs of small and mid-sized business owners worldwide. The common thread uniting these different professionals is their commitment to helping Clients exit their companies successfully. To earn the CEPA designation, a professional must:

- Attend a 5-day executive MBA style program held twice per year in Chicago.
- Successfully pass the 3.5 hour proctored exam.
- The CEPA must be renewed every 3 years and requires 40 hours of exit planning related continued education.

### Item 3 - Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Mr. Radisavljevic and Aprio WM. Mr. Radisavljevic has not been involved in any reportable disciplinary events.

### Item 4 - Other Business Activities

Aprio WM is affiliated with Aprio Advisory Group, a CPA led professional services firm. Aprio WM seeks to provide a holistic approach to the financial services it offers to its clients. As part of its collaborative approach Aprio Advisory Group recommends Aprio WM for clients needing investment advisory services. Aprio WM, conversely, recommends clients to Aprio Advisory Group who need accounting, tax or other services. Aprio Advisory Group does not have a referral fee arrangement for referrals made to Aprio WM and clients are instructed that fees paid to Aprio Advisory Group are separate and distinct from fees paid to Aprio WM. Aprio Advisory Group does offer an incentive bonus to employees who refer business to them. See Additional Compensation below for details. Srbo Radisavljevic, CFP® CEPA® as an associate of Aprio WM is eligible to receive the above origination bonus which creates an incentive for him to refer business to Aprio Advisory Group. Clients are not under any obligation to engage Aprio Advisory Group.

Mr. Radisavljevic is a registered insurance agent of Srbo Radisavljevic, Sole Proprietor and Aprio Risk Management, LLC, an insurance agency affiliated with Aprio WM through common control and ownership. Agents may recommend insurance products. Clients are instructed that fees paid to Aprio WM for advisory services are separate and distinct from the commissions earned by agents of Aprio Risk Management, LLC. Clients are under no obligation to use Aprio Risk Management, LLC or its Agents for the sale of insurance products and may use the insurance agency and agent of their choice.

### Item 5 - Additional Compensation

Mr. Radisavljevic, as a Partner, is compensated pursuant to a salary and bonus program based on the advisory services performed on behalf of Aprio WM and its affiliates. Mr. Radisavljevic is also a partner of Aprio Advisory Group and shares in the profits of the business.

Mr. Radisavljevic as an associate of Aprio WM is eligible to receive additional income for referrals made to Aprio Advisory Group, a CPA led professional services firm affiliated with Aprio WM. Aprio

Advisory Group offers an origination incentive bonus to employees for referring clients to Aprio Advisory Group. Aprio Advisory Group pays a 10% bonus on collections for the first year for new firm business originated with annual net cash collections exceeding \$1,000. Subsequent years will be paid at 5% of annual cash collections for as long as the account remains with Aprio Advisory Group and is above the \$1,000 minimum.

Employees of Aprio who refer new candidates for full-time employment are eligible for a referral bonus. The amount of the bonus is based on the professional level of the candidate and is a one-time payment. Mr. Radisavljevic is eligible to receive this bonus for employees he refers to Aprio Advisory Group and Aprio Advisory Group's affiliated companies.

#### **Item 6 - Supervision**

Mr. Radisavljevic is supervised by Keith Greenwald, Chief Executive Officer and Partner in Charge of Aprio Wealth Management, LLC and Aprio Risk Management, LLC.

Aprio WM has adopted a Code of Ethics ("the Code") to address investment advisory conduct. The Code focuses on fiduciary duty. In meeting his fiduciary obligations to clients, Mr. Radisavljevic adheres to the Code. Clients may contact Mr. Radisavljevic at 847-849-5550 or Keith Greenwald, CCO at 770-353-4769, to obtain a copy of Aprio WM's Code of Ethics.

#### **Item 7 - Requirements for State-Registered Advisors**

**This section is intentionally left blank- Our Firm is SEC registered.**



**Aprio**<sup>®</sup>  
Wealth Management

## **Victor M. Krasij**

**CRD# 7705701**

**March 5, 2025**

This Brochure Supplement provides information about Victor Krasij that supplements Aprio Wealth Management, LLC's (hereinafter "Aprio WM") Brochure. You should have received a copy of that Brochure. Please contact us at (770) 353-4769 if you did not receive Aprio WM's Brochure or if you have any questions about the contents of this supplement.

Additional information about Victor Krasij is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 - Educational Background and Business Experience

**Victor Krasij**

**Born: February 1, 1983**

### Education:

- Graduated, BA in Mathematics and Economics, Lafayette College

### Business Background:

- Aprio Wealth Management, LLC – Director (02/2023 – present)
- Aprio Advisory Group – Employee (02/2023 – present)
- BNY Mellon Wealth Management – Director (6/2018 – 02/2023)
- U.S. Trust, Bank of America – Vice President (05/2013 – 06/2018)

## Item 3 - Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Mr. Krasij and Aprio WM. Mr. Krasij has not been involved in any reportable disciplinary events.

## Item 4 - Other Business Activities

Aprio WM is affiliated with Aprio Advisory Group, a CPA led professional services firm. Aprio WM seeks to provide a holistic approach to the financial services it offers to its clients. As part of its collaborative approach Aprio Advisory Group recommends Aprio WM for clients needing investment advisory services. Aprio WM, conversely, recommends clients to Aprio Advisory Group who need accounting, tax or other services. Aprio Advisory Group does not have a referral fee arrangement for referrals made to Aprio WM and clients are instructed that fees paid to Aprio Advisory Group are separate and distinct from fees paid to Aprio WM. Aprio Advisory Group does offer an incentive bonus to employees who refer business to them. See Additional Compensation below for details. Victor Krasij as an associate of Aprio WM is eligible to receive the above origination bonus which creates an incentive for him to refer business to Aprio Advisory Group. Clients are not under any obligation to engage Aprio Advisory Group.

Mr. Krasij is also on the board of directors of the CFA Society of Washington D.C. as well as the finance committee of Habitat for Humanity Metro Maryland

## Item 5 - Additional Compensation

Mr. Krasij, as an advisor, is compensated pursuant to a salary and bonus program based on the advisory services performed on behalf of Aprio WM and its affiliates.

Mr. Krasij as an associate of Aprio WM is eligible to receive additional income for referrals made to Aprio Advisory Group, a CPA led professional services firm affiliated with Aprio WM. Aprio Advisory Group offers an origination incentive bonus to employees for referring clients to Aprio Advisory Group. Aprio Advisory Group pays a 10% bonus on collections for the first year for new firm business originated with annual net cash collections exceeding \$1,000. Subsequent years will be paid at 5% of annual cash collections for as long as the account remains with Aprio Advisory Group and is above the \$1,000 minimum.

Employees of Aprio Advisory Group who refer new candidates for full-time employment are eligible for a referral bonus. The amount of the bonus is based on the professional level of the candidate and is a one-time payment. Mr. Krasij is eligible to receive this bonus for employees he refers to Aprio Advisory Group and Aprio Advisory Group's affiliated companies.

#### **Item 6 - Supervision**

Mr. Krasij is supervised by Keith Greenwald, Chief Executive Officer and Partner in Charge of Aprio Wealth Management, LLC and Aprio Risk Management, LLC.

Aprio WM has adopted a Code of Ethics ("the Code") to address investment advisory conduct. The Code focuses on fiduciary duty. In meeting his fiduciary obligations to clients, Mr. Krasij adheres to the Code. Clients may contact Mr. Krasij at 240-249-2183 or Keith Greenwald, CCO at 770-353-4769, to obtain a copy of Aprio WM's Code of Ethics.

#### **Item 7 - Requirements for State-Registered Advisors**

**This section is intentionally left blank- Our Firm is SEC registered**



## **William Whittaker, Jr.**

**CRD# 6548327**

**March 5, 2025**

This Brochure Supplement provides information about William Whittaker, Jr. that supplements Aprio Wealth Management, LLC's (hereinafter "Aprio WM") Brochure. You should have received a copy of that Brochure. Please contact us at (770) 353-4769 if you did not receive Aprio WM's Brochure or if you have any questions about the contents of this supplement.

Additional information about William Whittaker, Jr. is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).



## Item 2 - Educational Background and Business Experience

**William Whittaker, Jr.**

**Born: August 3, 1990**

### **Education:**

Graduated, BS, Hotel and Restaurant Management, University of South Carolina, Columbia

### **Business Background:**

- Aprio Wealth Management, LLC – Client Relationship Manager (08/2019 – present)
- Aprio Risk Management, LLC – Insurance Agent (08/2019 – present)
- Aprio Advisory Group – Manager (08/2019 – present)
- John Hancock Distributors, LLC – Registered Representative (08/2015 – 08/2019)
- John Hancock – Consolidation Coordinator (06/2015 – 08/2019)
- The Greenbriar – Assistant Manager (10/2013 – 03/2015)

## Item 3 - Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Mr. Whittaker and Aprio WM. Mr. Whittaker has not been involved in any reportable disciplinary events.

## Item 4 - Other Business Activities

Aprio WM is affiliated with Aprio Advisory Group, a CPA led professional services firm. Aprio WM seeks to provide a holistic approach to the financial services it offers to its clients. As part of its collaborative approach Aprio Advisory Group recommends Aprio WM for clients needing investment advisory services. Aprio WM, conversely, recommends clients to Aprio Advisory Group who need accounting, tax or other services. Aprio Advisory Group does not have a referral fee arrangement for referrals made to Aprio WM and clients are instructed that fees paid to Aprio Advisory Group are separate and distinct from fees paid to Aprio WM. Aprio Advisory Group does offer an incentive bonus to employees who refer business to them. See Additional Compensation below for details. William Whittaker, as an associate of Aprio WM, is eligible to receive the above origination bonus which creates an incentive for him to refer business to Aprio Advisory Group. Clients are not under any obligation to engage Aprio Advisory Group.

Mr. Whittaker is a registered insurance agent of Aprio Risk Management, LLC, an insurance agency affiliated with Aprio WM through common control and ownership. Agents may recommend insurance products. Clients are instructed that fees paid to Aprio WM for advisory services are separate and distinct from the commissions earned by agents of Aprio Risk Management, LLC. Clients are under no obligation to use Aprio Risk Management, LLC or its Agents for the sale of insurance products and may use the insurance agency and agent of their choice.

## Item 5 - Additional Compensation

Mr. Whittaker, as a financial advisor, is compensated pursuant to a salary and bonus program based on the advisory services performed on behalf of Aprio WM and its affiliates.

Mr. Whittaker, as an associate of Aprio WM, is eligible to receive additional income for referrals made to Aprio Advisory Group, a CPA led professional services firm affiliated with Aprio WM. Aprio Advisory Group offers an origination incentive bonus to employees for referring clients to Aprio Advisory Group. Aprio Advisory Group pays a 10% bonus on collections for the first year for new firm business originated with annual net cash collections exceeding \$1,000. Subsequent years will be paid at 5% of annual cash collections for as long as the account remains with Aprio Advisory Group and is above the \$1,000 minimum.

Employees of Aprio who refer new candidates for full-time employment are eligible for a referral bonus. The amount of the bonus is based on the professional level of the candidate and is a one-time payment. Mr. Whittaker is eligible to receive this bonus for employees he refers to Aprio Advisory Group and Aprio Advisory Group's affiliated companies.

#### **Item 6 - Supervision**

Mr. Whittaker is supervised by Keith Greenwald, Chief Compliance Officer, CEO and Partner in Charge of Aprio Wealth Management, LLC and Aprio Risk Management, LLC.

Aprio WM has adopted a Code of Ethics ("the Code") to address investment advisory conduct. The Code focuses on fiduciary duty. In meeting his fiduciary obligations to clients, Mr. Whittaker adheres to the Code. Clients may contact Mr. Whittaker at 770-353-2807 or Keith Greenwald, CCO at 770-353-4769, to obtain a copy of Aprio WM's Code of Ethics.

#### **Item 7 - Requirements for State-Registered Advisors**

**This section is intentionally left blank- Our Firm is SEC registered**