

# Form ADV, Part 2B Brochure Supplement

## SVB Wealth LLC

File No. 801-80480

53 State Street, 28<sup>th</sup> Floor  
Boston, Massachusetts 02109  
617-223-0200

<https://www.svb.com/private-bank/wealth-management>

November 05, 2024

This brochure supplement provides information about supervised persons of SVB Wealth LLC (“SVB Wealth”, “SVBW” or the “Firm”) that supplements the SVB Wealth LLC ADV brochure. You should have received a copy of that brochure. Please contact SVBW at 617.223.0200 or [compliance.wealth@svb.com](mailto:compliance.wealth@svb.com) if you did not receive SVBW’s brochure or if you have any questions about the contents of this supplement.

Additional information about the SVBW supervised persons discussed herein is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Natalya Alexei (CRD No: 3004862)**

Branch Address: 222 2<sup>ND</sup> Street  
18 Floor  
San Francisco, CA 94105

Contact Number: 415.764.3100

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

NAME: Natalya Alexei (b. 1976)

EDUCATION: University of San Francisco (Bachelor of Arts)

BUSINESS EXPERIENCE:	11/2023 - Present	First Citizens Investor Services, Inc. (FCIS), Sr. Managing Director
(Past Five Years)	Private Wealth Advisor	
	03/2023 - Present	First Citizens Bank, Sr Managing Director
	10/2021 - Present	SVB Wealth LLC, Sr. Managing Director
	08/2021 - 12/2023	SVB Investment Services Inc., Sr Managing Director
	05/2021 - 10/2021	Wells Fargo Clearing Services, Managing Director
	01/2016 – 10/2021	Wells Fargo Bank, Ad Sr.Private Banker

PROFESSIONAL DESIGNATION(S): No professional designations to disclose.

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

Natalya Alexei is employed and compensated by First-Citizens Bank & Trust Company (FCB) and is a registered representative of First Citizens Investor Services, Inc. (FCIS). The sale of securities and brokerage-related products may be offered within this capacity. They are compensated by FCB for selling its products and services, and SVBW will charge advisory fees for assets under management, a portion of which will be paid or credited to them. Each product provides different compensation structures for the Adviser, which may present a conflict of interest; however, FCIS and SVBW have implemented a strict Code of Ethics outlining the fiduciary duties of an Investment Adviser.

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Ms. Alexei is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Art Saldivar, Sr. Director Regional Wealth, is Ms. Alexei's direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Alejandro Algaze** (CRD No: 5413281)

Branch Address: 1441 Brickell Avenue  
Suite 1530  
Miami, FL 33131

Contact Number: 305.913.1524

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

NAME: Alejandro Algaze (b. 1980)  
EDUCATION: University of Miami (Masters)  
Universidad Gabriela Mistral (Bachelor of Arts)

BUSINESS EXPERIENCE: (Past Five Years)	03/2023 - Present	First Citizens Bank, Managing Director
	12/2019 - Present	SVB Wealth LLC, Managing Director
	05/2016 - 12/2019	Chai Logistics, Founder and Director
	08/2012 - 12/2016	Canada Corp, Founder and Director

PROFESSIONAL DESIGNATION(S): No professional designations to disclose.

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

*No other business activity to disclose.*

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Mr. Algaze is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Ethan Van Eck, Sr. Director Regional Wealth, is Mr. Algaze's direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Gustavo Arce** (CRD No: 4432219)

Branch Address: 222 2<sup>ND</sup> Street  
18 Floor  
San Francisco, CA 94105

Contact Number: 415.764.3100

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

NAME: Gustavo Arce (b. 1977)

EDUCATION: University of Florida (Bachelor of Arts)

BUSINESS EXPERIENCE:	12/2023 - Present	First Citizens Investor Services, Inc. (FCIS), Managing Director
	Private Wealth Advisor	
(Past Five Years)	03/2023 - Present	First Citizens Bank, Managing Director Private Wealth Advisor
	07/2021 - Present	SVB Wealth LLC, Managing Director, Relationship Manage
	07/2021 -12/2023	SVB Investment Services Inc., Relationship Manager
	03/2013 - 07/2021	Bessemer Trust, Client Account Manager

PROFESSIONAL DESIGNATION(S): No professional designations to disclose.

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

Gustavo Arce is employed and compensated by First-Citizens Bank & Trust Company (FCB) and is a registered representative of First Citizens Investor Services, Inc. (FCIS). The sale of securities and brokerage-related products may be offered within this capacity. They are compensated by FCB for selling its products and services, and SVBW will charge advisory fees for assets under management, a portion of which will be paid or credited to them. Each product provides different compensation structures for the Adviser, which may present a conflict of interest; however, FCIS and SVBW have implemented a strict Code of Ethics outlining the fiduciary duties of an Investment Adviser.

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Mr. Arce is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Art Saldivar, Sr. Director Regional Wealth, is Mr. Arce's direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Dimitrina Atanasova (CRD No: 6817011)**

Branch Address: 53 State Street  
28th Floor  
Boston, MA 02109

Contact Number: 774.994.3425

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

NAME: Dimitrina Atanasova (b. 1987)  
 EDUCATION: South-west University (Masters)  
 South-west University (Bachelor of Science)

BUSINESS EXPERIENCE: 11/2023 - Present First Citizens Investor Services, Inc. (FCIS), PBWM Client Service Specialist IV  
 (Past Five Years) 03/2023 - Present First Citizens Bank, PBWM Client Service Specialist IV  
 10/2022 - Present SVB Wealth LLC, Private Wealth Advisor  
 09/2022 - 12/2023 SVB Investment Services Inc., Private Wealth Advisor  
 05/2020 - 07/2022 Santander Bank, Branch Manager  
 07/2017 - 02/2020 Merrill Lynch, Senior Relationship Manager

PROFESSIONAL DESIGNATION(S): No professional designations to disclose.

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

Dimitrina Atanasova is employed and compensated by First-Citizens Bank & Trust Company (FCB) and is a registered representative of First Citizens Investor Services, Inc. (FCIS). The sale of securities and brokerage-related products may be offered within this capacity. They are compensated by FCB for selling its products and services, and SVBW will charge advisory fees for assets under management, a portion of which will be paid or credited to them. Each product provides different compensation structures for the Adviser, which may present a conflict of interest; however, FCIS and SVBW have implemented a strict Code of Ethics outlining the fiduciary duties of an Investment Adviser.

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Ms. Atanasova is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Josh Thomas, Director, PBWM Affluent Relationship Managers, is Ms. Atanasova's direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Sigita Baker** (CRD No: 5900075)

Branch Address: 2750 East Cottonwood Parkway  
Suite 420  
Salt Lake City, UT 84121

Contact Number: 801.915.0482

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

NAME: Sigita Baker (b. 1984)  
EDUCATION: Vilnius University (Bachelor of Economics)

BUSINESS EXPERIENCE: (Past Five Years)	12/2023 - Present	First Citizens Investor Services, Inc. (FCIS), Private Wealth Advisor
	03/2023 - Present	First Citizens Bank, Senior, Wealth Advisor
	06/2022 - Present	SVB Wealth LLC, Relationship Manager
	06/2022 - 12/2023	SVB Investment Services Inc., Relationship Manager
	08/2020 - 03/2023	Silicon Valley Bank, Relationship Manager
	08/2020 - 06/2022	Silicon Wealth Advisory Inc., Relationship Manager
	11/2016 - 08/2020	Wells Fargo Advisors, Senior Registered Associate

PROFESSIONAL DESIGNATION(S): No professional designations to disclose.

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

Sigita Baker is employed and compensated by First-Citizens Bank & Trust Company (FCB) and is a registered representative of First Citizens Investor Services, Inc. (FCIS). The sale of securities and brokerage-related products may be offered within this capacity. They are compensated by FCB for selling its products and services, and SVBW will charge advisory fees for assets under management, a portion of which will be paid or credited to them. Each product provides different compensation structures for the Adviser, which may present a conflict of interest; however, FCIS and SVBW have implemented a strict Code of Ethics outlining the fiduciary duties of an Investment Adviser.

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Ms. Baker is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Josh Thomas, Director, PBWM Affluent Relationship Managers, is Ms. Baker's direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Jeffrey Becker** (CRD No: 7602751)

Branch Address: 2770 Sand Hill Road  
Menlo Park, CA 94025

Contact Number: 408.654.7717

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

NAME: Jeffrey Becker (b. 1994)

EDUCATION: Santa Clara University (Bachelor of Science)

BUSINESS EXPERIENCE: (Past Five Years)	03/2023 - Present	First Citizens Bank, Senior Wealth Advisor
	07/2022 - Present	SVB Wealth LLC, Director, Private Wealth Advisor
	05/2016 - 06/2022	BNY Mellon Wealth Management, Wealth Manager

PROFESSIONAL DESIGNATION(S): Chartered Financial Analyst® (CFA®)

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

*No other business activity to disclose.*

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Mr. Becker is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Art Saldivar, Sr. Director Regional Wealth, is Mr. Becker's direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Amy Born** (CRD No: 2640905)

Branch Address: 9465 Wilshire Boulevard  
8th Floor  
Beverly Hills, CA 90212

Contact Number: 424.653.5018

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

**NAME:** Amy Born (b. 1971)  
**EDUCATION:** San Diego State University (Bachelor of Science)

**BUSINESS EXPERIENCE:** 03/2023 - Present First Citizens Bank, Senior Wealth Advisor  
(Past Five Years) 07/2022 - Present SVB Wealth LLC, Director, Senior Wealth Advisor  
12/2021 - 07/2022 SVB Wealth Advisory Inc., Senior Wealth Advisor  
09/2018 – 12/2021 Boston Private Wealth LLC, Senior Wealth Advisor

**PROFESSIONAL DESIGNATION(S):** Chartered Financial Analyst® (CFA®)  
Certified Financial Planner (CFP®)  
Certified Investment Management Analyst (CIMA®)

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

*No other business activity to disclose.*

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Ms. Born is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Timothy “Penn” Nugent, Director Portfolio Strategy, is Ms. Born’s direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A



**David Buxton** (CRD No: 5401619)

Branch Address: 53 State Street  
18<sup>TH</sup> Floor  
Boston, MA 02109

Contact Number: 617.243.2943

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

NAME: David Buxton (b. 1972)  
EDUCATION: University of New Hampshire (Bachelor of Science)

<b>BUSINESS EXPERIENCE:</b>  (Past Five Years)	11/2023 - Present	First Citizens Investor Services, Inc. (FCIS), Sr. Managing Director Private Wealth Advisor
	03/2023 - Present	First Citizens Bank, Sr. Managing Director Private Wealth Advisor
	02/2022 - Present	SVB Wealth LLC, Advisor
	07/2022 - 12/2023	SVB Investment Services Inc., Private Wealth Advisor
	01/2017 - 07/2022	SVB Wealth Advisory, Investment Advisor Representative
	06/2014 - 03/2023	Silicon Valley Bank, Banker

PROFESSIONAL DESIGNATION(S): No professional designations to disclose.

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

David Buxton is employed and compensated by First-Citizens Bank & Trust Company (FCB) and is a registered representative of First Citizens Investor Services, Inc. (FCIS). The sale of securities and brokerage-related products may be offered within this capacity. They are compensated by FCB for selling its products and services, and SVBW will charge advisory fees for assets under management, a portion of which will be paid or credited to them. Each product provides different compensation structures for the Adviser, which may present a conflict of interest; however, FCIS and SVBW have implemented a strict Code of Ethics outlining the fiduciary duties of an Investment Adviser.

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Mr. Buxton is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Dwight Mathis, Senior Director Regional Wealth, is Mr. Buxton's direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Mark Childs** (CRD No: 4136581)

Branch Address: 11 West 42nd Street  
13 Floor  
New York, NY 10036

Contact Number: 617.510.8200

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

NAME: Mark Childs (b. 1966)  
EDUCATION: University of Massachusetts Amherst (Bachelor of Arts)

<b>BUSINESS EXPERIENCE:</b>  (Past Five Years)	12/2023 - Present	First Citizens Investor Services, Inc. (FCIS), Sr. Managing Director Private Wealth Advisor
	03/2023 - Present	First Citizens Bank, Sr. Managing Director Private Wealth Advisor
	02/2022 - Present	SVB Wealth LLC, Advisor
	07/2022 - 12/2023	SVB Investment Services Inc., Private Wealth Advisor
	05/2021 - 03/2023	Silicon Valley Bank, Senior Relationship Manager
	05/2021 - 07/2022	SVB Wealth Advisory, Senior Relationship Manager
	09/2019 - 05/2021	HSBC Securities (USA) Inc., Senior Relationship Manager
	08/2019 - 05/2021	HSBC Bank (USA), N.A., Senior Relationship Manager
	08/2011 - 05/2019	J.P. Morgan Chase Bank NA, ED Banker
08/2011 - 05/2019	J.P. Morgan Chase Securities, Inc., ED Banker	

PROFESSIONAL DESIGNATION(S): No professional designations to disclose.

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

Mark Childs is employed and compensated by First-Citizens Bank & Trust Company (FCB) and is a registered representative of First Citizens Investor Services, Inc. (FCIS). The sale of securities and brokerage-related products may be offered within this capacity. They are compensated by FCB for selling its products and services, and SVBW will charge advisory fees for assets under management, a portion of which will be paid or credited to them. Each product provides different compensation structures for the Adviser, which may present a conflict of interest; however, FCIS and SVBW have implemented a strict Code of Ethics outlining the fiduciary duties of an Investment Adviser.

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Mr. Childs is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Katia "Katie" Friend, Director, Portfolio Management, is Mr. Child's direct supervisor. She can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Marvin Christian** (CRD No: 2933295)

Branch Address: 3340 Peachtree Street NE  
Suite 950  
Atlanta, GA 30326

Contact Number: 404.264.8349

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

NAME: Marvin Christian (b. 1966)  
EDUCATION: Duke University (Masters)  
George Washington University (Bachelor of Science)  
North Carolina A&T State University (Bachelor of Science)

BUSINESS EXPERIENCE:  (Past Five Years)	12/2023 - Present	First Citizens Investor Services, Inc. (FCIS), Managing Director
	Private Wealth Advisor	
	03/2023 - Present	First Citizens Bank, Managing Director, Private Wealth Advisor
	02/2022 - Present	SVB Wealth LLC, Managing Director, Private Wealth Advisor
	05/2020 - 12/2023	SVB Investment Services Inc., Registered Representative
	05/2020 - 03/2023	Silicon Valley Bank, Registered Representative
	04/2014 – 05/2020	Wells Fargo Private Banke, Market Growth & Development Consultant

PROFESSIONAL DESIGNATION(S): Certified Trust and Fiduciary Advisor (CTFA)

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

Marvin Christian is employed and compensated by First-Citizens Bank & Trust Company (FCB) and is a registered representative of First Citizens Investor Services, Inc. (FCIS). The sale of securities and brokerage-related products may be offered within this capacity. They are compensated by FCB for selling its products and services, and SVBW will charge advisory fees for assets under management, a portion of which will be paid or credited to them. Each product provides different compensation structures for the Adviser, which may present a conflict of interest; however, FCIS and SVBW have implemented a strict Code of Ethics outlining the fiduciary duties of an Investment Adviser.

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Mr. Christian is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Ro Mehrotra, Head of Wealth Advisory Central and Southeast, is Mr. Christian's direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Andres Coles (CRD No: 2605473)**

Branch Address: 11 West 42nd Street  
13 Floor  
New York, NY 10036

Contact Number: 646.244.8310

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

NAME: Andres Coles (b. 1971)  
EDUCATION: IMD International (Masters)  
Babson College (Bachelor of Science)

BUSINESS EXPERIENCE: (Past Five Years)	03/2023 - Present	First Citizens Bank, Director, Private Wealth Advisor
	12/2019 - Present	SVB Wealth LLC, Director, Private Wealth Advisor
	03/2012 - 12/2019	Atrium Diversified Fund / Davos Financial Advisors, M. Director

PROFESSIONAL DESIGNATION(S): No professional designations to disclose.

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

*No other business activity to disclose.*

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Mr. Coles is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Katia "Katie" Friend, Director, Portfolio Management, is Mr. Coles's direct supervisor. She can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Krista Conover (CRD No: 6424774)**

Branch Address: 345 S. San Antonio Road  
Los Altos, CA 94022

Contact Number: 650.378.3717

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

NAME: Krista Conover (b. 1974)

EDUCATION: Santa Clara University (Juris Doctor)  
University of California, Davis (Bachelor of Arts)

BUSINESS EXPERIENCE: (Past Five Years)	03/2023 - Present	First Citizens Bank, Managing Director, Business Development
	11/2014 - Present	SVB Wealth LLC, Managing Director, Business Development
	09/2011 - 02/2015	Boston Private Bank & Trust Co., Trust & Investment Sales Officer
	04/2004 - 09/2021	Borel Private Bank, Trust and Investment Sales Officer

PROFESSIONAL DESIGNATION(S): No professional designations to disclose.

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

*No other business activity to disclose.*

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Ms. Conover is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Gerald Baker, Head of Trust & Fiduciary, is Ms. Conover's direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Michael Conway** (CRD No: 5350912)

Branch Address: 222 2<sup>ND</sup> Street  
18 Floor  
San Francisco, CA 94105

Contact Number: 415.764.3100

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

NAME: Michael Conway (b. 1981)  
EDUCATION: San Diego State University (Bachelor of Science)

**BUSINESS EXPERIENCE:** 12/2023 - Present First Citizens Investor Services, Inc. (FCIS), Managing Director,  
Private Wealth Advisor  
(Past Five Years) 03/2023 - Present First Citizens Bank, Managing Director, Private Wealth Advisor  
03/2022 - Present SVB Wealth LLC, Managing Director, Private Wealth Advisor  
01/2017 - 12/2023 SVB Investment Services Inc., Relationship Manager

PROFESSIONAL DESIGNATION(S): No professional designations to disclose.

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

Michael Conway is employed and compensated by First-Citizens Bank & Trust Company (FCB) and is a registered representative of First Citizens Investor Services, Inc. (FCIS). The sale of securities and brokerage-related products may be offered within this capacity. They are compensated by FCB for selling its products and services, and SVBW will charge advisory fees for assets under management, a portion of which will be paid or credited to them. Each product provides different compensation structures for the Adviser, which may present a conflict of interest; however, FCIS and SVBW have implemented a strict Code of Ethics outlining the fiduciary duties of an Investment Adviser.

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Mr. Conway is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Art Saldivar, Sr. Director Regional Wealth, is Mr. Conway's direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Timothy Davis (CRD No: 6002272)**

Branch Address: 53 State Street  
28<sup>TH</sup> Floor  
Boston, MA 02109

Contact Number: 617.796.6221

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

NAME: Timothy Davis (b. 1989)  
EDUCATION: Northeastern University (Masters)  
Ohio Wesleyan University (Bachelor of Science)

BUSINESS EXPERIENCE: (Past Five Years)	12/2023 - Present	First Citizens Investor Services, Inc. (FCIS), Director, Private Wealth Advisor
	03/2023 - Present	First Citizens Bank, Director, Private Wealth Advisor
	12/2020 - Present	SVB Wealth LLC, Director, Private Wealth Advisor
	2018 - 12/2023	SVB Investment Services Inc., Relationship Manager
	2017 - 03/2023	SVB Private Bank, Vice President

PROFESSIONAL DESIGNATION(S): Certified Financial Planner (CFP®)

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

Timothy Davis is employed and compensated by First-Citizens Bank & Trust Company (FCB) and is a registered representative of First Citizens Investor Services, Inc. (FCIS). The sale of securities and brokerage-related products may be offered within this capacity. They are compensated by FCB for selling its products and services, and SVBW will charge advisory fees for assets under management, a portion of which will be paid or credited to them. Each product provides different compensation structures for the Adviser, which may present a conflict of interest; however, FCIS and SVBW have implemented a strict Code of Ethics outlining the fiduciary duties of an Investment Adviser.

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Mr. Davis is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Dwight Mathis, Senior Director Regional Wealth, Mr. Davis's direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Richard De Villiers (CRD No: 6912977)**

Branch Address: 11 West 42nd Street  
13 Floor  
New York, NY 10036

Contact Number: 408.919.0476

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

NAME: Richard De Villiers (b. 1987)  
EDUCATION: University of London (Bachelor of Science)  
University of the Free State (Post Graduate Diploma)

BUSINESS EXPERIENCE: (Past Five Years)	03/2023 - Present	First Citizens Bank, Director, Private Wealth Advisor
	11/2022 - Present	SVB Wealth LLC, Director, Private Wealth Advisor
	10/2019 - 11/2022	UBS Financial Services Inc., Financial Advisor
	01/2018 - 05/2019	J.P. Morgan Chase Bank, Vice President

PROFESSIONAL DESIGNATION(S): No professional designations to disclose.

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

*No other business activity to disclose.*

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Mr. De Villiers is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Katia "Katie" Friend, Director, Portfolio Management, is Mr. De Villiers's direct supervisor. She can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A



**Ryan Ficks (CRD No: 5069793)**

Branch Address: 2770 Sand Hill Road  
Menlo Park, CA 94025

Contact Number: 650.926.0409

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

NAME: Ryan Ficks (b. 1981)  
EDUCATION: Northern Arizona University (Bachelor of Science)

BUSINESS EXPERIENCE: (Past Five Years)	12/2023 - Present	First Citizens Investor Services, Inc. (FCIS), Director, Private Wealth Advisor
	03/2023 - Present	First Citizens Bank, Director, Private Wealth Advisor
	03/2022 - Present	SVB Wealth LLC, Director, Private Wealth Advisor
	01/2017 - 12/2023	SVB Investment Services Inc., Relationship Manager

PROFESSIONAL DESIGNATION(S): No professional designations to disclose.

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

Ryan Ficks is employed and compensated by First-Citizens Bank & Trust Company (FCB) and is a registered representative of First Citizens Investor Services, Inc. (FCIS). The sale of securities and brokerage-related products may be offered within this capacity. They are compensated by FCB for selling its products and services, and SVBW will charge advisory fees for assets under management, a portion of which will be paid or credited to them. Each product provides different compensation structures for the Adviser, which may present a conflict of interest; however, FCIS and SVBW have implemented a strict Code of Ethics outlining the fiduciary duties of an Investment Adviser.

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Mr. Ficks is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Art Saldivar, Sr. Director Regional Wealth, is Mr. Ficks's direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Michael Finley** (CRD No: 4531876)

Branch Address: 11770 US Highway 1  
Suite E401  
Palm Beach Gardens, FL 33408

Contact Number: 561.494.8359

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

NAME: Michael Finley (b. 1976)

EDUCATION: Florida State University (Bachelor of Science)

BUSINESS EXPERIENCE: 03/2023 - Present First Citizens Bank, Vice President I, Private Wealth Advisor  
(Past Five Years) 05/2016 - Present SVB Wealth LLC, Vice President I, Private Wealth Advisor

PROFESSIONAL DESIGNATION(S): No professional designations to disclose.

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

*No other business activity to disclose.*

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Mr. Finley is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Josh Thomas, Director, PBWM Affluent Relationship Managers, is Mr. Finley's direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Ryan Fox (CRD No: 4867310)**

Branch Address: 222 2<sup>ND</sup> Street  
18 Floor  
San Francisco, CA 94105

Contact Number: 415.764.3100

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

NAME: Ryan Fox (b. 1981)

EDUCATION: Boston College (Bachelor of Arts)

BUSINESS EXPERIENCE: (Past Five Years)	03/2023 - Present	First Citizens Bank, Managing Director, Private Wealth Advisor
	09/2021 - Present	SVB Wealth LLC, Managing Director, Private Wealth Advisor
	05/2015 - 09/2021	The Northern Trust Company, SVP, Portfolio Manager

PROFESSIONAL DESIGNATION(S): No professional designations to disclose.

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

*No other business activity to disclose.*

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Mr. Fox is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Art Saldivar, Sr. Director Regional Wealth, is Mr. Fox's direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Katia “Katie” Friend** (CRD No: 4011538)

Branch Address: 11 W. 42<sup>nd</sup> Street  
New York, NY 10036

Contact Number: 203-722-4845

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person’s formal education after high school, business background for the last five years and certain professional designations.*

**NAME:** Katia “Katie” Friend

**EDUCATION:** Adelphi University (Bachelor of Arts)

<b>BUSINESS EXPERIENCE:</b> 1/2024 - Present	First Citizens Investor Services, Inc. (FCIS), Director, Portfolio Management
(Past Five Years)	
03/2023 - Present	First Citizens Bank, Director, Portfolio Management
01/2023 - Present	SVB Wealth LLC, Sr. Managing Director, Market Leader for NY MidAtlantic region
12/2008 - 01/2023	BNY Mellon, Managing Director, Market President

**PROFESSIONAL DESIGNATION(S):** No professional designations to disclose.

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

Katie “Katie” Friend is employed and compensated by First-Citizens Bank & Trust Company (FCB) and is a registered representative of First Citizens Investor Services, Inc. (FCIS). The sale of securities and brokerage-related products may be offered within this capacity. They are compensated by FCB for selling its products and services, and SVBW will charge advisory fees for assets under management, a portion of which will be paid or credited to them. Each product provides different compensation structures for the Adviser, which may present a conflict of interest; however, FCIS and SVBW have implemented a strict Code of Ethics outlining the fiduciary duties of an Investment Adviser.

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Mrs. Friend is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Marc Horgan, Executive Director of Wealth Sales, is Mrs. Friend’s direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Christopher Guarino (CRD No: 5643768)**

Branch Address: 11 West 42nd Street  
13 Floor  
New York, NY 10036

Contact Number: 845.406.7204

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

NAME: Christopher Guarino (b. 1988)  
 EDUCATION: Fordham University (Bachelor of Science)

BUSINESS EXPERIENCE:	03/2023 - Present	First Citizens Bank, Director, Private Wealth Advisor
	04/2022 - Present	SVB Wealth LLC, Director, Private Wealth Advisor
(Past Five Years)	05/2015 -04/2022	BNY Mellon, Wealth Manager

PROFESSIONAL DESIGNATION(S): Certified Financial Planner (CFP®)

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

*No other business activity to disclose.*

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Mr. Guarino is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Katia "Katie" Friend, Director, Portfolio Management, is Mr. Guarino's direct supervisor. She can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Ian "Sebastian" Leburn** (CRD No: 4164178)

Branch Address: 11770 US Highway 1  
Suite E401  
Palm Beach Gardens, FL 33408

Contact Number: 561.494.8441

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

**NAME:** Sebastian "Ian" Leburn (b. 1974)  
**EDUCATION:** Florida State University (Masters)  
 Florida State University (Bachelor of Science)

**BUSINESS EXPERIENCE:** 03/2023 - Present First Citizens Bank, Director, Portfolio Management  
 (Past Five Years) 10/2014 - Present SVB Wealth LLC, Director, Portfolio Management

**PROFESSIONAL DESIGNATION(S):** Chartered Financial Analyst® (CFA®)

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

*No other business activity to disclose.*

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Mr. Leburn is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Brent Ciliano, Chief Investment Officer, is Mr. Leburn's direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Ann Lucchesi (CRD No: 1640981)**

Branch Address: 222 2<sup>ND</sup> Street  
18 Floor  
San Francisco, CA 94105

Contact Number: 415.764.3100

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

NAME: Ann Lucchesi (b. 1964)

EDUCATION: University of California, Berkeley, Haas School of Business (Masters)  
Oregon State University (Bachelor of Arts and Bachelor of Science)

BUSINESS EXPERIENCE: (Past Five Years)	12/2023 - Present	First Citizens Investor Services, Inc. (FCIS), Managing Director
	03/2023 - Present	First Citizens Bank, Managing Director
	08/2022 - Present	SVB Wealth LLC, Managing Director
	08/2022 - 12/2023	SVB Investment Services Inc., Enterprise Relationship Manager
	09/2022 - 08/2022	Parallel Advisors, LLC, Wealth Manager
	08/2013 - 09/2020	SVB Wealth Advisory Inc., Portfolio Advisor

PROFESSIONAL DESIGNATION(S): Certified Financial Planner (CFP®)

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

Ann Lucchesi is employed and compensated by First-Citizens Bank & Trust Company (FCB) and is a registered representative of First Citizens Investor Services, Inc. (FCIS). The sale of securities and brokerage-related products may be offered within this capacity. They are compensated by FCB for selling its products and services, and SVBW will charge advisory fees for assets under management, a portion of which will be paid or credited to them. Each product provides different compensation structures for the Adviser, which may present a conflict of interest; however, FCIS and SVBW have implemented a strict Code of Ethics outlining the fiduciary duties of an Investment Adviser.

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Ms. Lucchesi is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Ro Mehrotra, Head of Wealth Advisory Central and Southeast, is Ms. Lucchesi's direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Jennifer Ma Rechenbach (CRD No: 2002241)**

Branch Address: 222 2<sup>ND</sup> Street  
18 Floor  
San Francisco, CA 94105

Contact Number: 415.764.3100

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

NAME: Jennifer Ma Rechenbach (b. 1966)  
EDUCATION: University of San Francisco (Masters)  
University of California, Santa Cruz (Bachelor of Arts)

BUSINESS EXPERIENCE: 03/2023 - Present First Citizens Bank, Managing Director, Private Wealth Advisor  
(Past Five Years) 08/2022 - Present SVB Wealth LLC, Managing Director, Private Wealth Advisor  
04/2016 - 08/2022 BNY Mellon Wealth Management, VP, Senior Wealth Manager

PROFESSIONAL DESIGNATION(S): No professional designations to disclose.

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

*No other business activity to disclose.*

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Ms. Ma Rechenbach is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Art Saldivar, Sr. Director Regional Wealth, is Ms. Ma Rechenbach's direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A



**Garrett Mancini** (CRD No: 6999411)

Branch Address: 53 State Street  
28th Floor  
Boston, MA 02109

Contact Number: 617.223.0246

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

**NAME:** Garrett Mancini (b. 1986)  
**EDUCATION:** University of North Carolina at Chapel Hill (Bachelor of Science)

**BUSINESS EXPERIENCE:** 03/2023 - Present First Citizens Bank, Managing Director, Portfolio Management  
(Past Five Years) 03/2021 - Present SVB Wealth LLC, Managing Director, Portfolio Management  
11/2015 - 3/2021 Boston Private Wealth LLC, Director, Senior Portfolio Manager

**PROFESSIONAL DESIGNATION(S):** Chartered Financial Analyst® (CFA®)

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

*No other business activity to disclose.*

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Mr. Mancini is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Brent Ciliano, Chief Investment Officer, is Mr. Mancini's direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Marcelo Marinho-Gomes (CRD No: 5644106)**

Branch Address: 2750 East Cottonwood Parkway  
Suite 420  
Salt Lake City, UT 84121

Contact Number: 408.919.0373

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

NAME: Marcelo Marinho-Gomes (b. 1979)

EDUCATION: Grand Canyon University (Masters)  
Arizona State University (Bachelor of Science)

BUSINESS EXPERIENCE:	12/2023 - Present	First Citizens Investor Services, Inc. (FCIS), Affluent Wealth Advisor
(Past Five Years)	03/2023 - Present	First Citizens Bank, Affluent Wealth Advisor
	06/2021 - Present	SVB Wealth LLC, Affluent Wealth Advisor
	11/2021 - 12/2023	SVB Investment Services Inc., Relationship Manager
	11/2016 - 11/2021	Wells Fargo, Private Banker

PROFESSIONAL DESIGNATION(S): No professional designations to disclose.

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

Marcelo Marinho-Gomes is employed and compensated by First-Citizens Bank & Trust Company (FCB) and is a registered representative of First Citizens Investor Services, Inc. (FCIS). The sale of securities and brokerage-related products may be offered within this capacity. They are compensated by FCB for selling its products and services, and SVBW will charge advisory fees for assets under management, a portion of which will be paid or credited to them. Each product provides different compensation structures for the Adviser, which may present a conflict of interest; however, FCIS and SVBW have implemented a strict Code of Ethics outlining the fiduciary duties of an Investment Adviser.

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Mr. Marinho-Gomes is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Josh Thomas, Director, PBWM Affluent Relationship Managers, is Mr. Marinho-Gomes's direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Robert Mastrogiacomo (CRD No: 7548109)**

Branch Address: 53 State Street  
28th Floor  
Boston, MA 02109

Contact Number: 781.361.5800

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

NAME: Robert Mastrogiacomo (b. 1997)  
EDUCATION: Boston College (Economics)

BUSINESS EXPERIENCE: (Past Five Years)	03/2023 - Present	First Citizens Bank, Investment Advisor Associate
	01/2021 - Present	SVB Wealth LLC, Investment Advisor Associate
	08/2019 - Present	Army National Guard, National Guard Officer Part Time
	02/2017 - 12/2021	Gibson Sotheby's International Realty, Operations Officer

PROFESSIONAL DESIGNATION(S): No professional designations to disclose.

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

*No other business activity to disclose.*

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Mr. Mastrogiacomo is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Jodi MacNeil, Advisor Development Program Director, is Mr. Mastrogiacomo's direct supervisor. She can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Dwight Mathis** (CRD No: 3039115)

Branch Address: 53 State Street  
28th Floor  
Boston, MA 02109

Contact Number: 617.991.6444

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

NAME: Dwight Mathis (b. 1971)  
EDUCATION: Arizona State (Masters)  
Appalachian State University (Bachelor of Science)

BUSINESS EXPERIENCE: 06/2024 - Present First Citizens Bank, SVP Regional Managing Director  
(Past Five Years) 01/2002 – 05/2024 Merrill Lynch, Managing Director

PROFESSIONAL DESIGNATION(S): Certified Financial Planner (CFP®)

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

Dwight Mathis is employed and compensated by First-Citizens Bank & Trust Company (FCB) and is a registered representative of First Citizens Investor Services, Inc. (FCIS). The sale of securities and brokerage-related products may be offered within this capacity. They are compensated by FCB for selling its products and services, and SVBW will charge advisory fees for assets under management, a portion of which will be paid or credited to them. Each product provides different compensation structures for the Adviser, which may present a conflict of interest; however, FCIS and SVBW have implemented a strict Code of Ethics outlining the fiduciary duties of an Investment Adviser.

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Mr. Mathis is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Marc Horgan, Executive Director of Wealth Sales, is Mr. Mathis direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Michael McNabb** (CRD No: 1134091)

Branch Address: 53 State Street  
28th Floor  
Boston, MA 02109

Contact Number: 617.223.0273

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

NAME: Michael McNabb (b. 1958)  
EDUCATION: Suffolk University (Masters)  
Suffolk University (Bachelor of Science)

BUSINESS EXPERIENCE: 03/2023 - Present First Citizens Bank, Director, Private Wealth Advisor  
(Past Five Years) 07/2019 - Present SVB Wealth LLC, Director, Private Wealth Advisor  
11/2014 - 06/2019 Wells Fargo Private Bank, Wealth Advisor

PROFESSIONAL DESIGNATION(S): No professional designations to disclose.

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

*No other business activity to disclose.*

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Mr. McNabb is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Dwight Mathis, Senior Director Regional Wealth, is Mr. McNabb's direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Jason Mcpharlin (CRD No: 4801219)**

Branch Address: 11770 US Highway 1  
Suite E401  
Palm Beach Gardens, FL 33408

Contact Number: 561.494.8388

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

NAME: Jason Mcpharlin (b. 1969)  
EDUCATION: Thunderbird School of Global Management (Masters)  
Nova Southeastern University (Masters)  
Florida Atlantic University (Bachelor of Science)

BUSINESS EXPERIENCE: 03/2023 - Present First Citizens Bank, Managing Director, Private Wealth Advisor  
(Past Five Years) 10/2014 - Present SVB Wealth LLC, Managing Director, Private Wealth Advisor

PROFESSIONAL DESIGNATION(S): No professional designations to disclose.

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

*No other business activity to disclose.*

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Mr. Mcpharlin is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Stephen Mergler, Market Manager, Private Wealth Advisor, is Mr. Mcpharlin's direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Rohit “Ro” Mehrotra (CRD No: 5030342)**

Branch Address: One Tower Bridge 100 Front Street  
Suite 1340  
West Conshohocken, PA 19428

Contact Number: 917.209.3359

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person’s formal education after high school, business background for the last five years and certain professional designations.*

NAME:	Rohit “Ro” Mehrotra (b. 1973)		
EDUCATION:	Dartmouth College, Tuck School of Business (Masters) Cornell University (Bachelor of Science)		
BUSINESS EXPERIENCE:	12/2023 - Present		First Citizens Investor Services, Inc. (FCIS), Head of Wealth Advisory Central and Southeast
(Past Five Years)	03/2023 - Present		First Citizens Bank, Head of Wealth Advisory Central and Southeast
	11/2021 - Present		SVB Wealth LLC, Head of Wealth Advisory Central and Southeast
	11/2021 - 12/2023		SVB Investment Services Inc., Head of Wealth Advisory C & SE
	10/2010 - 11/2021		J.P. Morgan Chase Bank, N.A., Managing Director, Team Lead

PROFESSIONAL DESIGNATION(S): No professional designations to disclose.

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

Rohit “Ro” Mehrotra is employed and compensated by First-Citizens Bank & Trust Company (FCB) and is a registered representative of First Citizens Investor Services, Inc. (FCIS). The sale of securities and brokerage-related products may be offered within this capacity. They are compensated by FCB for selling its products and services, and SVBW will charge advisory fees for assets under management, a portion of which will be paid or credited to them. Each product provides different compensation structures for the Adviser, which may present a conflict of interest; however, FCIS and SVBW have implemented a strict Code of Ethics outlining the fiduciary duties of an Investment Adviser.

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Mr. Mehrotra is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Marc Horgan, Executive Director of Wealth Sales, is Mr. Mehrotra’s direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Stephen Mergler (CRD No: 2873285)**

Branch Address: 11770 US Highway 1  
Suite E401  
Palm Beach Gardens, FL 33408

Contact Number: 786.532.2785

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

NAME: Stephen Mergler (b. 1965)  
EDUCATION: University of Florida (Juris Doctor)  
University of Florida (Bachelor of Arts)

BUSINESS EXPERIENCE: 03/2023 - Present First Citizens Bank, Market Manager, Private Wealth Advisor  
(Past Five Years) 11/2014 - Present SVB Wealth LLC, Market Manager (2024), Private Wealth Advisor

PROFESSIONAL DESIGNATION(S): No professional designations to disclose.

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

*No other business activity to disclose.*

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Mr. Mergler is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Ro Mehrotra, Head of Wealth Advisory Central and Southeast, is Mr. Mergler's direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A



**Lance Millar (CRD No: 4987888)**

Branch Address: 222 2<sup>ND</sup> Street  
18 Floor  
San Francisco, CA 94105

Contact Number: 415.764.3100

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

NAME: Lance Millar (b. 1968)

EDUCATION: University of California, Davis (Bachelor of Arts)

BUSINESS EXPERIENCE:	03/2023 - Present	First Citizens Bank, Market, Managing Director, Private Wealth Advisor
(Past Five Years)	10/2014 - Present	SVB Wealth LLC, Managing Director, Private Wealth Advisor

PROFESSIONAL DESIGNATION(S): Certified Financial Planner (CFP®)

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

*No other business activity to disclose.*

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Mr. Millar is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Art Saldivar, Sr. Director Regional Wealth, is Mr. Millar's direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Peter Muscat (CRD No: 5347658)**

Branch Address: 222 2<sup>ND</sup> Street  
18 Floor  
San Francisco, CA 94105

Contact Number: 415.764.3100

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

NAME: Peter Muscat (b. 1982)  
EDUCATION: University of California Los Angeles (Bachelor of Science)

BUSINESS EXPERIENCE: 03/2023 - Present First Citizens Bank, Director, Private Wealth Advisor  
(Past Five Years) 09/2022 - Present SVB Wealth LLC, Director, Private Wealth Advisor  
05/2022 - 12/2023 SVB Investment Services Inc., Relationship Manager  
5/2014 - 4/2022 Metropolitan Capital Investment Banks, Advisor  
7/2013 - 4/2022 Konsulent Kapital LLC, Founder

PROFESSIONAL DESIGNATION(S): No professional designations to disclose.

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

*No other business activity to disclose.*

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Mr. Muscat is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Art Saldivar, Sr. Director Regional Wealth, is Mr. Muscat's direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Timothy “Penn” Nugent (CRD No: 4165945)**

Branch Address: 8540 Colonnade Center Dr  
Raleigh, NC 27615

Contact Number: 919.716.2445

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person’s formal education after high school, business background for the last five years and certain professional designations.*

NAME: Timothy “Penn” Nugent (b. 1972)

EDUCATION: Auburn University (Masters)  
Auburn University (Bachelor of Science)

BUSINESS EXPERIENCE: 09/2016 - Present First Citizens Bank, Director Portfolio Strategy  
(Past Five Years)

PROFESSIONAL DESIGNATION(S): No professional designations to disclose.

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

Timothy “Penn” Nugent is employed and compensated by First-Citizens Bank & Trust Company (FCB) and is a registered representative of First Citizens Investor Services, Inc. (FCIS). The sale of securities and brokerage-related products may be offered within this capacity. They are compensated by FCB for selling its products and services, and SVBW will charge advisory fees for assets under management, a portion of which will be paid or credited to them. Each product provides different compensation structures for the Adviser, which may present a conflict of interest; however, FCIS and SVBW have implemented a strict Code of Ethics outlining the fiduciary duties of an Investment Adviser.

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Mr. Nugent is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Marc Horgan, Executive Director of Wealth Sales, is Mr. Nugent’s direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Thomas “Tom” O’Keefe** (CRD No: 6515869)

Branch Address: 222 2<sup>ND</sup> Street  
18 Floor  
San Francisco, CA 94105

Contact Number: 415.764.3100

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person’s formal education after high school, business background for the last five years and certain professional designations.*

NAME:	Thomas O’Keefe (b. 1983)	
EDUCATION:	University of San Francisco (Masters) Santa Clara University (Bachelor of Science)	
BUSINESS EXPERIENCE:	12/2023 - Present	First Citizens Investor Services, Inc. (FCIS), Managing Director, Investment Strategy
(Past Five Years)	03/2023 - Present	First Citizens Bank, Managing Director, Investment Strategy
	06/2022 - Present	SVB Wealth LLC, Managing Director, Investment Strategy
	07/2013 - 12/2023	SVB Investment Services Inc., Head of Investment Strategy
PROFESSIONAL DESIGNATION(S):	Chartered Financial Analyst® (CFA®)	

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

Thomas “Tom” O’Keefe is employed and compensated by First-Citizens Bank & Trust Company (FCB) and is a registered representative of First Citizens Investor Services, Inc. (FCIS). The sale of securities and brokerage-related products may be offered within this capacity. They are compensated by FCB for selling its products and services, and SVBW will charge advisory fees for assets under management, a portion of which will be paid or credited to them. Each product provides different compensation structures for the Adviser, which may present a conflict of interest; however, FCIS and SVBW have implemented a strict Code of Ethics outlining the fiduciary duties of an Investment Adviser.

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Mr. O’Keefe is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Dwight Mathis, Senior Director Regional Wealth, is Mr. O’Keefe’s direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Michael Onorato** (CRD No: 2952987)

Branch Address: 53 State Street  
28th Floor  
Boston, MA 02109

Contact Number: 617.223.0241

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

NAME: Michael Onorato (b. 1971)

EDUCATION: Bentley University (Bachelor of Science)

BUSINESS EXPERIENCE: 03/2023 - Present First Citizens Bank, Managing Director, Private Wealth Advisor  
05/2015 - Present SVB Wealth LLC, Managing Director, Private Wealth Advisor

(Past Five Years)

PROFESSIONAL DESIGNATION(S): Certified Financial Planner (CFP®)

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

*No other business activity to disclose.*

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Mr. Onorato is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Dwight Mathis, Senior Director Regional Wealth, is Mr. Onorato's direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Maximilian "Max" Ortiz** (CRD No: 5374123)

Branch Address: 222 2<sup>ND</sup> Street  
18 Floor  
San Francisco, CA 94105

Contact Number: 415.764.3100

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

**NAME:** Maximilian "Max" Ortiz (b. 1986)  
**EDUCATION:** University of California, Santa Cruz (Bachelor of Arts)

**BUSINESS EXPERIENCE:** 12/2023 - Present First Citizens Investor Services, Inc. (FCIS), Director, Private Wealth Advisor  
(Past Five Years) 03/2023 - Present First Citizens Bank, Director, Private Wealth Advisor  
03/2022 - Present SVB Wealth LLC, Director, Private Wealth Advisor  
07/2021 - 12/2023 SVB Investment Services Inc., Relationship Manager  
05/2017 - 07/2021 Bank of America Private Bank, Private Client Manager

**PROFESSIONAL DESIGNATION(S):** No professional designations to disclose.

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

Maximilian "Max" Ortiz is employed and compensated by First-Citizens Bank & Trust Company (FCB) and is a registered representative of First Citizens Investor Services, Inc. (FCIS). The sale of securities and brokerage-related products may be offered within this capacity. They are compensated by FCB for selling its products and services, and SVBW will charge advisory fees for assets under management, a portion of which will be paid or credited to her. Each product provides different compensation structures for the Adviser, which may present a conflict of interest; however, FCIS and SVBW have implemented a strict Code of Ethics outlining the fiduciary duties of an Investment Adviser.

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Mr. Ortiz is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Art Saldivar, Sr. Director Regional Wealth, is Mr. Ortiz's direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Garek Parry (CRD No: 6242143)**

Branch Address: 2750 East Cottonwood Parkway  
Suite 420  
Salt Lake City, UT 84121

Contact Number: 801.928.8689

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

NAME: Garek Parry (b. 1989)

EDUCATION: Western Governor's University (Business Management Program)

BUSINESS EXPERIENCE:	12/2023 - Present	First Citizens Investor Services, Inc. (FCIS), Affluent Wealth Advisor
(Past Five Years)	03/2023 - Present	First Citizens Bank, Affluent Wealth Advisor
	06/2021 - Present	SVB Wealth LLC, Affluent Wealth Advisor
	12/2020 - 12/2023	SVB Investment Services Inc., Relationship Manager
	09/2012 - 12/2020	Wells Fargo Bank, Premier Banker
	08/2011 - 12/2020	Wells Fargo Advisors, Brokerage Associate

PROFESSIONAL DESIGNATION(S): No professional designations to disclose.

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

Garek Parry is employed and compensated by First-Citizens Bank & Trust Company (FCB) and is a registered representative of First Citizens Investor Services, Inc. (FCIS). The sale of securities and brokerage-related products may be offered within this capacity. They are compensated by FCB for selling its products and services, and SVBW will charge advisory fees for assets under management, a portion of which will be paid or credited to them. Each product provides different compensation structures for the Adviser, which may present a conflict of interest; however, FCIS and SVBW have implemented a strict Code of Ethics outlining the fiduciary duties of an Investment Adviser.

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Mr. Parry is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Josh Thomas, Director, PBWM Affluent Relationship Managers, is Mr. Parry's direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Casey Paton (CRD No: 5382194)**

Branch Address: 53 State Street  
28th Floor  
Boston, MA 02109

Contact Number: 617.834.1753

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

**NAME:** Casey Paton (b. 1979)  
**EDUCATION:** Yale School of Management (Masters)  
University of Central Arkansas (Bachelor of Business Administration)

**BUSINESS EXPERIENCE:** 12/2023 - Present First Citizens Investor Services, Inc. (FCIS), VP II, Private Wealth Advisor  
(Past Five Years) 03/2023 - Present First Citizens Bank, VP II, Private Wealth Advisor  
02/2022 - Present SVB Wealth LLC, VP II, Private Wealth Advisor  
03/2021 - 12/2023 SVB Investment Services Inc., Relationship Manager  
07/2020 - 09/2021 Merrill Lynch, Financial Advisor  
04/2019 - 03/2020 Northwestern Mutual, Financial Advisor

**PROFESSIONAL DESIGNATION(S):** No professional designations to disclose.

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

Casey Paton is employed and compensated by First-Citizens Bank & Trust Company (FCB) and is a registered representative of First Citizens Investor Services, Inc. (FCIS). The sale of securities and brokerage-related products may be offered within this capacity. They are compensated by FCB for selling its products and services, and SVBW will charge advisory fees for assets under management, a portion of which will be paid or credited to her. Each product provides different compensation structures for the Adviser, which may present a conflict of interest; however, FCIS and SVBW have implemented a strict Code of Ethics outlining the fiduciary duties of an Investment Adviser.

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Mr. Paton is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Dwight Mathis, Senior Director Regional Wealth, is Mr. Paton's direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A



**Nancy Perez** (CRD No: 4345087)

Branch Address: 1441 Brickell Avenue  
Suite 1530  
Miami, FL 33131

Contact Number: 786.532.2745

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

NAME: Nancy Perez (b. 1965)

EDUCATION: University of Miami (Bachelor of Science)

BUSINESS EXPERIENCE:	03/2023 - Present	First Citizens Bank, Managing Director, Private Wealth Advisor
(Past Five Years)	10/2014 - Present	SVB Wealth LLC, Managing Director, Private Wealth Advisor

PROFESSIONAL DESIGNATION(S): Chartered Financial Analyst® (CFA®)

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

*No other business activity to disclose.*

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Ms. Perez is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Ethan Van Eck, Sr. Director Regional Wealth, is Ms. Perez's direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Paul Perillo (CRD No: 4574252)**

Branch Address: 11 West 42nd Street  
13 Floor  
New York, NY 10036

Contact Number: 202.277.9456

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

NAME: Paul Perillo (b. 1980)

EDUCATION: Georgetown University, McDonough School of Business (Bachelor of Science)

BUSINESS EXPERIENCE:	12/2023 - Present	First Citizens Investor Services, Inc. (FCIS), Managing Director, Private Wealth Advisor
(Past Five Years)	03/2023 - Present	First Citizens Bank, Managing Director, Private Wealth Advisor
	02/2022 - Present	SVB Wealth LLC, Managing Director, Private Wealth Advisor
	11/2021 - 12/2023	SVB Investment Services Inc., Relationship Manager
	08/2019 - 11/2021	HSBC Private Banking, Senior Vice President
	01/2015 - 05/2019	J.P. Morgan Private Bank, Senior Private Banker

PROFESSIONAL DESIGNATION(S): No professional designations to disclose.

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

Paul Perillo is employed and compensated by First-Citizens Bank & Trust Company (FCB) and is a registered representative of First Citizens Investor Services, Inc. (FCIS). The sale of securities and brokerage-related products may be offered within this capacity. They are compensated by FCB for selling its products and services, and SVBW will charge advisory fees for assets under management, a portion of which will be paid or credited to them. Each product provides different compensation structures for the Adviser, which may present a conflict of interest; however, FCIS and SVBW have implemented a strict Code of Ethics outlining the fiduciary duties of an Investment Adviser.

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Mr. Perillo is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Katia "Katie" Friend, Director, Portfolio Management, is Mr. Perillo's direct supervisor. She can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Marcel Pfister** (CRD No: 6058801)

Branch Address: 11 West 42nd Street  
13 Floor  
New York, NY 10036

Contact Number: 215.317.7077

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

NAME: Marcel Pfister (b. 1988)  
EDUCATION: Drexel University, LeBow College of Business (Bachelor of Business Administration)

BUSINESS EXPERIENCE: (Past Five Years)	03/2023 - Present	First Citizens Bank, VP II, Private Wealth Advisor
	12/2022 - Present	SVB Wealth LLC, VP II, Private Wealth Advisor
	08/2021 - 12/2022	Farther Finance Advisors, LLC, Financial Advisor
	07/2014 - 09/2020	Goldman Sachs & Co., Investment Advisor
	04/2013 - 06/2020	Blackrock, Financial Analyst

PROFESSIONAL DESIGNATION(S): No professional designations to disclose.

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

*No other business activity to disclose.*

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Mr. Pfister is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Katia "Katie" Friend, Director, Portfolio Management, is Mr. Pfister's direct supervisor. She can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Stewart Preziose (CRD No: 5515729)**

Branch Address: 222 2<sup>ND</sup> Street  
18 Floor  
San Francisco, CA 94105

Contact Number: 415.764.3100

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

NAME: Stewart Preziose (b. 1985)  
EDUCATION: Wheaton College (Bachelor of Arts)

BUSINESS EXPERIENCE: 03/2023 - Present First Citizens Bank, Director, Private Wealth Advisor  
(Past Five Years) 07/2019 - Present SVB Wealth LLC, Director, Private Wealth Advisor  
08/2018 - 07/2019 Kayne Anderson Rudnick, Wealth Advisor Associate

PROFESSIONAL DESIGNATION(S): No professional designations to disclose.

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

*No other business activity to disclose.*

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Mr. Preziose is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Art Saldivar, Sr. Director Regional Wealth, is Mr. Preziose's direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Jeffrey Rhineheart (CRD No: 7371361)**

Branch Address: 3300 Cumberland Blvd SE,  
Atlanta, GA 30339

Contact Number: 678.419.5040

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

NAME: Jeffrey Rhineheart (b. 1968)  
EDUCATION: Berry College (B.S. Accounting)

BUSINESS EXPERIENCE: (Past Five Years)	07/2023 - Present	SVB Wealth LLC, Institutional Consultant Expansion
	02/2022 - Present	First Citizens Asset Management (FCAM), Institutional Consultant
	05/2021 - Present	First Citizens Investor Services, Inc. (FCIS), Institutional Consultant
	05/2021 - Present	First Citizens Bank, Institutional Consultant Expansion
	05/1991 - 02/2021	SunTrust Bank, Employee Benefit Strategist

PROFESSIONAL DESIGNATION(S): No professional designations to disclose.

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

Jeffrey Rhineheart is employed and compensated by First-Citizens Bank & Trust Company (FCB) and is an Investment Advisor of First Citizens Asset Management (FCAM) and SVB Wealth LLC (SVBW), a registered representative of First Citizens Investor Services, Inc. (FCIS), and a licensed insurance agent with certain states. The sale of securities, brokerage-related products, and/or insurance may be offered within these capacities. He is compensated by FCB for selling its products and services, and FCAM & SVBW will charge advisory fees for assets under management, a portion of which will be paid or credited to him. Each product provides different compensation structures for the Advisor, which may present a conflict of interest; however, FCIS and SVBW have implemented a strict Code of Ethics outlining the fiduciary duties of an Investment Advisor.

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Mr. Rhineheart is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Sherwood Blackwood, Senior Manager Institutional Trust Sales, is Mr. Rhineheart's direct supervisor. He can be reached at 919.716.4726.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Jared Schumann (CRD No: 5824690)**

Branch Address: 11 West 42nd Street  
13 Floor  
New York, NY 10036

Contact Number: 212.355.0346

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

NAME: Jared Schumann (b. 1985)  
EDUCATION: University of Connecticut (Masters)  
Westfield State University (Masters)

BUSINESS EXPERIENCE:	03/2023 - Present	First Citizens Bank, Director, Portfolio Management
(Past Five Years)	04/2021 - Present	SVB Wealth LLC, Director, Portfolio Management
	11/2010 - 04/2021	Barclays Wealth Americas, Analyst

PROFESSIONAL DESIGNATION(S): No professional designations to disclose.

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

*No other business activity to disclose.*

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Mr. Schumann is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Dwight Mathis, Senior Director Regional Wealth, is Mr. Schumann's direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Pablo Serna (CRD No: 2476441)**

Branch Address: 2770 Sand Hill Road  
Menlo Park, CA 94025

Contact Number: 650.926.0177

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

NAME: Pablo Serna (b. 1964)

EDUCATION: San Jose State University (Bachelor of Science)

BUSINESS EXPERIENCE:  (Past Five Years)	12/2023 - Present	First Citizens Investor Services, Inc. (FCIS), Director, Private Wealth Advisor
	03/2023 - Present	First Citizens Bank, Director, Private Wealth Advisor
	03/2022 - Present	SVB Wealth LLC, Director, Private Wealth Advisor
	07/2019 - 12/2023	SVB Investment Services Inc., Relationship Manager
	06/2011 - 07/2019	SVB Private Bank, Mortgage Advisor

PROFESSIONAL DESIGNATION(S): No professional designations to disclose.

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

Pablo Serna is employed and compensated by First-Citizens Bank & Trust Company (FCB) and is a registered representative of First Citizens Investor Services, Inc. (FCIS). The sale of securities and brokerage-related products may be offered within this capacity. They are compensated by FCB for selling its products and services, and SVBW will charge advisory fees for assets under management, a portion of which will be paid or credited to her. Each product provides different compensation structures for the Adviser, which may present a conflict of interest; however, FCIS and SVBW have implemented a strict Code of Ethics outlining the fiduciary duties of an Investment Adviser.

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Mr. Serna is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Art Saldivar, Sr. Director Regional Wealth, is Mr. Serna's direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Brian Smith (CRD No: 2901832)**

Branch Address: 11770 US Highway 1  
Suite E401  
Palm Beach Gardens, FL 33408

Contact Number: 561.494.8365

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

NAME: Brian Smith (b. 1960)

EDUCATION: Pace University, Lubin School of Business (Masters)  
Middlebury College (Bachelor of Arts)

BUSINESS EXPERIENCE: (Past Five Years)	03/2023 - Present	First Citizens Bank, Director, Private Wealth Advisor
	06/2020 - Present	SVB Wealth LLC, Director, Private Wealth Advisor
	12/2017 - 10/2019	Fieldpoint Private, Managing Director, Relationship Manager

PROFESSIONAL DESIGNATION(S): No professional designations to disclose.

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

*No other business activity to disclose.*

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Mr. Smith is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Ethan Van Eck, Sr. Director Regional Wealth, is Mr. Smith's direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A



**Mark Stevenson (CRD No: 1516084)**

Branch Address: 2770 Sand Hill Road  
Menlo Park, CA 94025

Contact Number: 650.926.0149

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

NAME: Mark Stevenson (b. 1954)

EDUCATION: University of Washington (Masters)  
University of Oregon (Bachelor of Science)

BUSINESS EXPERIENCE:	12/2023 - Present	First Citizens Investor Services, Inc. (FCIS), Managing Director, Private Wealth Advisor
(Past Five Years)	03/2023 - Present	First Citizens Bank, Managing Director, Private Wealth Advisor
	03/2022 - Present	SVB Wealth LLC, Managing Director, Private Wealth Advisor
	01/2017 – 12/2023	SVB Investment Services Inc., Relationship Manager

PROFESSIONAL DESIGNATION(S): No professional designations to disclose.

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

Mark Stevenson is employed and compensated by First-Citizens Bank & Trust Company (FCB) and is a registered representative of First Citizens Investor Services, Inc. (FCIS). The sale of securities and brokerage-related products may be offered within this capacity. They are compensated by FCB for selling its products and services, and SVBW will charge advisory fees for assets under management, a portion of which will be paid or credited to them. Each product provides different compensation structures for the Adviser, which may present a conflict of interest; however, FCIS and SVBW have implemented a strict Code of Ethics outlining the fiduciary duties of an Investment Adviser.

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Mr. Stevenson is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Art Saldivar, Sr. Director Regional Wealth, is Mr. Stevenson's direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Cassandra Stokes** (CRD No: 6547254)

Branch Address: 9465 Wilshire Blvd.  
Suite 800  
Beverly Hills, CA 90212

Contact Number: 818.382.2629

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

NAME: Cassandra Stokes (b. 1975)  
EDUCATION: UCLA Anderson School of Management (Masters)  
Harvard Kennedy School (Masters)  
University of California, Los Angeles (Bachelor of Arts)

BUSINESS EXPERIENCE:	12/2023 - Present	First Citizens Investor Services, Inc. (FCIS), Managing Director, Private Wealth Advisor
(Past Five Years)	03/2023 - Present	First Citizens Bank, Managing Director, Private Wealth Advisor
	03/2022 - Present	SVB Wealth LLC, Managing Director, Private Wealth Advisor
	10/2019 - 12/2023	SVB Investment Services Inc., Relationship Manager
	01/2018 - 10/2019	Comerica Bank, Assistant Vice President

PROFESSIONAL DESIGNATION(S): No professional designations to disclose.

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

Cassandra Stokes is employed and compensated by First-Citizens Bank & Trust Company (FCB) and is a registered representative of First Citizens Investor Services, Inc. (FCIS). The sale of securities and brokerage-related products may be offered within this capacity. They are compensated by FCB for selling its products and services, and SVBW will charge advisory fees for assets under management, a portion of which will be paid or credited to them. Each product provides different compensation structures for the Adviser, which may present a conflict of interest; however, FCIS and SVBW have implemented a strict Code of Ethics outlining the fiduciary duties of an Investment Adviser.

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Ms. Stokes is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Art Saldivar, Sr. Director Regional Wealth, is Ms. Stokes's direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Douglas “Scott” Swenson (CRD No: 1235167)**

Branch Address: 11770 US Highway 1  
Suite E401  
Palm Beach Gardens, FL 33408

Contact Number: 561.494.8364

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person’s formal education after high school, business background for the last five years and certain professional designations.*

NAME: Douglas “Scott” Swenson (b. 1956)

EDUCATION: Ithaca College (Bachelor of Arts)

BUSINESS EXPERIENCE:	03/2023 - Present	First Citizens Bank, VP I, PBWM Portfolio Management
(Past Five Years)	10/2014 - Present	SVB Wealth LLC, VP I, PBWM Portfolio Management

PROFESSIONAL DESIGNATION(S): No professional designations to disclose.

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

*No other business activity to disclose.*

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Mr. Swenson is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Keith Gentile, Managing Director, PBWM Portfolio Management, is Mr. Swenson’s direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Marc Tabah** (CRD No: 1729090)

Branch Address: 53 State Street  
28<sup>th</sup> Floor  
Boston MA 02109

Contact Number: 646.344.2348

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

**NAME:** Marc Tabah (b. 1962)  
**EDUCATION:** Columbia University, School of International and Public Affairs (Masters)  
 Middlebury College (Bachelor of Arts)

**BUSINESS EXPERIENCE:** 03/2023 - Present First Citizens Bank, Enterprise Relationship Manager  
 (Past Five Years) 03/2020 - Present SVB Wealth LLC, Enterprise Relationship Manager  
 03/2018 - 03/2020 Forester Capital, Consultant

**PROFESSIONAL DESIGNATION(S):** No professional designations to disclose.

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

*No other business activity to disclose.*

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Mr. Tabah is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Ro Mehrotra, Head of Wealth Advisory Central and Southeast, is Mr. Tabah's direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Joshua “Josh” Thomas (CRD No: 2450518)**

Branch Address: 2750 East Cottonwood Parkway  
Suite 420  
Salt Lake City, UT 84121

Contact Number: 801.977. 3650

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person’s formal education after high school, business background for the last five years and certain professional designations.*

NAME: Joshua “Josh” Thomas (b. 1972)

EDUCATION: Xavier University (Bachelor of Science)

BUSINESS EXPERIENCE:	1/2024 - PRESENT	First Citizens Investor Services, Inc. (FCIS), Regional Manager-Solutions Center
	03/2023 - Present	First Citizens Bank, Regional Manager-Solutions Center
	06/2022 - 03/2024	SVB Wealth LLC, Director, PBWM Affluent Relationship Advisor
	01/2020 - 12/2023	SVB Investment Services Inc., Director
	09/2008 - 01/2020	Wells Fargo Advisors, Complex Operations Manager

PROFESSIONAL DESIGNATION(S): No professional designations to disclose.

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

Joshua “Josh” Thomas is employed and compensated by First-Citizens Bank & Trust Company (FCB) and is a registered representative of First Citizens Investor Services, Inc. (FCIS). The sale of securities and brokerage-related products may be offered within this capacity. They are compensated by FCB for selling its products and services, and SVBW will charge advisory fees for assets under management, a portion of which will be paid or credited to them. Each product provides different compensation structures for the Adviser, which may present a conflict of interest; however, FCIS and SVBW have implemented a strict Code of Ethics outlining the fiduciary duties of an Investment Adviser.

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Mr. Thomas is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Ro Mehrotra, Head of Wealth Advisory Central and Southeast, is Mr. Thomas’s direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Flavia Trento (CRD No: 2765813)**

Branch Address: 222 2<sup>ND</sup> Street  
18 Floor  
San Francisco, CA 94105

Contact Number: 415.764.3100

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

**NAME:** Flavia Trento (b. 1968)  
**EDUCATION:** University of California, Los Angeles (Masters)  
University of California, Berkeley (Bachelor of Arts)

**BUSINESS EXPERIENCE:** 03/2023 - Present First Citizens Bank, Managing Director, Private Wealth Advisor  
(Past Five Years) 09/2021 - Present SVB Wealth LLC, Managing Director, Private Wealth Advisor  
11/2012 - 09/2021 The Northern Trust Company, SVP, Portfolio Manager

**PROFESSIONAL DESIGNATION(S):** Chartered Financial Analyst® (CFA®)  
Certified Private Wealth Advisor® (CPWA®)

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

*No other business activity to disclose.*

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Ms. Trento is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Art Saldivar, Sr. Director Regional Wealth, is Ms. Trento's direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Ethan Van Eck (CRD No: 5657939)**

Branch Address: 6555 North Federal Hwy  
Ft. Lauderdale, FL 33308

Contact Number: 954.351.2539

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

NAME: Ethan Van Eck (b. 1980)  
 EDUCATION: Covenant College (Bachelor of Arts)

BUSINESS EXPERIENCE: 02/2024 - Present First Citizens Bank, Sr. Director Regional Wealth  
 (Past Five Years) 01/2019 – 02/2024 Truist, Regional Managing Director

PROFESSIONAL DESIGNATION(S): Certified Trust and Fiduciary Advisor (CTFA)

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

Ethan Van Eck is employed and compensated by First-Citizens Bank & Trust Company (FCB) and is a registered representative of First Citizens Investor Services, Inc. (FCIS). The sale of securities and brokerage-related products may be offered within this capacity. They are compensated by FCB for selling its products and services, and SVBW will charge advisory fees for assets under management, a portion of which will be paid or credited to them. Each product provides different compensation structures for the Adviser, which may present a conflict of interest; however, FCIS and SVBW have implemented a strict Code of Ethics outlining the fiduciary duties of an Investment Adviser.

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Mr. Van Eck is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Marc Horgan, Executive Director of Wealth Sales, is Mr. Van Eck's direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Vishal Wadhwa (CRD No: 2919820)**

Branch Address: 222 2<sup>ND</sup> Street  
18 Floor  
San Francisco, CA 94105

Contact Number: 415.764.3100

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

NAME: Vishal Wadhwa (b. 1969)

EDUCATION: Long Island University (Masters)

BUSINESS EXPERIENCE: 12/2023 - Present First Citizens Investor Services, Inc. (FCIS), Senior M. Director,  
Private Wealth Advisor

(Past Five Years) 03/2023 - Present First Citizens Bank, Senior M. Director, Private Wealth Advisor

11/2021 - Present SVB Wealth LLC, Senior M. Director, Private Wealth Advisor

04/2022 - 12/2023 SVB Investment Services Inc., Relationship Manager

08/2017 - 10/2021 Wells Fargo Bank, Family Office Relationship Manager

PROFESSIONAL DESIGNATION(S): No professional designations to disclose.

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

Vishal Wadhwa is employed and compensated by First-Citizens Bank & Trust Company (FCB) and is a registered representative of First Citizens Investor Services, Inc. (FCIS). The sale of securities and brokerage-related products may be offered within this capacity. They are compensated by FCB for selling its products and services, and SVBW will charge advisory fees for assets under management, a portion of which will be paid or credited to them. Each product provides different compensation structures for the Adviser, which may present a conflict of interest; however, FCIS and SVBW have implemented a strict Code of Ethics outlining the fiduciary duties of an Investment Adviser.

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Mr. Wadhwa is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Art Saldivar, Sr. Director Regional Wealth, is Mr. Wadhwa's direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A



**Arend "Ari" Warmerdam (CRD No: 7296698)**

Branch Address: 222 2<sup>ND</sup> Street  
18 Floor  
San Francisco, CA 94105

Contact Number: 415.513.6008

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person's formal education after high school, business background for the last five years and certain professional designations.*

**NAME:** Arend "Ari" Warmerdam (b. 1984)  
**EDUCATION:** University of San Francisco (Masters)  
Columbia University (Masters)  
University of California, Davis (Bachelor of Arts)

**BUSINESS EXPERIENCE:** 12/2023 - Present First Citizens Investor Services, Inc. (FCIS), VP II, Private Wealth Advisor  
(Past Five Years) 03/2023 - Present First Citizens Bank, VP II, Private Wealth Advisor  
03/2022 - Present SVB Wealth LLC, VP II, Private Wealth Advisor  
09/2021 - 12/2023 SVB Investment Services Inc., Relationship Manager  
09/2020 - 08/2021 Fisher Investments, Investment Advisor  
03/2017 - 04/2020 Whittier Trust Company, Business Development Officer/Client Advisor

**PROFESSIONAL DESIGNATION(S):** No professional designations to disclose.

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

Arend "Ari" Warmerdam is employed and compensated by First-Citizens Bank & Trust Company (FCB) and is a registered representative of First Citizens Investor Services, Inc. (FCIS). The sale of securities and brokerage-related products may be offered within this capacity. They are compensated by FCB for selling its products and services, and SVBW will charge advisory fees for assets under management, a portion of which will be paid or credited to them. Each product provides different compensation structures for the Adviser, which may present a conflict of interest; however, FCIS and SVBW have implemented a strict Code of Ethics outlining the fiduciary duties of an Investment Adviser.

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Mr. Warmerdam is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Art Saldivar, Sr. Director Regional Wealth, is Mr. Warmerdam's direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

**Winifred “Winnie” Yam (CRD No: 7447911)**

Branch Address: 222 2<sup>ND</sup> Street  
18 Floor  
San Francisco, CA 94105

Contact Number: 415.764.3100

**Item 2 – Educational Background and Business Experience**

*This section states the supervised person’s formal education after high school, business background for the last five years and certain professional designations.*

NAME: Winifred “Winnie” Yam (b. 1978)  
EDUCATION: San Francisco State University (Bachelor of Arts)

BUSINESS EXPERIENCE: 03/2023 - Present First Citizens Bank, VP II, Private Wealth Advisor  
(Past Five Years) 09/2021 - Present SVB Wealth LLC, VP II, Private Wealth Advisor  
12/2004 - 09/2021 The Northern Trust Company, Portfolio Manager

PROFESSIONAL DESIGNATION(S): Certified Financial Planner (CFP®)

**Item 3 – Disciplinary Information**

*No material legal or disciplinary events to disclose.*

**Item 4 – Other Business Activities**

*No other business activity to disclose.*

**Item 5 – Additional Compensation**

*No additional compensation to disclose.*

**Item 6 – Supervision**

*This section describes how SVBW monitors the advice provided by the supervised person and identifies the person supervising the advisory activities of such supervised person.*

Ms. Yam is a Supervised Person and an Access Person (as defined under Rule 204A-1 of the Investment Advisers Act) of SVBW and, as such, is subject to the SVBW compliance policies and procedures, the SVB Code of Conduct, and is required to complete regular compliance training.

Art Saldivar, Sr. Director Regional Wealth, is Ms. Yam’s direct supervisor. He can be reached at 800.422.6172.

**Item 7 – Requirements for State-Registered Advisers**

N/A

## SUMMARY OF PROFESSIONAL DESIGNATIONS

The below summary of professional designations is provided to assist you in evaluating the credentials noted in this brochure supplement that are held by certain investment associates of SVB Private. We encourage you also to view the specific websites noted under each designation description as well as “Understanding Professional Designations,” a public resource offered by FINRA at the following website: <http://apps.finra.org/DataDirectory/1/prodesignations.aspx>

### CERTIFIED INVESTMENT MANAGEMENT ANALYST<sup>SM</sup> – CIMA<sup>®</sup>

**Issued by:** Investments & Wealth Institute

**Prerequisites/Experience required:**

- Submit CIMA<sup>®</sup> certification application and pass a background check
- Study for (100 hours) and pass a two-hour Qualification Examination

**Educational Requirements:**

- Successfully complete an in-person or online executive education program at a top-20 business school registered with the institute

**Examination Type:**

- Two examinations multiple choice

**Continuing Education/Experience Requirements:**

- Document a minimum of three years work experience in financial services, pass a secondary background check, pay initial certification fee, sign a license agreement, and agree to adhere to the institutes Ethics and other ongoing standards

**Website:** [www.investmentsandwealth.org/CIMA](http://www.investmentsandwealth.org/CIMA)

### CERTIFIED FINANCIAL PLANNER – CFP<sup>®</sup>

**Issued by:** Certified Financial Planner Board of Standards, Inc.

**Prerequisites/Experience required:**

Candidates must meet one of the following:

- A bachelor’s degree (or higher) from an accredited college or university, and
- 3 years full-time personal financial planning experience

**Educational Requirements:**

- Complete a CFP<sup>®</sup>-board registered program or hold one of the following
  - CPA
  - Chartered Financial Consultant (ChFC)
  - Charter Life Underwriter (CLU)
  - Chartered Financial Analyst (CFA)
  - Attorney’s License
  - Doctor of Business Administration
  - Ph.D. in business or economics

**Examination Type:**

- CFP<sup>®</sup> Certification Examination

**Continuing Education/Experience Requirements:**

- 30 hours every 2 (two) years

**Website:** [www.cfp.com/become](http://www.cfp.com/become)

### CERTIFIED PRIVATE WEALTH ADVISOR<sup>®</sup> – CPWA<sup>®</sup>

### CHARTERED FINANCIAL ANALYST – CFA<sup>®</sup>

**Issued by:** CFA<sup>®</sup> Institute

**Prerequisites/Experience required:**

Candidates must meet one of the following:

- Undergraduate degree and 4 years of professional experience involving investment decision making or
- 4 years qualified work experience (full time, but not necessarily investment related)

**Educational Requirements:**

- Study program (250 hours of study for each of the 3 levels)

**Examination Type:**

- 3 course examinations

**Continuing Education/Experience Requirements:**

- None

**Website:** [www.cfainstitute.org/cfaprogram/Pages/index.aspx](http://www.cfainstitute.org/cfaprogram/Pages/index.aspx)

**Issued by:** Investments & Wealth Institute

**Prerequisites/Experience required:**

- At least five years of relevant financial services experience and a clean regulatory record

**Educational Requirements:**

- Complete executive education at a top 25 global business school

**Examination Type:**

- Five-hour examination

**Continuing Education/Experience Requirements:**

- Stay updated on industry trends, laws, and products with 40 hours of continuing education every two years, including two hours of ethics education

**Website:** [www.investmentsandwealth.org/CPWA](http://www.investmentsandwealth.org/CPWA)

## ACCREDITED WEALTH MANAGEMENT ADVISOR – AWMA®

**Issued by:** College for Financial Planning

### Prerequisites/Experience required:

- None

### Educational Requirements:

- Successfully complete the program

### Examination Type:

- No exam required

### Continuing Education/Experience Requirements:

- Accepted for continuing education hours for CIMA®, CIMC®, CPWA®, and CRP® designations.

**Website:** [www.cffpinfo.com/crpc.htm](http://www.cffpinfo.com/crpc.htm)

## ACCREDITED INVESTMENT FIDUCIARY – AIF®

**Issued by:** fi360®

### Prerequisites/Experience required:

- 2 years relevant experience B.S. and a professional designation, or
- 5 years relevant experience B.S. or a professional designation, or
- 8 years relevant experience

### Educational Requirements:

- AIF® Training (between 21 and 28 hours)
- AIF® Examination

### Examination Type:

- Multiple choice

### Continuing Education/Experience Requirements:

- 6 hours of CE per year

**Website:** [www.fi360.com](http://www.fi360.com)

## CERTIFIED WEALTH STRATEGIST® – CWS®

**Issued by:** Cannon Financial

### Prerequisites/Experience required:

- Three years industry experience and a four-year degree from an accredited college or university OR
- Five years industry experience

### Educational Requirements:

- Complete an approved study program
- Agree and sign the CWS® Professional Ethics and Code of Conduct Standards
- Pass the CWS® exam

### Examination Type:

- Multiple choice

### Continuing Education/Experience Requirements:

- 30 hours of continuing education every two years

**Website:** <https://certifiedwealthstrategist.com/>

## CHARTERED ALTERNATIVE INVESTMENT ANALYST ASSOCIATION – CAIA<sup>SM</sup>

**Issued by:** Chartered Alternative Investment Analyst Association®

### Prerequisites/Experience required:

- None

### Educational Requirements:

- Successfully complete the CAIA program

### Examination Type:

- 2 Multiple-choice exams
  - Level I
  - Level II

### Continuing Education/Experience Requirements:

- None

**Website:** [www.caia.org/](http://www.caia.org/)

## CERTIFIED PLAN FIDUCIARY ADVISOR – CPFA

**Issued by:** National Association of Plan Advisors (NAPA)

### Prerequisites/Experience required:

- None

### Educational Requirements:

- Completion of the Certified Plan Fiduciary Advisor (CPFA) examination

### Examination Type:

- Final certification exam (proctored, closed book)

### Continuing Education/Experience Requirements:

- 20 credits every two years

**Website:** [www.napacpfa.org](http://www.napacpfa.org)

## CERTIFIED TRUST AND FINANCIAL ADVISOR - CTFA

**Issued by:** American Bankers Association®

### Prerequisites/Experience/Educational requirements:

- 3 years' experience in wealth management and completion of an ICB-approved wealth management training program; or
- 5 years' experience in wealth management and a bachelor's degree; or
- 10 years' experience in wealth management

### Application:

- Complete application and adhere to ICB's Professional Code of Ethics

### Examination Type:

- Multiple-choice exam

### Continuing Education/Experience Requirements:

- Forty five (45) continuing education credits every
- three (3) years

**Website:** [www.aba.com](http://www.aba.com)

## CERTIFIED DIVORCE FINANCIAL ANALYST – CDFA

**Issued by:** The Institute for Divorce Financial Analysts (IDFA™)

### Prerequisites/Experience required:

- Bachelor's degree with three years of on-the job experience or,
- Five years of relevant experience

### Educational Requirements:

- Completion of the Certified Divorce Financial Analyst examination

### Examination Type:

- Multiple Choice

### Continuing Education/Experience Requirements:

- 30 hours of divorce-related continuing education every two years

**Website:** <https://institutedfa.com/>

## CHARTERED FINANCIAL CONSULTANT – ChFC®

**Issued by:** The American College of Financial Services

### Prerequisites/Experience required:

- Three years of relevant business experience and,
- High school diploma

### Educational Requirements:

- Completion of the eight required courses
- Agree to comply with The American College Code of Ethics and Procedures

### Examination Type:

- Multiple Choice

### Continuing Education/Experience Requirements:

- 30 hours of continuing education every two years and adhere to The American College Code of Ethics and Procedures.

**Website:** [theamericancollege.edu](http://theamericancollege.edu)

## PERSONAL FINANCIAL SPECIALIST – PFS

**Issued by:** The American Institute of Certified Public Accountants (AICPA)

### Prerequisites/Experience required:

- Be a member of the AICPA,
- Hold an unrevoked CPA certificate issued by a state authority, and
- Have at least 2 years of full-time teaching or business experience (or 3000 hours equivalent) in personal financial planning within the five-year period preceding the date of the CPA/PFS application

### Educational Requirements:

- Minimum of 75 hours of personal financial planning education within the five-year period preceding the date of the PFS application

### Examination Type:

- Final certification exam

### Continuing Education/Experience Requirements:

- 60 hours (or its equivalent) of continuing professional education every three years

**Website:** [www.aicpa.org](http://www.aicpa.org)