

**Allworth Financial**  
**March 2023**

**This brochure supplement provides information about each of the individual Advisors associated with Allworth Financial and supplements the Allworth Financial L.P. brochure. You should have received a copy of that brochure. Please contact the Compliance Department at (916) 475-1353 if you did not receive the Allworth Financial (also referred to as “Allworth”) brochure or if you have any questions about the contents of this supplement. Additional information about the individuals identified in this brochure is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

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## **Steven T. Burnett**

Located at:

Allworth Financial  
 340 Palladio Pkwy, Suite 501  
 Folsom, CA 95630

Supervised From:

RAA  
 15725 Dallas Pkwy, Suite 220  
 Addison, TX 75001

### **Educational Background and Business Experience**

**Steven T. Burnett**, Born 10/1968

*Education Background:*

California State University, Sacramento, Bachelor of Science in Business Administration, 1992  
 Santa Rosa Junior College: Attended 1988-1989

*Business Background:*

Allworth Financial: President, Investment Advisor Representative, 09/1996 to Present  
 AW Securities: Registered Representative, 01/2008 to Present  
 Hanson McClain Strategic Advisors: President, Investment Advisor Representative, 05/2011 to 06/2012  
 Securities America, Inc: Registered Representative, 09/1996 to 01/2008

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**  
**Certified Fund Specialist®, CFS®**

### **Disciplinary Information**

Mr. Burnett has no legal or disciplinary events to report.

## **Other Business Activities**

### **Registered Representative of AW Securities**

Although Allworth does not sell products or services other than investment advice, Steven T. Burnett is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in his separate capacity as a registered representative of AW Securities, Mr. Burnett can sell variable annuity products to advisory clients. Mr. Burnett may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Mr. Burnett a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Mr. Burnett will not receive commissions, AW Securities as a broker/dealer firm will receive commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Mr. Burnett will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Mr. Burnett's advice or decides not to purchase a variable annuity from AW Securities, Mr. Burnett may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Mr. Burnett, in his capacity as an AW Securities registered representative must place all purchases and sales of variable annuity products through AW Securities or other AW Securities approved institutions.

### **Insurance Agent**

Allworth and Mr. Burnett are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Mr. Burnett may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Mr. Burnett, are paid a salary which is not tied to the amount or level of insurance products sold by Mr. Burnett.

Clients are never obligated or required to purchase insurance products from or through Mr. Burnett and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

In addition to the description of additional compensation provided in Item 4, Mr. Burnett, is a shareholder in AFG Intermediate LP, the holding firm which owns Allworth. In that capacity, Mr. Burnett shares in the earnings of Allworth based on profitability.

Allworth Advisor Representatives, including Mr. Burnett, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Burnett may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Burnett with a gift. Mr. Burnett can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Financial Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Burnett may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Burnett endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Burnett's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Jeff Baumert is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Burnett. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Baumert's phone number is 800-321-9123.

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## **David W. Schauer**

### **Located at:**

Allworth Financial  
8775 Folsom Blvd, Suite 100  
Sacramento, CA 95826

### **Supervised From:**

Allworth Financial  
340 Palladio Pkwy, Suite 501  
Folsom, CA 95630

## **Educational Background and Business Experience**

**David W. Schauer**, Born 07/1974

### *Education Background:*

University of San Francisco; Master of Science in Financial Analysis, 2005

University of California, Davis; Bachelor of Science Managerial Economics, 1997

### *Business Background:*

Allworth Financial: Investment Advisor Representative, 02/1998 to Present

Hanson McClain Strategic Advisors, Chief Investment Officer, Investment Advisor Representative, 05/2011 to 12/2013

AW Securities: Registered Representative, 01/2008 to Present

Securities America, Inc: Registered Representative, 08/1998 to 01/2008

### *Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

**Chartered Financial Analyst, CFA**

## **Disciplinary Information**

Mr. Schauer has no legal or disciplinary events to report.

## **Other Business Activities**

### **Registered Representative of AW Securities**

Although Allworth does not sell products or services other than investment advice, David W. Schauer is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in his separate capacity as a registered representative of AW Securities, Mr. Schauer can sell variable annuity products to advisory clients. Mr. Schauer may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Mr. Schauer a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Mr. Schauer will not receive commissions, AW Securities as a broker/dealer firm will commissions and

therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Mr. Schauer will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Mr. Schauer's advice or decides not to establish an account through AW Securities, Mr. Schauer may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Mr. Schauer, in his capacity as an AW Securities registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

### **Insurance Agent**

Allworth and Mr. Schauer are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, Allworth will receive commissions for selling insurance and annuity products.

Mr. Schauer may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Mr. Schauer, are paid a salary which is not tied to the amount or level of insurance products sold by Mr. Schauer.

Clients are never obligated or required to purchase insurance products from or through Mr. Schauer and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

In addition to the description of additional compensation provided in Item 4, Mr. Schauer, is a shareholder in AFG Intermediate LP, the holding firm which owns Allworth Financial. In that capacity, Mr. Schauer shares in the earnings of Allworth Financial based on profitability.

Allworth Advisor Representatives, including Mr. Schauer, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Schauer may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Schauer with a gift. Mr. Schauer can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.



Mr. Schauer may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Schauer endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Schauer's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Kint is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Schauer. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Kint's phone number is 916-475-1353.

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### **Sean T. Murray**

Located at:

Allworth Financial

8775 Folsom Blvd, Suite 100

Sacramento, CA 95826

Supervised From:

Allworth Financial

340 Palladio Pkwy, Suite 501

Folsom, CA 95630

### **Educational Background and Business Experience**

**Sean T. Murray**, Born 1/1965

*Education Background:*

University of California, Santa Barbara; Bachelor of Arts Law and Society, 1988

*Business Background:*

Allworth Financial: Investment Advisor Representative, 02/2000 to Present

AW Securities: Registered Representative, 01/2008 to Present

Hanson McClain Strategic Advisors: Investment Advisor Representative, 08/2011 to 06/2012

Securities America, Inc.: Registered Representative, 02/2000 to 01/2008

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

**Certified Fund Specialist®, CFS®**

**Disciplinary Information**

Mr. Murray has no legal or disciplinary events to report.

**Other Business Activities**

**Registered Representative of AW Securities**

Although Allworth does not sell products or services other than investment advice, Sean T. Murray is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in his separate capacity as a registered representative of AW Securities, Mr. Murray can sell variable annuity products to advisory clients. Mr. Murray may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Mr. Murray a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Mr. Murray will not receive commissions, AW Securities as a broker/dealer firm will receive commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Mr. Murray will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Mr. Murray's advice or decides not to establish an account through AW Securities, Mr. Murray may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Mr. Murray, in his capacity as an AW Securities registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

## **Insurance Agent**

AW Securities and Mr. Murray are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Mr. Murray may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Mr. Murray, are paid a salary which is not tied to the amount or level of insurance products sold by Mr. Murray.

Clients are never obligated or required to purchase insurance products from or through Mr. Murray and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

## **Additional Compensation**

In addition to the description of additional compensation provided in Item 4, Mr. Murray, is a shareholder in AFG Intermediate LP, the holding firm which owns Allworth Financial. In that capacity, Mr. Murray shares in the earnings of Allworth Financial based on profitability.

Allworth Advisor Representatives, including Mr. Murray, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Murray may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Murray with a gift. Mr. Murray can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Murray may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Murray endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Murray's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

## **Supervision**

Adam Kint is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Murray. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Kint's phone number is 916-475-1353.

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## **Patrick A. Henry**

### Located at:

Allworth Financial  
8775 Folsom Blvd, Suite 100  
Sacramento, CA 95826

### Supervised From:

Allworth Financial  
340 Palladio Pkwy, Suite 501  
Folsom, CA 95630

## **Educational Background and Business Experience**

**Patrick A. Henry**, Born 09/1962

### *Education Background:*

California State University, Sacramento, Bachelor of Science in Business Administration with concentration in Finance, 1987

### *Business Background:*

Allworth Financial: Investment Advisor Representative, 02/2004 to Present

AW Securities: Registered Representative, 01/2008 to Present

Hanson McClain Strategic Advisors: Investment Advisor Representative, 08/2011 to 06/2011

Securities America, Inc: Registered Representative, 02/2004 to 01/2008

### *Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

## **Disciplinary Information**

Mr. Henry has no legal or disciplinary events to report.

## **Other Business Activities**

### **Registered Representative of AW Securities**

Although Allworth does not sell products or services other than investment advice, Patrick A. Henry is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in his separate capacity as a registered representative of AW Securities, Mr. Henry can sell variable annuity products to advisory clients. Mr. Henry may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Mr. Henry a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Mr. Henry will not receive commissions, AW Securities as a broker/dealer firm will commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Mr. Henry will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Mr. Henry's advice or decides not to establish an account through AW Securities, Mr. Henry may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Mr. Henry, in his capacity as an AW Securities registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

### **Insurance Agent**

AW Securities and Mr. Henry are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Mr. Henry may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Mr. Henry, are paid a salary which is not tied to the amount or level of insurance products sold by Mr. Henry.

Clients are never obligated or required to purchase insurance products from or through Mr. Henry and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

In addition to the description of additional compensation provided in Item 4, Mr. Henry, is a shareholder in AFG Intermediate LP, the holding firm which owns Allworth Financial. In that capacity, Mr. Henry shares in the earnings of Allworth Financial based on profitability.

Allworth Advisor Representatives, including Mr. Henry, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Henry may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Henry with a gift. Mr. Henry can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Henry may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Henry endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Henry's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Kint is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Henry. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Kint's phone number is 916-475-1353.

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### **Barbara M. Healy**

Located at:

Allworth Financial  
3017 Douglas Blvd, Suite 140  
Roseville, CA 95661

Supervised From:

Allworth Financial  
340 Palladio Pkwy, Suite 501  
Folsom, CA 95630

## **Educational Background and Business Experience**

**Barbara M. Healy**, Born 11/1962

### *Education Background:*

University of San Diego, Bachelor of Science in Business Administration, 1985

St. Clare's – Oxford University, Oxford, England, 1984

### *Business Background:*

Allworth Financial Investment Advisor Representative, 03/2005 to Present

AW Securities: Registered Representative, 01/2008 to Present

Securities America, Inc: Registered Representative, 03/2005 to 01/2008

### *Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

**Chartered Retirement Planning Counselor<sup>SM</sup>, CRPC®**

## **Disciplinary Information**

Ms. Healy has no legal or disciplinary events to report.

## **Other Business Activities**

### **Registered Representative of AW Securities**

Although Allworth does not sell products or services other than investment advice, Barbara M. Healy is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in her separate capacity as a registered representative of AW Securities, Ms. Healy can sell variable annuity products to advisory clients. Ms. Healy may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Ms. Healy a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Ms. Healy will not receive commissions, AW Securities as a broker/dealer firm will commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of

AW Securities and not your best interests. Ms. Healy will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Ms. Healy's advice or decides not to establish an account through AW Securities, Ms. Healy may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Ms. Healy, in her capacity as an AW Securities registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

### **Insurance Agent**

AW Securities and Ms. Healy are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Ms. Healy may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Ms. Healy, are paid a salary which is not tied to the amount or level of insurance products sold by Ms. Healy.

Clients are never obligated or required to purchase insurance products from or through Ms. Healy and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

In addition to the description of additional compensation provided in Item 4, Ms. Healy, is a shareholder in AFG Intermediate LP, the holding firm which owns Allworth Financial. In that capacity, Ms. Healy shares in the earnings of Allworth Financial based on profitability.

Allworth Advisor Representatives, including Ms. Healy, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Ms. Healy may earn additional bonuses based on her efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Ms. Healy with a gift. Ms. Healy can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Ms. Healy may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance



at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Ms. Healy endeavors at all times to put the interest of the clients first as a part of Allworth and Ms. Healy's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Kint is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Ms. Healy. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Kint's phone number is 916-475-1353.

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### **Eric C.M. Henry**

**Located at:**

Allworth Financial  
8775 Folsom Blvd, Suite 100  
Sacramento, CA 95826

**Supervised From:**

Allworth Financial  
340 Palladio Pkwy, Suite 501  
Folsom, CA 95630

### **Educational Background and Business Experience**

**Eric C.M. Henry**, Born 06/1961

*Education Background:*

California State University, Chico, Bachelor of Science in Business Administration with concentration in Finance, 1989

*Business Background:*

Allworth Financial: Investment Advisor Representative, 11/2007 to Present

AW Securities: Registered Representative, 01/2008 to Present

Hanson McClain Strategic Advisors: Investment Advisor Representative, 08/2011 to 06/2012

Securities America, Inc: Registered Representative, 11/2007 to 01/2008

California Department of Insurance, Investment Officer, 4/2007 to 10/2007

State Farm VP Management Corporation: Sales Associate 12/2006 to 04/2007

Ameritas Investment Corporation: Registered Representative, 03/2005 to 11/2006

John O. Bronson Company, Agent, 1/2003 to 11/2006

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

**Disciplinary Information**

Mr. Henry has no legal or disciplinary events to report.

**Other Business Activities**

**Registered Representative of AW Securities**

Although Allworth does not sell products or services other than investment advice, Eric C. M. Henry is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in his separate capacity as a registered representative of AW Securities, Mr. Henry can sell variable annuity products to advisory clients. Mr. Henry may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Mr. Henry a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Mr. Henry will not receive commissions, AW Securities as a broker/dealer firm will commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Mr. Henry will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Mr. Henry's advice or decides not to establish an account through AW Securities, Mr. Henry may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Mr. Henry, in his capacity as

an AW Securities registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

### **Insurance Agent**

AW Securities and Mr. Henry are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Mr. Henry may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Mr. Henry, are paid a salary which is not tied to the amount or level of insurance products sold by Mr. Henry.

Clients are never obligated or required to purchase insurance products from or through Mr. Henry and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

In addition to the description of additional compensation provided in Item 4, Mr. Henry, is a shareholder in AFG Intermediate LP, the holding firm which owns Allworth Financial. In that capacity, Mr. Henry shares in the earnings of Allworth Financial based on profitability.

Allworth Advisor Representatives, including Mr. Henry, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Henry may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Henry with a gift. Mr. Henry can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Henry may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Henry endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Henry's fiduciary duty. However, clients should be aware that the receipt of additional compensation

through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Kint is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Henry. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Kint's phone number is 916-475-1353.

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### **Scott T. Hanson**

Located at:

Allworth Financial

340 Palladio Pkwy, Suite 501

Folsom, CA 95630

Supervised From:

RAA

15725 Dallas Pkwy, Suite 200

Addison, TX 75001

### **Educational Background and Business Experience**

**Scott T. Hanson**, Born 09/1966

*Education Background:*

California State University, Chico, Bachelor of Science in Business Administration, 1990

*Business Background:*

Allworth Financial: Co-Chief Executive Officer, Investment Advisor Representative, 06/1993 to Present

Hanson McClain Strategic Advisors, Co-Chief Executive Officer, Investment Advisor Representative, 05/2011 to 12/2013

AW Securities: Co-Chief Executive Officer, Registered Representative, 12/1999 to Present

Maidu Redevelopment, LLC: Owner and Partner, 12/2000 to Present

Liberty Wheel Systems: Partner, 09/2008 to 12/2009

Securities America, Inc: Registered Representative, 6/1993 to 01/2008

Liberty Reverse Mortgage: Partner, 01/2004 to 10/2007

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

### **Disciplinary Information**

Mr. Hanson has no legal or disciplinary events to report.

### **Other Business Activities**

#### **Registered Representative of AW Securities**

Although Allworth does not sell products or services other than investment advice, Scott T. Hanson is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in his separate capacity as a registered representative of AW Securities, Mr. Hanson can sell variable annuity products to advisory clients. Mr. Hanson may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Mr. Hanson a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Mr. Hanson will not receive commissions, AW Securities as a broker/dealer firm will receive commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Mr. Hanson will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Mr. Hanson's advice or decides not to establish an account through AW Securities, Mr. Hanson may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Mr. Hanson, in his capacity as an AW Securities registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

#### **Insurance Agent**

AW Securities and Mr. Hanson are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Mr. Hanson may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Mr. Hanson, are paid a salary which is not tied to the amount or level of insurance products sold by Mr. Hanson.

Clients are never obligated or required to purchase insurance products from or through Mr. Hanson and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Maidu Redevelopment, LLC**

Mr. Hanson is an owner and partner with Maidu Redevelopment, LLC, a holding company which owns real estate and other assets held for long-term investments.

### **Additional Compensation**

In addition to the description of additional compensation provided in Item 4, Mr. Hanson, is a shareholder in AFG Intermediate LP, the holding firm which owns Allworth Financial. In that capacity, Mr. Hanson shares in the earnings of Allworth Financial based on profitability.

Allworth Advisor Representatives, including Mr. Hanson, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Hanson may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Hanson with a gift. Mr. Hanson can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Hanson may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Hanson endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Hanson's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

## Supervision

Jeff Baumert is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Hanson. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Baumert's phone number is 800-321-9123.

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## **Patrick C. McClain**

### Located at:

Allworth Financial  
340 Palladio Pkwy, Suite 501  
Folsom, CA 95630

### Supervised From:

RAA  
15725 Dallas Pkwy, Suite 200  
Addison, TX 75001

## Educational Background and Business Experience

**Patrick C. McClain**, Born 11/1962

### *Education Background:*

California State University, Bachelor of Science in Business Administration, 1988

### *Business Background:*

Allworth Financial: Co-Chief Executive Officer, Investment Advisor Representative, 06/1993 to Present

AW Securities: Co-Chief Executive Officer, Registered Representative, 12/1999 to Present

Hanson McClain Strategic Advisors, Co-Chief Executive Officer, Investment Advisor Representative, 05/2011 to 12/13

Maidu Redevelopment LLC: Owner and Partner, 12/2000 to Present

Liberty Wheel Systems: Partner, 09/2008 to 12/2009

Securities America, Inc: Registered Representative, 6/1993 to 01/2008

Liberty Reverse Mortgage: Partner, 01/2004 to 10/2007

### *Designations:*

**Chartered Financial Consultant®**, **ChFC®**

### **Disciplinary Information**

Mr. McClain has no legal or disciplinary events to report.

### **Other Business Activities**

#### **Registered Representative of AW Securities**

Although Allworth does not sell products or services other than investment advice, Patrick C. McClain is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in his separate capacity as a registered representative of AW Securities, Mr. McClain can sell variable annuity products to advisory clients. Mr. McClain may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Mr. McClain a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Mr. McClain will not receive commissions, AW Securities as a broker/dealer firm will commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Mr. McClain will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Mr. McClain's advice or decides not to establish an account through AW Securities, Mr. McClain may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Mr. McClain, in his capacity as an AW Securities registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

#### **Maidu Redevelopment LLC**

Mr. McClain is an owner and partner with Maidu Redevelopment, LLC, a holding company which owns real estate and other assets held for long-term investments.

### **Additional Compensation**

In addition to the description of additional compensation provided in Item 4, Mr. McClain, is a shareholder in AFG Intermediate LP, the holding firm which owns Allworth Financial. In that capacity, Mr. McClain shares in the earnings of Allworth Financial based on profitability.



Allworth Advisor Representatives, including Mr. McClain, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. McClain may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. McClain with a gift. Mr. McClain can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. McClain may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. McClain endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. McClain's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Jeff Baumert is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. McClain. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Baumert's phone number is 800-321-9123.

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### **Laurie K. Kyro**

Located at:

Allworth Financial  
3017 Douglas Blvd, Suite 140  
Roseville, CA 95661

Supervised From:

Allworth Financial  
340 Palladio Pkwy, Suite 501  
Folsom, CA 95630

### **Educational Background and Business Experience**

**Laurie K. Kyro**, Born 07/1969

*Education Background:*

Western Washington University, Bachelor of Arts in Political Science, 1991

*Business Background:*

Allworth Financial: Investment Advisor Representative, 02/2010 to Present

AW Securities: Registered Representative, 02/2010 to Present

Farmers Financial Solutions, Life Insurance and Financial Services Agent, 07/2009 to 01/2010

West Valley National Bank, VP Marketing, Shareholder Relationship Manger, Director of Branch Development, 06/2007 to 07/2008

Richmond American Homes/MDC Holdings, Inc., Sales Counselor and Real Estate Agent, 06/2005 to 04/2007

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

**Certified Fund Specialist®, CFS®**

**Disciplinary Information**

Ms. Kyro has no legal or disciplinary events to report.

**Other Business Activities**

**Registered Representative of AW Securities**

Although Allworth does not sell products or services other than investment advice, Laurie K. Kyro is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in his separate capacity as a registered representative of AW Securities, Ms. Kyro can sell variable annuity products to advisory clients. Ms. Kyro may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Ms. Kyro a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Ms. Kyro will not receive commissions, AW Securities as a broker/dealer firm will commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Ms. Kyro will discuss with you the benefits and negatives of establishing a

fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Ms. Kyro's advice or decides not to establish an account through AW Securities, Ms. Kyro may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Ms. Kyro, in her capacity as an AW Securities registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

### **Insurance Agent**

AW Securities and Ms. Kyro are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Ms. Kyro may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Ms. Kyro, are paid a salary which is not tied to the amount or level of insurance products sold by Ms. Kyro.

Clients are never obligated or required to purchase insurance products from or through Ms. Kyro and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

Allworth Advisor Representatives, including Ms. Kyro, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Ms. Kyro may earn additional bonuses based on her efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Ms. Kyro with a gift. Ms. Kyro can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Ms. Kyro may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent

upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Ms. Kyro endeavors at all times to put the interest of the clients first as a part of Allworth and Ms. Kyro's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Kint is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Ms. Kyro. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Kint's phone number is 916-475-1353.

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### **Herman Doughty**

Located at:

Allworth Financial  
8775 Folsom Blvd, Suite 100  
Sacramento, CA 95826

Supervised From:

Allworth Financial  
340 Palladio Pkwy, Suite 501,  
Folsom, CA 95630

### **Educational Background and Business Experience**

**Herman Doughty**, Born 03/1982

*Education Background:*

Sierra College, *Degree Not Obtained*

*Business Background:*

Allworth Financial: Investment Advisor Representative, 07/2005 to Present

AW Securities: Registered Representative, 06/2010 to Present

E\*TRADE: Client Service Associate, 11/2004 – 5/2005

Health Net: Client Service Associate, 9/2004 – 11/2004

CSAA: Client Service Associate, 9/2002 – 8/2004

*Designations:*

**Certified Fund Specialist®, CFS®**

**Chartered Financial Consultant®, ChFC®**

### **Disciplinary Information**

Mr. Doughty has no legal or disciplinary events to report.

### **Other Business Activities**

#### **Registered Representative of AW Securities**

Although Allworth does not sell products or services other than investment advice, Herman Doughty is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in his separate capacity as a registered representative of AW Securities, Mr. Doughty can sell variable annuity products to advisory clients. Mr. Doughty may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Mr. Doughty a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Mr. Doughty will not receive commissions, AW Securities as a broker/dealer firm will commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Mr. Doughty will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Mr. Doughty's advice or decides not to establish an account through AW Securities, Mr. Doughty may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Mr. Doughty, in his capacity as an AW Securities registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

#### **Insurance Agent**

Allworth and Mr. Doughty are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Mr. Doughty may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW

Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Mr. Doughty, are paid a salary which is not tied to the amount or level of insurance products sold by Mr. Doughty.

Clients are never obligated or required to purchase insurance products from or through Mr. Doughty and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

Allworth Advisor Representatives, including Mr. Doughty, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Doughty may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Doughty with a gift. Mr. Doughty can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Doughty may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Doughty endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Doughty's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Kint is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Doughty. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Kint's phone number is 916-475-1353.

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## **Matthew Christl**

Located at:

Allworth Financial  
340 Palladio Pwky, Suite 501  
Folsom, CA 95630

Supervised From:

Allworth Financial  
340 Palladio Pkwy, Suite 501  
Folsom, CA 95630

### **Educational Background and Business Experience**

**Matthew Christl**, Born 03/1966

*Education Background:*

California State University, Sacramento: BA Media Arts, 1989

*Business Background:*

Allworth Financial: Investment Advisor Representative, 01/2014 to Present

AW Securities: Registered Representative, 01/2014 to Present

Nationwide Retirement Solutions, Retirement Planner, 06/2007 to 12/2013

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

### **Disciplinary Information**

Mr. Christl has no legal or disciplinary events to report.

### **Other Business Activities**

#### **Registered Representative of AW Securities**

Although Allworth does not sell products or services other than investment advice, Matthew Christl is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in his separate capacity as a registered representative of AW Securities, Mr. Christl can sell variable annuity products to advisory clients. Mr. Christl may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Mr. Christl a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Mr. Christl will not receive commissions, AW Securities as a broker/dealer firm will receive commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Mr. Christl will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Mr. Christl's advice or decides not to establish an account through AW Securities, Mr. Christl may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Mr. Christl, in his capacity as an AW Securities registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

### **Insurance Agent**

AW Securities and Mr. Christl are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Mr. Christl may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Mr. Christl, are paid a salary which is not tied to the amount or level of insurance products sold by Mr. Christl.

Clients are never obligated or required to purchase insurance products from or through Mr. Christl and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

Allworth Advisor Representatives, including Mr. Christl, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Christl may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.



On occasion, a client or vendor may reward Mr. Christl with a gift. Mr. Christl can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Christl may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Christl endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Christl's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Kint is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Christl. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Kint's phone number is 916-475-1353.

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### **James Smalling**

Located at:

Allworth Financial

8775 Folsom Blvd, Suite 100

Sacramento, CA 95826

Supervised From:

Allworth Financial

340 Palladio Pkwy, Suite 501

Folsom, CA 95630

### **Educational Background and Business Experience**

**James Smalling**, Born 08/1964

*Education Background:*

University of Phoenix, BS in Business Management, 2008

Keller Graduate School of Management, master's in business administration, 2011

*Business Background:*

Allworth Financial: Investment Advisor Representative, 10/2013 to Present

AW Securities: Registered Representative, 10/2013 to Present

Principal Financial Group, Registered Representative, 1/2011 to 9/2012

Countertop Specialists, President, 6/1982 to 12/2011

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

**Disciplinary Information**

Mr. Smalling has no legal or disciplinary events to report.

**Other Business Activities**

**Registered Representative of AW Securities**

Although Allworth does not sell products or services other than investment advice, James Smalling is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in his separate capacity as a registered representative of AW Securities, Mr. Smalling can sell variable annuity products to advisory clients. Mr. Smalling may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Mr. Smalling a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Mr. Smalling will not receive commissions, AW Securities as a broker/dealer firm will commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Mr. Smalling will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Mr. Smalling's advice or decides not to establish an account through AW Securities, Mr. Smalling may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Mr. Smalling,

in his capacity as an AW Securities registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

### **Additional Compensation**

Allworth Advisor Representatives, including Mr. Smalling, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Smalling may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Smalling with a gift. Mr. Smalling can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Smalling may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Smalling endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Smalling's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Kint is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Smalling. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Kint's phone number is 916-475-1353.

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## **Lauren Williams**

### **Located at:**

Allworth Financial  
3017 Douglas Blvd, Suite 140,  
Roseville, CA 95661

### **Supervised From:**

Allworth Financial  
340 Palladio Pkwy, Suite 501  
Folsom, CA 95630

## **Educational Background and Business Experience**

**Lauren Williams**, Born 12/1982

### *Education Background:*

Hawaii Pacific University, BSBA in Finance, 2012

### *Business Background:*

Allworth Financial: Investment Advisor Representative, 10/2013 to Present

AW Securities: Registered Representative, 10/2013 to Present

Wells Fargo Advisors, Registered Representative, 6/2006 to 9/2013

### *Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

**Chartered Retirement Planning Counselor<sup>SM</sup>, CRPC®**

## **Disciplinary Information**

Ms. Williams has no legal or disciplinary events to report.

## **Other Business Activities**

### **Registered Representative of AW Securities**

Although Allworth does not sell products or services other than investment advice, Lauren Williams is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in his separate capacity as a registered representative of AW Securities, Ms. Williams can sell variable annuity products to advisory clients. Ms. Williams may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Ms. Williams a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Ms. Williams will not receive commissions, AW Securities as a broker/dealer firm will commissions and

therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Ms. Williams will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Ms. Williams's advice or decides not to establish an account through AW Securities, Ms. Williams may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Ms. Williams, in her capacity as an AW Securities registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

### **Insurance Agent**

Allworth and Ms. Williams are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Ms. Williams may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Ms. Williams, are paid a salary which is not tied to the amount or level of insurance products sold by Ms. Williams.

Clients are never obligated or required to purchase insurance products from or through Ms. Williams and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

Allworth Advisor Representatives, including Ms. Williams, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Ms. Williams may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Ms. Williams with a gift. Ms. Williams can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Ms. Williams may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not

dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Ms. Williams endeavors at all times to put the interest of the clients first as a part of Allworth and Ms. Williams's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Kint is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Ms. Williams. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Kint's phone number is 916-475-1353.

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### **Adam Blake Peters**

Located at:

Allworth Financial  
8055 East Tufts Ave., Suite 1310  
Denver, CO 80237

Supervised From:

RAA  
15725 Dallas Pkwy, Suite 200  
Addison, TX 75001

### **Educational Background and Business Experience**

**Adam Blake Peters, Born 01/1977**

*Education Background:*

Colorado State University: Bachelor of Science in Business Administration, 1999

*Business Background:*

Allworth Financial: Investment Advisor Representative, 06/2014 to Present

AW Securities: Registered Representative, 06/2014 to Present

Oppenheimer Funds, Inc.: Internal Wholesaler, 09/2010-02/2014

Advisors Asset Management: Wholesaler/Sales Person, 04/2010-09/2010

A&I Financial Services: Registered Investment Advisor, Financial Planner, 09/2009-03/2010

Foos Financial Group: Financial Planner, Managing Partner, 06/2005-09/2009

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

**Chartered Financial Consultant®, ChFC®**

### **Disciplinary Information**

Mr. Peters has no legal or disciplinary events to report.

### **Other Business Activities**

#### **Registered Representative of AW Securities**

Although Allworth does not sell products or services other than investment advice, Adam Blake Peters is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in his separate capacity as a registered representative of AW Securities, Mr. Peters can sell variable annuity products to advisory clients. Mr. Peters may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Mr. Peters a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Mr. Peters will not receive commissions, AW Securities as a broker/dealer firm will receive commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Mr. Peters will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Mr. Peters' advice or decides not to establish an account through AW Securities, Mr. Peters may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Mr. Peters, in his capacity as an AW Securities registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

### **Additional Compensation**

Allworth Advisor Representatives, including Mr. Peters, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Peters may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Peters with a gift. Mr. Peters can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Peters may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Peters endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Peters' fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Jeff Baumert is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Peters. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Baumert's phone number is 800-321-9123.

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## **Kevin Magnus Duffy**

Located at:

Allworth Financial  
8775 Folsom Blvd, Suite 100  
Sacramento, CA 95826

Supervised From:

Allworth Financial  
340 Palladio Pkwy, Suite 501  
Folsom, CA 95630

### **Educational Background and Business Experience**

**Kevin Magnus Duffy**, Born 11/1973



*Education Background:*

College of Mount Saint Joseph: Bachelor of Science in Business, 1997

George Washington University: Master of Science in Finance, 2013

*Business Background:*

Allworth Financial: Investment Advisor Representative, 12/2014 to Present

AW Securities: Registered Representative, 12/2014 to Present

TIAA-Cref: Wealth Management Advisor, 09/2014 to 12/2015

Charles Schwab & Co.: Vice President, Private Wealth Management, 01/2014 to 09/2014

Aument Capital: Technical Analyst, 08/2009 to 12/2011

Fidelity Investments: Account Executive/Investments Representative/Brokerage Trader, 10/1995 to 06/2009

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

**Disciplinary Information**

Mr. Duffy has no legal or disciplinary events to report.

**Other Business Activities**

**Registered Representative of AW Securities**

Although Allworth does not sell products or services other than investment advice, Kevin Magnus Duffy is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in his separate capacity as a registered representative of AW Securities, Mr. Duffy can sell variable annuity products to advisory clients. Mr. Duffy may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Mr. Duffy a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Mr. Duffy will not receive commissions, AW Securities as a broker/dealer firm will commissions and

therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Mr. Duffy will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Mr. Duffy's advice or decides not to establish an account through AW Securities, Mr. Duffy may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Mr. Duffy, in his capacity as an AW Securities registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

### **Insurance Agent**

Allworth and Mr. Duffy are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Mr. Duffy may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Mr. Duffy, are paid a salary which is not tied to the amount or level of insurance products sold by Mr. Duffy.

Clients are never obligated or required to purchase insurance products from or through Mr. Duffy and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

Allworth Advisor Representatives, including Mr. Duffy, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Duffy may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Duffy with a gift. Mr. Duffy can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Duffy may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent

upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Duffy endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Duffy's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Kint is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Duffy. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Kint's phone number is 916-475-1353.

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### **Andrew Kessler**

Located at:

Allworth Financial

1676 N California Blvd, Suite 140

Walnut Creek, CA 94596

Supervised From:

Allworth Financial

340 Palladio Pkwy, Suite 501

Folsom, CA 95630

### **Educational Background and Business Experience**

**Andrew Kessler**, Born 12/1984

*Education Background:*

University of Massachusetts, Amherst: Bachelor of Arts in Communications, 2007

*Business Background:*

Allworth Financial: Investment Advisor Representative, 10/2015 to Present

AW Securities: Registered Representative, 10/2015 to Present

Founders Financial Securities: Registered Representative, 05/2013 to 10/2015

Kessler Investments, Inc.: Investment Advisor Representative, 05/2013 to 10/2015

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

### **Disciplinary Information**

Mr. Kessler has no legal or disciplinary events to report.

### **Other Business Activities**

#### **Registered Representative of AW Securities**

Although Allworth does not sell products or services other than investment advice, Andrew Kessler is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in his separate capacity as a registered representative of AW Securities, Mr. Kessler can sell variable annuity products to advisory clients. Mr. Kessler may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Mr. Kessler a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Mr. Kessler will not receive commissions, AW Securities as a broker/dealer firm will receive commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Mr. Kessler will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Mr. Kessler's advice or decides not to establish an account through AW Securities, Mr. Kessler may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Mr. Kessler, in his capacity as an AW Securities registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

### **Additional Compensation**

Allworth Advisor Representatives, including Mr. Kessler, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Kessler may earn additional

bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Kessler with a gift. Mr. Kessler can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Kessler may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Kessler endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Kessler's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Kint is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Kessler. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Kint's phone number is 916-475-1353.

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### **Adam Frank Kint**

Located at:

Allworth Financial

340 Palladio Pkwy, Suite 501

Folsom, CA 95630

Supervised From:

RAA

15725 Dallas Pkwy, Suite 200

Addison, TX 75001

### **Educational Background and Business Experience**

**Adam Frank Kint**, Born 05/1963

*Education Background:*

California State University, Sacramento, Bachelor of Science in Business Administration, 1986

*Business Background:*

Allworth Financial: Investment Advisor Representative, Director of Business Development  
11/2017 to Present

AW Securities: Registered Representative, 11/2017 to Present

Cambridge Investment Research, Inc.: Financial Advisor 12/2015 to 11/2017

Securities America, Inc.: Investment Advisor Representative 1/2013 to 12/2015

Hanson McClain, Inc.: VP of Hanson McClain Retirement Network 10/2008 to 11/2012

Fidelity Brokerage Services LLC: Senior Retirement Counselor 11/2007 to 10/2008

Fidelity Investments Institutional Services Company, Inc.: Retirement Counselor 9/2006 to  
10/2007

Planco Financial Services, Inc.: Wholesaler 9/2005 to 3/2006

Hanson McClain Retirement Network, Inc. doing business as AW Securities: VP of Hanson  
McClain Retirement Network 11/2000 to 10/2005

Lincoln Financial Advisors Corporation: Registered Representative 6/1998 to 10/2000

The Lincoln National Life Insurance Company: Insurance Agent 6/1998 to 10/2000

Nationwide Investment Services Corporation: Registered Representative 2/1997 to 6/1998

Mony Securities Corp.: Registered Representative 4/1996-2/1997

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

**Disciplinary Information**

Mr. Kint has no legal or disciplinary events to report.

**Other Business Activities**

**Registered Representative of AW Securities**

Although Allworth does not sell products or services other than investment advice, Adam Frank Kint is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in his separate capacity as a registered representative of AW Securities, Mr. Kint can sell variable annuity products to advisory clients. Mr. Kint

may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Mr. Kint a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Mr. Kint will not receive commissions, AW Securities as a broker/dealer firm will receive commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Mr. Kint will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Mr. Kint's advice or decides not to establish an account through AW Securities, Mr. Kint may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Mr. Kint, in his capacity as an AW Securities registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

### **Insurance Agent**

AW Securities and Mr. Kint are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Mr. Kint may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Mr. Kint, are paid a salary which is not tied to the amount or level of insurance products sold by Mr. Kint.

Clients are never obligated or required to purchase insurance products from or through Mr. Kint and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

Allworth Advisor Representatives, including Mr. Kint, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Kint may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Kint with a gift. Mr. Kint can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Kint may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Kint endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Kint's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Jeff Baumert is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Kint. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Baumert's phone number is 800-321-9123.

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## **Chris Paul Peter Grellas**

### **Located at:**

Allworth Financial

8775 Folsom Blvd, Suite 100

Sacramento, CA 95826

### **Supervised From:**

Allworth Financial

340 Palladio Pkwy, Suite 501

Folsom, CA 95630

### **Educational Background and Business Experience**

**Chris Paul Peter Grellas**, Born 02/1993

#### *Education Background:*

California State University, Sacramento, Bachelor of Science in Business Administration,  
Finance Concentration, 2015

#### *Business Background:*



Allworth Financial: Advisor Associate, 6/2015 to Present

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

**Disciplinary Information**

Mr. Grellas has no legal or disciplinary events to report.

**Other Business Activities**

Mr. Grellas has no other business activities to report.

**Additional Compensation**

Allworth Advisor Representatives, including Mr. Grellas, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Grellas may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Grellas with a gift. Mr. Grellas can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Grellas may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Grellas endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Grellas's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

**Supervision**

Adam Kint is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Grellas. Investment portfolios and programs offered by Allworth

are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Kint's phone number is 916-475-1353.

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## **Davis A. Blomquist**

Located at:

Allworth Financial  
340 Palladio Pkwy, Suite 501  
Folsom, CA 95630

Supervised From:

Allworth Financial  
340 Palladio Pkwy, Suite 501  
Folsom, CA 95630

### **Educational Background and Business Experience**

**Davis A. Blomquist**, Born 04/1993

*Education Background:*

California State University, Sacramento, Bachelor of Science in Business Administration,  
Finance Concentration, 2015

*Business Background:*

Allworth Financial: Advisor Associate, 01/2016 to Present

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

### **Disciplinary Information**

Mr. Blomquist has no legal or disciplinary events to report.

### **Other Business Activities**

Mr. Blomquist has no other business activities to report.

### **Additional Compensation**

Allworth Advisor Representatives, including Mr. Blomquist, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Blomquist may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Blomquist with a gift. Mr. Blomquist can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Blomquist may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Blomquist endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Blomquist's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Kint is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Blomquist. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Kint's phone number is 916-475-1353.

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### **Andrew Stout**

Located at:

Allworth Financial

7890 E. Kemper Rd, Suite 200

Cincinnati, OH 45249

Supervised From:

Allworth Financial

340 Palladio Pkwy, Suite 501

Folsom, CA 95630

### **Educational Background and Business Experience**

**Andrew Stout**, Born 8/1978

*Education Background:*

University of Cincinnati; Bachelor of Business Administration, 2001

University of Cincinnati; Master of Business Administration, 2007

*Business Background:*

Allworth Financial: Managing Director of Investments, 02/2013 to Present

University of Cincinnati: Adjunct Professor of Finance, 01/2014 to Present

Northern Kentucky University: Adjunct Professor of Finance, 01/2014 to Present

MCF Advisors: Senior Investment Officer, 02/2006 to 02/2013

*Designations:*

**Chartered Financial Analyst, CFA**

**CERTIFIED FINANCIAL PLANNER™, CFP®**

**Disciplinary Information**

Mr. Stout has no legal or disciplinary events to report.

**Other Business Activities**

Mr. Stout has no other business activities to report.

**Additional Compensation**

On occasion, a client or vendor may reward Mr. Stout with a gift. Mr. Stout can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Stout may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Stout endeavors at all times to put the interest of the clients first as a part of Allworth Financial, and Mr. Stout's fiduciary duty. However, clients should be aware that the receipt of additional compensation

through servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Pete Engelken is responsible for supervising the investment advice and services provided by Mr. Stout. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Engelken's phone number is 916-482-2196.

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### **Hugh B. Phillips**

Located at:

Allworth Financial  
5140 Business Center Dr., Suite 105  
Fairfield, CA 94534

Supervised From:

Allworth Financial  
340 Palladio Pkwy, Suite 501  
Folsom, CA 95630

### **Educational Background and Business Experience**

**Hugh B. Phillips**, Born 1/1963

*Education Background:*

California State University at Hayward, Bachelor of Science in Finance, 1987

*Business Background:*

Allworth Financial: Investment Advisor Representative, 02/2019 to Present

AW Securities: Registered Representative, 02/2019 to Present

Securities America, Inc.: Registered Representative, 11/1995 to 01/2019

HBP Retirement Group, Inc.: Owner, 01/1988 to 01/2019

Securities America Advisors, Inc.: Investment Advisor Representative, 06/2006 to 01/2019

Bay Insurance Brokers: Property and Casualty Broker, 06/1993 to 01/2019

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

**Certified Fund Specialist®, CFS®**

**Chartered Financial Consultant®, ChFC®**

### **Disciplinary Information**

Mr. Phillips has no legal or disciplinary events to report.

### **Other Business Activities**

#### **Registered Representative of AW Securities**

Although Allworth does not sell products or services other than investment advice, Hugh B. Phillips is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in his separate capacity as a registered representative of AW Securities, Mr. Phillips can sell variable annuity products to advisory clients. Mr. Phillips may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Mr. Phillips a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Mr. Phillips will not receive commissions, AW Securities as a broker/dealer firm will receive commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Mr. Phillips will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Mr. Phillips' advice or decides not to establish an account through AW Securities, Mr. Phillips may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Mr. Phillips, in his capacity as an AW Securities registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

#### **Insurance Agent**

AW Securities and Mr. Phillips are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Mr. Phillips may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW

Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Mr. Phillips, are paid a salary which is not tied to the amount or level of insurance products sold by Mr. Phillips.

Clients are never obligated or required to purchase insurance products from or through Mr. Phillips and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

Allworth Advisor Representatives, including Mr. Phillips, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Phillips may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Phillips with a gift. Mr. Phillips can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Phillips may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Phillips endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Phillips' fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Kint is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Phillips. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Kint's phone number is 916-475-1353.

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## **Cheyenne Walker**

Located at:

Allworth Financial  
131-A Stony Circle  
Santa Rosa, CA 95401

Supervised From:

Allworth Financial  
340 Palladio Pkwy, Suite 501  
Folsom, CA 95630

### **Educational Background and Business Experience**

**Cheyenne Walker**, Born 3/1978

*Education Background:*

Sonoma State University, Bachelor of Science in Finance, 2002

*Business Background:*

Allworth Financial: Investment Advisor Representative, 02/2019 to Present

AW Securities: Registered Representative, 02/2019 to Present

Securities America, Inc.: Registered Representative, 07/2004 to 01/2019

Securities America Advisors, Inc.: Investment Advisor Representative, 08/2010 to 01/2019

HBP Retirement Group, Inc.: Insurance Services, 07/2001 to 01/2019

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

### **Disciplinary Information**

Mr. Walker has no legal or disciplinary events to report.

### **Other Business Activities**

#### **Registered Representative of AW Securities**

Although Allworth does not sell products or services other than investment advice, Cheyenne Walker is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in his separate capacity as a registered representative of AW Securities, Mr. Walker can sell variable annuity products to advisory clients. Mr. Walker may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.



The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Mr. Walker a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Mr. Walker will not receive commissions, AW Securities as a broker/dealer firm will receive commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Mr. Walker will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Mr. Walker's advice or decides not to establish an account through AW Securities, Mr. Walker may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Mr. Walker, in his capacity as an AW Securities registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

### **Insurance Agent**

AW Securities and Mr. Walker are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Mr. Walker may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Mr. Walker, are paid a salary which is not tied to the amount or level of insurance products sold by Mr. Walker.

Clients are never obligated or required to purchase insurance products from or through Mr. Walker and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

Allworth Advisor Representatives, including Mr. Walker, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Walker may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Walker with a gift. Mr. Walker can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Walker may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Walker endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Walker's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Kint is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Walker. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Kint's phone number is 916-475-1353.

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### **Richard Mayer**

Located at:

Allworth Financial  
7890 E. Kemper Rd, Suite 200  
Cincinnati, OH 45249

Supervised From:

Allworth Financial  
7890 E. Kemper Rd, Suite 200  
Cincinnati, OH 45249

### **Educational Background and Business Experience**

**Richard Mayer**, Born 1/1961

*Education Background:*

University of Michigan; Bachelor of Science, 1984

Ohio University; Master of Business Administration, 1987

*Business Background:*

Allworth Financial: Investment Advisor Representative, 2/2003 - present

Registered Representative, Royal Alliance Associates, Inc., 2/2003 – 11/2013

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

**Disciplinary Information**

Mr. Mayer has no legal or disciplinary events to report.

**Other Business Activities**

**Insurance Agent**

AW Securities and Mr. Mayer are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Mr. Mayer may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Mr. Mayer, are paid a salary which is not tied to the amount or level of insurance products sold by Mr. Mayer.

Clients are never obligated or required to purchase insurance products from or through Mr. Mayer and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

**Additional Compensation**

Allworth Advisor Representatives, including Mr. Mayer, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Mayer may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Mayer with a gift. Mr. Mayer can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Mayer may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Mayer endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Mayer's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Brian James is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Mayer. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. James' phone number is 513-605-2572.

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## **Steven Sprovach**

### **Located at:**

Allworth Financial  
7890 E. Kemper Rd, Suite 200  
Cincinnati, OH 45249

### **Supervised From:**

Allworth Financial  
7890 E. Kemper Rd, Suite 200  
Cincinnati, OH 45249

### **Educational Background and Business Experience**

**Steven Sprovach**, Born 8/1959

#### *Education Background:*

Rider University; Bachelor of Science, 1981

#### *Business Background:*

Allworth Financial: Investment Advisor Representative, 8/1994 - present

Registered Representative, Royal Alliance Associates, Inc., 8/1994 – 11/2013

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

### **Disciplinary Information**

Mr. Sprovach has no legal or disciplinary events to report.

### **Other Business Activities**

#### **Insurance Agent**

AW Securities and Mr. Sprovach are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Mr. Sprovach may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Mr. Sprovach, are paid a salary which is not tied to the amount or level of insurance products sold by Mr. Sprovach.

Clients are never obligated or required to purchase insurance products from or through Mr. Sprovach and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

Allworth Advisor Representatives, including Mr. Sprovach, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Sprovach may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Sprovach with a gift. Mr. Sprovach can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Sprovach may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which

product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Sprovach endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Sprovach's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Brian James is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Sprovach. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. James' phone number is 513-605-2572.

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### **Brian James**

**Located at:**

Allworth Financial  
7890 E. Kemper Rd, Suite 200  
Cincinnati, OH 45249

**Supervised From:**

Allworth Financial  
7890 E. Kemper Rd, Suite 200  
Cincinnati, OH 45249

### **Educational Background and Business Experience**

**Brian James**, Born 6/1974

*Education Background:*

Ohio University; Bachelor of Business Administration, 1997

*Business Background:*

Allworth Financial; Investment Advisor Representative, 3/2016 - present

Fifth Third Bank; V.P. of Client Experience, 11/2011 – 3/2016

Registered Representative, Stratos Wealth Advisors and PNC Investments, 10/1997 – 11/2011

*Designations:*

## **CERTIFIED FINANCIAL PLANNER™, CFP®**

### **Disciplinary Information**

Mr. James has no legal or disciplinary events to report.

### **Other Business Activities**

Mr. James has no other business activities.

### **Additional Compensation**

Allworth Advisor Representatives, including Mr. James, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. James may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. James with a gift. Mr. James can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. James may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. James endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. James' fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Brian James is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. James. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. James' phone number is 513-605-2572.

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## **Glenn Downs**

Located at:

Allworth Financial

7890 E. Kemper Rd, Suite 200

Cincinnati, OH 45249

Supervised From:

Allworth Financial

7890 E. Kemper Rd, Suite 200

Cincinnati, OH 45249

### **Educational Background and Business Experience**

**Glenn Downs**, Born 6/1965

*Education Background:*

Miami University; Bachelor of Arts, 1988

*Business Background:*

Allworth Financial; Investment Advisor Representative, 7/1996 - present

Registered Representative, Royal Alliance Associates, Inc., 7/1996 – 3/2012

### **Disciplinary Information**

Mr. Downs has no legal or disciplinary events to report.

### **Additional Compensation**

Allworth Advisor Representatives, including Mr. Downs, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Downs may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Downs with a gift. Mr. Downs can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Downs may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.



Mr. Downs endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Downs' fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Brian James is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Downs. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. James' phone number is 513-605-2572.

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### **Eva "Deanna" Purvis**

Located at:

Allworth Financial

7890 E. Kemper Rd, Suite 200

Cincinnati, OH 45249

Supervised From:

RAA

15725 Dallas Pkwy, Suite 200

Addison, TX 75001

### **Educational Background and Business Experience**

**Deanna Purvis**, Born 12/1976

*Education Background:*

Baker College; Associate's in Human Resources 2005

Wright State University; Bachelor of Finance, Bachelor of Financial Services, 2010

*Business Background:*

Allworth Financial: Investment Advisor Representative, 1/2005 - present

Registered Representative, Royal Alliance Associates, Inc., 1/2005 – 11/2013

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

## **Disciplinary Information**

Mrs. Purvis has no legal or disciplinary events to report.

## **Other Business Activities**

### **Insurance Agent**

AW Securities and Mrs. Purvis are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Mrs. Purvis may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Mrs. Purvis, are paid a salary which is not tied to the amount or level of insurance products sold by Mrs. Purvis.

Clients are never obligated or required to purchase insurance products from or through Mrs. Purvis and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

## **Additional Compensation**

Allworth Advisor Representatives, including Mrs. Purvis, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mrs. Purvis may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mrs. Purvis with a gift. Mrs. Purvis can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mrs. Purvis may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mrs. Purvis endeavors at all times to put the interest of the clients first as a part of Allworth and Mrs. Purvis's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a

conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Jeff Baumert is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mrs. Purvis. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Baumert's phone number is 800-321-9123.

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### **Michael Coates**

Located at:

Allworth Financial  
7890 E. Kemper Rd, Suite 200  
Cincinnati, OH 45249

Supervised From:

Allworth Financial  
7890 E. Kemper Rd, Suite 200  
Cincinnati, OH 45249

### **Educational Background and Business Experience**

**Michael Coates**, Born 5/1981

*Education Background:*

Northern Kentucky University; Bachelor of Arts, 2007

*Business Background:*

Allworth Financial; Investment Advisor Representative, 6/2013 - present  
Fidelity Investments; Customer Service Representative, 1/2007 – 6/2013

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

### **Disciplinary Information**

Mr. Coates has no legal or disciplinary events to report.

## **Other Business Activities**

### **Insurance Agent**

AW Securities and Mr. Coates are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Mr. Coates may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Mr. Coates, are paid a salary which is not tied to the amount or level of insurance products sold by Mr. Coates.

Clients are never obligated or required to purchase insurance products from or through Mr. Coates and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

Allworth Advisor Representatives, including Mr. Coates, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Coates may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Coates with a gift. Mr. Coates can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Coates may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Coates endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Coates's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Brian James is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Coates. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. James' phone number is 513-605-2572.

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## **Andrew Shafer**

Located at:

Allworth Financial

7890 E. Kemper Rd, Suite 200

Cincinnati, OH 45249

Supervised From:

Allworth Financial

7890 E. Kemper Rd, Suite 200

Cincinnati, OH 45249

### **Educational Background and Business Experience**

**Andrew Shafer**, Born 4/1976

*Education Background:*

Hanover College; Bachelor of Arts, 1999

*Business Background:*

Allworth Financial; Investment Advisor Representative, 2/2015 - present

Mackey Financial Group; Advisor, 12/2010 – 2/2015

Registered Representative, L.M. Cohn & Company, 12/2010 – 2/2015

Equity Analysts; Financial Consultant, 8/2007 – 12/2010

*Designations:*

**ACCREDITED ASSET MANAGEMENT SPECIALISTS, AAMS®**

### **Disciplinary Information**

Mr. Shafer has no legal or disciplinary events to report.

### **Other Business Activities**

Mr. Shafer has no other business activities.

### **Additional Compensation**

Allworth Advisor Representatives, including Mr. Shafer, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Shafer may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Shafer with a gift. Mr. Shafer can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Shafer may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Shafer endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Shafer's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Brian James is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Shafer. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. James' phone number is 513-605-2572.

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### **Britton Riley**

Located at:

Allworth Financial

7890 E. Kemper Rd, Suite 200

Cincinnati, OH 45249

Supervised From:

Allworth Financial

7890 E. Kemper Rd, Suite 200

Cincinnati, OH 45249

### **Educational Background and Business Experience**

**Britton Riley**, Born 5/1971

*Education Background:*

Miami University; Bachelor of Arts, 1993

*Business Background:*

Allworth Financial; Investment Advisor Representative, 11/2015 - present

Simply Money Insurance Agency; Director, 12/2013 – 1/2017

Agency Development; V.P. and part owner, 10/2000 – 12/2013

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

**Disciplinary Information**

Mr. Riley has no legal or disciplinary events to report.

**Other Business Activities**

**Insurance Agent**

AW Securities and Mr. Riley are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Mr. Riley may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Mr. Riley, are paid a salary which is not tied to the amount or level of insurance products sold by Mr. Riley.

Clients are never obligated or required to purchase insurance products from or through Mr. Riley and may choose any independent insurance agent and insurance company to purchase insurance products.

Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

**Additional Compensation**

Allworth Advisor Representatives, including Mr. Riley, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Riley may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Riley with a gift. Mr. Riley can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Riley may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Riley endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Riley's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Brian James is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Riley. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. James' phone number is 513-605-2572.

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## **Alexander Scott**

### **Located at:**

Allworth Financial

7890 E. Kemper Rd, Suite 200

Cincinnati, OH 45249

### **Supervised From:**

Allworth Financial

7890 E. Kemper Rd, Suite 200

Cincinnati, OH 45249

### **Educational Background and Business Experience**

**Alexander Scott**, Born 7/1974

#### *Education Background:*

Thomas Moore College; Bachelor of Arts, 2000

#### *Business Background:*



Allworth Financial; Investment Advisor Representative, 11/2007 - present

Registered Representative; Royal Alliance Associates, Inc., 11/2007 – 11/2013

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

**Retirement Income Certified Professional®, RICP®**

**Disciplinary Information**

Mr. Scott has no legal or disciplinary events to report.

**Other Business Activities**

**Insurance Agent**

AW Securities and Mr. Scott are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Mr. Scott may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Mr. Scott, are paid a salary which is not tied to the amount or level of insurance products sold by Mr. Scott.

Clients are never obligated or required to purchase insurance products from or through Mr. Scott and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

**Additional Compensation**

Allworth Advisor Representatives, including Mr. Scott, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Scott may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Scott with a gift. Mr. Scott can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Scott may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance

at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Scott endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Scott's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Brian James is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Scott. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Purvis's phone number is 513-605-2572.

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## **Stephanie Bemerer**

### Located at:

Allworth Financial

7890 E. Kemper Rd, Suite 200

Cincinnati, OH 45249

### Supervised From:

Allworth Financial

7890 E. Kemper Rd, Suite 200

Cincinnati, OH 45249

### **Educational Background and Business Experience**

**Stephanie Bemerer**, Born 5/1980

#### *Education Background:*

Ms. Bemerer is currently attending The American College of Financial Planning

Xavier University; completion of the Executive Certificate in Financial Planning program

#### *Business Background:*

Allworth Financial; Associate Advisor, 2017 – present

Registered Representative; Royal Alliance Associates, Inc., 2007 - 2011

Simply Money Advisors; Administrative Assistant, 2002 – 2007

*Designations:*

**Chartered Financial Consultant®, ChFC®**

### **Disciplinary Information**

Ms. Bemerer has no legal or disciplinary events to report.

### **Other Business Activities**

#### **Insurance Agent**

AW Securities and Ms. Bemerer are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Ms. Bemerer may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Ms. Bemerer, are paid a salary which is not tied to the amount or level of insurance products sold by Ms. Bemerer.

Clients are never obligated or required to purchase insurance products from or through Ms. Bemerer and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

Allworth Advisor Representatives, including Ms. Bemerer, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Ms. Bemerer may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Ms. Bemerer with a gift. Ms. Bemerer can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Ms. Bemerer may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not

dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Ms. Bemerer endeavors at all times to put the interest of the clients first as a part of Allworth and Ms. Bemerer's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Brian James is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Ms. Bemerer. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. James' phone number is 513-605-2572.

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### **Paul Erskine**

Located at:

Allworth Financial

7890 E. Kemper Rd, Suite 200

Cincinnati, OH 45249

Supervised From:

Allworth Financial

340 Palladio Pkwy, Suite 501

Folsom, CA 95630

### **Educational Background and Business Experience**

**Paul Erskine**, Born 4/1984

*Education Background:*

Cincinnati State Technical & Community College; Associates of Applied Business, 2009

Wilmington College; Bachelor of Arts, Accounting & Business Admin, 2012

*Business Background:*

Allworth Financial; Investment Advisor Representative, 3/2015 - present

Fidelity Investments; DB/DC Plan Representative, 05/2013 – 03/2015

Lerner, Sampson, & Rothfuss; Paralegal/Billing Clerk, 10/2010 – 05/2013

Trak Group; Dismissal Clerk, 05/2009 – 10/2010

### **Disciplinary Information**

Mr. Erskine has no legal or disciplinary events to report.

### **Additional Compensation**

Allworth Advisor Representatives, including Mr. Erskine, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Erskine may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Erskine with a gift. Mr. Erskine can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Erskine may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Erskine endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Erskine's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Kint is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Erskine. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Kint's phone number is 916-475-1353.

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**Amy Bertle**

Located at:

Allworth Financial

Supervised From:

Allworth Financial

8055 East Tufts Ave, Suite 1310  
Denver, CO 80237

8055 East Tufts Ave, Suite 1310  
Denver, CO 80237

### **Educational Background and Business Experience**

**Amy Bertle**, Born 1/1991

#### *Education Background:*

University of Colorado at Boulder, Bachelor of Science in Operations Management, 2013

#### *Business Background:*

Allworth Financial: Investment Advisor Representative, 06/2019 to Present

Hanson McClain Retirement Network, L.P. doing business as AW Securities: Registered Representative, 06/2019 to Present

Destiny Capital Corporation, Financial Advisor, 03/2016 to 04/2019

North Star Resource Group, Financial Advisor, 08/2014 to 03/2016

North Star Resource Group, Client Relationship Coordinator, 02/2014 – 08/2014

#### *Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

**Certified Divorce Financial Analyst, CDFA™**

### **Disciplinary Information**

Ms. Bertle has no legal or disciplinary events to report.

### **Other Business Activities**

#### **Registered Representative of AW Securities**

Although Allworth does not sell products or services other than investment advice, Amy Bertle is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in her separate capacity as a registered representative of AW Securities, Ms. Bertle can sell variable annuity products to advisory clients. Ms. Bertle may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Ms. Bertle a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Ms. Bertle will not receive commissions, AW Securities as a broker/dealer firm will receive commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Ms. Bertle will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Ms. Bertle's advice or decides not to establish an account through AW Securities, Ms. Bertle may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Ms. Bertle, in her capacity as an AW Securities registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

### **Insurance Agent**

AW Securities and Ms. Bertle are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Ms. Bertle may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Ms. Bertle, are paid a salary which is not tied to the amount or level of insurance products sold by Ms. Bertle.

Clients are never obligated or required to purchase insurance products from or through Ms. Bertle and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

Allworth Advisor Representatives, including Ms. Bertle, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Ms. Bertle may earn additional bonuses based on her efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Ms. Bertle with a gift. Ms. Bertle can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Ms. Bertle may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Ms. Bertle endeavors at all times to put the interest of the clients first as a part of Allworth and Ms. Bertle's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Peters, is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Ms. Bertle. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Peters' phone number is 916-475-1312.

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## **Stephanie Motzkus**

### **Located at:**

Allworth Financial  
700 Larkspur Landing Cir., Suite 165  
Larkspur, CA 94939

### **Supervised From:**

Allworth Financial  
340 Palladio Pkwy, Suite 501  
Folsom, CA 95630

### **Educational Background and Business Experience**

**Stephanie Motzkus**, Born 5/1972

#### *Education Background:*

Mills College; Bachelor of Arts, 2008



*Business Background:*

Allworth Financial; Investment Advisor Representative, 7/2019 - present

Yellow Brick Road Financial Advisors; Personal CFO Associate, 6/2013 – 7/2019

TD Ameritrade; Client Support Specialist, 5/2011 – 6/2013

Cynthia Moore, CFP; Junior Advisor, 10/2008 - 5/2011

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

**ACCREDITED ASSET MANAGEMENT SPECIALISTS, AAMS®**

**Disciplinary Information**

Ms. Motzkus has no legal or disciplinary events to report.

**Other Business Activities**

Ms. Motzkus has no other business activities.

**Additional Compensation**

Allworth Advisor Representatives, including Ms. Motzkus, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Ms. Motzkus may earn additional bonuses based on her efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Ms. Motzkus with a gift. Ms. Motzkus can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Ms. Motzkus may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Ms. Motzkus endeavors at all times to put the interest of the clients first as a part of Allworth and Ms. Motzkus's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a

conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Kint is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Ms. Motzkus. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Kint's phone number is 916-475-1353.

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### **Bret Butcher**

Located at:

Allworth Financial  
9706 4<sup>th</sup> Avenue NE, Suite 315  
Seattle, WA 98115

Supervised From:

RAA  
2950 Cherokee St NW, Bldg. 700  
Kennesaw, GA 30144

### **Educational Background and Business Experience**

**Bret Butcher**, Born 2/1977

*Education Background:*

California State University; Bachelor of Arts, 2006  
University of California; MBA in Finance, 2014

*Business Background:*

Allworth Financial; Director of Portfolio Administration, 7/2019 - present  
Yellow Brick Road Financial Advisors; Director of Portfolio Administration, 5/2016 – 7/2019  
Phoenix American Financial Services; Account Manager, 10/2015 – 5/2016  
The Kocen Financial Group; Advisory Service Manager, 3/2008 – 6/2015  
Edward Jones Investments; Financial Advisor, 9/2006 – 2/2008

### **Disciplinary Information**

Mr. Butcher has no legal or disciplinary events to report.

### **Other Business Activities**

Mr. Butcher has no other business activities.

### **Additional Compensation**

Allworth Advisor Representatives, including Mr. Butcher, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Butcher may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Butcher with a gift. Mr. Butcher can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Butcher may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Butcher endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Butcher's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Gary Krasnov is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Butcher. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Krasnov's phone number is 800-321-9123.

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## **Scott Ebert**

### **Located at:**

Allworth Financial  
8055 East Tufts Ave, Suite 1310

### **Supervised From:**

Allworth Financial  
8055 East Tufts Ave, Suite 1310

Denver, CO 80237

Denver, CO 80237

## **Educational Background and Business Experience**

**Scott Ebert**, Born 8/1969

### *Education Background:*

Clemson University, Bachelor of Science in Financial Management, 1991

### *Business Background:*

Allworth Financial: Investment Advisor Representative, 8/2019 to Present

AW Securities: Registered Representative, 8/2019 to Present

Bank of the West, Senior Wealth Manager, 12/2018 – 8/2019

First Western Trust, Senior Portfolio Manager, 6/2017 – 8/2018

Charles Schwab & Co. Inc., VP Financial Consultant, 2/2012 – 3/2017

Charles Schwab & Co. Inc., Portfolio Manager, Schwab Private Client, 1/2004 – 2/2012

### *Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

## **Disciplinary Information**

Mr. Ebert has no legal or disciplinary events to report.

## **Other Business Activities**

### **Registered Representative of AW Securities**

Although Allworth does not sell products or services other than investment advice, Scott Ebert is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in his separate capacity as a registered representative of AW Securities, Mr. Ebert can sell variable annuity products to advisory clients. Mr. Ebert may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Mr. Ebert a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities.

However, the objectivity of the advice rendered to clients could still be biased because although Mr. Ebert will not receive commissions, AW Securities as a broker/dealer firm will receive commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Mr. Ebert will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Mr. Ebert's advice or decides not to establish an account through AW Securities, Mr. Ebert may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Mr. Ebert, in his capacity as an AW Securities registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

### **Insurance Agent**

AW Securities and Mr. Ebert are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Mr. Ebert may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Mr. Ebert, are paid a salary which is not tied to the amount or level of insurance products sold by Mr. Ebert.

Clients are never obligated or required to purchase insurance products from or through Mr. Ebert and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

Allworth Advisor Representatives, including Mr. Ebert, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Ebert may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Ebert with a gift. Mr. Ebert can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Ebert may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product

sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Ebert endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Ebert's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Peters is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Ebert. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Peters' phone number is 916-475-1312.

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### **Ronald J. Howard**

Located at:

Allworth Financial  
2105 S. Bascom Ave, Suite 255  
Campbell, CA 95008

Supervised From:

Allworth Financial  
340 Palladio Pkwy, Suite 501  
Folsom, CA 95630

### **Educational Background and Business Experience**

**Ron Howard**, Born 1/1951

*Education Background:*

Brigham Young University; Bachelor of Science in Business Management, 1975

*Business Background:*

Allworth Financial; Investment Advisor Representative, 10/2019 - present

Siena Wealth Management; President and Investment Advisor Representative, 8/2008 – 10/2019

### **Disciplinary Information**

Mr. Howard has no legal or disciplinary events to report.

### **Other Business Activities**

Mr. Howard has no other business activities.

### **Additional Compensation**

Allworth Advisor Representatives, including Mr. Howard, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Howard may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Howard with a gift. Mr. Howard can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Howard may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Howard endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Howard's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Kint is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Howard. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Kint's phone number is 916-475-1353.

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## **Michael Demko**

Located at:

Allworth Financial

Supervised From:

Allworth Financial

2105 S. Bascom Ave, Suite 255  
Campbell, CA 95008

340 Palladio Pkwy, Suite 501  
Folsom, CA 95630

### **Educational Background and Business Experience**

**Michael Demko**, Born 10/1963

#### *Education Background:*

San Jose State University; Bachelor of Science in Finance, 1991

#### *Business Background:*

Allworth Financial; Investment Advisor Representative, 10/2019 - present

Siena Wealth Management; Investment Advisor Representative, 11/2007 – 10/2019

LWI Financial; Investment Advisor Representative, 12/1992 – 12/2015

Loring Ward Securities; Registered Representative, 12/1992 – 12/2009

### **Disciplinary Information**

Mr. Demko has no legal or disciplinary events to report.

### **Other Business Activities**

Mr. Demko has no other business activities.

### **Additional Compensation**

Allworth Advisor Representatives, including Mr. Demko, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Demko may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Demko with a gift. Mr. Demko can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Demko may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent



upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Demko endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Demko's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Kint is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Demko. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Kint's phone number is 916-475-1353.

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### **Daniel Rausch**

Located at:

Allworth Financial  
4320 44<sup>th</sup> St SW, Suite 102  
Grandville, MI 49418

Supervised From:

Allworth Financial  
7890 E. Kemper Rd, Suite 200  
Cincinnati, OH 45249

### **Educational Background and Business Experience**

**Daniel Rausch**, Born 11/1964

*Education Background:*

Grand Valley State University; Bachelor's Degree, Business Admin, 1989  
Northwestern University, Kellogg School of Business; MBA, Business Mgmt., 1996

*Business Background:*

Allworth Financial; Investment Advisor Representative, 12/2019 to Present  
Bloomfield Hills Financial; Advisor, 01/2016 – 12/2019  
Northwestern Mutual; Representative & Associate Agent, 2/2015 – 12/2015

Hantz Tax & Business LLC; Tax Planning Specialist, 01/2009 – 01/2015

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

**CERTIFIED PUBLIC ACCOUNTANT™, CPA®**

### **Disciplinary Information**

Mr. Rausch has no legal or disciplinary events to report.

### **Other Business Activities**

#### **Registered Representative of AW Securities**

Although Allworth does not sell products or services other than investment advice, Daniel Rausch is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in his separate capacity as a registered representative of AW Securities, Mr. Rausch can sell variable annuity products to advisory clients. Mr. Rausch may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Mr. Rausch a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Mr. Rausch will not receive commissions, AW Securities as a broker/dealer firm will commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Mr. Rausch will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Mr. Rausch's advice or decides not to establish an account through AW Securities, Mr. Rausch may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Mr. Rausch, in his capacity as an AW Securities registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

### **Insurance Agent**

AW Securities and Mr. Rausch are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Mr. Rausch may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Mr. Rausch, are paid a salary which is not tied to the amount or level of insurance products sold by Mr. Rausch.

Clients are never obligated or required to purchase insurance products from or through Mr. Rausch and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

Allworth Advisor Representatives, including Mr. Rausch, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Rausch may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Rausch with a gift. Mr. Rausch can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Rausch may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Rausch endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Rausch's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Brian James is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Rausch. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls

to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. James' phone number is 513-605-2572.

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## **Robert W. Frater**

Located at:

Allworth Financial  
1800 West Loop South, Suite 100  
Houston, TX 77027

Supervised From:

Allworth Financial  
8055 East Tufts Ave, Suite 1310  
Denver, CO 80237

### **Educational Background and Business Experience**

**Robert Frater**, Born 2/1954

*Education Background:*

University of Wisconsin; Bachelor's Degree, 1976

*Business Background:*

Allworth Financial; Investment Advisor Representative, 4/2020 to Present

AW Securities; Registered Representative, 4/2020 to Present

Houston Asset Management, Inc.; Investment Advisor Representative and CEO\*, 6/1983 – 3/2020 (CEO from 2007 – 2020)

SagePoint Financial; Registered Representative, 1/2009 – 3/2020

AIG Financial Advisors, Inc.; Registered Representative, 10/2005 – 1/2009

SunAmerica Securities, Inc.; Registered Representative, 1/1991 – 10/2005

Associated Planners Security Corp.; Registered Representative, 12/1985 – 1/1991

Lowry Financial Services; Registered Representative, 7/1980 – 12/1985

Associates in Financial Planning, Inc.; Registered Representative, 6/1980 – 6/1983

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

### **Disciplinary Information**

Mr. Frater has no legal or disciplinary events to report.

### **Other Business Activities**

#### **Registered Representative of AW Securities**

Although Allworth does not sell products or services other than investment advice, Robert Frater is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in his separate capacity as a registered representative of AW Securities, Mr. Frater can sell variable annuity products to advisory clients. Mr. Frater may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Mr. Frater a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Mr. Frater will not receive commissions, AW Securities as a broker/dealer firm will commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Mr. Frater will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Mr. Frater's advice or decides not to establish an account through AW Securities, Mr. Frater may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Mr. Frater, in his capacity as an AW Securities registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

In addition to the activities listed above, Mr. Frater is a partner in his family's Limited Partnership, managing member of Frater, LLC, and trustee on his family's trusts.

### **Insurance Agent**

AW Securities and Mr. Frater are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Mr. Frater may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Mr. Frater, are paid a salary which is not tied to the amount or level of insurance products sold by Mr. Frater.

Clients are never obligated or required to purchase insurance products from or through Mr. Frater and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

Allworth Advisor Representatives, including Mr. Frater, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Frater may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Frater with a gift. Mr. Frater can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Frater may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Frater endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Frater's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Peters is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Frater. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Peters' phone number is 916-475-1312.

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## **Christopher M. Brown**

Located at:

Allworth Financial

Supervised From:

Allworth Financial

1800 West Loop South, Suite 100  
Houston, TX 77027

8055 East Tufts Ave, Suite 1310  
Denver, CO 80237

## **Educational Background and Business Experience**

**Christopher Brown**, Born 5/1979

### *Education Background:*

Texas A&M University; Bachelor's Degree in Economics, 2002

### *Business Background:*

Allworth Financial; Investment Advisor Representative, 4/2020 to Present

AW Securities; Registered Representative, 4/2020 to Present

Houston Asset Management, Inc.; Investment Advisor Representative and President\*, 1/2012 – 3/2020 (President from 2014 – 2020)

SagePoint Financial; Registered Representative, 1/2009 – 3/2020

AIG Financial Advisors, Inc.; Registered Representative, 10/2005 – 1/2009

SunAmerica Securities, Inc.; Registered Representative, 2/2004 – 10/2005

Investment Marketing Resources, LP.; Client Service Representative, 9/2003 – 12/2013

### *Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

## **Disciplinary Information**

Mr. Brown has no legal or disciplinary events to report.

## **Other Business Activities**

### **Registered Representative of AW Securities**

Although Allworth does not sell products or services other than investment advice, Christopher Brown is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in his separate capacity as a registered representative of AW Securities, Mr. Brown can sell variable annuity products to advisory clients. Mr. Brown may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Mr. Brown a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Mr. Brown will not receive commissions, AW Securities as a broker/dealer firm will receive commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Mr. Brown will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Mr. Brown's advice or decides not to establish an account through AW Securities, Mr. Brown may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Mr. Brown, in his capacity as an AW Securities registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

### **Insurance Agent**

AW Securities and Mr. Brown are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Mr. Brown may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Mr. Brown, are paid a salary which is not tied to the amount or level of insurance products sold by Mr. Brown.

Clients are never obligated or required to purchase insurance products from or through Mr. Brown and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

Allworth Advisor Representatives, including Mr. Brown, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Brown may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Brown with a gift. Mr. Brown can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.



Mr. Brown may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Brown endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Brown's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Peters is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Brown. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Peters' phone number is 916-475-1348.

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## **Paul Culbertson**

### **Located at:**

Allworth Financial  
1800 West Loop South, Suite 100  
Houston, TX 77027

### **Supervised From:**

Allworth Financial  
7890 E. Kemper Rd, Suite 200  
Cincinnati, OH 45249

### **Educational Background and Business Experience**

**Paul Culbertson**, Born 10/1980

#### *Education Background:*

University of Texas, Austin; Bachelor's Degree, 2003

#### *Business Background:*

Allworth Financial; Investment Advisor Representative, 4/2020 to Present

Houston Asset Management, Inc.; Associate Advisor, 1/2020 – 4/2020

Blue Sky Financial Planning, LLC; Owner & CCO, 3/2019 – 1/2020

Spring Branch ISD; Teacher, 8/2016 – 12/2019

Katy IDS; Teacher, 8/2014 – 8/2016

Houston's Restaurant; Server, 4/2014 – 8/2014

Security National Mortgage; Mortgage Loan Officer, 4/2012 – 4/2013

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

### **Disciplinary Information**

Mr. Culbertson has no legal or disciplinary events to report.

### **Other Business Activities**

Mr. Culbertson has no other business activities.

### **Additional Compensation**

Allworth Advisor Representatives, including Mr. Culbertson, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Culbertson may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Culbertson with a gift. Mr. Culbertson can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Culbertson may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Culbertson endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Culbertson's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a

conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Brian James is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Culbertson. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. James' phone number is 513-605-2572.

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### **Robert Sponseller Jr.**

Located at:

Allworth Financial

7890 E. Kemper Rd, Suite 200

Cincinnati, OH 45249

Supervised From:

Allworth Financial

7890 E. Kemper Rd, Suite 200

Cincinnati, OH 45249

### **Educational Background and Business Experience**

**Bob Sponseller**, Born 12/1964

*Education Background:*

Miami University (Ohio); Bachelor's Degree, 1987

*Business Background:*

Allworth Financial; Investment Advisor Representative, 6/2020 to Present

AW Securities; Registered Representative, 6/2020 to Present

Cornerstone Financial Group; Advisor, 3/2012 – 6/2020

Commonwealth Financial Network; Registered Representative, 3/2012 – 6/2020

Linsco/Private Ledger Corp.; Registered Representative, 6/2003 – 2/2012

*Designations:*

**Chartered Financial Consultant®, ChFC®**

### **Disciplinary Information**

Mr. Sponseller has no legal or disciplinary events to report.

### **Other Business Activities**

#### **Registered Representative of AW Securities**

Although Allworth does not sell products or services other than investment advice, Robert Sponseller is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in his separate capacity as a registered representative of AW Securities, Mr. Sponseller can sell variable annuity products to advisory clients. Mr. Sponseller may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Mr. Sponseller a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Mr. Sponseller will not receive commissions, AW Securities as a broker/dealer firm will commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Mr. Sponseller will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Mr. Sponseller's advice or decides not to establish an account through AW Securities, Mr. Sponseller may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Mr. Sponseller, in his capacity as an AW Securities registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

#### **Insurance Agent**

AW Securities and Mr. Sponseller are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Mr. Sponseller may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Mr. Sponseller, are paid a salary which is not tied to the amount or level of insurance products sold by Mr. Sponseller.

Clients are never obligated or required to purchase insurance products from or through Mr. Sponseller and may choose any independent insurance agent and insurance company to purchase insurance products.

Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

In addition to the activities above, Mr. Sponseller is also the assistant varsity baseball coach at Mason City High School, and currently serves on the board of Sustainable Medical Missions, both of which are not investment related activities.

### **Additional Compensation**

Allworth Advisor Representatives, including Mr. Sponseller, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Sponseller may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Sponseller with a gift. Mr. Sponseller can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Sponseller may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Sponseller endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Sponseller's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Brian James is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Sponseller. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. James' phone number is 513-605-2572.

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## **Bobby A. Benyamin**

Located at:

Allworth Financial

Supervised From:

Allworth Financial

8775 Folsom Blvd, Suite 100  
Sacramento, CA 95826

340 Palladio Pkwy, Suite 501  
Folsom, CA 95630

### **Educational Background and Business Experience**

**Bob Benyamin**, Born 5/1996

#### *Education Background:*

California State University, Sacramento; Bachelor of Science in Business Administration, 2018

#### *Business Background:*

Allworth Financial; Associate Advisor, 8/2018 to Present

Allworth Financial; Intern, 4/2018 – 8/2018

#### *Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

### **Disciplinary Information**

Mr. Benyamin has no legal or disciplinary events to report.

### **Other Business Activities**

Mr. Benyamin has no other business activities.

### **Additional Compensation**

Allworth Advisor Representatives, including Mr. Benyamin, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Benyamin may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Benyamin with a gift. Mr. Benyamin can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Benyamin may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a

result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Benyamin endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Benyamin's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Kint is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Benyamin. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Kint's phone number is 916-475-1353.

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## **Beau McGuire**

### Located at:

Allworth Financial  
3017 Douglas Blvd, Suite 140  
Roseville, CA 95661

### Supervised From:

Allworth Financial  
340 Palladio Pkwy, Suite 501  
Folsom, CA 95630

### **Educational Background and Business Experience**

**Beau McGuire**, Born 8/1986

#### *Education Background:*

Sacramento City College, Sacramento, CA; Associates Degree; Business Administration, 2016  
Sacramento State University, Sacramento, CA; Bachelor of Science; Business Administration, 2018

#### *Business Background:*

Allworth Financial: Associate Advisor, 8/2018 to Present

Allworth Financial: Intern, 4/2018 – 7/2018

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

### **Disciplinary Information**

Mr. McGuire has no legal or disciplinary events to report.

### **Other Business Activities**

Mr. McGuire has no other business activities.

### **Additional Compensation**

Allworth Advisor Representatives, including Mr. McGuire, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. McGuire may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. McGuire with a gift. Mr. McGuire can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. McGuire may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. McGuire endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. McGuire's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Kint is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. McGuire. Investment portfolios and programs offered by



Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Kint's phone number is 916-475-1353.

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## **David W. Robertson**

Located at:

RAA

15725 Dallas Pkwy, Suite 220

Addison, TX 75001

Supervised From:

RAA

15725 Dallas Pkwy, Suite 220

Addison, TX 75001

### **Educational Background and Business Experience**

**David W. Robertson**, Born 7/1967

*Education Background:*

Western Kentucky University; Bachelor of Arts, 1989

*Business Background:*

Allworth Financial: Director of Retirement Plan Services, 07/2020 to Present

Retirement Advisors of America (RAA): Relationship Manager & Financial Consultant, 6/2012 to 7/2020

Ameritas Investment Corporation: Registered Representative, 6/2011 to 5/2012

Wells Fargo Advisors: Financial Advisor, 11/2009 to 6/2011

*Designations:*

**CHARTERED RETIREMENT PLANS SPECIALIST™, CRPS®**

### **Disciplinary Information**

Mr. Robertson has no legal or disciplinary events to report.

### **Other Business Activities**

Mr. Robertson has no other business activities.

### **Additional Compensation**

Allworth Advisor Representatives, including Mr. Robertson, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Robertson may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Robertson with a gift. Mr. Robertson can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Robertson may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Robertson endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Robertson's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Jeff Baumert is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Robertson. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Baumert's phone number is 800-321-9123.

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## **Brian Murphy**

### **Located at:**

Allworth Financial  
6450 N Swan Rd., Suite 100  
Tucson, AZ 85718

### **Supervised From:**

Allworth Financial  
340 Palladio Pkwy, Suite 501  
Folsom, CA 95630

### **Educational Background and Business Experience**

**Brian Murphy**, Born 11/1957

*Education Background:*

University of Arizona, Tucson, AZ; Bachelor's Degree in English; - 1984

*Business Background:*

Allworth Financial: Investment Advisor Representative, 12/2020 - present

Pathways Financial Partners, LLC: President, 6/1998 – 12/2020

My Pathway, LLC: Managing Member, 11/2014 – 1/2018

Sunbelt Securities: Registered Representative, 1/2011 – 7/2011

Evolve Securities: Registered Representative, 9/2006 – 12/2010

Mid Atlantic Capital Corp.: Registered Representative, 5/2004 – 9/2006

London Pacific Advisors: Vice President, Investments, 6/1998 – 5/2004

*Designations:*

**Accredited Investment Fiduciary®, AIF®**

**Disciplinary Information**

Mr. Murphy has no legal or disciplinary events to report.

**Other Business Activities**

Mr. Murphy serves as the Chairman of the Evolve Bank & Trust Investment Committee and assists Evolve Trust Co. with creating and managing investment portfolios similar in design to those managed internally by Allworth Financial on behalf of its own clients. Mr. Murphy receives a monthly consulting fee for this activity.

Mr. Murphy occasionally serves as a business consultant to outside parties who specialize in forming and managing private equity instruments.

**Additional Compensation**

Allworth Advisor Representatives, including Mr. Murphy, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Murphy may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Murphy with a gift. Mr. Murphy can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Murphy may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Murphy endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Murphy's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Kint is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Murphy. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Kint's phone number is 916-475-1353.

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### **Blake S. Davelaar**

Located at:

Allworth Financial  
6450 N Swan Rd., Suite 100  
Tucson, AZ 85718

Supervised From:

Allworth Financial  
340 Palladio Pkwy, Suite 501  
Folsom, CA 95630

### **Educational Background and Business Experience**

**Blake Davelaar, Born 6/1995**

*Education Background:*

University of Arizona, Tucson, AZ; Bachelor's Degree in Finance and Business Management; -  
5/2017

*Business Background:*

Allworth Financial: Investment Advisor Representative, 12/2020 - present

Pathways Financial Partners: Investment Strategist, 4/2015 to 12/2020

Boys and Girls Club of America: Activity Leader, 11/2013 – 5/2014

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

**Disciplinary Information**

Mr. Davelaar has no legal or disciplinary events to report.

**Other Business Activities**

Mr. Davelaar has no other business activities.

**Additional Compensation**

Allworth Advisor Representatives, including Mr. Davelaar, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Davelaar may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Davelaar with a gift. Mr. Davelaar can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Davelaar may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Davelaar endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Davelaar's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

## **Supervision**

Adam Kint is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Davelaar. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Kint's phone number is 916-475-1353.

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## **David Bastoni**

### Located at:

Allworth Financial  
340 Palladio Pkwy, Suite 501  
Folsom, CA 95630

### Supervised From:

Allworth Financial  
340 Palladio Pkwy, Suite 501  
Folsom, CA 95630

## **Educational Background and Business Experience**

**David Bastoni**, Born 5/1971

### *Education Background:*

California State University, Sacramento, CA; Bachelor's Degree, Organizational Communication Studies, with a Minor in Business Administration; 1/1994

### *Business Background:*

Allworth Financial: Investment Advisor Representative, 12/2020 – present

Bastoni Financial Services: Owner/President, 1/1999 – 12/2020

Securities America Advisors, Inc.: Investment Advisor Representative, 10/1997 – 12/2020

Securities America, Inc.: Registered Representative, 9/1997 – 12/2020

### *Designations:*

**BEHAVIORAL FINANCIAL ADVISOR™, BFA**

## **Disciplinary Information**

Mr. Bastoni has no legal or disciplinary events to report.

## **Other Business Activities**

### **Registered Representative of AW Securities**

Although Allworth does not sell products or services other than investment advice, David Bastoni is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in his separate capacity as a registered representative of AW Securities, Mr. Bastoni can sell variable annuity products to advisory clients. Mr. Bastoni may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Mr. Bastoni a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Mr. Bastoni will not receive commissions, AW Securities as a broker/dealer firm will receive commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Mr. Bastoni will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Mr. Bastoni's advice or decides not to establish an account through AW Securities, Mr. Bastoni may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Mr. Bastoni, in his capacity as an AW Securities registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

### **Insurance Agent**

Allworth and Mr. Bastoni are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Mr. Bastoni may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Mr. Bastoni, are paid a salary which is not tied to the amount or level of insurance products sold by Mr. Bastoni.

Clients are never obligated or required to purchase insurance products from or through Mr. Bastoni and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

In addition, Mr. Bastoni is the owner of rental real estate and spends a portion of his time on this activity, as well as earning compensation for it.

### **Additional Compensation**

Allworth Advisor Representatives, including Mr. Bastoni, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Bastoni may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Bastoni with a gift. Mr. Bastoni can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Bastoni may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Bastoni endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Bastoni's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Kint is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Bastoni. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Kint's phone number is 916-475-1353.

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## **Mark W. Shone**

Located at:

Allworth Financial

1676 N California Blvd, Suite 140

Supervised From:

Allworth Financial

340 Palladio Pkwy, Suite 501



Walnut Creek, CA 94596

Folsom, CA 95630

## **Educational Background and Business Experience**

**Mark Shone**, Born 3/1966

### *Education Background:*

California State University, Sacramento, CA; Bachelor's Degree in Business Administration with a concentration in Finance; 1989

### *Business Background:*

Allworth Financial: Investment Advisor Representative, 5/2021 - present

Shone Asset Management LLC: Manager, 1/2005 to 5/2021

Angeles Investment Advisors, LLC: Investment Advisor Representative, 1/2017 to 5/2021

Lombard Street Partners, LLC: Investment Advisor Representative, 2015 to 2016

Neuberger Berman, a Lehman Brothers Company: Managing Director, 1995 to 2005

### *Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

## **Disciplinary Information**

Mr. Shone has no legal or disciplinary events to report.

## **Other Business Activities**

Mr. Shone has no other business activities.

## **Additional Compensation**

Allworth Advisor Representatives, including Mr. Shone, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Shone may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Shone with a gift. Mr. Shone can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Shone may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Shone endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Shone's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Kint is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Shone. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Kint's phone number is 916-475-1353.

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### **Richard Gross**

Located at:

Allworth Financial  
1676 N California Blvd, Suite 140  
Walnut Creek, CA 94596

Supervised From:

Allworth Financial  
340 Palladio Pkwy, Suite 501  
Folsom, CA 95630

### **Educational Background and Business Experience**

**Richard Gross**, Born 2/1955

*Education Background:*

University of California, Berkeley CA; Personal Financial Planning; 2007

Holy Name College; Master's Degree in Spirituality; 1994

Pepperdine University; Master of Business Administration; 1985

University of Buffalo; Bachelor of Science in Education; 1977

*Business Background:*

Allworth Financial: Investment Advisor Representative, 5/2021 - present

Shone Asset Management LLC: Vice President, 1/2016 to 5/2021

Blue Sky Wealth Advisors: Senior Wealth Advisor, 8/2013 to 11/2016

Pleasanton Financial Advisors: Investment Advisor Representative, 12/2005 to 8/2013

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®.**

**CHARTERED MUTUAL FUND CONSULTANT, CMFC®.**

**Disciplinary Information**

Mr. Gross has no legal or disciplinary events to report.

**Other Business Activities**

Mr. Gross has no other business activities.

**Additional Compensation**

Allworth Advisor Representatives, including Mr. Gross, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Gross may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Gross with a gift. Mr. Gross can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Gross may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Gross endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Gross's fiduciary duty. However, clients should be aware that the receipt of additional compensation

through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Kint is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Gross. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Kint's phone number is 916-475-1353.

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### **Robert Gecker**

Located at:

RAA

15725 Dallas Pkwy, Suite 220

Addison, TX 75001

Supervised From:

RAA

15725 Dallas Pkwy, Suite 220

Addison, TX 75001

### **Educational Background and Business Experience**

**Robert Gecker**, Born 12/1968

*Education Background:*

St. John's University, Jamaica, NY; Bachelor of Science in Finance; 1991

*Business Background:*

Allworth Financial: Relationship Manager, 2/1997 – present

Fidelity Investments: Mutual Fund Sales, Combined Sales Representative, 1994 – 1997

Robert Baird & Co.: Financial Advisor, 1992 – 1994

Bear Stearns: Broker Assistant and Sales, 1998 - 1992

*Designations:*

**Chartered Retirement Planning Counselor<sup>SM</sup>, CRPC<sup>®</sup>**

### **Disciplinary Information**

Mr. Gecker has no legal or disciplinary events to report.

### **Other Business Activities**

Mr. Gecker has no other business activities.

### **Additional Compensation**

Allworth Advisor Representatives, including Mr. Gecker, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Gecker may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Gecker with a gift. Mr. Gecker can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Gecker may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Gecker endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Gecker's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Rutledge Gordon is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Gecker. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Gordon's phone number is 800-321-9123.

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## **Christopher Bartolomeo Giordano**

Located at:

Allworth Financial  
644 N Santa Cruz Ave. #3  
Los Gatos, CA 95030

Supervised From:

Allworth Financial  
340 Palladio Pkwy, Suite 501  
Folsom, CA 95630

### **Educational Background and Business Experience**

**Christopher Bartolomeo Giordano**, Born 9/1965

*Education Background:*

University of California Santa Barbara, Santa Barbara, CA; Bachelor of Arts in Political Science; 1990

*Business Background:*

Allworth Financial: Investment Adviser Representative, 7/2021 – present

AW Securities: Registered Representative, 7/2021 - present

Strategic Wealth Advisors Group: Investment Adviser Representative, 4/2015 – 2021

LPL Financial: Registered Representative, 12/2009 – 2021

LPL Financial: Investment Adviser Representative, 12/2009 - 2015

Wells Fargo Investments, LLC: Senior Financial Advisor, 2/2004 – 2009

*Designations:*

**Accredited Investment Fiduciary®**, **AIF®**

### **Disciplinary Information**

Mr. Giordano has no legal or disciplinary events to report.

### **Other Business Activities**

#### **Registered Representative of AW Securities**

Although Allworth does not sell products or services other than investment advice, Mr. Giordano is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in his separate capacity as a registered representative of AW Securities, Mr. Giordano can sell variable annuity products to advisory clients. Mr. Giordano may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Mr. Giordano a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Mr. Giordano will not receive commissions, AW Securities as a broker/dealer firm will receive commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Mr. Giordano will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Mr. Giordano's advice or decides not to establish an account through AW Securities, Mr. Giordano may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Mr. Giordano, in his capacity as an AW Securities registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

### **Insurance Agent**

AW Securities and Mr. Giordano are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Mr. Giordano may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Mr. Giordano, are paid a salary which is not tied to the amount or level of insurance products sold by Mr. Giordano.

Clients are never obligated or required to purchase insurance products from or through Mr. Giordano and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

In addition to the description of additional compensation provided in Item 4, Mr. Giordano, is a shareholder in AFG Intermediate LP, the holding firm which owns Allworth. In that capacity, Mr. Giordano shares in the earnings of Allworth based on profitability.

Allworth Advisor Representatives, including Mr. Giordano, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Giordano may earn additional

bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Giordano with a gift. Mr. Giordano can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Financial Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Giordano may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Giordano endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Giordano's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Kint, is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Giordano. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Kint's phone number is 916-475-1353.

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## **Allegra Swan**

Located at:

Allworth Financial  
644 N Santa Cruz Ave. #3  
Los Gatos, CA 95030

Supervised From:

Allworth Financial  
340 Palladio Pkwy, Suite 501  
Folsom, CA 95630

### **Educational Background and Business Experience**

**Allegra Swan**, Born 3/1985



*Education Background:*

University of California Santa Barbara, Santa Barbara, CA; Bachelor of Arts in English; 2011

*Business Background:*

Allworth Financial: Investment Adviser Representative, 7/2021 – present

AW Securities: Registered Representative, 7/2021 - present

Strategic Wealth Advisors Group: Investment Adviser Representative, 3/2017 – 2021

LPL Financial: Registered Representative, 11/2012 – 2021

LPL Financial: Administrative Assistant, 03/2011 - 2012

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

**Disciplinary Information**

Ms. Swan has no legal or disciplinary events to report.

**Other Business Activities**

**Registered Representative of AW Securities**

Although Allworth does not sell products or services other than investment advice, Ms. Swan is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in his separate capacity as a registered representative of AW Securities, Ms. Swan can sell variable annuity products to advisory clients. Ms. Swan may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Ms. Swan a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Ms. Swan will not receive commissions, AW Securities as a broker/dealer firm will commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Ms. Swan will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Ms. Swan's advice or decides not to establish an account through AW Securities, Ms. Swan may not be able to provide management and advisory services to the

client. Clients should understand that, due to certain regulatory constraints, Ms. Swan, in his capacity as an AW Securities registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

### **Insurance Agent**

AW Securities and Ms. Swan are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Ms. Swan may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Ms. Swan, are paid a salary which is not tied to the amount or level of insurance products sold by Ms. Swan.

Clients are never obligated or required to purchase insurance products from or through Ms. Swan and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

Allworth Advisor Representatives, including Ms. Swan, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Ms. Swan may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Ms. Swan with a gift. Ms. Swan can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Financial Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Ms. Swan may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Ms. Swan endeavors at all times to put the interest of the clients first as a part of Allworth and Ms. Swan's fiduciary duty. However, clients should be aware that the receipt of additional compensation

through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Kint, is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Ms. Swan. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Kint's phone number is 916-475-1353.

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### **Daniel J. Novak**

Located at:

Allworth Financial  
2231 Old Emmorton Rd  
Bel Air, MD 21015

Supervised From:

Allworth Financial  
7890 E. Kemper Rd, Suite 200  
Cincinnati, OH 45249

### **Educational Background and Business Experience**

**Daniel J. Novak**, Born 8/1961

*Education Background:*

Loyola College, Baltimore, MD, Bachelor of Arts in Business Administration, 1983

*Business Background:*

Allworth Financial: Investment Advisor Representative, 9/2021 to present

AW Securities: Registered Representative, 9/2021 to present

Novak Financial Planning, LLC.: Co-owner, 3/2000 – 8/2021

Cadaret, Grant & Co., Inc.: Registered Representative, 11/1988 – 8/2021

Novak Financial Planning (SEC Registered): Investment Adviser Representative, 1/1998 – 8/2021

Novak Financial Planning (State of MD Registered): Investment Adviser Representative, 1/1997 – 1/1998

Focus Securities, Inc.: Registered Representative, 10/1987 – 10/1988

Daniel J. Novak Financial Planning Service: Owner, 5/1987 – 3/2000

BNL Securities: Registered Representative, 12/1984 – 10/1987

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

### **Disciplinary Information**

Mr. Novak has no legal or disciplinary events to report.

### **Other Business Activities**

#### **Registered Representative of AW Securities**

Although Allworth does not sell products or services other than investment advice, Daniel J. Novak is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in his separate capacity as a registered representative of AW Securities, Mr. Novak can sell variable annuity products to advisory clients. Mr. Novak may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Mr. Novak a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Mr. Novak will not receive commissions, AW Securities as a broker/dealer firm will commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Mr. Novak will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Mr. Novak's advice or decides not to purchase a variable annuity from AW Securities, Mr. Novak may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Mr. Novak, in his capacity as an AW Securities registered representative must place all purchases and sales of variable annuity products through AW Securities or other AW Securities approved institutions.

#### **Insurance Agent**

Allworth and Mr. Novak are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Mr. Novak may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Mr. Novak, are paid a salary which is not tied to the amount or level of insurance products sold by Mr. Novak.

Clients are never obligated or required to purchase insurance products from or through Mr. Novak and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

In addition to the description of additional compensation provided in Item 4, Mr. Novak, is a shareholder in AFG Intermediate LP, the holding firm which owns Allworth. In that capacity, Mr. Novak shares in the earnings of Allworth based on profitability.

Allworth Advisor Representatives, including Mr. Novak, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Novak may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Novak with a gift. Mr. Novak can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Financial Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Novak may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Novak endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Novak's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Brian James is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Novak. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. James' phone number is 513-605-2572.

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## **Carol A. Novak**

Located at:

Allworth Financial  
2231 Old Emmorton Rd  
Bel Air, MD 21015

Supervised From:

Allworth Financial  
7890 E. Kemper Rd, Suite 200  
Cincinnati, OH 45249

### **Educational Background and Business Experience**

**Carol A. Novak**, Born 9/1961

*Education Background:*

Towson University, Towson, MD, Bachelor of Science in Business Administration, 1984  
Loyola College, Baltimore, MD, MBA in Finance, 1990

*Business Background:*

Allworth Financial: Investment Advisor Representative, 9/2021 to present  
AW Securities: Registered Representative, 9/2021 to present  
Novak Financial Planning, LLC.: Co-owner, 3/2000 – 8/2021  
Novak Financial Planning, LLC.: Chief Compliance Officer, 6/2000 – 8/2021  
Cadaret, Grant & Co., Inc.: Registered Representative, 10/1988 – 8/2021  
Novak Financial Planning (SEC Registered): Investment Adviser Representative, 1/1998 – 8/2021  
Novak Financial Planning (State of MD Registered): Investment Adviser Representative, 1/1997 – 1/1998  
Novak Financial Planning (Sole Proprietor): Co-owner, 1996 – 3/2000  
Focus Securities, Inc.: Registered Representative, 1/1988 – 10/1988

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

### **Disciplinary Information**

Ms. Novak has no legal or disciplinary events to report.

### **Other Business Activities**

## **Registered Representative of AW Securities**

Although Allworth does not sell products or services other than investment advice, Carol A. Novak is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in her separate capacity as a registered representative of AW Securities, Ms. Novak can sell variable annuity products to advisory clients. Ms. Novak may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Ms. Novak a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Ms. Novak will not receive commissions, AW Securities as a broker/dealer firm will commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Ms. Novak will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Ms. Novak's advice or decides not to purchase a variable annuity from AW Securities, Ms. Novak may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Ms. Novak, in her capacity as an AW Securities registered representative must place all purchases and sales of variable annuity products through AW Securities or other AW Securities approved institutions.

## **Additional Compensation**

In addition to the description of additional compensation provided in Item 4, Ms. Novak, is a shareholder in AFG Intermediate LP, the holding firm which owns Allworth. In that capacity, Ms. Novak shares in the earnings of Allworth based on profitability.

Allworth Advisor Representatives, including Ms. Novak, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Ms. Novak may earn additional bonuses based on her efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Ms. Novak with a gift. Ms. Novak can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Financial Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Ms. Novak may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Ms. Novak endeavors at all times to put the interest of the clients first as a part of Allworth and Ms. Novak's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Brian James is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Ms. Novak. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. James' phone number is 513-605-2572.

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## **Jeffrey DeBoer**

### **Located at:**

Allworth Financial  
3017 Douglas Blvd, Suite 140  
Roseville, CA 95661

### **Supervised From:**

Allworth Financial  
340 Palladio Pkwy, Suite 501  
Folsom, CA 95630

### **Educational Background and Business Experience**

**Jeffrey DeBoer**, Born 5/1964

#### *Education Background:*

California State University, Sacramento, Classes toward Bachelor of Science in Business Administration, 1982 - 1985

#### *Business Background:*

Allworth Financial: Investment Advisor Representative, 9/2021 to present

AW Securities: Registered Representative, 9/2021 to present

DeBoer Financial Group: President, 12/2006 – 9/2021

Commonwealth Financial Network: Registered Representative, 12/2006 – 9/2021

Householder Group: Regional VP, 01/2003 – 12/2006

Independent Financial: Senior VP, 5/1999 – 1/2003

#### *Designations:*



## **Chartered Financial Consultant®, ChFC®**

### **Disciplinary Information**

Mr. DeBoer has no legal or disciplinary events to report.

### **Other Business Activities**

#### **Registered Representative of AW Securities**

Although Allworth does not sell products or services other than investment advice, Jeffrey DeBoer is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in his separate capacity as a registered representative of AW Securities, Mr. DeBoer can sell variable annuity products to advisory clients. Mr. DeBoer may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Mr. DeBoer a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Mr. DeBoer will not receive commissions, AW Securities as a broker/dealer firm will commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Mr. DeBoer will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Mr. DeBoer's advice or decides not to establish an account through AW Securities, Mr. DeBoer may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Mr. DeBoer, in his capacity as an AW Securities registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

#### **Insurance Agent**

Allworth and Mr. DeBoer are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Mr. DeBoer may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Mr. DeBoer, are paid a salary which is not tied to the amount or level of insurance products sold by Mr. DeBoer.

Clients are never obligated or required to purchase insurance products from or through Mr. DeBoer and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

In addition to the description of additional compensation provided in Item 4, Mr. DeBoer, is a shareholder in AFG Intermediate LP, the holding firm which owns Allworth Financial. In that capacity, Mr. DeBoer shares in the earnings of Allworth Financial based on profitability.

Allworth Advisor Representatives, including Mr. DeBoer, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. DeBoer may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. DeBoer with a gift. Mr. DeBoer can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. DeBoer may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. DeBoer endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. DeBoer's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Kint is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. DeBoer. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Kint's phone number is 916-475-1353.

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**Sam DeGreen**

Located at:

Supervised From:

Allworth Financial  
11240 N Tatum Blvd, Suite 110  
Phoenix, AZ 85028

Allworth Financial  
8055 East Tufts Ave, Suite 1310  
Denver, CO 80237

### **Educational Background and Business Experience**

**Sam DeGreen**, Born 8/1993

#### *Education Background:*

Berklee College of Music, Boston, MA; Bachelor of Arts in Professional Music

#### *Business Background:*

Allworth Financial: Investment Advisor Representative, 10/2021 to present

DeGreen Capital Management, LLC: Client Outreach Director, 2/2017 – 10/2021

#### *Designations:*

**FINANCIAL PARAPLANNER QUALIFIED PROFESSIONAL™, FPQP™**

### **Disciplinary Information**

Mr. DeGreen has no legal or disciplinary events to report.

### **Other Business Activities**

Mr. DeGreen has no other business activities.

### **Additional Compensation**

Allworth Advisor Representatives, including Mr. DeGreen, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. DeGreen may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. DeGreen with a gift. Mr. DeGreen can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. DeGreen may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of

attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. DeGreen endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. DeGreen's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Peters is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. DeGreen. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Peters' phone number is 916-475-1312.

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### **Kelly Richards**

Located at:

Allworth Financial  
9845 E Bell Rd, Suite 140  
Scottsdale, AZ 85260

Supervised From:

Allworth Financial  
8055 East Tufts Ave, Suite 1310  
Denver, CO 80237

### **Educational Background and Business Experience**

**Kelly Richards**, Born 9/1975

*Education Background:*

Snow College, Ephraim, UT; Business Management, no degree, 1997

University of Phoenix, Business and Marketing, no degree, 2002

*Business Background:*

Allworth Financial: Investment Advisor Representative, 10/2021 to present

AW Securities: Registered Representative, 10/2021 to present

BHF RG Capital, Inc., dba RG Capital: President/Investment Advisor Representative, 4/2015 – 10/2021

First Allied Securities, Inc.: Registered Representative, 6/2014 – 10/2021

RG Capital Investment Advisory Services, LLC: Investment Advisor Representative, 6/2011 – 10/2015

RG Capital: Wealth Management Coordinator, 10/2010 – 10/2015

Capital Investment Group, Inc.: Registered Representative, 11/2010 – 6/2014

### **Disciplinary Information**

Mr. Richards has no legal or disciplinary events to report.

### **Other Business Activities**

Mr. Richards has no other business activities.

### **Additional Compensation**

In addition to the description of additional compensation provided in Item 4, Mr. Richards, is a shareholder in AFG Intermediate LP, the holding firm which owns Allworth. In that capacity, Mr. Richards shares in the earnings of Allworth based on profitability.

Allworth Advisor Representatives, including Mr. Richards, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Richards may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Richards with a gift. Mr. Richards can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Financial Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Richards may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Richards endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Richards's fiduciary duty. However, clients should be aware that the receipt of additional compensation

through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Peters is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Richards. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Peters' phone number is 916-475-1312.

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## **Quinn Carlsen**

### Located at:

Allworth Financial

8775 Folsom Blvd, Suite 100

Sacramento, CA 95826

### Supervised From:

Allworth Financial

7890 E. Kemper Rd, Suite 200

Cincinnati, OH 45249

### **Educational Background and Business Experience**

**Quinn Carlsen**, Born 4/1997

#### *Education Background:*

University of California, Davis - Davis, CA; Bachelor of Arts; Economics – 2019

#### *Business Background:*

Allworth Financial: Associate Advisor, 4/2019 - present

State Street: Junior Fund Accountant, 8/2018 – 11/2018

#### *Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

### **Disciplinary Information**

Mr. Carlsen has no legal or disciplinary events to report.

### **Other Business Activities**

Mr. Carlsen has no other business activities.

### **Additional Compensation**

Allworth Advisor Representatives, including Mr. Carlsen, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Carlsen may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Carlsen with a gift. Mr. Carlsen can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Carlsen may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Carlsen endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Carlsen's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Paul Erskine is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Carlsen. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Erskine's phone number is 513-605-2552.

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## **Danny Valenzuela**

**Located at:**

Allworth Financial

340 Palladio Pkwy, Suite 501

Folsom, CA 95630

**Supervised From:**

RAA

15725 Dallas Pkwy, Suite 220

Addison, TX 75001

## **Educational Background and Business Experience**

**Danny Valenzuela**, Born 12/1987

### *Education Background:*

California State University Long Beach, Long Beach, CA; Bachelor of Science; Business Administration with a concentration in Finance – 2010

### *Business Background:*

Allworth Financial: Retirement Plan Services Advisor, 11/2021 – present

AW Securities: Registered Representative, 11/2021 – present

Prudential Insurance Company of America: Retirement Counselor, 10/2017 – 11/2021

Prudential Investment Management Services: Registered Representative, 10/2017 – 11/2021

Principal Financial: Investor Specialist, 1/2012 – 9/2017

Princor: Registered Representative, 1/2012 – 9/2017

## **Disciplinary Information**

Mr. Valenzuela has no legal or disciplinary events to report.

## **Other Business Activities**

Mr. Valenzuela has no other business activities.

## **Additional Compensation**

Allworth Advisor Representatives, including Mr. Valenzuela, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Valenzuela may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Valenzuela with a gift. Mr. Valenzuela can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Valenzuela may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense



reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Valenzuela endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Valenzuela's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Insurance Agent**

AW Securities and Mr. Valenzuela are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Mr. Valenzuela may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Mr. Valenzuela, are paid a salary which is not tied to the amount or level of insurance products sold by Mr. Valenzuela.

Clients are never obligated or required to purchase insurance products from or through Mr. Valenzuela and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Supervision**

David Robertson is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Valenzuela. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Robertson's phone number is 916-475-1316.

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## **John Horseman**

### **Located at:**

Allworth Financial  
3 Cityplace Dr. Suite 290  
St. Louis, MO 63141

### **Supervised From:**

Allworth Financial  
8055 East Tufts Ave, Suite 1310  
Denver, CO 80237

### **Educational Background and Business Experience**

**John Horseman**, Born 1953

*Education Background:*

Wittenberg University, Springfield, OH; Bachelor's Degree, 1976

*Business Background:*

Allworth Financial: Investment Advisor Representative, 12/2021 to present

AW Securities: Registered Representative, 12/2021 – present

LPL Financial LLC: Registered Representative, 11/2017 – 12/2021

National Planning Corporation: Registered Representative, 5/2007 – 11/2017

**Disciplinary Information**

Mr. Horseman has no legal or disciplinary events to report.

**Other Business Activities**

**Registered Representative of AW Securities**

Although Allworth does not sell products or services other than investment advice, John Horseman is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in his separate capacity as a registered representative of AW Securities, Mr. Horseman can sell variable annuity products to advisory clients. Mr. Horseman may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Mr. Horseman a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Mr. Horseman will not receive commissions, AW Securities as a broker/dealer firm will receive commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Mr. Horseman will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Mr. Horseman's advice or decides not to establish an account through AW Securities, Mr. Horseman may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Mr. Horseman, in his capacity as an AW Securities registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

## **Insurance Agent**

Allworth and Mr. Horseman are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Mr. Horseman may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Mr. Horseman, are paid a salary which is not tied to the amount or level of insurance products sold by Mr. Horseman.

Clients are never obligated or required to purchase insurance products from or through Mr. Horseman and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

## **Additional Compensation**

In addition to the description of additional compensation provided in Item 4, Mr. Horseman, is a shareholder in AFG Intermediate LP, the holding firm which owns Allworth Financial. In that capacity, Mr. Horseman shares in the earnings of Allworth Financial based on profitability.

Allworth Advisor Representatives, including Mr. Horseman, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Horseman may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Horseman with a gift. Mr. Horseman can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Horseman may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Horseman endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Horseman's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

## **Supervision**

Adam Peters is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Horseman. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Peters' phone number is 916-475-1312.

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## **Dexter Lamb**

Located at:

Allworth Financial  
3 Cityplace Dr. Suite 290  
St. Louis, MO 63141

Supervised From:

Allworth Financial  
8055 East Tufts Ave, Suite 1310  
Denver, CO 80237

## **Educational Background and Business Experience**

**Dexter Lamb**, Born 1986

*Education Background:*

Central Michigan University, Mount Pleasant, MI: Bachelor of Arts in Entrepreneurship, 2009

*Business Background:*

Allworth Financial: Investment Advisor Representative, 12/2021 to present

AW Securities: Registered Representative, 12/2021 – present

LPL Financial LLC: Registered Representative, 9/2020 – 12/2021

Morgan Stanley Private Bank, NA: Financial Advisor, 7/2019 – 9/2020

Morgan Stanley: Financial Advisor, 6/2019 – 9/2020

Enterprise Holdings: Branch Manager and Revenue Manager, 1/2011 – 5/2019

## **Disciplinary Information**

Mr. Lamb has no legal or disciplinary events to report.

## **Other Business Activities**

**Registered Representative of AW Securities**

Although Allworth does not sell products or services other than investment advice, Dexter Lamb is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in his separate capacity as a registered representative of AW Securities, Mr. Lamb can sell variable annuity products to advisory clients. Mr. Lamb may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Mr. Lamb a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Mr. Lamb will not receive commissions, AW Securities as a broker/dealer firm will receive commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Mr. Lamb will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Mr. Lamb's advice or decides not to establish an account through AW Securities, Mr. Lamb may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Mr. Lamb, in his capacity as an AW Securities registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

### **Insurance Agent**

Allworth and Mr. Lamb are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Mr. Lamb may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Mr. Lamb, are paid a salary which is not tied to the amount or level of insurance products sold by Mr. Lamb.

Clients are never obligated or required to purchase insurance products from or through Mr. Lamb and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

Allworth Advisor Representatives, including Mr. Lamb, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Lamb may earn additional bonuses based

on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Lamb with a gift. Mr. Lamb can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Lamb may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Lamb endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Lamb's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Peters is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Lamb. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Peters' phone number is 916-475-1312.

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### **William Macher**

Located at:

Allworth Financial  
3 Cityplace Dr. Suite 290  
St. Louis, MO 63141

Supervised From:

Allworth Financial  
8055 East Tufts Ave, Suite 1310  
Denver, CO 80237

### **Educational Background and Business Experience**

**William Macher**, Born 1961

*Education Background:*

University of Missouri, St. Louis, St. Louis, MO: 1/1979 – 1/1982

*Business Background:*

Allworth Financial: Investment Advisor Representative, 12/2021 to present

AW Securities: Registered Representative, 12/2021 – present

LPL Financial LLC: Registered Representative, 11/2017 – 12/2021

National Planning Corporation: Registered Representative, 5/2007 – 11/2017

*Designations:*

**Chartered Financial Consultant®**, **ChFC®**

**Chartered Life Underwriter®**, **CLU®**

**Disciplinary Information**

Mr. Macher has no legal or disciplinary events to report.

**Other Business Activities**

**Registered Representative of AW Securities**

Although Allworth does not sell products or services other than investment advice, William Macher is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in his separate capacity as a registered representative of AW Securities, Mr. Macher can sell variable annuity products to advisory clients. Mr. Macher may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Mr. Macher a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Mr. Macher will not receive commissions, AW Securities as a broker/dealer firm will receive commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Mr. Macher will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Mr. Macher's advice or decides not to establish an account through AW Securities, Mr. Macher may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Mr. Macher, in his capacity

as an AW Securities registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

### **Insurance Agent**

Allworth and Mr. Macher are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Mr. Macher may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Mr. Macher, are paid a salary which is not tied to the amount or level of insurance products sold by Mr. Macher.

Clients are never obligated or required to purchase insurance products from or through Mr. Macher and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

In addition to the description of additional compensation provided in Item 4, Mr. Macher, is a shareholder in AFG Intermediate LP, the holding firm which owns Allworth Financial. In that capacity, Mr. Macher shares in the earnings of Allworth Financial based on profitability.

Allworth Advisor Representatives, including Mr. Macher, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Macher may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Macher with a gift. Mr. Macher can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Macher may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Macher endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Macher's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a



conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Peters is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Macher. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Peters' phone number is 916-475-1312.

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### **David Johanson**

**Located at:**

Allworth Financial  
2105 S. Bascom Ave, Suite 255  
Campbell, CA 95008

**Supervised From:**

Allworth Financial  
340 Palladio Pkwy, Suite 501  
Folsom, CA 95630

### **Educational Background and Business Experience**

**David Johanson**, Born 1956

*Education Background:*

University of San Francisco, San Francisco, CA; Bachelor of Science in Economics, 1987

*Business Background:*

Allworth Financial: Investment Advisor Representative, 2/2022 to present

AW Securities: Registered Representative, 2/2022 – present

Montage Tax, P.C.: Tax Preparer, 1/2016 – 12/2019

Johanson Financial Advisors, Inc.: Founder and President, 10/2011 – 2/2022

APW Capital, Inc.: Registered Representative, 1/2010 – 2/2022

Wealth Design Private Advisors, Inc.: CEO, Managing Partner, and Investment Adviser Representative, 2/2006 – 12/2011

LPL Financial: Registered Representative, 6/2003 – 12/2009

Multi-Financial Services: Registered Representative, 2/1991 – 6/2003

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

**CIMA - CERTIFIED INVESTMENT MANAGEMENT ANALYST**

**CPWA – CERTIFIED PRIVATE WEALTH ADVISOR**

**Enrolled Agent (EA)**

### **Disciplinary Information**

Mr. Johanson has no legal or disciplinary events to report.

### **Other Business Activities**

#### **Registered Representative of AW Securities**

Although Allworth does not sell products or services other than investment advice, David Johanson is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in his separate capacity as a registered representative of AW Securities, Mr. Johanson can sell variable annuity products to advisory clients. Mr. Johanson may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Mr. Johanson a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Mr. Johanson will not receive commissions, AW Securities as a broker/dealer firm will receive commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Mr. Johanson will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Mr. Johanson's advice or decides not to establish an account through AW Securities, Mr. Johanson may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Mr. Johanson, in his capacity as an AW Securities registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

#### **Insurance Agent**

Allworth and Mr. Johanson are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Mr. Johanson may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Mr. Johanson, are paid a salary which is not tied to the amount or level of insurance products sold by Mr. Johanson.

Clients are never obligated or required to purchase insurance products from or through Mr. Johanson and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

In addition to the description of additional compensation provided in Item 4, Mr. Johanson, is a shareholder in AFG Intermediate LP, the holding firm which owns Allworth Financial. In that capacity, Mr. Johanson shares in the earnings of Allworth Financial based on profitability.

Allworth Advisor Representatives, including Mr. Johanson, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Johanson may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Johanson with a gift. Mr. Johanson can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Johanson may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Johanson endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Johanson's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Kint is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Johanson. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal

controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Kint's phone number is 916-475-1353.

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## **Joshua Garcia**

Located at:

RAA

15725 Dallas Pkwy, Suite 200

Addison, TX 75001

Supervised From:

Allworth Financial

7890 E. Kemper Rd, Suite 200

Cincinnati, OH 45249

### **Educational Background and Business Experience**

**Joshua Garcia**, Born 2/1994

*Education Background:*

Texas Tech University, TX; Bachelor of Science; Personal Financial Planning - 2018

*Business Background:*

Allworth Financial: Investment Advisor Representative, 2/2022 - present

AW Securities: Registered Representative, 4/2020 - present

Investment Marketing Resources, L.P: Case Designer, 2/2019 – 4/2020

Sagepoint Financial, Inc.: Registered Assistant, 2/2019 – 4/2020

City Bank: Teller, 3/2017 to 5/2018

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

### **Disciplinary Information**

Mr. Garcia has no legal or disciplinary events to report.

### **Other Business Activities**

Mr. Garcia has no other business activities.

### **Additional Compensation**

Allworth Advisor Representatives, including Mr. Garcia, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Garcia may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Garcia with a gift. Mr. Garcia can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Garcia may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Garcia endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Garcia's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Paul Erskine is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Garcia. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Erskine's phone number is 513-605-2552.

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### **Elizabeth Rugg**

Located at:

Allworth Financial  
3 CityPlace Dr, Suite 290  
St. Louis, MO 63141

Supervised From:

Allworth Financial  
7890 E. Kemper Rd, Suite 200  
Cincinnati, OH 45249

### **Educational Background and Business Experience**

**Elizabeth Rugg**, Born 11/1981

*Education Background:*

Saint Louis University, MO, Bachelor of Arts in Communications, Certificate in Marketing – 2004

*Business Background:*

Allworth Financial: Investment Advisor Representative, 1/2022 - present

AW Securities: Registered Representative, 12/2021 - present

LPL Financial, LLC: Administrative Manager, 11/2017 – 12/2021

National Planning Corporation.: Administrative Support, 7/2010 – 11/2021

**Disciplinary Information**

Ms. Rugg has no legal or disciplinary events to report.

**Other Business Activities**

Ms. Rugg has no other business activities.

**Additional Compensation**

Allworth Advisor Representatives, including Ms. Rugg, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Ms. Rugg may earn additional bonuses based on her efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Ms. Rugg with a gift. Ms. Rugg can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Ms. Rugg may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Ms. Rugg endeavors at all times to put the interest of the clients first as a part of Allworth and Ms. Rugg's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

## **Supervision**

Paul Erskine is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Ms. Rugg. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Erskine's phone number is 513-605-2552.

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## **Kirk Hudson**

Located at:

Allworth Financial  
7601 Jefferson St, NE, Suite 360  
Albuquerque, NM 87109

Supervised From:

Allworth Financial  
8055 East Tufts Ave, Suite 1310  
Denver, CO 80237

## **Educational Background and Business Experience**

**Kirk Hudson**, Born 11/1962

*Education Background:*

Wheaton College, Wheaton, IL; Bachelor of Arts, Business Economics, 1985  
University of Chicago, Chicago, IL; MBA, Finance, 1991

*Business Background:*

Allworth Financial: Investment Advisor Representative, 06/2022 to Present  
UASNM, Inc. d/b/a Universal Advisory Service: CFO & CCO, 1/2000 to 6/2022  
Group 1 Automotive: Regional Chief Financial Officer, 4/1998 – 12/1999  
Horizon Healthcare: Director of Planning and Analysis, 1/1994 – 4/1998  
Conoco, Inc.: Analyst, 8/1991 – 1/1994  
University of Chicago: Student, 6/1989 – 8/1991  
Public Service Company of NM: Financial Analyst, 11/1985 – 8/1989

*Designations:*

**Chartered Financial Analyst, CFA**

### **Disciplinary Information**

Mr. Hudson has no legal or disciplinary events to report.

### **Other Business Activities**

Allworth Financial employees Kirk Hudson and Joe Kopczynski collectively have an ownership interest in National Advisor Holdings, Inc. of less than 1% of its outstanding interests. National Advisors Holdings, Inc. (NAH) is the parent company and sole shareholder of National Advisors Trust Company (NATC). Neither of Messrs. Hudson nor Kopczynski have a direct ownership interest in NATC. While Messrs. Hudson and Kopczynski's relationship with NATC may provide Allworth Financial with an incentive to execute transactions through NATC, brokerage selection is made by Allworth Financial on the basis of rates and execution services available to the Client, and other relevant factors. Allworth Financial investment personnel other than Mr. Kopczynski and Mr. Hudson conduct period reviews of Allworth's trading activities and the expenses associated with trading through NATC to ensure that all transactions are executed in the best interests of Allworth's clients.

Any compensation received by Mr. Hudson or Mr. Kopczynski as a result of their relationship with NAH and NATC is not directly related to the execution of transactions through or the maintenance of assets with NATC and does not substantially contribute to the income of Mr. Hudson or Mr. Kopczynski.

### **Additional Compensation**

In addition to the description of additional compensation provided in Item 4, Mr. Hudson, is a shareholder in AFG Intermediate LP, the holding firm which owns Allworth Financial. In that capacity, Mr. Hudson shares in the earnings of Allworth Financial based on profitability.

Allworth Advisor Representatives, including Mr. Hudson, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Hudson may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Hudson with a gift. Mr. Hudson can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Hudson may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Hudson endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Hudson's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.



## **Supervision**

Adam Peters is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Hudson. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Peters' phone number is 916-475-1312.

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## **Joseph Kopczynski**

### **Located at:**

Allworth Financial  
7601 Jefferson St, NE, Suite 360  
Albuquerque, NM 87109

### **Supervised From:**

Allworth Financial  
8055 East Tufts Ave, Suite 1310  
Denver, CO 80237

## **Educational Background and Business Experience**

**Joseph Kopczynski, Born 7/1949**

### *Education Background:*

Southwest Missouri State; Political Science Studies  
Missouri Western College; Political Science Studies

### *Business Background:*

Allworth Financial: Investment Advisor Representative, 06/2022 to Present  
UASNM, Inc. d/b/a Universal Advisory Service: President, 10/1990 to 6/2022  
Main Street Management: Registered Principal, 3/1989 – 7/1998

## **Disciplinary Information**

Mr. Kopczynski has no legal or disciplinary events to report.

## **Other Business Activities**

Allworth Financial employees Kirk Hudson and Joe Kopczynski collectively have an ownership interest in National Advisor Holdings, Inc. of less than 1% of its outstanding interests. National Advisors Holdings, Inc. (NAH) is the parent company and sole shareholder of National Advisors Trust Company

(NATC). Neither of Messrs. Hudson nor Kopczynski have a direct ownership interest in NATC. While Messrs. Hudson and Kopczynski's relationship with NATC may provide Allworth Financial with an incentive to execute transactions through NATC, brokerage selection is made by Allworth Financial on the basis of rates and execution services available to the Client, and other relevant factors. Allworth Financial investment personnel other than Mr. Kopczynski and Mr. Hudson conduct period reviews of Allworth's trading activities and the expenses associated with trading through NATC to ensure that all transactions are executed in the best interests of Allworth's clients.

Any compensation received by Mr. Hudson or Mr. Kopczynski as a result of their relationship with NAH and NATC is not directly related to the execution of transactions through or the maintenance of assets with NATC and does not substantially contribute to the income of Mr. Hudson or Mr. Kopczynski.

### **Additional Compensation**

Allworth Advisor Representatives, including Mr. Kopczynski, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Kopczynski may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Kopczynski with a gift. Mr. Kopczynski can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Kopczynski may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Kopczynski endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Kopczynski's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Peters is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Kopczynski. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Peters' phone number is 916-475-1312.

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## **Matthew Keller**

Located at:

Allworth Financial  
7601 Jefferson St, NE, Suite 360  
Albuquerque, NM 87109

Supervised From:

Allworth Financial  
8055 East Tufts Ave, Suite 1310  
Denver, CO 80237

### **Educational Background and Business Experience**

**Matthew Keller**, Born 8/1971

*Education Background:*

University of Notre Dame; Bachelor of Arts, Economics, Computer Applications, 1994

*Business Background:*

Allworth Financial: Investment Advisor Representative, 06/2022 to Present

UASNM, Inc. d/b/a Universal Advisory Service: Chief Executive Officer, 1/2002 to 6/2022

Navidec: Program Manager, 1/2001 – 1/2002

Andersen Consulting (now Accenture): Manager, 6/1994 – 12/2000

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

### **Disciplinary Information**

Mr. Keller has no legal or disciplinary events to report.

### **Other Business Activities**

Mr. Keller has no other business activities.

### **Additional Compensation**

In addition to the description of additional compensation provided in Item 4, Mr. Keller, is a shareholder in AFG Intermediate LP, the holding firm which owns Allworth Financial. In that capacity, Mr. Keller shares in the earnings of Allworth Financial based on profitability.

Allworth Advisor Representatives, including Mr. Keller, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Keller may earn additional bonuses based

on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Keller with a gift. Mr. Keller can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Keller may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Keller endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Keller's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Peters is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Keller. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Peters' phone number is 916-475-1312.

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### **Donald Austin McDaniel**

Located at:

Allworth Financial  
7601 Jefferson St, NE, Suite 360  
Albuquerque, NM 87109

Supervised From:

Allworth Financial  
8055 East Tufts Ave, Suite 1310  
Denver, CO 80237

### **Educational Background and Business Experience**

**Donald Austin McDaniel**, Born 5/1981

*Education Background:*

University of New Mexico; Bachelor of Business Administration, Economics, Finance & Economics, 2003

University of New Mexico; Master of Business Administration, Accounting, 2005

*Business Background:*

Allworth Financial: Investment Advisor Representative, 06/2022 to Present

UASNМ, Inc. d/b/a Universal Advisory Service: Chief Investment Officer, 4/2012 to 6/2022

BancWest Investment Services: Financial Advisor, 3/2011 – 4/2012

Willbanks Securities: Financial Advisor, 1/2011 – 3/2011

McDaniel Associates: Financial Advisor, 7/2010 – 3/2011

Allstate: Financial Advisor, 10/2009 – 7/2010

UASNМ, Inc. d/b/a Universal Advisory Service: Financial Planning Specialist, 5/2005 – 9/2009

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

**Chartered Financial Analyst, CFA**

**Disciplinary Information**

Mr. McDaniel has no legal or disciplinary events to report.

**Other Business Activities**

Mr. McDaniel has no other business activities.

**Additional Compensation**

In addition to the description of additional compensation provided in Item 4, Mr. McDaniel, is a shareholder in AFG Intermediate LP, the holding firm which owns Allworth Financial. In that capacity, Mr. McDaniel shares in the earnings of Allworth Financial based on profitability.

Allworth Advisor Representatives, including Mr. McDaniel, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. McDaniel may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. McDaniel with a gift. Mr. McDaniel can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. McDaniel may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of

attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. McDaniel endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. McDaniel's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Peters is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. McDaniel. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Peters' phone number is 916-475-1312.

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### **James "Eric" Chetwood III**

Located at:

Allworth Financial  
3917 University Dr, Suite 200  
Durham, NC 27707

Supervised From:

Allworth Financial  
7890 E. Kemper Rd, Suite 200  
Cincinnati, OH 45249

### **Educational Background and Business Experience**

**Eric Chetwood**, Born 11/1980

*Education Background:*

University of North Carolina at Chapel Hill; Bachelor of Science -Business Administration, 2003

*Business Background:*

Allworth Financial: Investment Advisor Representative, 06/2022 to Present

AW Securities: Registered Representative, 6/2022 - present

Purshe Kaplan Sterling Investments, Inc.: Registered Representative, 5/2015 – 6/2022

Adams Chetwood Wealth Management Group, LLC: Managing Partner & Investment Advisor,  
5/2015 – 6/2022

Wells Fargo Advisors, LLC: Financial Advisor, 5/2009 – 5/2015

Wachovia Securities, LLC: Financial Advisor, 6/2004 – 5/2009

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

### **Disciplinary Information**

Mr. Chetwood has no legal or disciplinary events to report.

### **Other Business Activities**

Although Allworth does not sell products or services other than investment advice, Eric Chetwood is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in his separate capacity as a registered representative of AW Securities, Mr. Chetwood can sell variable annuity products to advisory clients. Mr. Chetwood may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Mr. Chetwood a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Mr. Chetwood will not receive commissions, AW Securities as a broker/dealer firm will receive commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Mr. Chetwood will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Mr. Chetwood's advice or decides not to establish an account through AW Securities, Mr. Chetwood may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Mr. Chetwood, in his capacity as an AW Securities registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

### **Insurance Agent**

Allworth and Mr. Chetwood are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Mr. Chetwood may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Mr. Chetwood, are paid a salary which is not tied to the amount or level of insurance products sold by Mr. Chetwood.

Clients are never obligated or required to purchase insurance products from or through Mr. Chetwood and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

In addition to the description of additional compensation provided in Item 4, Mr. Chetwood, is a shareholder in AFG Intermediate LP, the holding firm which owns Allworth Financial. In that capacity, Mr. Chetwood shares in the earnings of Allworth Financial based on profitability.

Allworth Advisor Representatives, including Mr. Chetwood, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Chetwood may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Chetwood with a gift. Mr. Chetwood can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Chetwood may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Chetwood endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Chetwood's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Brian James is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Chetwood. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal



controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. James' phone number is 513-605-2572.

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## **Donella Winkler**

Located at:

Allworth Financial  
3917 University Dr, Suite 200  
Durham, NC 27707

Supervised From:

Allworth Financial  
7890 E. Kemper Rd, Suite 200  
Cincinnati, OH 45249

### **Educational Background and Business Experience**

**Donella Winkler**, Born 11/1979

*Education Background:*

Metropolitan State College of Denver; Bachelor of Science - Finance, 2004  
Washburn University; General Studies, 2000  
Kansas University; General Studies, 1999  
Pikes Peak Community College; General Studies, 1999

*Business Background:*

Allworth Financial: Investment Advisor Representative, 06/2022 to Present  
Adams Chetwood Wealth Management Group: Financial Planning Associate, 10/2021 – 6/2022  
BancWest Investments: Financial Advisor, 5/2015 – 9/2017  
Greenes Energy: Office Manager, 9/2014 – 4/2015  
WhHy Federal Credit Union: Branch Manager, 1/2014 – 7/2014  
Investment Advisory Division of Charles Schwab & Co. Inc.: Associate Portfolio Consultant,  
2/2008 – 11/2013

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

### **Disciplinary Information**

Ms. Winkler has no legal or disciplinary events to report.

### **Other Business Activities**

Ms. Winkler does not have any outside business activities.

### **Additional Compensation**

Allworth Advisor Representatives, including Ms. Winkler, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Ms. Winkler may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Ms. Winkler with a gift. Ms. Winkler can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Ms. Winkler may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Ms. Winkler endeavors at all times to put the interest of the clients first as a part of Allworth and Ms. Winkler's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Brian James is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Ms. Winkler. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. James' phone number is 513-605-2572.

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## **Michelle Disney**

### **Located at:**

Allworth Financial  
3917 University Dr, Suite 200  
Durham, NC 27707

### **Supervised From:**

Allworth Financial  
7890 E. Kemper Rd, Suite 200  
Cincinnati, OH 45249

## **Educational Background and Business Experience**

**Michelle Disney**, Born 10/1983

### *Education Background:*

University of North Carolina at Chapel Hill; Bachelor of Science -Business Administration, 2006

### *Business Background:*

Allworth Financial: Investment Advisor Representative, 06/2022 to Present

AW Securities: Registered Representative, 6/2022 - present

Purshe Kaplan Sterling Investments, Inc.: Registered Representative, 5/2015 – 6/2022

Adams Chetwood Wealth Management Group, LLC: Chief Compliance Officer and Chief Operating Officer, 5/2015 – 6/2022

Wells Fargo Advisors, LLC: Senior Registered Client Associate, 5/2009 – 5/2015

Wachovia Securities: Senior Registered Client Associate, 9/2006 – 5/2009

GE Mortgage Insurance: Intern, 5/2005 – 8/2005

### *Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

## **Disciplinary Information**

Ms. Disney has no legal or disciplinary events to report.

## **Other Business Activities**

Although Allworth does not sell products or services other than investment advice, Michelle Disney is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in his separate capacity as a registered representative of AW Securities, Ms. Disney can sell variable annuity products to advisory clients. Ms. Disney may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Ms. Disney a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Ms. Disney will not receive commissions, AW Securities as a broker/dealer firm will commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Ms. Disney will discuss with you the benefits and negatives of

establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Ms. Disney's advice or decides not to establish an account through AW Securities, Ms. Disney may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Ms. Disney, in her capacity as an AW Securities registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

### **Insurance Agent**

Allworth and Ms. Disney are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Ms. Disney may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Ms. Disney, are paid a salary which is not tied to the amount or level of insurance products sold by Ms. Disney.

Clients are never obligated or required to purchase insurance products from or through Ms. Disney and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

Allworth Advisor Representatives, including Ms. Disney, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Ms. Disney may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Ms. Disney with a gift. Ms. Disney can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Ms. Disney may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Ms. Disney endeavors at all times to put the interest of the clients first as a part of Allworth and Ms. Disney's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Brian James is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Ms. Disney. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. James' phone number is 513-605-2572.

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### **Bill Schretter**

Located at:

Allworth Financial

7890 E. Kemper Rd, Suite 200

Cincinnati, OH 45249

Supervised From:

Allworth Financial

7890 E. Kemper Rd, Suite 200

Cincinnati, OH 45249

### **Educational Background and Business Experience**

**Bill Schretter**, Born 3/1971

*Education Background:*

Miami University, Oxford, OH; Bachelor of Science in Business, Marketing – 1994

University of Cincinnati, Cincinnati, OH; Master of Business Administration, Finance, - 2001

*Business Background:*

Allworth Financial; Investment Advisor Representative, 5/2022 - present

Life-Legacy Services; Owner, 11/2013 – 5/2022

Key Private Bank; Senior Financial Planner, 12/2014 – 8/2018

BSB Partners; Partner, 6/2006 – 12/2016

Raymond James Financial Services; Financial Advisor/Investment Advisor Representative, 5/2012 – 12/2014

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

### **Disciplinary Information**

Mr. Schretter has no legal or disciplinary events to report.

### **Other Business Activities**

#### **Insurance Agent**

AW Securities and Mr. Schretter are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Mr. Schretter may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Mr. Schretter, are paid a salary which is not tied to the amount or level of insurance products sold by Mr. Schretter.

Clients are never obligated or required to purchase insurance products from or through Mr. Schretter and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

Allworth Advisor Representatives, including Mr. Schretter, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Schretter may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Schretter with a gift. Mr. Schretter can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Schretter may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not

dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Schretter endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Schretter's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Brian James is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Schretter. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. James' phone number is 513-605-2572.

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### **Steven Hruby**

Located at:

Allworth Financial

7890 E. Kemper Rd, Suite 200

Cincinnati, OH 45249

Supervised From:

Allworth Financial

7890 E. Kemper Rd, Suite 200

Cincinnati, OH 45249

### **Educational Background and Business Experience**

**Steven Hruby**, Born 5/1985

*Education Background:*

Bowling Green State University, Bowling Green, OH; Bachelor of Arts, 1993

*Business Background:*

Allworth Financial; Investment Advisor Representative, 5/2022 – present

AW Securities; Registered Representative, 5/2022 - present

ARGI Investment Services, LLC; Financial Advisor, 6/2021 – 5/2022

Bank of America, N.A.; Corporate Financial Solutions Advisor, 9/2018 – 11/2020

Merrill Lynch, Pierce, Fenner & Smith, Inc; Corporate Financial Solutions Advisor, 9/2018 – 11/2020

Fidelity Personal and Workplace Advisors; Mass Transfer Agent, 7/2018 – 8/2018

Fidelity Investments; Workplace Planning Consultant, 5/2013 – 8/2018

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

### **Disciplinary Information**

Mr. Hruby has no legal or disciplinary events to report.

### **Other Business Activities**

#### **Registered Representative of AW Securities**

Although Allworth does not sell products or services other than investment advice, Steven Hruby is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in his separate capacity as a registered representative of AW Securities, Mr. Hruby can sell variable annuity products to advisory clients. Mr. Hruby may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Mr. Hruby a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Mr. Hruby will not receive commissions, AW Securities as a broker/dealer firm will commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Mr. Hruby will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Mr. Hruby's advice or decides not to establish an account through AW Securities, Mr. Hruby may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Mr. Hruby, in his capacity as an AW Securities registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

### **Additional Compensation**



Allworth Advisor Representatives, including Mr. Hruby, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Hruby may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Hruby with a gift. Mr. Hruby can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Hruby may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Hruby endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Hruby's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Brian James is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Hruby. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. James' phone number is 513-605-2572.

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### **Terry Muchler**

Located at:

Allworth Financial  
202 Main Street  
Dansville, NY 14437

Supervised From:

Allworth Financial  
7890 E. Kemper Rd, Suite 200  
Cincinnati, OH 45249

### **Educational Background and Business Experience**

**Terry Muchler**, Born 10/1965

*Education Background:*

State University of New York; Bachelor of Science -Marketing, 1988

Monroe Community College: Associate of Science, 1986

*Business Background:*

Allworth Financial: Investment Advisor Representative, 7/2022 to Present

AW Securities: Registered Representative, 7/2022 – present

Private Client Services, LLC: Registered Representative, 1/2021 – 6/2022

CEO and Investment Advisor Representative: Muchler Financial Services, 8/2019 – 6/2022

SSN Advisory, Inc: Investment Advisor Representative, 11/2015 – 12/2020

Securities America, Inc: Registered Representative, 6/2014 – 12/2020

Cadaret, Grant & Co: Registered Representative, 10/1999 – 6/2014

*Designations:*

**Accredited Investment Fiduciary®, AIF®**

**Disciplinary Information**

Mr. Muchler has no legal or disciplinary events to report.

**Other Business Activities**

Although Allworth does not sell products or services other than investment advice, Terry Muchler is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in his separate capacity as a registered representative of AW Securities, Mr. Muchler can sell variable annuity products to advisory clients. Mr. Muchler may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Mr. Muchler a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Mr. Muchler will not receive commissions, AW Securities as a broker/dealer firm will receive commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Mr. Muchler will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Mr. Muchler's advice or decides not to establish an account

through AW Securities, Mr. Muchler may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Mr. Muchler, in his capacity as an AW Securities registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

### **Insurance Agent**

Allworth and Mr. Muchler are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Mr. Muchler may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Mr. Muchler, are paid a salary which is not tied to the amount or level of insurance products sold by Mr. Muchler.

Clients are never obligated or required to purchase insurance products from or through Mr. Muchler and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

In addition to the description of additional compensation provided in Item 4, Mr. Muchler, is a shareholder in AFG Intermediate LP, the holding firm which owns Allworth Financial. In that capacity, Mr. Muchler shares in the earnings of Allworth Financial based on profitability.

Allworth Advisor Representatives, including Mr. Muchler, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Muchler may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Muchler with a gift. Mr. Muchler can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Muchler may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Muchler endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Muchler's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Brian James is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Muchler. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. James' phone number is 513-605-2572.

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### **Mark Kuniholm**

Located at:

Allworth Financial  
2231 Old Emmorton Rd  
Bel Air, MD 21015

Supervised From:

Allworth Financial  
7890 E. Kemper Rd, Suite 200  
Cincinnati, OH 45249

### **Educational Background and Business Experience**

**Mark Kuniholm**, Born 12/1975

*Education Background:*

St. Lawrence University, Canton, NY; Bachelor's Degree; Economics/ Political Science (minor), 1998

*Business Background:*

Allworth Financial: Financial Advisor, 7/2022 to Present

Bogart Wealth: Financial Advisor, 7/2021 to 7/2022

Creative Planning: Investment Advisor Representative, 4/2018 to 6/2021

Raymond James Financial Services, Inc.: Financial Advisor, 2/2015 to 3/2018

JTB International Inc., and Global Advisor Group: Advisor for Support Co., 2/2015 to 3/2018

Raymond James Financial Services: Investment Advisor Representative, 2/2015 to 3/2018

SunTrust Investment Services, Inc.: Financial Consultant, 1/2012 to 2/20015

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

**Disciplinary Information**

Mr. Kuniholm has no legal or disciplinary events to report.

**Other Business Activities**

Mr. Kuniholm has no other business activities.

**Additional Compensation**

Allworth Advisor Representatives, including Mr. Kuniholm, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Kuniholm may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Kuniholm with a gift. Mr. Kuniholm can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Kuniholm may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Kuniholm endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Kuniholm's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

**Supervision**

Brian James is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Muchler. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. James' phone number is 513-605-2572.

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## Joshua Kadish

Located at:

Allworth Financial  
2610 Lake Cook Rd, Suite 250  
Riverwoods, IL 60015

Supervised From:

Allworth Financial  
7890 E. Kemper Rd, Suite 200  
Cincinnati, OH 45249

### **Educational Background and Business Experience**

**Joshua Kadish**, Born 7/1970

*Education Background:*

University of Wisconsin, Madison; Bachelor of Arts, Political Science and International Relations, 1992

*Business Background:*

Allworth Financial: Investment Advisor Representative, 8/2022 to Present

AW Securities: Registered Representative, 8/2022 – Present

Arbor Point Advisors, LLC: Investment Advisor Representative, 8/2019 – 8/2022

Securities America, Inc.: Registered Representative, 10/2017 – 8/2022

Securities America Advisors, Inc.: Investment Advisor Representative, 10/2017 – 8/2022

National Planning Corporation: Investment Advisor Representative, 11/2001 – 10/2017

National Planning Corporation: Registered Representative, 11/2001 – 10/2017

*Designations:*

**Accredited Investment Fiduciary®**, AIF®

**BEHAVIORAL FINANCIAL ADVISOR™**, BFA

**Registered Financial Consultant**, RFC®

### **Disciplinary Information**

Mr. Kadish has no legal or disciplinary events to report.

### **Other Business Activities**

Although Allworth does not sell products or services other than investment advice, Joshua Kadish is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in his separate capacity as a registered representative of AW Securities, Mr. Kadish can sell variable annuity products to advisory clients. Mr. Kadish may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Mr. Kadish a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Mr. Kadish will not receive commissions, AW Securities as a broker/dealer firm will receive commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Mr. Kadish will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Mr. Kadish's advice or decides not to establish an account through AW Securities, Mr. Kadish may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Mr. Kadish, in his capacity as an AW Securities registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

### **Insurance Agent**

Allworth and Mr. Kadish are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Mr. Kadish may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Mr. Kadish, are paid a salary which is not tied to the amount or level of insurance products sold by Mr. Kadish.

Clients are never obligated or required to purchase insurance products from or through Mr. Kadish and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

In addition to the description of additional compensation provided in Item 4, Mr. Kadish, is a shareholder in AFG Intermediate LP, the holding firm which owns Allworth Financial. In that capacity, Mr. Kadish shares in the earnings of Allworth Financial based on profitability.

Allworth Advisor Representatives, including Mr. Kadish, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Kadish may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Kadish with a gift. Mr. Kadish can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Kadish may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Kadish endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Kadish's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Brian James is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Kadish. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. James' phone number is 513-605-2572.

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### **Nicole Mayer**

**Located at:**

Allworth Financial  
2610 Lake Cook Rd, Suite 250  
Riverwoods, IL 60015

**Supervised From:**

Allworth Financial  
7890 E. Kemper Rd, Suite 200  
Cincinnati, OH 45249

### **Educational Background and Business Experience**



**Nicole Mayer**, Born 6/1983

*Education Background:*

DePaul University; Bachelor of Science, Marketing and Finance, 2006

*Business Background:*

Allworth Financial: Investment Advisor Representative, 8/2022 to Present

AW Securities: Registered Representative, 8/2022 – Present

Arbor Point Advisors, LLC: Investment Advisor Representative, 8/2019 – 8/2022

Securities America, Inc.: Registered Representative, 10/2017 – 8/2022

Securities America Advisors, Inc.: Investment Advisor Representative, 10/2017 – 8/2022

National Planning Corporation: Investment Advisor Representative, 7/2009 – 10/2017

National Planning Corporation: Registered Representative, 7/2009 – 10/2017

*Designations:*

**Accredited Investment Fiduciary®**, AIF®

**BEHAVIORAL FINANCIAL ADVISOR™**, BFA

**Registered Financial Consultant**, RFC®

**Certified Divorce Financial Analyst**, CDFATM

**Disciplinary Information**

Ms. Mayer has no legal or disciplinary events to report.

**Other Business Activities**

Although Allworth does not sell products or services other than investment advice, Nicole Mayer is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in her separate capacity as a registered representative of AW Securities, Ms. Mayer can sell variable annuity products to advisory clients. Ms. Mayer may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Ms. Mayer a salary. All financial advisors of Allworth

and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Ms. Mayer will not receive commissions, AW Securities as a broker/dealer firm will commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Ms. Mayer will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Ms. Mayer's advice or decides not to establish an account through AW Securities, Ms. Mayer may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Ms. Mayer, in her capacity as an AW Securities registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

### **Insurance Agent**

Allworth and Ms. Mayer are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Ms. Mayer may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Ms. Mayer, are paid a salary which is not tied to the amount or level of insurance products sold by Ms. Mayer.

Clients are never obligated or required to purchase insurance products from or through Ms. Mayer and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

In addition to the description of additional compensation provided in Item 4, Ms. Mayer, is a shareholder in AFG Intermediate LP, the holding firm which owns Allworth Financial. In that capacity, Ms. Mayer shares in the earnings of Allworth Financial based on profitability.

Allworth Advisor Representatives, including Ms. Mayer, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Ms. Mayer may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Ms. Mayer with a gift. Ms. Mayer can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Ms. Mayer may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Ms. Mayer endeavors at all times to put the interest of the clients first as a part of Allworth and Ms. Mayer's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Brian James is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Ms. Mayer. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. James' phone number is 513-605-2572.

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### **Scott Loochtan**

**Located at:**

Allworth Financial  
2610 Lake Cook Rd, Suite 250  
Riverwoods, IL 60015

**Supervised From:**

Allworth Financial  
7890 E. Kemper Rd, Suite 200  
Cincinnati, OH 45249

### **Educational Background and Business Experience**

**Scott Loochtan**, Born 11/1964

*Education Background:*

Kansas University; Area of Study – Finance, no degree obtained

*Business Background:*

Allworth Financial: Investment Advisor Representative, 8/2022 to Present

AW Securities: Registered Representative, 8/2022 – Present

Securities America, Inc.: Registered Representative, 10/2017 – 8/2022

Securities America Advisors, Inc.: Investment Advisor Representative, 10/2017 – 8/2022

National Planning Corporation: Investment Advisor Representative, 11/2001 – 10/2017

National Planning Corporation: Registered Representative, 11/2001 – 10/2017

*Designations:*

**Accredited Investment Fiduciary®, AIF®**

### **Disciplinary Information**

Mr. Loochtan has no legal or disciplinary events to report.

### **Other Business Activities**

Although Allworth does not sell products or services other than investment advice, Scott Loochtan is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in his separate capacity as a registered representative of AW Securities, Mr. Loochtan can sell variable annuity products to advisory clients. Mr. Loochtan may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Mr. Loochtan a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Mr. Loochtan will not receive commissions, AW Securities as a broker/dealer firm will commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Mr. Loochtan will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Mr. Loochtan's advice or decides not to establish an account through AW Securities, Mr. Loochtan may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Mr. Loochtan, in his capacity as an AW Securities registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

### **Insurance Agent**

Allworth and Mr. Loochtan are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Mr. Loochtan may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Mr. Loochtan, are paid a salary which is not tied to the amount or level of insurance products sold by Mr. Loochtan.

Clients are never obligated or required to purchase insurance products from or through Mr. Loochtan and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

Allworth Advisor Representatives, including Mr. Loochtan, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Loochtan may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Loochtan with a gift. Mr. Loochtan can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Loochtan may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Loochtan endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Loochtan's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Brian James is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Loochtan. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. James' phone number is 513-605-2572.

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## **Peter Abi-Nader**

Located at:

Allworth Financial  
340 Palladio Pkwy, Suite 501  
Folsom, CA 95630

Supervised From:

Allworth Financial  
340 Palladio Pkwy, Suite 501  
Folsom, CA 95630

### **Educational Background and Business Experience**

**Peter Abi-Nader**, Born 4/1966

*Education Background:*

University of San Francisco, Bachelor of Science in Finance, 1989  
University of San Francisco, MBA, 2000

*Business Background:*

Allworth Financial: Investment Advisor Representative, 09/2022 to Present  
Journey Advisory Group, LLC.: Sr. Wealth Advisor and Investment Adviser Representative,  
1/2016 – 9/2022  
Edward Jones: Financial Advisor, 10/2009 – 1/2016  
University of Sacramento: Business Manager, 5/2004 – 10/2009  
Quest Securities: Registered Representative, 12/2008 – 6/2009  
Ameriprise Financial Services, Inc.: Registered Representative, 5/2006 – 11/2006  
Edward Jones: Financial Advisor, 1/2003 – 4/2004

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

### **Disciplinary Information**

Mr. Abi-Nader has no legal or disciplinary events to report.

### **Other Business Activities**

Mr. Abi-Nader does not have any outside business activities.

### **Additional Compensation**

Allworth Advisor Representatives, including Mr. Abi-Nader, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Abi-Nader may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Abi-Nader with a gift. Mr. Abi-Nader can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Abi-Nader may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Abi-Nader endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Abi-Nader's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Kint is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Abi-Nader. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Kint's phone number is 916-475-1353.

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## **Daniel Leahy**

### **Located at:**

Allworth Financial  
340 Palladio Pkwy, Suite 501  
Folsom, CA 95630

### **Supervised From:**

Allworth Financial  
340 Palladio Pkwy, Suite 501  
Folsom, CA 95630

## **Educational Background and Business Experience**

**Daniel Leahy**, Born 12/1964

### *Education Background:*

California State University, Sacramento, Bachelor of Science in Business Administration, 1992

### *Business Background:*

Allworth Financial: Investment Advisor Representative, 09/2022 to Present

Journey Advisory Group, LLC.: Sr. Wealth Advisor and Investment Adviser Representative, 7/2014 – 9/2022

Pennington Financial Group: Investment Adviser Representative, 10/2008 – 7/2014

Financial & Tax Planning Center: Financial Advisor, 7/2005 – 10/2008

Resource Investment Architects, Inc.: Investment Adviser Representative, 5/2006 – 10/2008

Investment Architects, Inc.: Registered Representative, 8/2005 – 10/2008

### *Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

## **Disciplinary Information**

Mr. Leahy has no legal or disciplinary events to report.

## **Other Business Activities**

Mr. Leahy does not have any outside business activities.

## **Additional Compensation**

Allworth Advisor Representatives, including Mr. Leahy, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Leahy may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Leahy with a gift. Mr. Leahy can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.



Mr. Leahy may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Leahy endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Leahy's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Kint is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Leahy. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Kint's phone number is 916-475-1353.

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### **Michael Bubel**

**Located at:**

Allworth Financial  
1800 West Loop South, Suite 100  
Houston, TX 77027

**Supervised From:**

Allworth Financial  
8055 East Tufts Ave, Suite 1310  
Denver, CO 80237

### **Educational Background and Business Experience**

**Michael Bubel**, Born 1/1961

*Education Background:*

University of Texas at San Antonio; Bachelor's Degree in Business Administration, 1984

University of Phoenix; Master's Degree in Organizational Management, 1999

*Business Background:*

Allworth Financial; Investment Advisor Representative, 10/2022 to Present

AW Securities: Registered Representative, 10/2022 to Present

Valic Financial Advisors: Registered Representative, 8/2013 – 10/2022

*Designations:*

**Chartered Retirement Planning Counselor<sup>SM</sup>, CRPC<sup>®</sup>**

### **Disciplinary Information**

Mr. Bubel has no legal or disciplinary events to report.

### **Other Business Activities**

#### **Registered Representative of AW Securities**

Although Allworth does not sell products or services other than investment advice, Michael Bubel is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in his separate capacity as a registered representative of AW Securities, Mr. Bubel can sell variable annuity products to advisory clients. Mr. Bubel may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Mr. Bubel a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Mr. Bubel will not receive commissions, AW Securities as a broker/dealer firm will receive commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Mr. Bubel will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Mr. Bubel's advice or decides not to establish an account through AW Securities, Mr. Bubel may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Mr. Bubel, in his capacity as an AW Securities registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

### **Insurance Agent**

AW Securities and Mr. Bubel are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Mr. Bubel may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Mr. Bubel, are paid a salary which is not tied to the amount or level of insurance products sold by Mr. Bubel.

Clients are never obligated or required to purchase insurance products from or through Mr. Bubel and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

Allworth Advisor Representatives, including Mr. Bubel, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Bubel may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Bubel with a gift. Mr. Bubel can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Bubel may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Bubel endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Bubel's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Peters is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Bubel. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls

to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Peters' phone number is 916-475-1348.

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## **Matthew De Garmo**

Located at:

Allworth Financial

1676 N California Blvd, Suite 140

Walnut Creek, CA 94596

Supervised From:

Allworth Financial

340 Palladio Pkwy, Suite 501

Folsom, CA 95630

### **Educational Background and Business Experience**

**Matthew De Garmo**, Born 2/1995

*Education Background:*

University of Arizona, Bachelor of Science in Business Administration, Major in Business Economics, 2016

*Business Background:*

Allworth Financial: Investment Advisor Representative, 12/2022 to Present

AW Securities: Registered Representative, 02/2019 to Present

Fidelity Brokerage Services, LLC.: Relationship Manager, 4/2019 to 12/2022

The Vanguard Group, Inc.: Registered Representative, 10/2017 to 03/2019

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

### **Disciplinary Information**

Mr. De Garmo has no legal or disciplinary events to report.

### **Other Business Activities**

**Registered Representative of AW Securities**

Although Allworth does not sell products or services other than investment advice, Matthew De Garmo is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in his separate capacity as a registered representative of AW Securities, Mr. De Garmo can sell variable annuity products to advisory clients. Mr. De Garmo may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Mr. De Garmo a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Mr. De Garmo will not receive commissions, AW Securities as a broker/dealer firm will receive commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Mr. De Garmo will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Mr. De Garmo's advice or decides not to establish an account through AW Securities, Mr. De Garmo may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Mr. De Garmo, in his capacity as an AW Securities registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

### **Insurance Agent**

AW Securities and Mr. De Garmo are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Mr. De Garmo may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Mr. De Garmo, are paid a salary which is not tied to the amount or level of insurance products sold by Mr. De Garmo.

Clients are never obligated or required to purchase insurance products from or through Mr. De Garmo and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

Allworth Advisor Representatives, including Mr. De Garmo, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. De Garmo may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. De Garmo with a gift. Mr. De Garmo can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. De Garmo may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. De Garmo endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. De Garmo's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Kint is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. De Garmo. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Kint's phone number is 916-475-1353.

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## **Kathleen Carpenter**

### **Located at:**

Allworth Financial  
116 Henshaw Ave  
Chico, CA 95973

### **Supervised From:**

Allworth Financial  
340 Palladio Pkwy, Suite 501  
Folsom, CA 95630

### **Educational Background and Business Experience**

**Kathleen Carpenter**, Born 11/1963

*Education Background:*

California State University, Chico; 1983 – 1985

Shasta College, Redding, CA; 1983

Brigham Young University, Oahu, HI; 1982

Brigham Young University, Provo, UT; 1981 - 1982

*Business Background:*

Allworth Financial: Investment Advisor Representative, 12/2022 to Present

AW Securities: Registered Representative, 12/2022 – Present

LPL Financial, LLC: Registered Representative, 7/2004 – 12/2022

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

**Disciplinary Information**

Ms. Carpenter has no legal or disciplinary events to report.

**Other Business Activities**

Although Allworth does not sell products or services other than investment advice, Kathleen Carpenter is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in her separate capacity as a registered representative of AW Securities, Ms. Carpenter can sell variable annuity products to advisory clients. Ms. Carpenter may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Ms. Carpenter a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Ms. Carpenter will not receive commissions, AW Securities as a broker/dealer firm will receive commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Ms. Carpenter will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Ms. Carpenter's advice or decides not to establish an account through AW Securities, Ms. Carpenter may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Ms. Carpenter, in her capacity as an AW Securities registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

### **Insurance Agent**

Allworth and Ms. Carpenter are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Ms. Carpenter may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Ms. Carpenter, are paid a salary which is not tied to the amount or level of insurance products sold by Ms. Carpenter.

Clients are never obligated or required to purchase insurance products from or through Ms. Carpenter and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

In addition to the description of additional compensation provided in Item 4, Ms. Carpenter, is a shareholder in AFG Intermediate LP, the holding firm which owns Allworth Financial. In that capacity, Ms. Carpenter shares in the earnings of Allworth Financial based on profitability.

Allworth Advisor Representatives, including Ms. Carpenter, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Ms. Carpenter may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Ms. Carpenter with a gift. Ms. Carpenter can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Ms. Carpenter may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.



Ms. Carpenter endeavors at all times to put the interest of the clients first as a part of Allworth and Ms. Carpenter's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Kint is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Ms. Carpenter. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Kint's phone number is 916-475-1353.

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### **Benjamin Knight**

Located at:

Allworth Financial  
116 Henshaw Ave.  
Chico, CA 95973

Supervised From:

Allworth Financial  
340 Palladio Pkwy, Suite 501  
Folsom, CA 95630

### **Educational Background and Business Experience**

**Benjamin Knight**, Born 8/1982

*Education Background:*

University of California, Davis; 2007  
University of California, Chico; 2005

*Business Background:*

Allworth Financial: Investment Advisor Representative, 12/2022 to Present  
AW Securities: Registered Representative, 12/2022 to Present  
LPL Financial, LLC: Registered Representative, 6/2007 – 12/2022

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

## **Disciplinary Information**

Mr. Knight has no legal or disciplinary events to report.

## **Other Business Activities**

### **Registered Representative of AW Securities**

Although Allworth does not sell products or services other than investment advice, Benjamin Knight is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in his separate capacity as a registered representative of AW Securities, Mr. Knight can sell variable annuity products to advisory clients. Mr. Knight may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Mr. Knight a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Mr. Knight will not receive commissions, AW Securities as a broker/dealer firm will receive commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Mr. Knight will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Mr. Knight's advice or decides not to establish an account through AW Securities, Mr. Knight may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Mr. Knight, in his capacity as an AW Securities registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

### **Insurance Agent**

AW Securities and Mr. Knight are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Mr. Knight may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Mr. Knight, are paid a salary which is not tied to the amount or level of insurance products sold by Mr. Knight.

Clients are never obligated or required to purchase insurance products from or through Mr. Knight and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

In addition to the description of additional compensation provided in Item 4, Mr. Knight, is a shareholder in AFG Intermediate LP, the holding firm which owns Allworth Financial. In that capacity, Mr. Knight shares in the earnings of Allworth Financial based on profitability.

Allworth Advisor Representatives, including Mr. Knight, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Knight may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Knight with a gift. Mr. Knight can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Knight may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Knight endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Knight's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Kint is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Knight. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Kint's phone number is 916-475-1353.

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**Diane Knight**

Located at:

Supervised From:

Allworth Financial  
116 Henshaw Ave.  
Chico, CA 95973

Allworth Financial  
340 Palladio Pkwy, Suite 501  
Folsom, CA 95630

## **Educational Background and Business Experience**

**Diane Knight**, Born 6/1958

### *Education Background:*

The American College, CA; 2002  
University of Nebraska, Omaha; 1976 - 1978

### *Business Background:*

Allworth Financial: Investment Adviser Representative, 12/2022 – present  
AW Securities: Registered Representative, 12/2022 - present  
LPL Financial, LLC: Registered Representative, 7/2004 – 12/2022

### *Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

## **Disciplinary Information**

Ms. Knight has no legal or disciplinary events to report.

## **Other Business Activities**

### **Registered Representative of AW Securities**

Although Allworth does not sell products or services other than investment advice, Ms. Knight is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in his separate capacity as a registered representative of AW Securities, Ms. Knight can sell variable annuity products to advisory clients. Ms. Knight may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Ms. Knight a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Ms. Knight will not receive commissions, AW Securities as a broker/dealer firm will commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of

AW Securities and not your best interests. Ms. Knight will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Ms. Knight's advice or decides not to establish an account through AW Securities, Ms. Knight may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Ms. Knight, in his capacity as an AW Securities registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

### **Insurance Agent**

AW Securities and Ms. Knight are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Ms. Knight may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Ms. Knight, are paid a salary which is not tied to the amount or level of insurance products sold by Ms. Knight.

Clients are never obligated or required to purchase insurance products from or through Ms. Knight and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

Allworth Advisor Representatives, including Ms. Knight, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Ms. Knight may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Ms. Knight with a gift. Ms. Knight can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Financial Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Ms. Knight may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product

sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Ms. Knight endeavors at all times to put the interest of the clients first as a part of Allworth and Ms. Knight's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Kint, is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Ms. Knight. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Kint's phone number is 916-475-1353.

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### **Renee Nenner**

**Located at:**

Allworth Financial  
3 Cityplace Dr. Suite 290  
St. Louis, MO 63141

**Supervised From:**

Allworth Financial  
8055 East Tufts Ave, Suite 1310  
Denver, CO 80237

### **Educational Background and Business Experience**

**Renee Nenner**, Born 1/1985

*Education Background:*

International Academy of Design & Technology; Chicaco, IL: Bachelor of Arts in Communications, 2006

*Business Background:*

Allworth Financial: Investment Advisor Representative, 12/2021 to present

AW Securities: Registered Representative, 12/2021 – present

LPL Financial LLC: Business Development Manager, 11/2017 – 12/2021

JM Horseman Group, LLC: Client Relations, 1/2008 – 12/2021

### **Disciplinary Information**

Ms. Nenninger has no legal or disciplinary events to report.

### **Other Business Activities**

#### **Registered Representative of AW Securities**

Although Allworth does not sell products or services other than investment advice, Renee Nenninger is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in her separate capacity as a registered representative of AW Securities, Ms. Nenninger can sell variable annuity products to advisory clients. Ms. Nenninger may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Ms. Nenninger a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Ms. Nenninger will not receive commissions, AW Securities as a broker/dealer firm will receive commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Ms. Nenninger will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Ms. Nenninger's advice or decides not to establish an account through AW Securities, Ms. Nenninger may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Ms. Nenninger, in his capacity as an AW Securities registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

#### **Insurance Agent**

Allworth and Ms. Nenninger are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Ms. Nenninger may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all

representatives, including Ms. Nenninger, are paid a salary which is not tied to the amount or level of insurance products sold by Ms. Nenninger.

Clients are never obligated or required to purchase insurance products from or through Ms. Nenninger and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

Allworth Advisor Representatives, including Ms. Nenninger, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Ms. Nenninger may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Ms. Nenninger with a gift. Ms. Nenninger can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Ms. Nenninger may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Ms. Nenninger endeavors at all times to put the interest of the clients first as a part of Allworth and Ms. Nenninger's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Peters is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Ms. Nenninger. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Ms. Peters' phone number is 916-475-1312.

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## **David Klaus**

Located at:

Allworth Financial

Supervised From:

Allworth Financial



450 E. 96<sup>th</sup> St., Suite 500  
Indianapolis, IN 46240

7890 E. Kemper Rd, Suite 200  
Cincinnati, OH 45249

### **Educational Background and Business Experience**

**David Klaus**, Born 1977

#### *Education Background:*

Indiana University, Kelly School of Business; MBA, 2005

Lafayette College, BS in Chemical Engineering, 1999

#### *Business Background:*

Allworth Financial: Investment Advisor Representative, 2/2023 to present

AW Securities: Registered Representative, 2/2023 – present

MML Investor Services: Registered Representative, 3/2017 – 2/2023

MML Investor Services: Investment Advisor Representative, 3/2017 – 2/2023

MetLife Securities, Inc.: Sales, 1/2008 – 3/2017

#### *Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

**CHARTERED ADVISOR FOR SENIOR LIVING®, CASL®**

### **Disciplinary Information**

Mr. Klaus has no legal or disciplinary events to report.

### **Other Business Activities**

Although Allworth does not sell products or services other than investment advice, David Klaus is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in his separate capacity as a registered representative of AW Securities, Mr. Klaus can sell variable annuity products to advisory clients. Mr. Klaus may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Mr. Klaus a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities.

However, the objectivity of the advice rendered to clients could still be biased because although Mr. Klaus will not receive commissions, AW Securities as a broker/dealer firm will receive commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Mr. Klaus will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Mr. Klaus's advice or decides not to establish an account through AW Securities, Mr. Klaus may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Mr. Klaus, in his capacity as an AW Securities registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

### **Insurance Agent**

Allworth and Mr. Klaus are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Mr. Klaus may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Mr. Klaus, are paid a salary which is not tied to the amount or level of insurance products sold by Mr. Klaus.

Clients are never obligated or required to purchase insurance products from or through Mr. Klaus and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

In addition to the description of additional compensation provided in Item 4, Mr. Klaus, is a shareholder in AFG Intermediate LP, the holding firm which owns Allworth Financial. In that capacity, Mr. Klaus shares in the earnings of Allworth Financial based on profitability.

Allworth Advisor Representatives, including Mr. Klaus, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Klaus may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Klaus with a gift. Mr. Klaus can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Klaus may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance

at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Klaus endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Klaus's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Brian James is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Klaus. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. James' phone number is 513-605-2572.

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## **Benjamin Abraham**

### Located at:

Allworth Financial  
450 E. 96<sup>th</sup> St., Suite 500  
Indianapolis, IN 46240

### Supervised From:

Allworth Financial  
7890 E. Kemper Rd, Suite 200  
Cincinnati, OH 45249

### **Educational Background and Business Experience**

**Benjamin Abraham**, Born 1975

#### *Education Background:*

University of Louisville; BA in Psychology, 1997

#### *Business Background:*

Allworth Financial: Investment Advisor Representative, 2/2023 to present

AW Securities: Registered Representative, 2/2023 – present

MML Investor Services: Registered Representative, 3/2017 – 2/2023

MML Investor Services: Investment Advisor Representative, 3/2017 – 2/2023

MetLife Securities, Inc.: Registered Representative, 8/2000 – 3/2017

Metropolitan Life Insurance Co.: Agent, 8/2000 – 3/2017

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

**CHARTERED ADVISOR FOR SENIOR LIVING®, CASL®**

**Chartered Financial Consultant®, ChFC®**

**Chartered Life Underwriter®, CLU®**

**Certified Fund Specialist®, CFS®**

**Retirement Income Certified Professional®, RICP®**

**Disciplinary Information**

Mr. Abraham has no legal or disciplinary events to report.

**Other Business Activities**

Although Allworth does not sell products or services other than investment advice, Benjamin Abraham is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in his separate capacity as a registered representative of AW Securities, Mr. Abraham can sell variable annuity products to advisory clients. Mr. Abraham may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Mr. Abraham a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Mr. Abraham will not receive commissions, AW Securities as a broker/dealer firm will commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Mr. Abraham will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Mr. Abraham's advice or decides not to establish an account through AW Securities, Mr. Abraham may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Mr. Abraham, in his capacity as an AW Securities registered representative must place all purchases and sales of

securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

### **Insurance Agent**

Allworth and Mr. Abraham are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Mr. Abraham may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Mr. Abraham, are paid a salary which is not tied to the amount or level of insurance products sold by Mr. Abraham.

Clients are never obligated or required to purchase insurance products from or through Mr. Abraham and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

In addition to the description of additional compensation provided in Item 4, Mr. Abraham, is a shareholder in AFG Intermediate LP, the holding firm which owns Allworth Financial. In that capacity, Mr. Abraham shares in the earnings of Allworth Financial based on profitability.

Allworth Advisor Representatives, including Mr. Abraham, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Abraham may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Abraham with a gift. Mr. Abraham can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Abraham may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Abraham endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Abraham's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a

conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Brian James is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Abraham. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. James' phone number is 513-605-2572.

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### **Michael Schankerman**

Located at:

Allworth Financial  
450 E. 96<sup>th</sup> St., Suite 500  
Indianapolis, IN 46240

Supervised From:

Allworth Financial  
7890 E. Kemper Rd, Suite 200  
Cincinnati, OH 45249

### **Educational Background and Business Experience**

**Michael Schankerman**, Born 1962

*Education Background:*

Indiana University, Kelly School of Business; BS in Accounting, 1984

*Business Background:*

Allworth Financial: Investment Advisor Representative, 2/2023 to present

AW Securities: Registered Representative, 2/2023 – present

MML Investor Services: Registered Representative, 3/2017 – 2/2023

MML Investor Services: Investment Advisor Representative, 3/2017 – 2/2023

MetLife Securities, Inc.: Registered Representative, 4/1990 – 3/2017

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

**CHARTERED ADVISOR FOR SENIOR LIVING®, CASL®**

**Chartered Healthcare Specialist®, ChHC®**

**Certified Fund Specialist®, CFS®**

**Retirement Income Certified Professional®, RICP®**

### **Disciplinary Information**

Mr. Schankerman has no legal or disciplinary events to report.

### **Other Business Activities**

Although Allworth does not sell products or services other than investment advice, Michael Schankerman is separately licensed as a registered representative with Allworth's affiliate, AW Securities, a registered securities broker/dealer, member FINRA and SIPC. When acting in his separate capacity as a registered representative of AW Securities, Mr. Schankerman can sell variable annuity products to advisory clients. Mr. Schankerman may suggest that advisory clients implement investment advice by purchasing variable annuity products through AW Securities in addition to or as an alternative to an Allworth advisory account.

The receipt of commissions creates an incentive for the firm and its representatives to recommend those products for which AW Securities receives a commission. One of the ways Allworth and AW Securities control for this conflict of interest is by paying Mr. Schankerman a salary. All financial advisors of Allworth and AW Securities are paid salaries and they do not share in commissions earned by AW Securities. However, the objectivity of the advice rendered to clients could still be biased because although Mr. Schankerman will not receive commissions, AW Securities as a broker/dealer firm will receive commissions and therefore the firm could suggest variable annuity products when such products are in the best interest of AW Securities and not your best interests. Mr. Schankerman will discuss with you the benefits and negatives of establishing a fee-based account through Allworth versus establishing a commission-based account through AW Securities.

Clients are never obligated or required to establish accounts through Allworth or AW Securities. However, if a client does not choose to accept Mr. Schankerman's advice or decides not to establish an account through AW Securities, Mr. Schankerman may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Mr. Schankerman, in his capacity as an AW Securities registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through AW Securities or other AW Securities approved institutions.

### **Insurance Agent**

Allworth and Mr. Schankerman are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Mr. Schankerman may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all

representatives, including Mr. Schankerman, are paid a salary which is not tied to the amount or level of insurance products sold by Mr. Schankerman.

Clients are never obligated or required to purchase insurance products from or through Mr. Schankerman and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

In addition to the description of additional compensation provided in Item 4, Mr. Schankerman, is a shareholder in AFG Intermediate LP, the holding firm which owns Allworth Financial. In that capacity, Mr. Schankerman shares in the earnings of Allworth Financial based on profitability.

Allworth Advisor Representatives, including Mr. Schankerman, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Schankerman may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Schankerman with a gift. Mr. Schankerman can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Schankerman may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Schankerman endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Schankerman's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Brian James is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Schankerman. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. James' phone number is 513-605-2572.

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## **Gregory Phelps**

Located at:

Allworth Financial  
9484 W Flamingo Rd. Suite 205  
Las Vegas, NV 89147

Supervised From:

Allworth Financial  
340 Palladio Pkwy, Suite 501  
Folsom, CA 95630

### **Educational Background and Business Experience**

**Gregory Phelps, Born 1973**

*Education Background:*

California State University, San Bernardino; BA in Business Administration, 1994

*Business Background:*

Allworth Financial: Investment Advisor Representative, 3/2023 to present

Redrock Wealth Management: Managing Member, Investment Adviser Representative, Chief Compliance Officer, 4/2005 - 3/2023

RSM McGladrey Inc.: Regional Manager and Financial Adviser, 2/2002 – 4/2005

Goldman Sachs: Wealth Management Advisor, 10/2000 – 2/2002

Morgan Stanley Dean Witter: Wealth Management Advisor, 3/1995 – 10/2000

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

**ACCREDITED ASSET MANAGEMENT SPECIALISTS, AAMS®**

**Accredited Investment Fiduciary®, AIF®**

**Chartered Life Underwriter®, CLU®**

### **Disciplinary Information**

Mr. Phelps has no legal or disciplinary events to report.

### **Other Business Activities**

**Insurance Agent**

Allworth and Mr. Phelps are independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, AW Securities will receive commissions for selling insurance and annuity products.

Mr. Phelps may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Allworth's associated persons when recommending products to its clients. Therefore, Allworth and AW Securities do not permit its financial advisors to receive commissions or other incentives for the sale of insurance products. All commissions are retained by AW Securities and all representatives, including Mr. Phelps, are paid a salary which is not tied to the amount or level of insurance products sold by Mr. Phelps.

Clients are never obligated or required to purchase insurance products from or through Mr. Phelps and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

In addition to the description of additional compensation provided in Item 4, Mr. Phelps, is a shareholder in AFG Intermediate LP, the holding firm which owns Allworth Financial. In that capacity, Mr. Phelps shares in the earnings of Allworth Financial based on profitability.

Allworth Advisor Representatives, including Mr. Phelps, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Phelps may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Phelps with a gift. Mr. Phelps can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Phelps may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Phelps endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Phelps's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Kint is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Phelps. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Kint's phone number is 916-475-1353.

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## **Jeremy Murray**

Located at:

Allworth Financial  
9484 W Flamingo Rd. Suite 205  
Las Vegas, NV 89147

Supervised From:

Allworth Financial  
340 Palladio Pkwy, Suite 501  
Folsom, CA 95630

### **Educational Background and Business Experience**

**Jeremy Murray**, Born 1989

*Education Background:*

University of Nevada, Las Vegas; BA in Business Administration, 2012

*Business Background:*

Allworth Financial: Investment Advisor Representative, 3/2023 to present

Redrock Wealth Management: Investment Adviser Representative, 1/2011 – 3/2023

Consolidated Resorts: Sales Representative, 7/2007 – 2/2009

*Designations:*

**CERTIFIED FINANCIAL PLANNER™, CFP®**

**Accredited Investment Fiduciary®, AIF®**

**CHARTERED RETIREMENT PLANS SPECIALIST™, CRPS®**

### **Disciplinary Information**

Mr. Murray has no legal or disciplinary events to report.

### **Other Business Activities**

Mr. Murray has no other business activities.

### **Additional Compensation**

In addition to the description of additional compensation provided in Item 4, Mr. Murray, is a shareholder in AFG Intermediate LP, the holding firm which owns Allworth Financial. In that capacity, Mr. Murray shares in the earnings of Allworth Financial based on profitability.

Allworth Advisor Representatives, including Mr. Murray, may share in a profitability bonus and/or a bonus based upon new assets received by the firm. Additionally, Mr. Murray may earn additional bonuses based on his efforts related to continuing education and professional advancement opportunities such as obtaining meaningful professional designations related to the financial services industry.

On occasion, a client or vendor may reward Mr. Murray with a gift. Mr. Murray can only accept gifts valued up to \$250, per provider, per year, which is consistent with the Allworth Advisor's Code of Ethics. These gifts may include meals or entertainment of reasonable value.

Mr. Murray may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by the product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not dependent upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Mr. Murray endeavors at all times to put the interest of the clients first as a part of Allworth and Mr. Murray's fiduciary duty. However, clients should be aware that the receipt of additional compensation through 12b-1 fees, servicing fees, nominal sales awards and/or expense reimbursements creates a conflict of interest that may impact the judgment of the associated persons when making advisory recommendations.

### **Supervision**

Adam Kint is responsible for supervising the investment advice and services provided by Allworth advisor representatives, including Mr. Murray. Investment portfolios and programs offered by Allworth are reviewed and monitored on an on-going basis. Allworth has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Mr. Kint's phone number is 916-475-1353.