



**FORM ADV Part 2B**  
**December 01, 2022**

***This brochure supplement provides information about:***

*Laurie M. Peer, CPA, CFP®*  
*Nicholas A. Boyer*  
*Brandon K. Adams, CFA®, CAIA®*  
*Damien W. Albury*  
*Harold Beshaw, CFP®, ChFC®, CASL®*  
*Brayden J. Campbell, CFP®*  
*Jennifer Connolly, CRPS®*  
*Sarah Young Fisher CFP®, ChFC®, MSFS, CAP®, CASL®, CLU®*  
*Brady M. Goodling, CFP®*  
*Joshua T. Guevin*  
*Tyler L. Harris, CFP®*  
*Michael R. Hinerdeer, CRPC®*  
*Andrew M. Kurtz, CPA*  
*Deborah J. Lander, CFP®, QKA*  
*David M. Morais, CFP®, CEPA*  
*William M. Onorato*  
*James J. Palys, QKA, CFP®*  
*Jon R. Peterson*  
*Thomas D. Reardon, CFP®*  
*Maggie G. Root*  
*Haley Schwartz, CFP®, RICP®*

This brochure supplement provides information about the employees of RKL Wealth Management which supplements the disclosure brochure which you should have received. If you did not receive our brochure or if you have any questions about the contents of this supplement, please contact your Investment Advisor or the Chief Compliance Officer at (717) 399-1700 or by email at [compliance@rklwealth.com](mailto:compliance@rklwealth.com). Additional information about our employees listed above is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Investment advisory services offered through RKL Wealth Management LLC. Consulting and tax services offered through RKL LLP. RKL Wealth Management is a subsidiary of RKL LLP.

1800 Fruitville Pike  
Lancaster, PA 17604

Phone: (717) 399-1700

Fax: (717) 291-0691  
[www.rklwealth.com](http://www.rklwealth.com)

**Formal Education:**

Certified Financial Planner (CFP®), 2001

Certified Public Accountant (CPA), Commonwealth of Pennsylvania, 1989

Bachelor of Science in Accountancy, The Pennsylvania State University, 1987

**Business Experience:**

|                |                                      |
|----------------|--------------------------------------|
| 2007 – Present | <i>RKL Wealth Management LLC</i>     |
| 2021 – Present | President & Chief Compliance Officer |
| 2018 – 2021    | President                            |
| 2015 – 2018    | Executive Vice President             |
| 2007 – 2015    | Financial Planner                    |

|                |                                 |
|----------------|---------------------------------|
| 2004 – Present | <i>RKL LLP</i>                  |
| 2012 – Present | CPA and Partner, Tax Services   |
| 2008 – 2011    | CPA and Principal, Tax Services |
| 2004 – 2007    | CPA and Manager, Tax Services   |

|             |                                  |
|-------------|----------------------------------|
| 1992 – 2004 | <i>Reinsel &amp; Company LLP</i> |
|             | CPA, Tax Services                |

**Disciplinary Information:**

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

**Other Business Activities & Additional Compensation:**

Ms. Peer is not actively engaged in any other investment-related business but serves as a CPA and Partner of RKL LLP, the parent company of RKL Wealth. Ms. Peer is Past President of the Berks County Estate Planning Council, and Treasurer and Board member of the Reading Public Museum. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client. As a Partner, Ms. Peer does indirectly benefit from the referral of RKL Wealth clients to the CPA firm through its compensation structure.

**Supervision:**

Ms. Peer self-supervises but has her personal trading reviewed by the Director of Compliance & Operations. Ms. Peer can be reached at (717) 399-1700 or via email at [lmpeer@rklwealth.com](mailto:lmpeer@rklwealth.com).

**Formal Education:**

Bachelor of Arts in Business Administration – Economics, Risk Management & Insurance, Temple University, 2007

**Business Experience:**

|                |                                                                                   |
|----------------|-----------------------------------------------------------------------------------|
| 2019 – Present | RKL LLP<br>Partner                                                                |
| 2016 – Present | RKL Wealth Management LLC<br>Chief Investment Officer<br>Executive Vice President |
| 2015 – 2016    | Creative Financial Group<br>Wealth Advisor                                        |

**Disciplinary Information:**

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

**Other Business Activities & Additional Compensation:**

Mr. Boyer is not actively engaged in any other investment-related business but serves as a Partner of RKL LLP, the parent company of RKL Wealth. He is also a past Board Chair of the Lancaster Public Library. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client. As a Partner, Mr. Boyer does indirectly benefit from the referral of RKL Wealth clients to the CPA firm through its compensation structure.

**Supervision:**

On behalf of RKL Wealth, Laurie Peer, President, is responsible for the supervision of the employee. Ms. Peer can be reached at (610) 376-9561 or via email at [lmpeer@rklwealth.com](mailto:lmpeer@rklwealth.com). Mr. Boyer's work is supervised through frequent office interactions, collaborative client meetings, weekly investment team meetings, and monthly advisor team meetings.

**Formal Education:**

Chartered Alternative Investment Analyst (CAIA®), CAIA Association, 2021  
Chartered Financial Analyst (CFP®), CFA Institute, 2018  
Bachelor of Science in Finance, The Pennsylvania State University, 2008

**Business Experience:**

|                |                                                               |
|----------------|---------------------------------------------------------------|
| 2016 – Present | <i>RKL Wealth Management LLC</i><br>Senior Portfolio Manager  |
| 2012 – 2016    | <i>Ambassador Advisors LLC</i><br>Assistant Portfolio Manager |
| 2008 – 2011    | <i>Cambridge Associates LLC</i><br>Analyst                    |

**Disciplinary Information:**

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

**Other Business Activities & Additional Compensation:**

Mr. Adams is not actively engaged in any other investment-related business. Mr. Adams is a member of the Water Street Mission Finance Committee. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

**Supervision:**

On behalf of RKL Wealth, Nicholas Boyer, Chief Investment Officer & Executive Vice President, is responsible for the supervision of the employee. Mr. Boyer can be reached at (717) 399-1700 or via email at [nboyer@rklwealth.com](mailto:nboyer@rklwealth.com). Mr. Adams's work is supervised through frequent office interactions, collaborative client meetings, and weekly investment team meetings.

***Formal Education:***

Bachelor of Science in Mathematical Business, Elizabethtown College, 2020

***Business Experience:***

|                |                             |
|----------------|-----------------------------|
| 2022 – Present | RKL Wealth Management LLC   |
| 2022 – Present | Associate Portfolio Manager |
| 2020 – 2022    | Wealth Analyst              |
| 2020 – 2020    | Intern                      |

***Disciplinary Information:***

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

***Other Business Activities & Additional Compensation:***

Mr. Albury is not actively engaged in any other investment-related business. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

***Supervision:***

On behalf of RKL Wealth, Nicholas Boyer, Chief Investment Officer & Executive Vice President, is responsible for the supervision of the employee. Mr. Boyer can be reached at (717) 399-1700 or via email at [nboyer@rklwealth.com](mailto:nboyer@rklwealth.com). Mr. Albury's work is supervised through frequent office interactions, collaborative client meetings, and weekly investment team meetings.

**Formal Education:**

Chartered Financial Consultant (ChFC®), The American College, 2013  
Chartered Advisor for Senior Living (CASL®), The American College, 2008  
Certified Financial Planner (CFP®), The American College, 2005  
Bachelor of Science in Finance, Cedarville University, 1995

**Business Experience:**

|                |                                                           |
|----------------|-----------------------------------------------------------|
| 2022 – Present | RKL Wealth Management LLC<br>Senior Wealth Advisor        |
| 2019-2021      | Avantax Investment Services, Inc.<br>Financial Advisor    |
| 2012-2019      | 1 <sup>st</sup> Global Capital Corp.<br>Financial Advisor |

**Disciplinary Information:**

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

**Other Business Activities & Additional Compensation:**

Mr. Beshaw is not actively engaged in any other investment-related business. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

**Supervision:**

On behalf of RKL Wealth, Nicholas Boyer, Chief Investment Officer & Executive Vice President, is responsible for the supervision of the employee. Mr. Boyer can be reached at (717) 399-1700 or via email at [nboyer@rklwealth.com](mailto:nboyer@rklwealth.com). Mr. Beshaw's work is supervised through frequent office interactions, collaborative client meetings, and weekly investment team meetings.

**Formal Education:**

Certified Financial Planner (CFP®), Brett Danko LLC CFP Professional Education Program – Stockton University, 2020

Bachelor of Science in Business Administration, American University, 2013

**Business Experience:**

2021 – Present                      *RKL Wealth Management LLC*

Senior Wealth Advisor

2018 – 2021                      *Wealth Advisor*

2017 – 2018                      *Lanterna Distributors Inc.*

Fine Wine Specialist

2016 – 2017                      *Greysteel*

Capital Markets Analyst

2014 – 2016                      *Rite Aid Corporation*

Real Estate Analyst

**Disciplinary Information:**

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

**Other Business Activities & Additional Compensation:**

Mr. Campbell is not actively engaged in any other investment-related business. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

**Supervision:**

On behalf of RKL Wealth, Laurie Peer, President, and Nicholas Boyer, Chief Investment Officer & Executive Vice President, are responsible for the supervision of the employee. Ms. Peer can be reached at (610) 376-9561 or via email at [lmpeer@rklwealth.com](mailto:lmpeer@rklwealth.com). Mr. Boyer can be reached at (717) 399-1700 or via email at [nboyer@rklwealth.com](mailto:nboyer@rklwealth.com). Mr. Campbell's work is supervised through frequent office interactions, collaborative client meetings, and monthly advisor team meetings.

**Formal Education:**

Chartered Retirement Planning Specialist (CRPS®), College for Financial Planning, 2019  
Jim Thorpe Area High School, 1999

**Business Experience:**

|                |                                                                                     |
|----------------|-------------------------------------------------------------------------------------|
| 2022 – Present | RKL Wealth Management LLC<br>Wealth Advisor                                         |
| 2019 – 2021    | Avantax Investment Services, Inc.<br>Wealth Advisor<br>Director of Retirement Plans |
| 2018 – 2019    | 1 <sup>st</sup> Global Capital, Corp.<br>Client Service Manager                     |
| 2015 -2018     | Wealth Management Assistant                                                         |

**Disciplinary Information:**

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

**Other Business Activities & Additional Compensation:**

Ms. Connolly is not actively engaged in any other investment-related business. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

**Supervision:**

On behalf of RKL Wealth, Harold Beshaw, is responsible for the supervision of the employee. Mr. Beshaw can be reached at (717) 399-1700 or via email at [hjbeshaw@rklwealth.com](mailto:hjbeshaw@rklwealth.com). Ms. Connolly's work is supervised through frequent office interactions, collaborative client meetings, and weekly investment team meetings.



***Formal Education:***

Chartered Life Underwriter (CLU®), The American College, 2011  
Chartered Advisor for Senior Living (CASL®), The American College, 2011  
Chartered Advisor of Philanthropy (CAP®), The American College, 2008  
Master of Science in Financial Services (MSFS), The American College, 2003  
Certified Financial Planner™ (CFP®), The American College, 1996  
Chartered Financial Consultant (ChFC®), The American College, 1991  
ABA National Graduate Trust School, American Bankers Association at Northwestern University, 1984  
Pennsylvania Trust School, Pennsylvania Bankers Association at Bucknell University, 1982  
Bachelor of Science in Mathematics & Biology, Juniata College, 1974

***Business Experience:***

|                |                           |
|----------------|---------------------------|
| 2005 – Present | RKL Wealth Management LLC |
| 2018 – Present | President Emeritus        |
| 2005 – 2018    | President                 |

***Disciplinary Information:***

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

***Other Business Activities & Additional Compensation:***

Ms. Fisher is a 20% owner in the restaurant food chain Isaac's. She is a board member of Boy Scouts of America Pennsylvania Dutch Council; a Trustee for Juniata College; an investment committee member of Lancaster County Community Foundation; a member of the First United Methodist Church, Lancaster, Foundation; committee member of Hospice & Community Care Planned Giving Council; Chair of the Proposal Sub-Committee and Steering Committee member of Women's Giving Circle. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

***Supervision:***

On behalf of RKL Wealth, Laurie Peer, President, and Nicholas Boyer, Chief Investment Officer & Executive Vice President, are responsible for the supervision of the employee. Ms. Peer can be reached at (610) 376-9561 or via email at [lmpeer@rklwealth.com](mailto:lmpeer@rklwealth.com). Mr. Boyer can be reached at (717) 399-1700 or via email at [nboyer@rklwealth.com](mailto:nboyer@rklwealth.com). Mrs. Fisher's work is supervised through frequent office interactions, collaborative client meetings, and monthly advisor team meetings.

**Formal Education:**

Bachelor in Software Engineering, Monmouth University, 2016  
Certified Financial Planner (CFP®), Brett Danko LLC CFP Professional Education Program – Stockton University, 2022

**Business Experience:**

|                |                                    |
|----------------|------------------------------------|
| 2021 – Present | RKL Wealth Management LLC          |
| 2022 – Present | Wealth Advisor                     |
| 2021 – 2022    | Wealth Analyst                     |
| 2017 – 2020    | Amerprise Financial Services, Inc. |
|                | Registered Rep                     |

**Disciplinary Information:**

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

**Other Business Activities & Additional Compensation:**

Mr. Goodling is not actively engaged in any other investment-related business. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

**Supervision:**

On behalf of RKL Wealth, Brayden Campbell, Senior Wealth Advisor, is responsible for the supervision of the employee. Mr. Campbell can be reached at (717) 399-1700 or via email at [bcampbell@rklwealth.com](mailto:bcampbell@rklwealth.com). Mr. Goodling's work is supervised through frequent office interactions, collaborative client meetings, and weekly investment team meetings.

**Formal Education:**

Bachelor of Science in Mathematics & Bachelor of Arts in Philosophy, Villanova University, 2019  
Master of Arts in Mathematics, Villanova University, 2020

**Business Experience:**

|                |                           |
|----------------|---------------------------|
| 2021 – Present | RKL Wealth Management LLC |
| 2021 – Present | Wealth Analyst            |

**Disciplinary Information:**

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

**Other Business Activities & Additional Compensation:**

Mr. Guevin is not actively engaged in any other investment-related business. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

**Supervision:**

On behalf of RKL Wealth, Nicholas Boyer, Chief Investment Officer & Executive Vice President, is responsible for the supervision of the employee. Mr. Boyer can be reached at (717) 399-1700 or via email at [nboyer@rklwealth.com](mailto:nboyer@rklwealth.com). Mr. Guevin's work is supervised through frequent office interactions, collaborative client meetings, and weekly investment team meetings.

**Formal Education:**

Certified Financial Planner (CFP®), 2019

Bachelor of Science in Finance and Bachelor of Science in Economics, West Chester University of Pennsylvania, 2013

**Business Experience:**

|                |                                   |
|----------------|-----------------------------------|
| 2019 – Present | <i>RKL Wealth Management LLC</i>  |
| 2022 – Present | Portfolio Manager                 |
| 2019 – 2022    | Senior Wealth Analyst             |
| 2013 – 2019    | <i>Vanguard</i>                   |
| 2017 – 2019    | Relationship Manager              |
| 2015 – 2017    | Securities Lending Analyst        |
| 2014 – 2015    | Fund Financial Associate          |
| 2013 – 2014    | Brokerage Investment Professional |

**Disciplinary Information:**

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

**Other Business Activities & Additional Compensation:**

Mr. Harris is not actively engaged in any other investment-related business. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

**Supervision:**

On behalf of RKL Wealth, Nicholas Boyer, Chief Investment Officer & Executive Vice President, is responsible for the supervision of the employee. Mr. Boyer can be reached at (717) 399-1700 or via email at [nboyer@rklwealth.com](mailto:nboyer@rklwealth.com). Mr. Harris's work is supervised through frequent office interactions, collaborative client meetings, and weekly investment team meetings.

**Formal Education:**

Chartered Retirement Planning Counselor (CRPC®), 2016  
Conestoga Valley High School, 1986

**Business Experience:**

2006 – Present                      RKL Wealth Management LLC  
Senior Trader

1994 – 2006                      Small Business Owner

**Disciplinary Information:**

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

**Other Business Activities & Additional Compensation:**

Mr. Hinerdeer is not actively engaged in any other investment-related business. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

**Supervision:**

On behalf of RKL Wealth, Nicholas Boyer, Chief Investment Officer & Executive Vice President, is responsible for the supervision of the employee. Mr. Boyer can be reached at (717) 399-1700 or via email at [nboyer@rklwealth.com](mailto:nboyer@rklwealth.com). Mr. Hinerdeer's work is supervised through frequent office interactions, collaborative client meetings, and weekly investment team meetings.

**Formal Education:**

Certified Public Accountant (CPA), 2019

Bachelor of Science in Business Administration in Accounting, Bloomsburg University, 2017

**Business Experience:**

2018 – Present                      RKL Wealth Management LLC  
Wealth Advisor

2017 – 2018                      Staff Accountant

2016 – 2016                      Intern

2014 – 2016                      Valley National Group  
Summer/Winter Intern

**Disciplinary Information:**

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

**Other Business Activities & Additional Compensation:**

Mr. Kurtz is not actively engaged in any other investment-related business. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

**Supervision:**

On behalf of RKL Wealth, Tom Reardon is responsible for the supervision of the employee. Mr. Reardon can be reached at 717-399-1700 or via email at [treardon@rklwealth.com](mailto:treardon@rklwealth.com). Mr. Kurtz's work is supervised through frequent office interactions, collaborative client meetings, and monthly advisor team meetings.

**Formal Education:**

Certified Plan Fiduciary Advisor (CPFA®), National Association of Plan Advisors, 2020  
Certified Financial Planner (CFP®), CFP Board, 2006  
Qualified 401k Administrator (QKA), American Society of Pension Professionals & Actuaries, 2004  
Associate's Degree, Banking and Finance, Central Pennsylvania College, 1988

**Business Experience:**

|                |                                |
|----------------|--------------------------------|
| 2018 – Present | RKL Wealth Management, LLC     |
| 2022 – Present | Senior Retirement Plan Advisor |
| 2018 – 2022    | Retirement Plan Advisor        |
| 1989 – 2018    | M&T Bank, Wilmington Trust     |
|                | VP, Relationship Manager       |

**Disciplinary Information:**

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

**Other Business Activities & Additional Compensation:**

Mrs. Lander is not actively engaged in any other investment-related business. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

**Supervision:**

On behalf of RKL Wealth, Laurie Peer, President, and Nicholas Boyer, Chief Investment Officer & Executive Vice President, are responsible for the supervision of the employee. Ms. Peer can be reached at (610) 376-9561 or via email at [lmpeer@rklwealth.com](mailto:lmpeer@rklwealth.com). Mr. Boyer can be reached at (717) 399-1700 or via email at [nboyer@rklwealth.com](mailto:nboyer@rklwealth.com). Mrs. Lander's work is supervised through frequent office interactions, collaborative client meetings, and monthly advisor team meetings.

**Formal Education:**

Certified Financial Planner (CFP®), The American College, 2009  
Bachelor of Arts in Finance, James Madison University, 2000

**Business Experience:**

2018 – Present                      *RKL Wealth Management LLC*  
Senior Wealth Advisor

2010 – 2018                        *Wilmington Trust, N.A.*  
Sr. Private Client Advisor

2007 – 2010                        *M&T Securities, Inc.*  
Financial Consultant

2005 – 2007                        *M&T Bank*  
2005 – 2007                        Branch Manager II  
2002 – 2004                        Select Banker II

2001 – 2002                        *Waddell & Reed, Inc.*  
Financial Advisor

**Disciplinary Information:**

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

**Other Business Activities & Additional Compensation:**

Mr. Morais is not actively engaged in any other investment-related business. Mr. Morais is a member of the Investment Committee and the Charitable Endowment Committee of The Rotary Club of York, a member of the program committee of the York Estate Planning Council, and a member of the program committee and the steering committee of York Leave-a-Legacy. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

**Supervision:**

On behalf of RKL Wealth, Laurie Peer, President, and Nicholas Boyer, Chief Investment Officer & Executive Vice President, are responsible for the supervision of the employee. Ms. Peer can be reached at (610) 376-9561 or via email at [lmpeer@rklwealth.com](mailto:lmpeer@rklwealth.com). Mr. Boyer can be reached at (717) 399-1700 or via email at [nboyer@rklwealth.com](mailto:nboyer@rklwealth.com). Mr. Morais's work is supervised through frequent office interactions, collaborative client meetings, and monthly advisor team meetings.



**Formal Education:**

Master of Business Administration in Accounting and Technology, Loyola University Maryland, 2001  
Juris Doctor, University of Baltimore School of Law, 1995  
Bachelor of Business Administration in Finance, Loyola University Maryland, 1992

**Business Experience:**

|                |                                                            |
|----------------|------------------------------------------------------------|
| 2022 – Present | RKL Wealth Management LLC<br>Family Office Practice Leader |
| 2019 – 2022    | RKL Wealth Management LLC<br>Senior Wealth Strategist      |
| 2015 – 2019    | Hawthorn, PNC<br>Family Wealth Senior Wealth Strategist    |
| 2010 – 2015    | Sageworth Trust Company<br>Wealth Strategist               |
| 2009 – 2010    | PNC Wealth Management<br>Senior Wealth Planner             |

**Disciplinary Information:**

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

**Other Business Activities & Additional Compensation:**

Mr. Onorato is not actively engaged in any other investment-related business. Mr. Onorato is a member of the Berks County Estate Planning Council and the Lancaster Estate Planning Council. He is also an officer for Founders Fiduciary. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

**Supervision:**

On behalf of RKL Wealth, Laurie Peer, President, and Nicholas Boyer, Chief Investment Officer & Executive Vice President, are responsible for the supervision of the employee. Ms. Peer can be reached at (610) 376-9561 or via email at [lmpeer@rklwealth.com](mailto:lmpeer@rklwealth.com). Mr. Boyer can be reached at (717) 399-1700 or via email at [nboyer@rklwealth.com](mailto:nboyer@rklwealth.com). Mr. Onorato's work is supervised through frequent office interactions, collaborative client meetings, and monthly advisor team meetings.

***Formal Education:***

Bachelor of Business Administration in Finance, Wilkes University, 2018  
Certified Financial Planner (CFP®), Brett Danko LLC CFP Professional Education Program – Stockton University,  
2022

***Business Experience:***

|                |                           |
|----------------|---------------------------|
| 2018 – Present | RKL Wealth Management LLC |
| 2022 – Present | Retirement Plan Advisor   |
| 2019 – 2022    | Retirement Plan Analyst   |
| 2018 – 2019    | Investment Analyst        |

***Disciplinary Information:***

There has been no disciplinary action, nor is any disciplinary pending against this employee.

***Other Business Activities & Additional Compensation:***

Mr. Palys is not actively engaged in any other investment-related business. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

***Supervision:***

On behalf of RKL Wealth, Deb Lander is responsible for the supervision of the employee. Ms. Lander can be reached at (717) 399-1700 or via email at [dlander@rklwealth.com](mailto:dlander@rklwealth.com). Mr. Palys' work is supervised through frequent office interactions, collaborative client meetings, and weekly investment team meetings.

**Formal Education:**

Bachelor of Business Administration in Finance, Longwood University, 2019

**Business Experience:**

2021 – Present                RKL Wealth Management LLC  
Wealth Analyst

2020 – 2021                Fulton Financial Corporation  
Credit Analyst

2019 – 2020                Fulton Financial Corporation  
Management Trainee

**Disciplinary Information:**

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

**Other Business Activities & Additional Compensation:**

Mr. Peterson is not actively engaged in any other investment-related business. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

**Supervision:**

On behalf of RKL Wealth, David Morais, Senior Wealth Advisor is responsible for the supervision of the employee. Mr. Morais can be reached at (717) 399-1700 or via email at [dmorais@rklwealth.com](mailto:dmorais@rklwealth.com). Mr. Peterson's work is supervised through frequent office interactions, collaborative client meetings, and weekly investment team meetings.

**Formal Education:**

Certified Financial Planner (CFP®), 2013

Bachelor of Science in Business Management, West Chester University, 2006

**Business Experience:**

|                |                                       |
|----------------|---------------------------------------|
| 2022 – Present | RKL LLP<br>Partner                    |
| 2008 – Present | RKL Wealth Management LLC             |
| 2014 – 2021    | Senior Wealth Advisor                 |
| 2008 – 2013    | Wealth Advisor                        |
| 2006 – 2008    | Santander Bank<br>HR Benefits Analyst |

**Disciplinary Information:**

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

**Other Business Activities & Additional Compensation:**

Mr. Reardon is not actively engaged in any other investment-related business but serves as a Partner of RKL LLP, the parent company of RKL Wealth. He serves on the Board of the Wyomissing Football Association and also a Finance Committee member of the Bausman UCC Church. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

**Supervision:**

On behalf of RKL Wealth, Laurie Peer, President, and Nicholas Boyer, Chief Investment Officer & Executive Vice President, are responsible for the supervision of the employee. Ms. Peer can be reached at (610) 376-9561 or via email at [lmpeer@rklwealth.com](mailto:lmpeer@rklwealth.com). Mr. Boyer can be reached at (717) 399-1700 or via email at [nboyer@rklwealth.com](mailto:nboyer@rklwealth.com). Mr. Reardon's work is supervised through frequent office interactions, collaborative client meetings, and monthly advisor team meetings.

**Formal Education:**

Bachelor of Science in Analytical Finance, Lebanon Valley College, 2020

**Business Experience:**

2021 – Present                      RKL Wealth Management LLC  
Wealth Analyst

2019 – 2020                      Sauder's Eggs  
Accounting Intern

**Disciplinary Information:**

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

**Other Business Activities & Additional Compensation:**

Ms. Root is not actively engaged in any other investment-related business. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

**Supervision:**

On behalf of RKL Wealth, Nicholas Boyer, Chief Investment Officer & Executive Vice President, is responsible for the supervision of the employee. Mr. Boyer can be reached at (717) 399-1700 or via email at [nboyer@rklwealth.com](mailto:nboyer@rklwealth.com). Ms. Root's work is supervised through frequent office interactions, collaborative client meetings, and monthly advisor team meetings.

**Formal Education:**

Certified Financial Planner (CFP®), Brett Danko, LLC, 2019  
Retirement Income Certified Professional (RICP®), The American College, 2014  
Bachelor of Science in Business Management, The Pennsylvania State University, 2011

**Business Experience:**

|                |                                                                                           |
|----------------|-------------------------------------------------------------------------------------------|
| 2017 – Present | RKL Wealth Management LLC                                                                 |
| 2020 – Present | Senior Wealth Advisor                                                                     |
| 2017 – 2020    | Wealth Advisor                                                                            |
| 2011 – 2017    | Prudential Insurance Company of America/Pruco Securities LLC<br>Registered Representative |

**Disciplinary Information:**

There has been no disciplinary action, nor is any disciplinary action pending against this employee

**Other Business Activities & Additional Compensation:**

Ms. Schwartz is not actively engaged in any other investment-related business. Ms. Schwartz is Vice President of American Business Women's Association, Penn Square Chapter; and a member of the Lancaster Estate Planning Council. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

**Supervision:**

On behalf of RKL Wealth, Laurie Peer, President, and Nicholas Boyer, Chief Investment Officer & Executive Vice President, are responsible for the supervision of the employee. Ms. Peer can be reached at (610) 376-9561 or via email at [lmpeer@rklwealth.com](mailto:lmpeer@rklwealth.com). Mr. Boyer can be reached at (717) 399-1700 or via email at [nboyer@rklwealth.com](mailto:nboyer@rklwealth.com). Ms. Schwartz's work is supervised through frequent office interactions, collaborative client meetings, and monthly advisor team meetings.

## **Supervision**

RKL Wealth's manner of supervision is a multi-tiered process. RKL Wealth maintains a Code of Ethics to which all employees must subscribe. The Code of Ethics provides for RKL Wealth and its employees to exercise fiduciary duty to its clients by acting in the best interest of the client and always placing the client's interest's first and foremost. RKL Wealth takes seriously its compliance and regulator obligations and requires all staff and employees to comply with all federal and state regulations as well as RKL Wealth's policies and procedures. Employees are required, no less than annually, to attest to their compliance with the firm's compliance policies and to their understanding of RKL Wealth's Code of Ethics.

## **Education and Business Standards**

RKL Wealth requires that advisors in its employ must possess, minimally, a college degree and/or appropriate business experience and all required licenses. Advisors must have work experience that demonstrates their aptitude for investment management. We encourage our advisors to pursue further coursework demonstrating knowledge of issues pertaining to insurance, estate planning, financial planning, tax planning and investment management. Examples of acceptable coursework include those leading to the following certifications and credentials: CFP<sup>®</sup>, CFA<sup>®</sup>, ChFC<sup>®</sup>, EA, CPA, MBA, MSFS, CAP<sup>®</sup>, CASL<sup>®</sup>, CLU<sup>®</sup>, CRPC<sup>®</sup>, and AIF<sup>®</sup>.

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## **Professional Certifications**

### **Accredited Investment Fiduciary (AIF<sup>®</sup>)**

The AIF designation helps to mitigate the complaints and/or lawsuits alleging investment mismanagement for investment fiduciaries and professionals. This designation covers pertinent legislation and best practices. AIF designees have the ability to implement a prudent process into their own investment practices as well as being able to assist others in implementing proper policies and procedures.

### **Accredited Investment Fiduciary Analyst (AIFA<sup>®</sup>)**

The Accredited Investment Fiduciary Analyst™ (AIFA<sup>®</sup>) designation is granted by the Center for Fiduciary Studies, LLC, a Fiduciary360 (fi360™) company to advisers who: (i) must have successfully completed the AIF program offered by fi360; (ii) have attained a bachelor's degree or greater; (iii) complete AIFA training in a 3-day classroom class; (iv) pass the final examination; and (v) comply with the Code of Ethics, which includes agreeing to abide by the Prudent Practices for Investment Fiduciaries.

Continued use of the AIFA<sup>®</sup> designation is subject to ongoing annual renewal requirements including (i) affirming compliance with the Code of Ethics; (ii) completing ten hours of continuing professional education; and (iii) pay annual dues.

Fi360™ promotes a culture of fiduciary responsibility and improves the decision-making processes of investment fiduciaries and other financial service providers. The AIF Training provides a unique comprehensive overview of fiduciary standards of excellence, asset allocation, preparation of investment policy statements, manager search and due diligence, performance measurement, and other related subjects. Those who earn the AIF mark successfully complete a specialized program on investment fiduciary standards of care and subsequently passed a comprehensive examination.

### **Chartered Financial Analyst (CFA<sup>®</sup>)**

CFAs have completed a globally recognized, graduate level curriculum that provides a strong foundation of real-world investment analysis and portfolio management skills. The CFA designation is issued by the CFA Institute.

To become a charter holder, a candidate must satisfy the following requirements: (i) Have four years (48 months) of qualified work experience (or a combination of education and work experience acceptable by the CFA Institute); (ii) Complete the CFA Program (mastery of the current CFA curriculum and passing three six-hour examinations); (iii) Become a member of the CFA Institute and apply for membership to a local CFAMember society; (iv) Adhere to the *CFA Institute Code of Ethics and Standards of Professional Conduct*; and, (v) Successfully pass the Candidate Fitness Standards and background check.

Independent of any other requirements for becoming a charter holder, the CFA Program takes an average of four years for candidates to complete.

### **Certified Financial Planner (CFP<sup>®</sup>)**

The CERTIFIED FINANCIAL PLANNER™, CFP<sup>®</sup> and federally registered CFP (with flame design) marks (collectively, the "CFP<sup>®</sup> marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). The CFP certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP certification. To attain the right to use the CFP marks, an employee must satisfactorily fulfill the following requirements: (i) complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services; (ii) attain a Bachelor's Degree from a regionally accredited United States college or university (iii) pass the comprehensive CFP Certification Examination which is administered in 10 hours over a two-day period; (iv) complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and (v) agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP professionals.

Employees who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP marks: (i) complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and (ii) renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP professionals provide financial planning services at a fiduciary standard of care. This means CFP professionals must provide financial planning services in the best interests of their clients.

### **Chartered Advisor for Senior Living (CASL®)**

A CASL is licensed by the American College Board to use the CASL mark. CASL certification requirements include i) Completion of the 5 core courses on Investments, Fundamentals of Estate Planning, Understanding the Older Client, Health and Long-Term Care Financing for Seniors and Financial Decisions for Retirement; ii) Successful completion of a proctored exam for each course; iii) Three-year qualifying full-time work experience; and, iv) compliance with The American College Code of Ethics and Procedures.

### **Enrolled Agent (EA)**

Enrolled Agents are enrolled by the Internal Revenue Service and authorized to use the EA designation. EA enrollment requirements the successful completion of the three-part IRS Special Enrollment Examination (SEE), or completion of five years of employment by the IRS in a position which regularly interpreted and applied the tax code and its regulations. An EA must also successfully pass the background check conducted by the IRS.

### **Certified Public Account (CPA)**

Certified Public Accountants are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience, and testing requirements for licensure as a CPA generally include: i) Bachelor's or master's degree from a college or university approved by the Pennsylvania State Board of Accountancy and 120 post-secondary credits with a minimum 24 credit hours in accounting-related subjects, including accounting and auditing, business law, finance or other State Board of Accountancy-approved tax subject; ii) Applicants with 150 credits must have completed 36 hours in the above subjects; iii) Successful passage of the Uniform CPA Examination; iv) Applicants who have completed a bachelor's degree program with less than 150 credit hours must have at least two years of professional experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision or verification by a CPA; v) Applicants who have completed a master's or a bachelor's degree program with 150 credit hours are required to have at least one year (1,600 hours) of professional experience; vi) Completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three-year period).

Adherence to a rigorous Code of Professional Conduct which requires that the CPA acts with integrity, objectivity, due care, competence, fully discloses any conflicts of interest (and obtain client consent if a conflict exists), maintains client confidentiality, and discloses to the client any commission or referral fees, and serve the public interest when providing financial services.

### **Master of Science in Financial Services (MSFS)**

A Master of Science in Financial Services is granted by an accredited college, university, or institute. MSFS requirements differ by program but generally include: i) a Bachelor's degree from an accredited college or university; ii) Completion of 10 to 12 courses as determined by granting university; and iii) Successful completion of a proctored exam for each course.

### **Chartered Advisor in Philanthropy (CAP®)**

Chartered Advisors in Philanthropy are licensed by the American College Board to use the CAP mark. CAP certification requirements include: i) Completion of the 3 core courses including Planning for Impact in Context of Family Wealth, Charitable Strategies and Gift Planning in a Nonprofit Context; ii) Successful completion of a proctored exam for each course; iii) Three-year qualifying full-time work experience.

### **Chartered Financial Consultant (ChFC®)**

The ChFC® designation has been a mark of excellence for almost thirty years and currently requires nine college-level courses, the most of any financial planning credential. Average study time to earn the ChFC exceeds 450 hours. Required courses cover extensive education and application training in financial planning, income taxation, investments, and estate and retirement planning. Additional electives are chosen from such topics as macroeconomics, financial decisions for retirement, and executive compensation. ChFC designees must meet experience requirements and adhere to continuing education and ethical standards. The credential is awarded by The American College, a non-profit educator with an 84-year heritage and the highest level of academic accreditation.

### **Chartered Life Underwriter (CLU®)**

Chartered Life Underwriters are licensed by the American College of Financial Services to use the CLU mark. CLU certification requirements include i) Completion of the 5 core courses and 3 elective courses; ii) Successful completion of a proctored exam for each course; iii) Three-years qualifying full-time work experience; and, iv) compliance with The American College Code of Ethics and Procedures.

### **Chartered Retirement Planning Counselor (CRPC®)**

Employees who hold the CRPC® designation have completed a course of study encompassing pre-and post-retirement needs, asset management, estate planning and the entire retirement planning process using models and techniques from real client situations. Additionally, employees must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. All designees have agreed to adhere to the Standards of Professional Conduct and are subject to a disciplinary process. Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

### **Retirement Income Certified Professional (RICP®)**

RICP holders obtain their designation from the American College of Financial Services to use the trademark. RICP certification requirements include i) Completion of the 3 core courses; ii) Successful completion of a proctored exam for each course; iii) Three-years qualifying full-time work experience; and, iv) compliance with The American College Code of Ethics and Procedures.

### **Qualified 401(k) Administrator (QKA)**

Qualified 401(k) Administrator (QKA) credential is offered for retirement plan professionals who work primarily with 401(k) plans. Applicants for the QKA credentials are from various professional disciplines.

### **Chartered Alternative Investment Analyst (CAIA®),**

The Chartered Alternative Investment Analyst (CAIA®), is a certification that guarantees that the holder has completed the level I and II examinations and the holder can be regarded as a specialist in Alternative Investment. This professional certification details that the holder has been trained in areas such as hedge funds, venture capital, private equity, funds of funds, derivatives and real estate investments. This professional certification is granted by the Chartered Alternative Investment Analyst Association.