



FORM ADV Part 2B

September 15, 2023

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
John R. Jeffrey
Deborah J. Lander, CFP®, QKA
David M. Morais, CFP®, CEPA
William M. Onorato
James J. Palys, QKA, CFP®
Jon Peterson
Thomas D. Reardon, CFP®
Maggie G. Root
Haley Schwartz, CFP®, RICP®
Chad M. Stauffer
Ronald I. Stiles, III

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. Additional information about our employees listed above is available on the SEC's website at 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.

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:

| | |
|----------------|--|
| 2012 – Present | RKL LLP Partner |
| 2007 – Present | RKL Wealth Management LLC |
| 2021 – Present | President & Chief Compliance Officer |
| 2018 – 2021 | President |
| 2015 – 2018 | Executive Vice President |
| 2007 – 2015 | Financial Planner |
| 2004 – Present | RKL LLP |
| 2012 – 2016 | CPA and Partner, Tax Services |
| 2008 – 2011 | CPA and Principal, Tax Services |
| 2004 – 2007 | CPA and Manager, Tax Services |
| 1992 – 2004 | Reinsel & Company LLP 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 Partner of RKL LLP, the parent company of RKL Wealth. Ms. Peer is Past President of the Berks County Estate Planning Council. Ms. Peer is First Vice-Chair, 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.

Formal Education:

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

Business Experience:

| | |
|----------------|---|
| 2019 – Present | RKL LLP Partner |
| 2016 – Present | RKL Wealth Management LLC |
| 2018 – Present | Chief Investment Officer/Executive Vice President |
| 2017 – 2018 | Certified Investment Specialist |
| 2015 – 2016 | Creative Financial Group 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. 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> |
| 2018 – Present | Senior Portfolio Manager |
| 2016 – 2018 | Portfolio Manager |
| 2012 – 2016 | <i>Ambassador Advisors LLC</i> |
| | Assistant Portfolio Manager |
| 2008 – 2011 | <i>Cambridge Associates LLC</i> |
| | 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. 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:

| | |
|----------------|-----------------------------|
| 2020 – 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, Brandon Adams, Senior Portfolio Manager, is responsible for the supervision of the employee. Mr. Adams can be reached at (717) 399-1700 or via email at badams@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 Senior Wealth Advisor |
| 2019 – 2021 | Avantax Investment Services, Inc. Financial Advisor |
| 2012 – 2019 | 1 st Global Capital Corp. 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, 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. Mr. Boyer can be reached at (717) 399-1700 or via email at nboyer@rklwealth.com. Mr. Beshaw'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 CFP Professional Education Program, Stockton University, 2020
Bachelor of Science in Business Administration, American University, 2013

Business Experience:

| | |
|----------------|---------------------------|
| 2018 – Present | RKL Wealth Management LLC |
| 2022 – Present | 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. Mr. Boyer can be reached at (717) 399-1700 or via email at 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 Wealth Advisor |
| 2019 – 2021 | Avantax Investment Services, Inc. Wealth Advisor Director of Retirement Plans |
| 2018 – 2019 | 1 st Global Capital, Corp. 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. Ms. Connolly is the Acting Treasurer of the National Exchange Club of Chambersburg. 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. Ms. Connolly’s work is supervised through frequent office interactions, collaborative client meetings, and monthly advisor 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 Impeer@rklwealth.com. Mr. Boyer can be reached at (717) 399-1700 or via email at nboyer@rklwealth.com. Ms. 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

Business Experience:

| | |
|----------------|------------------------------------|
| 2021 – Present | RKL Wealth Management LLC |
| 2023 – Present | Operations Associate |
| 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, Julie Englert, Director of Operations and Compliance, is responsible for the supervision of the employee. Ms. Englert can be reached at (717) 399-1700 or via email at jaenglert@rklwealth.com. Mr. Goodling's work is supervised through frequent office interactions, collaborative client meetings, and individual and 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
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, Brandon Adams, Senior Portfolio Manager, is responsible for the supervision of the employee. Mr. Adams can be reached at (717) 399-1700 or via email at badams@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> Senior Wealth Analyst |
| 2013 – 2019 | <i>Vanguard</i> |
| 2013 – 2014 | Brokerage Investment Professional |
| 2014 – 2015 | Fund Financial Associate |
| 2015 – 2017 | Securities Lending Analyst |
| 2017 – 2019 | Relationship Manager |

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. Mr. Harris's work is supervised through frequent office interactions, collaborative client meetings, and weekly investment team meetings.

Formal Education:

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. Mr. Hinerdeer's work is supervised through frequent office interactions, collaborative client meetings, and weekly investment team meetings.

Formal Education:

Bachelor of Science in Finance, Pennsylvania State University, 2022

Business Experience:

2022 – Present RKL Wealth Management LLC
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. Jeffrey 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. Mr. Jeffrey'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*
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. Mr. Boyer can be reached at (717) 399-1700 or via email at 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 | <i>RKL Wealth Management LLC</i> Senior Wealth Advisor |
| 2010 – 2018 | <i>Wilmington Trust, N.A.</i> Sr. Private Client Advisor |
| 2007 – 2010 | <i>M&T Securities, Inc.</i> Financial Consultant |
| 2005 – 2007 | <i>M&T Bank</i> |
| 2005 – 2007 | Branch Manager II |
| 2002 – 2004 | Select Banker II |
| 2001 – 2002 | <i>Waddell & Reed, Inc.</i> 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. Mr. Boyer can be reached at (717) 399-1700 or via email at nboyer@rklwealth.com. Mr. Morais' 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:

| | |
|----------------|---|
| 2019 – Present | RKL Wealth Management LLC |
| 2022 – Present | Family Office Practice Leader |
| 2019 – 2022 | Senior Wealth Strategist |
| 2015 – 2019 | Hawthorn, PNC Family Wealth Senior Wealth Strategist |
| 2010 – 2015 | Sageworth Trust Company Wealth Strategist |
| 2009 – 2010 | PNC Wealth Management 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. Mr. Boyer can be reached at (717) 399-1700 or via email at 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

Business Experience:

| | |
|----------------|---------------------------|
| 2018 – Present | RKL Wealth Management LLC |
| 2023 – Present | Wealth Advisor |
| 2022 – 2023 | 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, 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. Mr. Palys' work is supervised through frequent office interactions, collaborative client meetings, and monthly advisor 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. Mr. Peterson's work is supervised through frequent office interactions, collaborative client meetings, and monthly advisor team meetings.

Formal Education:

Certified Financial Planner (CFP®), 2013

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

Business Experience:

| | |
|----------------|---------------------------------------|
| 2019 – Present | RKL LLP Partner |
| 2008 – Present | RKL Wealth Management LLC |
| 2016 - Present | Senior Wealth Advisor |
| 2008 – 2014 | Wealth Advisor |
| 2006 – 2008 | Santander Bank 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. 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. Mr. Boyer can be reached at (717) 399-1700 or via email at 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, Haley Schwartz, Senior Wealth Advisor, is responsible for the supervision of the employee. Ms. Schwartz can be reached at (717) 399-1700 or via email at hschwartz@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 | <i>RKL Wealth Management LLC</i> |
| 2020 – Present | Senior Wealth Advisor |
| 2017 – 2020 | Wealth Advisor |
| 2011 – 2017 | <i>Prudential Insurance Company of America/Pruco Securities LLC</i> |
| | 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 a member of the American Business Women's Association Penn Square Chapter and a member of the Lancaster Estate Planning Council. She is also on the Board of PSU Lancaster. 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. Mr. Boyer can be reached at (717) 399-1700 or via email at nboyer@rklwealth.com. Ms. Schwartz's work is supervised through frequent office interactions, collaborative client meetings, and monthly advisor team meetings.

Formal Education:

Bachelor of Business Administration in Business Administration, American Military University, 2021
Associate in Science in Business Administration, Harrisburg Area Community College, 2008

Business Experience:

| | |
|----------------|--|
| 2023 – Present | RKL Wealth Management LLC Wealth Analyst |
| 2022 – 2023 | Seven One Seven Capital Management Trader |
| 2017 – 2022 | Senior Wellness Services, LLC Owner |

Disciplinary Information:

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

Other Business Activities & Additional Compensation:

Mr. Stauffer 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, Brandon Adams, Senior Portfolio Manager, is responsible for the supervision of the employee. Mr. Adams can be reached at (717) 399-1700 or via email at badams@rklwealth.com. Mr. Stauffer's work is supervised through frequent office interactions, collaborative client meetings, and weekly investment team meetings.

Formal Education:

Bachelor of Arts in Business Management and History, Alvernia University, 1995

Business Experience:

| | |
|----------------|--|
| 2023 – Present | RKL Wealth Management LLC Wealth Advisor |
| 2021 – 2023 | PFG Advisors Lincoln Financial Advisors Relationship Manager |
| 2020 – 2021 | Self-Employed / Independent Advisor with an Affiliation to Lincoln Financial Advisors Financial Professional |
| 2006 – 2020 | Wilmington Trust Company Client Relationship Manager |

Disciplinary Information:

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

Other Business Activities & Additional Compensation:

Mr. Stiles 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 Private Wealth, Thomas Reardon, Partner and Senior Wealth Advisor, is responsible for the supervision of the employee. Mr. Reardon can be reached at (610) 898-8137 or via email at treardon@rklwealth.com. Mr. Stiles' 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: CAIA[®], CAP[®], CASL[®], CEPA, CFA[®], CFP[®], ChFC[®], CLU[®], CPA, CRPS[®], MSFS, QKA, RICP[®].

Professional Certifications

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.

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 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.

Certified Exit Planning Advisor (CEPA)

Advisors with this credential are specially trained to help business owners create an exit plan – a blueprint for selling company with maximum benefit.

Chartered Financial Analyst (CFA[®])

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, iv) 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[®])

The CERTIFIED FINANCIAL PLANNER™, CFP[®] and federally registered CFP (with flame design) marks (collectively, the "CFP[®] marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). The CFP certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP certification. 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 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.

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).

Chartered Retirement Planning Specialist (CRPS®)

Chartered Retirement Planning Specialist (CRPS®) holders obtain their designation from the College for Financial Planning® and administer retirement plans for businesses and wholesale clients.

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

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.

Retirement Income Certified Professional (RIPC®)

RIPC holders obtain their designation from the American College of Financial Services to use the trademark. RIPC 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.