

This brochure supplement provides information about Camarda Wealth Investment Advisors that supplements the Camarda Wealth Advisory Group brochure. You should have received a copy of that brochure. Please contact us if you did not receive Camarda Wealth Advisory Group's brochure or if you have any questions about the contents of this supplement.

Additional information about individual advisors is also available on the SEC's website at www.adviserinfo.sec.gov.

Camarda Wealth Advisory Group

Form ADV Part 2B – Individual Disclosure Brochure

For Principals

Jeffrey Michael Camarda

Personal CRD Number: 1321857

and

Kimberly Ann Camarda

Personal CRD Number: 2363791

Camarda Wealth Advisory Group
4371 US Highway 17 South Suite 201
Fleming Island, FL 32003
(904) 278-1177

UPDATED: 02/12/2024

Item 2: Educational Background and Business Experience

Name: Jeffrey Michael Camarda

Jeffrey Michael Camarda was born in 1957. Dr. Camarda graduated from State University of New York, with a Bachelor of Science degree. Dr. Camarda has been employed as CEO and an investment adviser representative of Camarda Wealth Advisory Group since June of 1998.

Dr. Camarda earned his most recent degree, a Masters in Tax Law from Georgetown Law School in 2023. Georgetown is one of the Nation's oldest and most respected universities, with its law school dating back to the school's inception in 1870. Georgetown University Law Center offers a world-renowned Graduate Tax Program with the largest tax curriculum of any school in the United States.

Dr. Camarda also holds a Master's of Science in Financial Services and Doctorate in Financial and Retirement Planning granted by the American College of Financial Services in 2014 and 2017, respectively. The American College of Financial Services is the nation's largest nonprofit educational institution devoted to financial services professionals, with a reputation for having faculty who represent some of the foremost thought leaders in the financial services industry. The College has been accredited by Middle States Commission on Higher Education (MSCHE) since 1978. This accreditation is an expression of confidence in an institution's mission and goals, performance, and resources and is recognized by the U.S. Secretary of Education and the Commission on Recognition of Postsecondary Accreditation.

Dr. Camarda has been a Chartered Financial Analyst (CFA®) since 2000. CFA® designates an international professional certificate that is offered by the CFA Institute. Candidates that pursue the certification have in-depth knowledge of securities types and investment vehicles. In order to qualify for a CFA®, candidates must meet standards for examination, education, experience, and ethics. First, candidates must possess a bachelor's degree from an accredited school, or its equivalent. Second, candidates must have completed 48 months of qualified professional work experience, generally related to evaluating or applying financial, economic, and/or statistical data as part of the investment decision-making process involving securities or similar investment. Third, candidates must pass a series of three six-hour exams that covers ethics, quantitative methods, economics, corporate finance, financial reporting and analysis, security analysis, and portfolio management. Finally, candidates must meet and continue to adhere to a strict Code of Ethics and Standards governing their professional conduct, as reviewed by the CFA Institute.

Dr. Camarda is also an Enrolled Agent ("EA"), an IRS credential authorizing him to represent taxpayers before IRS. Enrolled agent status is the highest credential the IRS awards, requiring either the passing of a three-part comprehensive IRS test covering individual and business tax returns, or through experience as a former IRS employee. Individuals who obtain this elite status must adhere to ethical standards and complete continuing education courses to maintain their status.

Dr. Camarda also serves on the Executive Board for the Northeast Florida Council of the Boy Scouts of America.

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

As noted in the Part 2A brochure, Jeffrey Camarda devotes a limited amount of time (varying but typically less than 15% total professional time with respect to non-investment clients or prospective clients) to TaxMaster.US, LLC ("TaxMaster"). TaxMaster is consulting firm in which Jeffrey Camarda has an ownership interest. It may provide estate planning, business planning, insurance consulting, tax services, accounting, and/or other non-investment financial advisory services to the public at large, which may include clients of Camarda Wealth Advisory Group. If requested, TaxMaster may refer clients to third-party professionals and/or assemble a team of associated other professionals and others to help meet client needs. The services provided through TaxMaster are separate and distinct from Camarda Wealth Advisory Group's advisory services, and are provided for separate and typical compensation. Because Jeffrey Camarda has an ownership interest in TaxMaster and may benefit financially from a recommendation that a client engage the services of TaxMaster, this presents a conflict of interest. Clients are reminded that they are not under any obligation to utilize the services of TaxMaster.

As additionally noted in the Part 2A Brochure, the principal executive officers of Camarda Wealth Advisory Group, Jeffrey and Kimberly Camarda, wholly-own, manage, and may devote time to real estate matters, including the evaluation and management of real estate investments for Camarda Investment clients such as Real Estate Investment Trusts or clients' personally owned real estate assets or investments, fee-only real estate brokerage work or consultation, analysis of real estate investment attributes or tax strategies for clients or Camarda Wealth Advisory Group, TaxMaster, or other entities, and the management of various other Camarda real estate companies or interests. Jeffrey Camarda will typically spend greater than 51% of his time to this effort. Kimberly Camarda may devote up to 10% of her time to this effort. No client of Camarda Wealth Advisory Group is associated with, invested in, or solicited to invest in any Camarda real estate company. These companies do not represent investment entities but rather are operating companies, some of which hold personal real estate holdings of the Camarda family.

Jeffrey and Kimberly Camarda also devote a limited amount of time (varying but typically less than 10% total professional time each with respect to non-investment clients or prospective clients) to Family Wealth Education Institute ("FWEI"). FWEI is an educational company, in which Jeffrey and Kimberly Camarda have an ownership interest. It offers wealth education content to consumers and advisors. Camarda Wealth Advisory Group may provide complimentary educational materials from FWEI to its clients or prospects. Camarda Wealth Advisory Group does not compensate FWEI, or the Camardas for these materials, no portion of the fees that clients pay to Camarda Wealth Advisory Group are paid to FWEI, and clients do not pay higher fees as a result of receiving FWEI materials. As appropriate, FWEI may introduce clients or prospects to affiliated firms, including Camarda Wealth Advisory Group. Although no compensation is paid for such introductions, Jeffrey and Kimberly Camarda have an incentive to promote both companies' products and services due to their ownership interest. Clients are reminded that they are not under any obligation to utilize the products or services of FWEI or any affiliated company.

Additional disclosure information concerning Camarda Wealth Advisory Group and its representatives, including their participation in these activities, is available on the Internet at www.adviserinfo.sec.gov/IAPD. See Item 10 of the Part 2A brochure for additional information regarding these activities.

Item 5: Additional Compensation

Jeffrey Michael Camarda does not receive any economic benefit from any person, company, or organization, other than Camarda Wealth Advisory Group in exchange for providing clients advisory services through Camarda Wealth Advisory Group.

Item 6: Supervision

As a representative of Camarda Wealth Advisory Group, Jeffrey Michael Camarda is supervised by Ashley Howard, the firm's Chief Compliance Officer. Ashley Howard is responsible for ensuring that Jeffrey Michael Camarda adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Ashley Howard is (904) 278-1177.

Item 2: Educational Background and Business Experience

Name: Kimberly Ann Camarda

Kimberly Ann Camarda was born in 1970. She earned a B.S. in Merchandising and Business Administration from Centenary College, then advanced to a year of graduate studies in Finance and Investing at Farleigh Dickenson University, before leaving New Jersey to accept a leadership role as Branch Manager for TD / Waterhouse Securities (now TD Ameritrade/Charles Schwab) in Florida. There she was responsible for all branch operations in downtown Jacksonville before relocating the branch to Ponte Vedra, FL. Before joining Camarda Wealth Advisory Group, she practiced personal financial planning as a Preferred Advisor for Prudential Preferred Financial Services. Kim joined Camarda Wealth in 1999 and served as the firm's Chief Compliance Officer and Chief Operating Officer for many years. She was instrumental in the firm's pioneering conversion to full fiduciary/fee-only status in the late 1990s. Her current role is as Chief Information Officer, mapping, programming, and overseeing the critical IT/software functions and tools connecting the many advanced platforms Camarda uses to drive client value and results. Kim's many years of education and experience in the field of financial services and investment management uniquely qualify her for the leadership role she plays at Camarda.

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

As noted in the Part 2A Brochure, the principal executive officers of Registrant, Jeffrey and Kimberly Camarda, wholly-own, manage, and may devote time to real estate matters, including the evaluation and management of real estate investments for Camarda Investment clients such as Real Estate Investment Trusts or clients' personally owned real estate assets or investments, fee-only real estate brokerage work or consultation, analysis of real estate investment attributes or tax strategies for clients or Camarda Wealth Advisory Group, TaxMaster, or other entities, and the management of various other Camarda real estate companies or interests. Jeffrey Camarda will typically spend greater than 51% of his time to this effort. Kimberly Camarda may devote up to 10% of her time to this effort. No client of the Registrant is associated with, invested in, or solicited to invest in any Camarda real estate company. These companies do not represent investment entities but rather are operating companies, some of which hold personal real estate holdings of the Camarda family.

Jeffrey and Kimberly Camarda also devote a limited amount of time (varying but typically less than 10% total professional time each with respect to non-investment clients or prospective clients) to Family Wealth Education Institute ("FWEI"). FWEI is an educational company, in which Jeffrey and Kimberly Camarda have an ownership interest. It offers wealth education content to consumers and advisors. Camarda Wealth Advisory Group may provide complimentary educational materials from FWEI to its clients or prospects. Camarda Wealth Advisory Group does not compensate FWEI, or the Camardas for these materials, no portion of the fees that clients pay to Camarda Wealth Advisory Group are paid to FWEI, and clients do not pay higher fees as a result of receiving FWEI materials. As appropriate, FWEI may introduce clients or prospects to affiliated firms, including

Camarda Wealth Advisory Group. Although no compensation is paid for such introductions, Jeffrey and Kimberly Camarda have an incentive to promote both companies' products and services due to their ownership interest. Clients are reminded that they are not under any obligation to utilize the products or services of FWEI or any affiliated company.

Additional disclosure information concerning Registrant and its representatives, including their participation in these activities, is available on the Internet at www.adviserinfo.sec.gov/IAPD. See Item 10 of the Part 2A brochure for additional information regarding these activities.

Item 5: Additional Compensation

Kimberly Ann Camarda does not receive any economic benefit from any person, company, or organization, other than Camarda Wealth Advisory Group in exchange for providing clients advisory services through Camarda Wealth Advisory Group.

Item 6: Supervision

As a representative of Camarda Wealth Advisory Group, Kimberly Ann Camarda is supervised by Ashley Howard, the firm's Chief Compliance Officer. Ashley Howard is responsible for ensuring that Kimberly Ann Camarda adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Ashley Howard is (904) 278-1177.

This brochure supplement provides information about Clifford Jonathan Camarda that supplements the Camarda Wealth Advisory Group brochure. You should have received a copy of that brochure. Please contact Clifford Jonathan Camarda if you did not receive Camarda Wealth Advisory Group's brochure or if you have any questions about the contents of this supplement.

Additional information about Clifford Jonathan Camarda is also available on the SEC's website at www.adviserinfo.sec.gov.

Camarda Wealth Advisory Group

Form ADV Part 2B – Individual Disclosure Brochure

for

Clifford Jonathan Camarda

Personal CRD Number: 2357470

Investment Adviser Representative

Doing Business As:

Peak Alpha Wealth Management, LLC

822 N. A1A Highway, Suite 310

Ponte Vedra Beach, FL 32082

cj.camarda@camarda.com

Camarda Wealth Advisory Group
4371 US Highway 17 South, Suite 201
Fleming Island, FL 32003
(904) 278-1177

UPDATED: 12/13/2023

Item 2: Educational Background and Business Experience

Name: Clifford Jonathan Camarda **Born:** 1971
also known as: C. Jonathan Camarda,
Jonathan Camarda, CJ Camarda

Education:

B.S., Risk Management & Finance, Florida State University – 1993

Designations:

CFP® - Certified Financial Planner™

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

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

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – 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.

Individuals 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. Continuing Education – 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. Ethics – 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.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

CFA® - Chartered Financial Analyst®

The CFA® is a professional designation given by the CFA Institute that reflects a deep knowledge of investment analysis, management, and ethics. The CFA Program is a graduate-level self-study program that combines a broad-based curriculum of investment principles with professional conduct requirements. To enroll in the program, a candidate must hold a bachelor's degree. Candidates are required to pass three levels of examinations covering areas such as accounting, economics, ethics, money management and security analysis. Before a candidate is eligible to become a CFA® charter holder, he/she must meet minimum experience requirements in the area of investment/financial practice.

Earning the CFA® charter is a highly selective process. Fewer than one in five candidates become a CFA charterholder and the designation exemplifies a strong understanding of advanced investment analysis and real-world portfolio management skills. It takes an average of 1,000+ hours of rigorous study, along with four years of professional experience and successful completion of the CFA® Program exam, to earn the distinction of being called a Chartered Financial Analyst® charterholder. All CFA® charterholders are required to annually attest to their compliance with the CFA Institute Code of Ethics and Standards of Professional Conduct.

ChFC®- Chartered Financial Consultant®

The credo of the Chartered Financial Consultant® (ChFC®) designation is "Advanced financial planning for every person and every need". The ChFC® program covers a must-have list of requirements for financial advisors, from knowledge on tax and retirement planning to special needs advising, wealth management, insurance, and more.

ChFC® Minimum Qualifications:

- Bachelor's degree or its equivalent, in any discipline, from an accredited university, this qualifies as one year of business experience
- Three years of full-time business experience is required; this three-year period must be within the five years preceding the date of the award (part-time qualifying business experience is also credited toward the three-year requirement with 2,000 hours representing the equivalent of one year full-time experience).
- Must fulfill the ChFC® seven course curriculum, as well as two additional elective courses
- Pass the exams for all required and elective courses
- Pass a background check and candidate fitness standards test. You must reveal any criminal history, pending litigation or ethical violations. The CFP board verifies all employment history, qualifications and disciplinary issues via FINRA's Central Registration Depository.

CFS™ - Certified Fund Specialist™

The CFS® is a designation that certifies an individual has received advanced training on mutual funds. Designee are able to evaluate and compare appropriate analytics of the funds when constructing a client's portfolio. The following requirements are to be completed by each designee:

- Pass three exams
- Complete one open-book case study
- Fill out a registration form and complete a student questionnaire
- Sign a Code of Ethics
- Complete 2,000 hour of work experience in the financial services industry OR a Bachelor's Degree from an accredited college or university.
- Complete 15 hours of continuing education annually

CPWA® - The Certified Private Wealth Advisor®

The CPWA® is an advanced credential created specifically for wealth managers who work with these clients, focusing on life cycle of wealth: accumulation, preservation, and distribution. Candidates who earn the certification learn to identify and analyze challenges high-net-worth individuals face, and understand how to develop specific strategies to minimize taxes, monetize and protect assets, maximize growth, and transfer wealth. Candidates must meet and complete the following requirements:

- Bachelor's degree from an accredited college or university or one of the following designations or licenses: CIMA®, CIMC®, CFA®, CFP®, ChFC® or CPA license
- A satisfactory record of ethical conduct, as determined by IMCA's Admissions Committee
- Five years of professional client-centered experience in financial services or a related industry
- Complete six-month pre-study educational component
- Complete five-day in-class portion of the program at The University of Chicago Graduate School of Business
- Complete final exam for in-class portion
- Complete 40 hours of continuing education annually

CIMA® - Certified Investment Management Analyst®

The CIMA® is a designation obtained through completion of the CIMA® certification program. Successful completion of the program reflects advanced investment education in technical portfolio construction. In order to be eligible for the program, candidates must have at least 3 years of financial services experience. Requirements to obtain the designation:

- Submit the certification program application and pass a comprehensive background check
- Complete CIMA® executive education program through one of the Investment and Wealth Institute's registered education providers - completed either online, in person, or as a hybrid course. Topics covered include fundamentals, investments, portfolio theory and behavioral finance, risk and return, and portfolio construction and consulting.
- Pass a 5 hour, comprehensive certification exam at an approved testing center
- Document a minimum of three years' verified work experience in financial services and pass a second background check
- Agree to adhere to the Investments & Wealth Institute's Code of Professional Responsibility
- Pay an initial certification fee

CIMA® certified professionals are required to complete and report a minimum of 40 credit-hours of continuing education within a 2-year period. At least two of those hours must be dedicated to ethics and at least one hour must be dedicated toward tax or regulatory topics. A certification renewal fee and completion of compliance requirements is also required every two years in order to renew the CIMA® certification.

CMT® - Chartered Market Technician®

The CMT® credential is a global designation for practitioners of technical analysis. The designation is awarded to those who demonstrate mastery of a core body of knowledge of investment risk in portfolio management settings. Earning the CMT® charter makes you part of a community of investment professionals recognized as specialists and value generators. The requirements are:

- Successful completion of all three levels of the CMT® exam process
- Three years of professional analytical or investment management experience
- Member, Market Technicians Association
- Ethics - To maintain status as a CMT® charterholder, an affiliate must be a member of the MTA in good standing and abide by the MTA Code of Ethics
- Members and affiliates who participate in the voluntary CE Program are asked to satisfy a 15 credit level before the end of the calendar year

CFTe® - Certified Financial Technician®

The CFTe® is an international professional designation in technical analysis. The designation certifies that the candidate has a thorough knowledge of the field and is able to understand and apply advanced technical analysis concepts and tools. Candidates are awarded the CFTe® designation after passing both the CFTe Level I and CFTe Level II exams. The designation can also be awarded to those who have passed the Chartered Market Technician® Level I and Level II exams.

CLU® - Chartered Life Underwriter®

- The CLU® is a designation granted by the American College. CLU® designation requirements: Successfully complete CLU® coursework: five required and three elective courses
- Meet the experience requirements: Three years of business experience immediately preceding the date of the use of the designation are required. An undergraduate or graduate degree from an accredited education institution qualifies as one year of business experience
- Take the Professional Ethics Pledge
- When you achieve the CLU® designation, you must complete 30 hours of continuing education credit every two years

CAIA® - Chartered Alternative Investment Analyst®

The CAIA Charter is a globally recognized credential for professionals managing, analyzing, distributing, or regulating alternative investments. CAIA certification requirements:

- Satisfy the educational and work experience requirement
- Complete CAIA coursework
- Pass both CAIA Exams
- Annual renew member agreement
- Pay annual fee

CHP - Certified Hedge Fund Professional

The CHP designation is a two-level program with CHP Level 1 teaching hedge fund fundamentals and CHP Level 2 providing training in three niche areas: hedge fund marketing and capital raising, hedge fund portfolio analytics and risk management, and hedge fund due diligence.

Requirements for CHP Level 1 Designation:

- Complete hedge fund training program covering hedge fund investment strategies and terms.
- Achieve a passing score on the two-hour CHP examination covering fund of hedge funds, hedge fund strategies, hedge fund due diligence, portfolio analytics, and hedge fund trends.

Requirements for the three CHP Level 2 Designations:

- Complete up to three additional training programs (one for each specialization desired) covering content related to hedge fund due diligence, marketing and capital raising, and portfolio risk management and analytics.
- Take up to three CHP Level 2 exams (one for each specialization desired) and attain a passing score on each of three CHP Level 2 exams. Each niche receives a specialized certification representing expertise in that focus area.

CIBA - Certified Investment Banking Analyst

The CIBA certification is earned through the Accredited Certification Institute (ACI). The CIBA program consists of completion of a GTC Institute LLC training course and one level of testing. The program is designed to show and certify that an individual has gained an in-depth understanding and high-level, specialized knowledge of investment banking.

CPEP - Certified Private Equity Professional

The CPEP certification is earned through the Accredited Certification Institute (ACI) and sponsored by the Private Equity Investment Group (PEIG), an international private equity association whose members

include private equity funds, buyout funds, consultants, allocators, family offices, professors, and private equity service providers. The CPEP program consists of one level of testing. The CPEP certifies that an individual has mastered a certain breadth and depth of private equity industry knowledge.

Business Background:

11/2021 – Present	Chief Investment Officer EVP Wealth Management Investment Adviser Representative Camarda Wealth Advisory Group
03/2019 – Present	Owner Financial Advisor Peak Alpha Wealth Management LLC
01/2019 – 11/2021	Investment Adviser Representative Carroll Financial Associates
04/2018 – 11/2021	Solicitor Camarda Wealth Advisory Group
11/2016 – 03/2019	Investment Adviser Representative Prosperity Capital Group, Inc.
10/2016 – 12/2018	Insurance Agent Prosperity Marketing Group, Inc.
10/1016 – 12/2018	Insurance Agent Asset Protectors & Advisors
08/2001 – 07/2016	Investment Adviser Representative Camarda Wealth Advisory Group

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

In addition to offering investment advisory services as an Investment Adviser Representative of Camarda Wealth Advisory Group (a registered Investment Adviser), Clifford Jonathan Camarda is the owner of Peak Alpha Wealth Management, LLC and uses this name as a DBA entity when offering advisory services. He is also the owner of Institutional Equity Solutions, LLC and may also utilize this entity when offering advisory services through Camarda Wealth Advisory Group.

Clifford Jonathan Camarda is a licensed real estate agent in the state of Florida, although he does not hold himself out to the general public as a real estate agent. Clifford Jonathan Camarda may be paid to refer clients to Park Place Realty Network, LLC ("Park Place") for real estate services. However, Mr. Camarda does not offer these services to Camarda Wealth Advisory Group clients, nor does Camarda Wealth Advisory Group refer clients or prospective clients to Park Place.

Item 5: Additional Compensation

Clifford Jonathan Camarda does not receive any economic benefit from any person, company, or organization, other than Camarda Wealth Advisory Group in exchange for providing clients advisory services through Camarda Wealth Advisory Group.

Item 6: Supervision

As a representative of Camarda Wealth Advisory Group, Clifford Jonathan Camarda is supervised by Ashley Howard, the firm's Chief Compliance Officer. Ashley Howard is responsible for ensuring that Clifford Jonathan Camarda adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Ashley Howard is (904) 278-1177.

This brochure supplement provides information about Benjamin Robert Neubauer that supplements the Camarda Wealth Advisory Group brochure. You should have received a copy of that brochure. Please contact Benjamin Robert Neubauer if you did not receive Camarda Wealth Advisory Group's brochure or if you have any questions about the contents of this supplement.

Additional information about Benjamin Robert Neubauer is also available on the SEC's website at www.adviserinfo.sec.gov.

Camarda Wealth Advisory Group

Form ADV Part 2B – Individual Disclosure Brochure

for

Benjamin Robert Neubauer

Personal CRD Number: 6581351

Investment Adviser Representative

Camarda Wealth Advisory Group
4371 US Highway 17 South Suite 201
Fleming Island, FL 32003
(904) 717-0926
ben.neubauer@camarda.com

UPDATED: 02/20/2024

Item 2: Educational Background and Business Experience

Name: Benjamin Robert Neubauer **Born:** 1993
also known as: Ben Neubauer

Education:

Bachelor of Science in Economics, University of Florida

Business Background:

01/2024 - Present	Executive Vice President, Wealth Management Camarda Wealth Advisory Group
05/2015 - 01/2024	Senior Vice President, Private Client Group Fisher Investments

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Benjamin Robert Neubauer, as a sole proprietor, engages in real estate-related activities as owner and landlord of two residential rental properties from which he receives rental income. There is no business entity associated with his ownership interest and he does not offer or participate in any other real estate services or business. This activity does not present a conflict with his role at this advisory firm, as the time he spends on this activity is minimal and outside of business and trading hours. The activity does not involve any of the firm's clients or employees.

Item 5: Additional Compensation

Benjamin Robert Neubauer does not receive any economic benefit from any person, company, or organization, other than Camarda Wealth Advisory Group in exchange for providing clients advisory services through Camarda Wealth Advisory Group.

Item 6: Supervision

As a representative of Camarda Wealth Advisory Group, Benjamin Robert Neubauer is supervised by Ashley Howard, the firm's Chief Compliance Officer. Ashley Howard is responsible for ensuring that Benjamin Robert Neubauer adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Ashley Howard is (904) 278-1177.

This brochure supplement provides information about Corey Loy Oliver that supplements the Camarda Wealth Advisory Group brochure. You should have received a copy of that brochure. Please contact Corey Loy Oliver if you did not receive Camarda Wealth Advisory Group's brochure or if you have any questions about the contents of this supplement.

Additional information about Corey Loy Oliver is also available on the SEC's website at www.adviserinfo.sec.gov.

Camarda Wealth Advisory Group

Form ADV Part 2B – Individual Disclosure Brochure

for

Corey Loy Oliver

Personal CRD Number: 6042543

Investment Adviser Representative

Camarda Wealth Advisory Group
4371 US Highway 17 South Suite 201
Fleming Island, FL 32003
(904) 717-0936
corey.oliver@camarda.com

UPDATED: 07/01/2024

Item 2: Educational Background and Business Experience

Name: Corey Loy Oliver

Born: 1969

Education:

Bachelor's Degree, Broadcast Journalism, University of North Florida

Bachelor's Degree, Political Science and Government, University of North Florida

Business Background:

06/2024 - Present Personal Wealth Advisor Associate
Camarda Wealth Advisory Group

03/2024 - 04/2024 Substitute Teacher
Nassau County Public Schools

03/2012 - 10/2023 Wealth Management Specialist
Merrill Lynch

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Corey Loy Oliver is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5: Additional Compensation

Corey Loy Oliver does not receive any economic benefit from any person, company, or organization, other than Camarda Wealth Advisory Group in exchange for providing clients advisory services through Camarda Wealth Advisory Group.

Item 6: Supervision

As a representative of Camarda Wealth Advisory Group, Corey Loy Oliver is supervised by Ashley Howard, the firm's Chief Compliance Officer. Ashley Howard is responsible for ensuring that Corey Loy Oliver adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Ashley Howard is (904) 278-1177.

This brochure supplement provides information about Ljubisa (Lou) Vrcelj that supplements the Camarda Wealth Advisory Group brochure. You should have received a copy of that brochure. Please contact Ljubisa (Lou) Vrcelj if you did not receive Camarda Wealth Advisory Group's brochure or if you have any questions about the contents of this supplement.

Additional information about Ljubisa (Lou) Vrcelj is also available on the SEC's website at www.adviserinfo.sec.gov.

Camarda Wealth Advisory Group

Form ADV Part 2B – Individual Disclosure Brochure

for

Ljubisa (Lou) Vrcelj

Personal CRD Number: 7651600

Investment Adviser Representative

Camarda Wealth Advisory Group
4371 US Highway 17 South Suite 201
Fleming Island, FL 32003
(904) 717-0935
lou.vrcelj@camarda.com

UPDATED: 04/23/2024

Item 2: Educational Background and Business Experience

Name: Ljubisa (Lou) Vrcelj **Born:** 1984

Educational Background and Professional Designations

Education:

Bachelor's Degree, Finance, Jacksonville University – May 2007

Designations:

CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

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

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and

- Ethics – 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.

Individuals 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. Continuing Education – 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. Ethics – 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.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

CFP® - Certified Financial Planner® - FP Canada™

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To obtain the CFP® designation, an individual must complete a rigorous education program, pass a national exam and demonstrate three years of qualifying work experience. To maintain certification, CFP® professionals must keep their knowledge and skills current by completing 25 hours of continuing education each year. They must also adhere to the FP Canada Standards Council™ Standards of Professional Responsibility, including a Code of Ethics which mandates that CFP® professionals place their clients’ interests first.

Business Background:

10/2022 - Present	Personal Wealth Advisor Investment Adviser Representative Camarda Wealth Advisory Group
01/2020 - 10/2022	Financial Planner Bank of Montreal
01/2016 - 01/2020	Financial Planner IG Wealth Management

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Ljubisa (Lou) Vrcelj is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5: Additional Compensation

Ljubisa (Lou) Vrcelj does not receive any economic benefit from any person, company, or organization, other than Camarda Wealth Advisory Group in exchange for providing clients advisory services through Camarda Wealth Advisory Group.

Item 6: Supervision

As a representative of Camarda Wealth Advisory Group, Ljubisa (Lou) Vrcelj is supervised by Ashley Howard, the firm's Chief Compliance Officer. Ashley Howard is responsible for ensuring that Ljubisa (Lou) Vrcelj adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Ashley Howard is (904) 278-1177.