This brochure supplement provides information about Jeffrey Michael Camarda and Kimberly Ann Camarda 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 Jeffrey Michael Camarda and Kimberly Ann 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 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: 04/09/2026

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 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 Stands 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 Scouting America (formerly 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 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 Niklas Lyle Brusen that supplements the Camarda Wealth Advisory Group brochure. You should have received a copy of that brochure. Please contact Niklas Lyle Brusen 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 Niklas Lyle Brusen 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

Niklas Lyle Brusen

Personal CRD Number: 8190121

Investment Adviser Representative

Camarda Wealth Advisory Group
4371 US Highway 17 South Suite 201
Fleming Island, FL 32003
(904) 740-4885
niklas.brusen@camarda.com

UPDATED: 12/09/2025

Item 2: Educational Background and Business Experience

Name: Niklas Lyle Brusen **Born:** 2005

Education:

Bachelor of Business Administration Candidate, Finance, University of North Florida, Expected Completion 2027

Business Background:

05/2025 – Present	Personal Wealth Advisor Intern Investment Adviser Representative Camarda Wealth Advisory Group
04/2021 – May 2025	Location Manager Subway

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

Niklas Lyle Brusen is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5: Additional Compensation

Niklas Lyle Brusen 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, Niklas Lyle Brusen is supervised by Ashley Howard, the firm's Chief Compliance Officer. Ashley Howard is responsible for ensuring that Niklas Lyle Brusen 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 Jeffrey "Dylan" Camarda that supplements the Camarda Wealth Advisory Group brochure. You should have received a copy of that brochure. Please contact Jeffrey "Dylan" 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 Jeffrey "Dylan" 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

Jeffrey "Dylan" Camarda

Personal CRD Number: 7976867

Investment Adviser Representative

Camarda Wealth Advisory Group
4371 US Highway 17 South Suite 201
Fleming Island, FL 32003
(904) 740-2927
dylan.camarda@camarda.com

UPDATED: 12/09/2025

Item 2: Educational Background and Business Experience

Name: Jeffrey "Dylan" Camarda **Born:** 2003

Education:

Bachelor of Business Administration Coursework, Business Management, University of North Florida, 2023 to Present

Associate of Arts Degree Coursework, Rollins College, 2022 to 2023

Business Background:

02/2025 – Present	Fiduciary Investment & Wealth Advisor Investment Adviser Representative Camarda Wealth Advisory Group
10/2021 – 01/2025	Business Development Officer 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

Jeffrey "Dylan" Camarda is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5: Additional Compensation

Jeffrey "Dylan" 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 "Dylan" Camarda is supervised by Ashley Howard, the firm's Chief Compliance Officer. Ashley Howard is responsible for ensuring that Jeffrey "Dylan" 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 Forrest Gabriel Knopps that supplements the Camarda Wealth Advisory Group brochure. You should have received a copy of that brochure. Please contact Forrest Gabriel Knopps 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 Forrest Gabriel Knopps 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

Forrest Gabriel Knopps

Personal CRD Number: 7514842

Investment Adviser Representative

Camarda Wealth Advisory Group
4371 US Highway 17 South Suite 201
Fleming Island, FL 32003
(904) 601-0300
forrest.knopps@camarda.com

UPDATED: 12/09/2025

Item 2: Educational Background and Business Experience

Name: Forrest Gabriel Knopps **Born:** 1994

Education:

Bachelor of Business Administration, Finance and Economics, Auburn University

Business Background:

10/2025 – Present	Fiduciary Investment & Wealth Advisor Investment Adviser Representative Camarda Wealth Advisory Group
02/2025 – 06/2025	Investment Advisor Roehl & Yi Investment Advisors, LLC
08/2019 – 02/2024	Institutional Marketing & Analytics Account Executive High AUM Client Services Specialist Client Operations Associate 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

Forrest Gabriel Knopps is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5: Additional Compensation

Forrest Gabriel Knopps 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, Forrest Gabriel Knopps is supervised by Ashley Howard, the firm's Chief Compliance Officer. Ashley Howard is responsible for ensuring that Forrest Gabriel Knopps 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: 12/09/2025

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	Private Fiduciary Portfolio & Wealth Advisory Officer Investment Adviser Representative 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 Karle John Simmons that supplements the Camarda Wealth Advisory Group brochure. You should have received a copy of that brochure. Please contact Karle John Simmons 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 Karle John Simmons 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

Karle John Simmons

Personal CRD Number: 2953520

Investment Adviser Representative

Camarda Wealth Advisory Group
4371 US Highway 17 South Suite 201
Fleming Island, FL 32003
(904) 717-0927
karle.simmons@camarda.com

UPDATED: 02/03/2026

Item 2: Educational Background and Business Experience

Name: Karle John Simmons **Born:** 1965

Educational Background and Professional Designations

Education:

Transportation and Logistics Management Coursework, University of North Florida
Associate of Arts Degree, St. Johns River Community College

Designations:

EA - Enrolled Agent

An enrolled agent is a person who has earned the privilege of representing taxpayers before the Internal Revenue Service by either passing a three-part comprehensive IRS test covering individual and business tax returns, or through experience as a former IRS employee. Enrolled agent status is the highest credential the IRS awards. Individuals who obtain this elite status must adhere to ethical standards and complete 72 hours of continuing education courses every three years.

Enrolled agents, like attorneys and certified public accountants (CPAs), have unlimited practice rights. This means they are unrestricted as to which taxpayers they can represent, what types of tax matters they can handle, and which IRS offices they can represent clients before.

Business Background

01/2026 – Present	Investment Advisor Representative Camarda Wealth Advisory Group
05/2025 – Present	Director of Tax Operations TaxMaster
11/2009 – 05/2025	Licensed Tax Professional Manager Tax Defense Network

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

Karle John Simmons is not engaged in any investment-related business or occupation (other than this advisory firm).

He does engage in non-investment-related activities in his role as Director of Tax Operations for Camarda Wealth Advisory Group's common-ownership affiliate, TaxMaster.

Item 5: Additional Compensation

Karle John Simmons 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.

Karle John Simmons does separately receive compensation for non-investment, tax-related services provided through the firm's common-ownership affiliate, TaxMaster.

Item 6: Supervision

As a representative of Camarda Wealth Advisory Group, Karle John Simmons is supervised by Ashley Howard, the firm's Chief Compliance Officer. Ashley Howard is responsible for ensuring that Karle John Simmons 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 Robert Lavon Strange that supplements the Camarda Wealth Advisory Group brochure. You should have received a copy of that brochure. Please contact Robert Lavon Strange 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 Robert Lavon Strange 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

Robert Lavon Strange

Personal CRD Number: 1944911

Investment Adviser Representative

Camarda Wealth Advisory Group
4371 US Highway 17 South Suite 201
Fleming Island, FL 32003
(904) 717-3656
robert.strange@camarda.com

UPDATED: 01/10/2026

Item 2: Educational Background and Business Experience

Name: Robert Lavon Strange **Born:** 1963

Education:

Financial Planning Coursework, The American College, Jacksonville, FL
Business Administration Coursework, University of North Carolina, Charlotte, NC
Associate Degree, Broome Community College, Binghamton, NY

Business Background:

10/2025 – Present	Fiduciary Investment & Wealth Advisor Investment Adviser Representative Camarda Wealth Advisory Group
08/2023 – 10/2025	Regional Director Government Personnel Mutual
08/2015 – 08/2023	District Manager Kemper Insurance Company

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

Robert Lavon Strange is not engaged in any investment-related business or occupation (other than this advisory firm).

Mr. Strange does maintain a long-standing position as Benefits Director for the Armed Forces Benefit Association, a non-profit that provides group life insurance benefits to its military members. In this role, Mr. Strange spends one Saturday a month briefing Army Reservists on their group benefits and assisting them with enrollment. Mr. Strange does not and will not offer or provide this service to any Camarda clients nor does he receive any compensation from Camarda or Camarda clients in connection with any insurance-related activities.

Item 5: Additional Compensation

Robert Lavon Strange 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, Robert Lavon Strange is supervised by Ashley Howard, the firm's Chief Compliance Officer. Ashley Howard is responsible for ensuring that Robert Lavon Strange 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: 12/09/2025

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® professional

Ljubisa (Lou) Vrcelj is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and he may use these and the other certification marks (the "CFP Board Certification Marks") that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

CFP® - CERTIFIED FINANCIAL PLANNER® - FP Canada™

CFP®, Certified Financial Planner®, and CFP federally registered logo are certification trademarks owned outside the U.S. by Financial Planning Standards Board Ltd. ("FPSB Ltd."). FP Canada™ is the marks licensing authority for the CFP Marks in Canada, through agreement with FPSB, Ltd.

In Canada, individuals who have met and continue to meet the certification standards established by FPSB Ltd., as locally adapted, and administered by FP Canada™ are authorized to use the marks of CFP® and Certified Financial Planner™. The Financial Planning Standards Board ("FPSB Ltd.") owns the CFP®, Certified Financial Planner® and certification mark and service marks (collectively, "CFP Marks"). FPSB Ltd. oversees the development of international CFP certification standards to benefit consumers. FP Canada™ is the Canadian Affiliate of FPSB Ltd. and is solely authorized to administer the CFP Marks in Canada.

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized 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 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	Partner Chief Private Fiduciary Portfolio & Wealth Advisory Officer 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.

This brochure supplement provides information about Anna Kathryn Wunderlich that supplements the Camarda Wealth Advisory Group brochure. You should have received a copy of that brochure. Please contact Anna Kathryn Wunderlich 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 Anna Kathryn Wunderlich 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

Anna Kathryn Wunderlich

Personal CRD Number: 7138405

Investment Adviser Representative

Camarda Wealth Advisory Group
4371 US Highway 17 South Suite 201
Fleming Island, FL 32003
(904) 717-0938
anna.wunderlich@camarda.com

UPDATED: 12/09/2025

Item 2: Educational Background and Business Experience

Name: Anna Kathryn Wunderlich **Born:** 1997

Educational Background and Professional Designations

Education:

Bachelor of Science in Finance, University of Florida, Gainesville, FL

Designations:

CFP® - CERTIFIED FINANCIAL PLANNER® professional

Anna Kathryn Wunderlich is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, she may refer to herself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and she may use these and the other certification marks (the "CFP Board Certification Marks") that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

CRPC® – Chartered Retirement Planning Counselor℠

The **C**hartered Retirement Planning Counselor℠, or CRPC® program, is a designation program for financial professionals that is offered through the College for Financial Planning® - a Kaplan Company. The program allows advisors to gain knowledge on providing more comprehensive retirement planning advice to individual clients and families.

To earn the designation, advisors must complete graduate-level coursework covering a variety of topics focused on retirement planning, asset management, and estate planning. Passing a final exam is also required.

Designees are responsible for completing 16 hours of continuing education credits and paying a renewal fee every two years.

AWMA® – Accredited Wealth Management Advisor℠

The Accredited Wealth Management Advisor℠, or AWMA® program, is a designation program for financial professionals that is offered through the College for Financial Planning® - a Kaplan Company. The program allows advisors to gain knowledge to help them address the unique needs of high net-worth clients.

To earn the designation, advisors must complete graduate-level coursework covering a variety of topics focused on helping clients capitalize on opportunities to preserve, grow, and transfer wealth. Passing a final exam is also required.

Designees are responsible for completing 16 hours of continuing education credits and paying a renewal fee every two years.

Business Background

12/2024 – Present	Private Fiduciary Portfolio & Wealth Advisory Officer Investment Adviser Representative Camarda Wealth Advisory Group
06/2019 – 12/2024	Financial Solutions Advisor 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

Anna Kathryn Wunderlich is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5: Additional Compensation

Anna Kathryn Wunderlich 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, Anna Kathryn Wunderlich is supervised by Ashley Howard, the firm's Chief Compliance Officer. Ashley Howard is responsible for ensuring that Anna Kathryn Wunderlich 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.