

**Item 1: Cover Page**  
**Part 2B of Form ADV: Brochure Supplement**  
**January 2019**

**Derek Dall’Olmo**

**Tremonte Financial Consultants, LLC**  
**1014 6<sup>th</sup> Street, Suite 101**  
**Traverse City, Michigan 49684**  
**[www.tremontefinancial.com](http://www.tremontefinancial.com)**

**Firm Contact:**  
**Derek Dall’Olmo**  
**Chief Compliance Officer**

This brochure supplement provides information about Mr. Dall’Olmo that supplements our brochure. You should have received a copy of that brochure. Please contact Derek Dall’Olmo at (231) 486-6050 or [derek@tremontefinancial.com](mailto:derek@tremontefinancial.com) if you did not receive Tremonte Financial Consultants, LLC’s brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Dall’Olmo is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #5138728.

## Item 2: Educational Background & Business Experience

**Derek Pilade Dall'Olmo**

**Year of Birth: 1981**

### **Educational Background:**

- 2011: College for Financial Planning; CERTIFIED FINANCIAL PLANNER, CFP®
- 2005: University of Michigan; Bachelor of Science in Anthropology/Zoology

### **Business Background:**

- 11/2018 – Present Tremonte Financial Consultants, LLC; Managing Member, Chief Compliance Officer & Investment Adviser Representative
- 05/2006 – 11/2018 Ameriprise Financial Services, Inc.; Financial Advisor

### **Exams, Licenses & Other Professional Designations:**

- 09/2010: Series 65
- 09/2006: Series 66
- 06/2006: Series 7
- 05/2013: Accredited Portfolio Management Advisor, APMA®
- 11/2011: CERTIFIED FINANCIAL PLANNER, CFP®

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

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 high standard of professional education, stringent code of conduct and standards of practice and 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: 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, pass the comprehensive CFP® Certification Examination, Complete at least three years of full-time financial planning-related experience and agree to be bound by CFP® Board's *Standards of Professional Conduct*.

Individuals who become certified must 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 industry and 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.

## Accredited Portfolio Management Advisor, APMA®

Individuals who hold the APMA® designation have completed a course of study encompassing client assessment and suitability, risk/return, investment objectives, bond and equity portfolios, modern portfolio theory and investor psychology. Students have hands-on practice in analyzing investment policy statements, building portfolios, and making asset allocation decisions including sell, hold, and buy decisions within a client's portfolio. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. All designees have agreed to adhere to *Standards of Professional Conduct* and are subject to a disciplinary process. Designees renew their designation every 2 years by completing 16 hours of continuing education, reaffirming adherence to the *Standards of Professional Conduct* and complying with self-disclosure requirements.

### Item 3: Disciplinary Information

If there are legal or disciplinary events material to the client's evaluation of Derek Dall'Olmo, our firm is required to disclose all material facts regarding those events. Items 3.A, 3.B, 3.C, and 3.D below list specific legal and disciplinary events presumed to be material for this Item. If Derek Dall'Olmo has been involved in one of these events, it must be disclosed under this Item for ten years following the date of the event, unless (1) the event was resolved in Derek Dall'Olmo's favor, or was reversed, suspended or vacated, or (2) it has rebutted the presumption of materiality to determine that the event is not material (see Note below). For purposes of calculating this ten-year period, the "date" of an event is the date the final order, judgment, or decree was entered, or the date any rights of appeal from preliminary orders, judgments or decrees lapsed.

Items 3.A, 3.B, 3.C, and 3.D do not contain an exclusive list of material disciplinary events. If Derek Dall'Olmo has been involved in a legal or disciplinary event that is not listed in Items 3.A, 3.B, 3.C, or 3.D but is material to your evaluation of Derek Dall'Olmo's integrity, the event must be disclosed. Similarly, even if more than ten years have passed since the date of the event, the event must be disclosed if it is so serious that it remains currently material to the client's evaluation.

If a supplement is electronically delivered and if a particular disclosure required below for the Derek Dall'Olmo is provided through either the Financial Industry Regulatory Authority's (FINRA) BrokerCheck system or the IAPD, our firm may satisfy that particular disclosure obligation by including in that supplement (i) a statement that Derek Dall'Olmo has a disciplinary history, the details of which can be found on FINRA's BrokerCheck system or the IAPD, and (ii) a hyperlink to the relevant system with a brief explanation of how the client can access the disciplinary history. The BrokerCheck link is [www.finra.org/brokercheck](http://www.finra.org/brokercheck); the IAPD link is [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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<sup>1</sup> Note: Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving the advisor to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of advisor to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

- A. A criminal or civil action in a domestic, foreign or military court of competent jurisdiction in which the Derek Dall’Olmo
1. was convicted of, or pled guilty or nolo contendere (“no contest”) to (a) any felony; (b) a misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
  2. is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;
  3. was found to have been involved in a violation of an investment-related statute or regulation; or
  4. was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, the Derek Dall’Olmo from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.
- B. An administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which [supervised person]
1. was found to have caused an investment-related business to lose its authorization to do business; or
  2. was found to have been involved in a violation of an investment-related statute or regulation and was the subject of an order by the agency or authority
    - a. denying, suspending, or revoking the authorization of Derek Dall’Olmo to act in an investment-related business;
    - b. barring or suspending Derek Dall’Olmo’s association with an investment-related business;
    - c. otherwise significantly limiting Derek Dall’Olmo’s investment-related activities; or
    - d. imposing a civil money penalty of more than \$2,500 on Derek Dall’Olmo.
- C. A self-regulatory organization (SRO) proceeding in which Derek Dall’Olmo
1. was found to have caused an investment-related business to lose its authorization to do business; or
  2. was found to have been involved in a violation of the SRO’s rules and was: (i) barred or suspended from membership or from association with other members, or was expelled from membership; (ii) otherwise significantly limited from investment-related activities; or (iii) fined more than \$2,500
- D. Any other proceeding in which a professional attainment, designation, or license of Derek Dall’Olmo was revoked or suspended because of a violation of rules relating to professional conduct. If Derek Dall’Olmo resigned (or otherwise relinquished his/her attainment, designation, or license) in anticipation of such a proceeding (and the adviser knows, or should have known, of such resignation or relinquishment), we must disclose the event.

**There are no legal or disciplinary events material to the evaluation of Derek Dall’Olmo.**

#### **Item 4: Other Business Activities**

Mr. Dall’Olmo does not have any outside business activities to report.

#### **Item 5: Additional Compensation**

Mr. Dall’Olmo does not receive any other economic benefit for providing advisory services in addition to advisory fees.

#### **Item 6: Supervision**

Mr. Dall’Olmo is the sole owner and Chief Compliance Officer and as such has no internal supervision placed over him. He is, however, bound by our firm’s Code of Ethics.

#### **Item 7: Requirements for State-Registered Advisers**

Mr. Dall’Olmo has not been involved in any arbitration claim alleging damages in excess of \$2,500. Furthermore, he has neither been involved in nor found liable in any civil, self-regulatory organization, or administrative proceeding nor has been the subject of any bankruptcy petitions.