

This brochure supplement provides information about Mark John Majka that supplements the Kastel Capital Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Mark John Majka if you did not receive Kastel Capital Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Mark John Majka is also available on the SEC's website at www.adviserinfo.sec.gov.

Kastel Capital Advisors, LLC
d/b/a Pension & Wealth Management Advisors
Form ADV Part 2B – Individual Disclosure Brochure

for

Mark John Majka
Personal CRD Number: 2766918
Investment Adviser Representative

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UPDATED: 10/09/2019

Item 2: Educational Background and Business Experience

Name: Mark John Majka

Born: 1964

Educational Background and Professional Designations:

Education:

Master of Business Administration Business, Duquesne University - 1992

Bachelor of Business Administration Business, St. Bonaventure University - 1986

Designations:

CFA - Chartered Financial Analyst

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute - the largest global association of investment professionals.

There are currently more than 90,000 CFA charter holders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charter holders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charter holders-often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

To learn more about the CFA charter, visit www.cfainstitute.org.

Business Background:

01/2019 - Present	Investment Adviser Representative Kastel Capital Advisors, LLC d/b/a Pension & Wealth Management Advisors
06/2011 - Present	Chief Investment Officer MJM Investment Advisors, LLC
03/2003 - 06/2011	Senior Research Analyst/PM BNP Paribas Asset 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

Mark John Majka is an investment adviser representative with another firm. From time to time, he will offer clients advice or products from this activity. Kastel Capital Advisors, LLC always acts in the best interest of the client. Clients are in no way required to utilize the services of any representative of Kastel Capital Advisors, LLC in such individual's outside capacity.

Mark John Majka is a registered representative and owner of MJM Investment Advisors, LLC from time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission or other compensation and involve a conflict of

interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Kastel Capital Advisors, LLC always acts in the best interest of the client, including with respect to the sale of commissionable products to advisory clients. Clients always have the right to decide whether or not to utilize the services of any Kastel Capital Advisors, LLC representative in such individual's outside capacities.

Item 5: Additional Compensation

Mark John Majka does not receive any economic benefit from any person, company, or organization, other than Kastel Capital Advisors, LLC in exchange for providing clients advisory services through Kastel Capital Advisors, LLC.

Item 6: Supervision

As a representative of Kastel Capital Advisors, LLC, Mark John Majka is supervised by Drasko Kovrlja, the firm's Chief Compliance Officer. Drasko Kovrlja is responsible for ensuring that Mark John Majka 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 Drasko Kovrlja is (508) 479-0632.