

**Brochure**

**Form ADV Part 2A**

**Item 1 - Cover Page**

**SAGEbroadview Wealth Management, LLC**  
**CRD# 126472**

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[www.sagebroadview.com](http://www.sagebroadview.com)

**January 29, 2024**

This Brochure provides information about the qualifications and business practices of SAGEbroadview Wealth Management, LLC. If you have any questions about the contents of this Brochure, please contact us at (860) 606-3580. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state authority.

SAGEbroadview Wealth Management, LLC is an investment advisory firm registered with the appropriate regulatory authority. Registration does not imply a certain level of skill or training. Additional information about SAGEbroadview Wealth Management, LLC also is available on the SEC's website at [www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

**Item 2 - Material Changes**

This Brochure is prepared in the revised format required beginning in 2011. Registered Investment Advisers are required to use this format to inform clients of the nature of advisory services provided, types of clients served, fees charged, potential conflicts of interest and other information. The Brochure requirements include providing a Summary of Material Changes (the "Summary") reflecting any material changes to our policies, practices, or conflicts of interest made since our last required "annual update" filing. In the event of any material changes, such Summary is provided to all clients within 120 days of our fiscal year-end. Our last annual update was filed on March 8, 2023. Of course, the complete Brochure is available to you at any time upon request.

### Item 3 - Table of Contents

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## Item 4 - Advisory Business

### General Information

SAGEbroadview Wealth Management, LLC<sup>1</sup> (“SAGEbroadview” or the “firm”) is a Connecticut limited liability company that was founded in 2000 and has been registered as an investment adviser since 2001.

SAGEbroadview Wealth Management, LLC is owned by SAGEbroadview, Inc. Lawrence J. Anello, Christopher J. Anello, and J. David Principe, are the principal owners of SAGEbroadview, Inc. Sheri Ianetta Cupo is also a shareholder. Please see **Brochure Supplements**, Exhibit A, for more information on these principal owners and other individuals who formulate investment advice and have direct contact with clients or who have discretionary authority over client accounts.

As of December 31, 2022, SAGEbroadview managed \$270,492,196 on a discretionary basis, and no assets on a non-discretionary basis.

### **SERVICES PROVIDED**

As discussed in more detail below, we offer our clients comprehensive Wealth Management Services and Consulting Services. In addition, we offer a Young Professionals Program designed for young business leaders who we believe will meet our target client profile in the near future.

We will conduct an initial, complimentary interview with you. The individual conducting the interview will be qualified to determine the scope of services that we will provide. If you decide to engage us to provide our services, you and SAGEbroadview will enter into a written agreement that details the specific services to be provided and fees to be paid to us.

Once the agreement is signed, we will obtain additional information from you or from anyone else you instruct us that is legally acceptable (e.g., another adviser, legal counsel, etc.). We may request this information through further discussions, financial statements and documents, surveys, etc. This information will help us to understand your financial needs, goals, holdings, etc.

In performing services, we may independently verify any information given to us, though it is not a requirement that we do so, and sometimes we will simply take you at your word. We base our investment advice and/or financial planning recommendations on the information that is provided to us by you, and we incorporate your financial situation as of the time that the advice or recommendation is given. It remains your responsibility to promptly notify us if there is ever any change in your financial situation or investment objectives.

When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act of 1974 (“ERISA”) and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interests ahead of yours. Additional disclosure may be found elsewhere in this Brochure or in the written agreement between you and SAGEbroadview.

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<sup>1</sup> SAGEbroadview was originally formed as DHAS Financial Planning, LLC. In 2012 the name was changed to Broadview Financial Planning, LLC, and in 2014 changed again to SAGEbroadview Financial Planning, LLC. In 2020, the name changed to SAGEbroadview Wealth Management, LLC.

## **Wealth Management Services**

Our Wealth Management Services include Integrated Financial and Tax Planning (“Planning”) and Portfolio Management services.<sup>2</sup>

### *Integrated Financial and Tax Planning*

We gather required information through in-depth personal interviews. Information gathered includes your current financial status, future goals, and attitudes towards risk. Related documents supplied by you are carefully reviewed, and, depending on the terms of the engagement, a written report may be prepared.

Depending on your needs, our Planning Services may address some or all of the following areas of concern:

#### **Goal Setting**

We will help you establish your immediate, mid-term, and long-term personal and financial goals. We will then help you prioritize your goals and determine the resources necessary to accomplish your financial and life goals.

#### **Net Worth**

We will help you create a personal Statement of Net Worth.

#### **Stock Options and Other Equity Compensation Planning**

We will assist you with decisions regarding your employee equity compensation programs so that they complement your overall financial plan. We review your specific stock grants (incentive & nonqualified stock options, restricted stock, SARs, etc.) and design action plans in light of your personal financial situation, including your federal and state marginal tax brackets, net worth, objectives, risk tolerance, and need for cash.

#### **Employee Benefits Review**

We will review your employee benefits program and make recommendations to help you get the most from the choices offered.

#### **Education Funding Analysis**

We will prepare an analysis to determine how you might fund the education you desire for your children or grandchildren. We will discuss alternatives for savings vehicles and help you select the most appropriate vehicles given your specific needs. We will work with your college planner as may be needed. We will also explore financial aid possibilities and tax strategies.

#### **Planning for Financial Independence Analysis**

We will prepare an analysis to determine what amount of investments and additional savings might be necessary in order to achieve your goal of financial independence. We incorporate Social Security projections as well as annuity and pension income into the analysis. The plan’s sustainability is tested using Monte Carlo simulations.

#### **Tax Planning**

For a current tax year, we will prepare an annual income tax projection to estimate your expected liability or refund based upon expected income and deductions during the tax year. We

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<sup>2</sup> Financial planning and portfolio management services are no longer offered on a stand-alone basis. However, certain legacy clients of SAGEbroadview may have such arrangements.

will make recommendations to adjust your withholdings or estimated tax payments, if necessary. We will review appropriate tax planning strategies. If requested by you, we will assist your tax preparer and review draft returns.

Combining personal income tax return preparation with our Wealth Management service may assist you with a thorough, coordinated understanding of your finances. Lawrence Annello, a Partner of SAGEbroadview, is also a Partner of SAGEbroadview Tax, LLC ("SAGEbroadview Tax"), an affiliated tax preparation firm. Through his association with SAGEbroadview Tax, Mr. Annello is available to prepare these tax returns. You are under no obligation to use the services of SAGEbroadview Tax. Please see **Item 10 – Other Financial Industry Activities and Affiliations** of this Brochure for additional details.

#### Estate Planning

We will review your existing estate plan documents (wills, trusts, and powers of attorney) and determine the need, if any, for any additional estate planning. If requested by you, we will also recommend attorneys who specialize in drafting estate-planning documents and introduce you to these attorneys.

#### Insurance Review

We will review your current individual and corporate life insurance policies and make suggestions regarding the appropriateness of your coverage in meeting your current goals and objectives. We will also review and make recommendations regarding health, disability, long term care, and property and casualty insurance coverage.

#### Cash Flow Analysis

We will examine your annual income and expenses and suggest changes to better align your current spending and saving with your longer-term goals and objectives.

#### Small Business and/or Rental Income Consulting & Other Services as Needed

We will consult on major purchases, leasing arrangements, and/or refinancing mortgages. We will review your progress and stay current on important stages in your life.

Our recommendations are not limited to any specific product or service offered by a broker-dealer or insurance company. In performing our services, we are not required to verify any information received from you or from your other professionals and are expressly authorized to rely on such information.

Should you choose to accept our recommended plan, we may also recommend our own services, the services of an affiliated entity, or those of other professionals for implementation. You are advised that a conflict of interest exists if we recommend our own services or that of an affiliate. You are under no obligation to act upon any of the recommendations made by us under a Wealth Management engagement and/or to engage the services of any such recommended professional, including SAGEbroadview, our affiliates, or any of our related persons. You retain absolute discretion over all such implementation decisions and are free to accept or reject any of our recommendations.

#### *Portfolio Management Services*

Our Wealth Management offering includes personalized portfolio management services, which consist of giving continuous advice to you or making investments for you based on your individual needs. Through personal discussions, during which your goals and objectives are established, we assess your risk profile and investment guidelines and will prepare an investment policy statement or similar

document that reflects your investment objectives, time horizon, tolerance for risk, and any account restraints. Our Portfolio Management services generally include, but are not limited to, the following:

- Risk tolerance assessment
- Asset allocation
- Investment strategy formulation
- Investment Policy Statement development
- Asset selection
- Regular portfolio monitoring
- Periodic performance reporting
- Periodic rebalancing

We will create and manage a customized portfolio based on your risk profile, goals, and investment guidelines. We will allocate your assets among various asset classes based on your risk tolerance. We will manage your account based on your investment objectives and guidelines as memorialized in your investment policy statement.

In accordance with your investment objectives, we will create a portfolio principally comprised of mutual funds. Other security types may be used in addition to mutual funds. In addition, managed accounts may hold legacy positions in other types of financial instruments, including without limitation, exchange traded funds (commonly known as “ETFs”), individual debt or equity securities, etc. Please see the disclosures in **Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss** for additional information on the types of securities used by us to construct portfolios and certain associated risks. Each portfolio will be designed with the goal of meeting your individual needs.

Portfolio Management services will be provided on a discretionary basis. For accounts managed on a discretionary basis, you give SAGEbroadview full authority to manage your assets in accordance with what we deem to be in your best interest based on your investment objectives and guidelines as set forth in your investment policy statement. You will retain individual ownership of all securities in your account.

We may allocate (and/or recommend that you allocate) a portion of your investment assets among unaffiliated, independent investment managers in accordance with your designated investment objective(s). In such situations, the independent manager(s) shall have day-to-day responsibility for the active, discretionary management of your allocated assets. We shall continue to render investment advisory services to you relative to the ongoing monitoring and review of account performance, asset allocation and your investment objectives. Factors that we may consider in recommending independent manager(s) include your designated investment objective(s), as well as the manager’s management style, performance, reputation, financial strength, reporting, pricing, and research.

#### *Client Tailored Services and Client Imposed Restrictions*

We offer a full range of investment advisory services that can be tailored to meet your specific needs. To provide appropriately individualized services, we will work with you to obtain information regarding your financial circumstances, investment objectives, overall financial condition, income and tax status, personal and business assets, risk profile, and other information regarding your financial and investment needs.

At least annually we will review with you your financial circumstances, investment objectives and risk profile. For us to provide effective advisory services, it is critical that you provide accurate and complete

information to us and to inform us any time such information needs to be updated, or any time there is a change in your financial circumstances, investment objectives and/or risk profile.

Generally, you are permitted to impose reasonable restrictions on investing in certain securities or types of securities in your advisory account, provided, however, that some restrictions may not be accommodated. In addition, a restriction request may not be honored if it is fundamentally inconsistent with our investment philosophy, runs counter to your stated investment objectives, or would prevent us from properly servicing your account.

### **Young Professionals Program**

The Young Professionals Program is a financial planning and portfolio management services package geared for young professionals who desire to establish a long-term relationship with an adviser and whose assets and planning needs may not currently meet the firm's typical requirements. Clients in this program are usually young business leaders looking to build a solid financial foundation. Most have limited investible assets. The Program focuses on goal setting, budgeting and cash flow, employee benefits optimization and insurance protection. As needed, basic advice will be provided related to our other services. The Young Professionals Program includes:

#### *Financial Planning*

- Initial Delivery and Periodic Review of our financial planning recommendations
- Availability of us by phone or emails as questions arise throughout the year
- Advisement on outside investment accounts, including 401(k), 529 plans, etc.

#### *Portfolio Management Services*

We provide discretionary portfolio management services in the Young Professionals Program. All accounts must be held at Charles Schwab & Co., Inc. ("Schwab").

Based on inputs from you, we choose a suitable investment strategy and portfolio for your investment needs and goals and manage your portfolio on an ongoing basis.

Communication is primarily conducted with you through electronic channels. You must agree to accept electronic delivery of the Investment Management Agreement, disclosure documents, prospectuses, statements, and other materials. We make our portfolio managers available to discuss servicing matters with you.

### **Consulting Services**

To the extent requested by you, SAGEbroadview may provide consulting services regarding non-investment related matters, such as estate planning, tax planning, insurance, etc. Neither SAGEbroadview, nor any of our representatives, serves as an attorney or licensed insurance agent, and no portion of our services should be construed as same. To the extent requested by you, we may recommend the services of other professionals for certain non-investment implementation purposes (i.e., attorneys, accountants, insurance, etc.). You are under no obligation to engage the services of any such recommended professional. You retain absolute discretion over all such implementation decisions and are free to accept or reject any recommendation from us.

## ***Item 5 - Fees and Compensation***

### **Wealth Management Fees**

SAGEbroadview's annual fee for Wealth Management services has two components.

- The first component is the Portfolio Management fee, which shall be assessed at the annual rate of 0.50% of the market value of your portfolio assets.
- The second component, for Integrated Financial and Tax Planning services, will be a fixed fee that typically ranges from \$5,000 to \$20,000 per year based on the complexity of your situation.

Together these components will comprise your "Wealth Management Fee," which is subject to a quarterly minimum of \$2,000 per client household.

The Portfolio Management component is based upon the value of your portfolio (market value; or, in the absence of market value, fair market value) at the end of the previous quarter (or at the time of initial deposit into your account, whichever is more recent). Our Portfolio Management fee is prorated to account for additional contributions made to your portfolio during a billing period. No fee adjustments are made for partial withdrawals. Details of our Wealth Management fees charged are more fully described in your advisory agreement.

The Financial and Tax Planning component is prorated for periods less than a full billing cycle (based upon the number of calendar days in the calendar quarter that the advisory agreement was effective). You will be billed in advance at the beginning of each calendar quarter.

### ***Money Managers' Fees and Expenses***

All fees paid to SAGEbroadview for our Wealth Management services are separate and distinct from the fees and expenses charged by any other independent money managers that you have retained. Each independent money manager used involves different custodial, administrative, and fee arrangements, and may require certain minimum initial account investments. These fees and expenses are described in each independent money manager's firm Brochure. These fees will generally include a management fee and possible other fees. The actual management fees may be higher or lower for a specific independent money manager employing similar strategies. In certain circumstances you could invest with an independent money manager directly, without our services. In that case, you would not receive the services provided by us which are designed, among other things, to assist you in determining which independent money managers are most appropriate to your financial condition and objectives.

### ***Termination and Refunds***

You have the right to terminate your advisory agreement without penalty within five (5) business days after entering into such agreement. Either you or SAGEbroadview may terminate your Investment Advisory Agreement at any time, subject to any written notice requirements in the agreement.

If an account is terminated during a calendar quarter, Portfolio Management fees will be refunded based on the days remaining in the calendar quarter. We will credit your account for any refund. Otherwise, we will send a check to you.

### **Young Professionals Program Fees**

Our annual fee for participating in the Young Professional's Program has three components.



- The first component is a one-time, up front, non-refundable Onboarding Fee, which starts at \$1,500 for couples and \$1,000 for individuals. The Onboarding Fee is based on the time and expertise required to gather your personal and financial data, to establish goals, to perform research as needed, and to build a plan for you.
- The second component is a recurring Monthly Fee starting at \$300 for couples and \$200 for individuals. The Monthly Fee is for our continued assistance with executing, delivering, monitoring, and updating your financial plan. The Monthly Fee is billed in advance, and the first one is prorated based on the number of days from the effective date of the Agreement to the end of the month.
- The third component of the Young Professionals Program fee is the Portfolio Management Fee. This fee is assessed at the annual rate of 0.50% of the market value of the portfolio assets. It is based upon the value of your portfolio at the end of the previous quarter (or at the time of initial deposit into the account, whichever is more recent) and is prorated for periods less than a full billing cycle (based upon the number of calendar days in the calendar quarter that the advisory agreement was effective). The Portfolio Management Fee is normally prorated for additional contributions made to the portfolio during a billing period. No fee adjustments are made for partial withdrawals. You will be billed in advance at the beginning of each calendar quarter.

Together these fees will comprise the “Young Professionals Program Fee.”

Details of the fees charged are more fully described in your advisory agreement.

#### *Termination and Refunds*

You have the right to terminate an advisory agreement without penalty within five (5) business days after entering into such agreement. After that, either you or SAGEbroadview may terminate your Investment Advisory Agreement at any time, subject to any written notice requirements in the agreement.

The Onboarding Fee is non-refundable due to the amount of work up front to initiate your relationship with SAGEbroadview and to prepare the financial planning recommendations.

In the event of termination, any paid-but-uneared quarterly Portfolio Management Fees will be promptly refunded to you based on the number of days that services were provided. No portion of a Monthly Fee will be refunded.

SAGEbroadview will credit your account for any refund. Otherwise, we will send a check to you.

#### **Consulting Fees**

Consulting services fees will be charged on an hourly basis calculated on a charge of up to \$400 per hour. The length of time it will take to complete the advisory service will depend on the nature and complexity of your personal circumstances. We will invoice you monthly, in arrears, for all work that has been conducted by SAGEbroadview over the course of the previous month.

#### **General Fee Information**

##### *Fees Negotiable*

We retain the right to modify fees, including annual fee minimums, in our sole and absolute discretion, on a client-by-client basis. Factors considered include the complexity and nature of the advisory services

provided, anticipated amount of assets to be placed under management, anticipated future additional assets, related accounts, portfolio style, and account composition. The specific fee schedule is identified in your advisory agreement.

#### *Payment Methods*

Depending on your advisory service there are two methods we can employ to collect your fees:

- **Direct Debiting** – We will deduct the applicable fee directly from your account. We will notify your qualified custodian of the amount of the fee due and payable to SAGEbroadview pursuant to the firm's fee schedule and advisory agreement. The qualified custodian will not validate or check our fees, our corresponding calculation, or the assets on which the fee is based unless you have retained their services to do so. With your pre-approval, the qualified custodian will deduct the fee from your account or, if you have more than one account, from the account you have designated to pay our advisory fees. You will receive a statement directly from the qualified custodian at least quarterly, which will reflect all activity in your account(s), including the deduction of our advisory fees.
- **Billing** – You will pay us through "Advice Pay", an independent, third-party payment processing platform used to automatically withdraw funds from your bank or credit card account, or as negotiated and documented in your advisory agreement.

#### *Other Fees and Expenses*

Fees paid to SAGEbroadview are exclusive of all custodial and transaction costs paid to your custodian, brokers, or other third-party consultants. Please see **Item 12 – Brokerage Practices** for additional information. Fees paid to us are also separate and distinct from the fees and expenses that mutual funds, ETFs, or other investment pools charge to their shareholders (generally including a management fee and fund expenses, as described in each fund's prospectus or offering materials). You should review all fees charged by funds, brokers, SAGEbroadview and others to fully understand the total fees paid by you for investment and financial-related services.

### **Item 6 - Performance-Based Fees and Side-By-Side Management**

Our investment advisory services fees are not based on a share of the capital gains or capital appreciation (i.e., growth in value) of the funds in your account (a/k/a "performance-based fees"). We choose not to use a performance-based fee structure because of the potential conflict of interest this may create. Performance-based compensation can pose an incentive for an adviser to recommend an investment that may carry a higher degree of risk to the client in order to potentially earn higher fees.

Side-by-side management refers to an adviser simultaneously managing accounts that do pay performance-based fees and those that do not; this can create potential conflicts of interest. We do not engage in side-by-side management.

### **Item 7 - Types of Clients**

We provide advisory services to individuals (including high net worth individuals), trusts, and estates. Please see below for any conditions placed on providing specific services.

### **Wealth Management Services**

Wealth Management Services accounts are subject to a minimum quarterly fee. Please see **Item 5 – Fees and Compensation/Wealth Management Fees**. Under certain circumstances and in our sole discretion, we may negotiate this minimum. We do not generally impose a minimum portfolio value.

### **Young Professionals Program**

Clients eligible to participate in the Young Professionals Program include individuals and revocable living trusts. Organizations such as corporations, partnerships, government entities and qualified retirement plans subject to ERISA are not eligible to participate. We reserve the right to determine if a client should participate in this program, as well as/if when a client should graduate to our Wealth Management Service.

### **Consulting Services**

There is no minimum account size requirement or annual fee requirement for Consulting Services clients; however, we reserve the right to determine if a client should participate in this offering.

### ***Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss***

#### Methods of Analysis

If you engage SAGEbroadview to provide advisory services, the firm will first evaluate several factors, including your:

- Current financial situation
- Current and long-term needs
- Investment goals and objectives
- Tolerance for risk

We will make asset allocation and investment policy decisions based on these and other factors. We will then discuss with you how, in our best judgment, to meet your objectives while at the same time minimizing your risk exposure.

#### Investment Strategies

We will use investment strategies that are appropriate to your needs and consistent with your investment objectives, risk tolerance and time horizons, among other considerations.

Our portfolios are based on the principles of "Modern Portfolio Theory," whose concepts are based on rigorous, long-term academic research. The major premises of this theory include the following:

- Markets are typically efficient (though not always rational); therefore, it may be difficult to gain a competitive edge by exploiting market anomalies
- Risk and reward are highly correlated. Over time, assets of greater risk provide higher expected returns to compensate investors for accepting this level of risk. Adding high-risk, low-correlation asset classes to a portfolio can reduce volatility/risk while increasing expected rates of return
- Proper portfolio diversification can maximize expected return for a certain level of risk; likewise, it can minimize risk for a certain expected rate of return

We believe that a long-term, buy-and-hold investment strategy with periodic rebalancing is preferred over most active investment strategies. In a long-term strategy, securities are purchased with the

expectation that the value of those securities will grow over a relatively long period of time, generally greater than one year.

### **Wealth Management Services Clients**

Our portfolios integrate funds managed by **Dimensional Fund Advisors** (“DFA”), a multi-billion-dollar institutional portfolio manager. DFA manages assets exclusively for institutional investors and the clients of **registered financial advisors** like SAGEbroadview. DFA serves corporate pension plans, state/local governments, universities, and charitable organizations. DFA funds are not available to the general public.

DFA views the markets as an ally, not an adversary. Rather than positioning for market mistakes, DFA participates in preferred exposures, and focuses on the fundamentals of long-term growth. With an investment philosophy grounded in robust academic research, DFA uses economic and investment models to help investors arrange portfolios to ensure that allocations are commensurate with client goals and risk tolerance.

If you have an existing portfolio at the time you engage SAGEbroadview, we will evaluate your existing holdings and determine whether it is appropriate to continue to hold some or all of them, based on your objectives and needs. We will also assist in rebalancing your portfolio to maintain the desired allocation while minimizing your tax exposures, trading costs, etc.

### **Young Professionals Program Clients**

Your accounts will generally be invested in one or more goals-based, model portfolios comprised of ETFs and cash. The model portfolios are designed to offer investment options that fit your objectives and desired risk profile across the risk spectrum, ranging from “Conservative” to “Aggressive.” The desired risk level is achieved by controlling the allocation to the various major asset classes – equities, fixed income, and cash.

Based on inputs from you, we determine which model portfolio is suitable to your circumstances. Once we determine the model portfolio, that portfolio is managed based on your investment objectives. You, nevertheless, can place reasonable restrictions on the types of investments to be held in your account.

### **Risk of Loss**

While we seek to diversify your investment portfolio across various asset classes consistent with your Investment Plan in an effort to reduce risk of loss, all investment portfolios are subject to risks. Accordingly, there can be no assurance that your investment portfolio will be able to fully meet your investment objectives and goals, or that investments will not lose money.

Below is a description of several of the principal risks that your investment portfolio faces.

**Management Risks.** While we manage your investment portfolio on our experience, research and proprietary methods, the value of your investment portfolio will change daily based on the performance of the underlying securities in which it is invested. Accordingly, your investment portfolio is subject to the risk that we allocate your assets to individual securities and/or asset classes that are adversely affected by unanticipated market movements, and the risk that our specific investment choices could underperform their relevant indexes.

**Risks of Investments in Mutual Funds, ETFs, and Other Investment Pools.** As described above, we generally concentrate investments in client portfolios in mutual funds, while other security types may be held in limited fashion. These other security types include, among others, ETFs, and other investment

pools (“pooled investment funds”). Investments in pooled investment funds are generally less risky than investing in individual securities because of their diversified portfolios; however, these investments are still subject to risks associated with the markets in which they invest. In addition, pooled investment funds’ success will be related to the skills of their particular managers and their performance in managing their funds. Pooled investment funds are also subject to risks due to regulatory restrictions applicable to registered investment companies under the Investment Company Act of 1940.

**Equity Market Risks.** We will generally invest portions of your assets directly into equity investments, primarily mutual funds that invest in the stock market. As noted above, while pooled investments have diversified portfolios that may make them less risky than investments in individual securities, funds that invest in stocks and other equity securities are nevertheless subject to the risks of the stock market. These risks include, without limitation, the risks that stock values will decline due to daily fluctuations in the markets, and that stock values will decline over longer periods (e.g., bear markets) due to general market declines in the stock prices for all companies, regardless of any individual security’s prospects.

**Fixed Income Risks.** We may invest portions of client assets directly into fixed income instruments, such as bonds and notes, these are typically legacy positions that the client held prior to engaging us. We may invest your assets in fixed income pooled investment funds (those that invest in bonds and notes) as appropriate. While investing in fixed income instruments, either directly or through pooled investment funds, is generally less volatile than investing in stock (equity) markets, fixed income investments nevertheless are subject to risks. These risks include, without limitation, interest rate risks (risks that changes in interest rates will devalue the investments), credit risks (risks of default by borrowers), or maturity risk (risks that bonds or notes will change value from the time of issuance to maturity).

**Foreign Securities Risks.** We may invest portions of your assets into pooled investment funds that invest internationally. While foreign investments are important to the diversification of client investment portfolios, they carry risks that may be different from U.S. investments. For example, foreign investments may not be subject to uniform audit, financial reporting or disclosure standards, practices or requirements comparable to those found in the U.S. Foreign investments are also subject to foreign withholding taxes and the risk of adverse changes in investment or exchange control regulations. Finally, foreign investments may involve currency risk, which is the risk that the value of the foreign security will decrease due to changes in the relative value of the U.S. dollar and the security’s underlying foreign currency.

## **Item 9 - Disciplinary Information**

We are required to disclose any legal or disciplinary events that are material to your evaluation of our advisory business or the integrity of our management. Neither SAGEbroadview nor any member of our management has been involved in a material criminal or civil action in a domestic, foreign or military jurisdiction; an administrative enforcement action; or self-regulatory organization preceding that would reflect poorly upon our advisory business or the integrity of the firm.

## **Item 10 - Other Financial Industry Activities and Affiliations**

### Financial Industry Affiliations

SAGEbroadview Tax, LLC is a single member LLC owned 100% by SAGEbroadview, Inc, which is the same entity that owns SAGEbroadview Wealth Management, LLC. The firms have entered into a service arrangement under which each may provide certain services to the other for typical compensation. Client fees are not affected by this arrangement. SAGEbroadview Tax, LLC primarily provides tax

preparation services. Clients of SAGEbroadview Wealth Management may choose to use the services of SAGEbroadview Tax, LLC, but the fees for each service are completely separate. Each firm's records are maintained separately and although either firm may recommend the services of the other firm, neither pays referral fees to the other. Clients are not obligated to use either service. Because of the common ownership of SAGEbroadview Tax, LLC and our firm, we have a conflict of interest in recommending that our clients use the services of our affiliate.

#### Selection of Other Advisers

We do not receive, directly or indirectly, compensation from other investment advisers that we may recommend or select for our clients.

#### Other Service Providers

We have engaged DPL Financial Partners, LLC ("DPL") as a provider of insurance consultation services. DPL analyzes insurance products, including annuities, and provides feedback to us to consider when advising clients on such matters. While we pay an annual fee to DPL, this cost is not passed on to clients.

DPL may recommend a product that DPL's representatives sell. While we consider such recommendations, we are under no obligation to act on them. If we decide to pass such a recommendation on to our client, while DPL will earn a service fee from the insurer, SAGEbroadview earns no compensation based on the transaction. If we manage the investments inside the insurance product going forward, however, the value of the product will be included in our asset-based fee calculations.

### **Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

#### Code of Ethics and Personal Trading

We have adopted a Code of Ethics to prevent violations of federal securities laws. Our Code of Ethics is predicated on the principle that the firm owes a fiduciary duty to our clients. Accordingly, we expect all of our associated persons to act with honesty, integrity and professionalism and to adhere to federal and state securities laws. All officers, managers, directors, members and employees of our firm and any other person who provides advice on behalf of SAGEbroadview and is subject to SAGEbroadview's control and supervision are required to adhere to the Code of Ethics. At all times, the firm and our associated persons must

- (i) place your interests ahead of the firm's
- (ii) engage in personal investing that is in full compliance with the firm's Code of Ethics; and
- (iii) avoid taking advantage of their position

A copy of our Code of Ethics is available to you upon request. For a copy, please contact SAGEbroadview at (860) 606-3580.

#### Material Financial Interest

We do not recommend to you securities in which the firm or any related person has a material financial interest.

#### Invest in Same Securities as Clients

SAGEbroadview or individuals associated with SAGEbroadview may buy, sell, or hold in their personal accounts the same securities that we recommend to our clients and in accordance with the firm's internal compliance procedures. To minimize conflicts of interest, and to maintain the fiduciary responsibility we have to our clients, we have established personal securities transaction policies to monitor the personal securities transactions and securities holdings of each of our "access persons."

#### Engaging in Transactions at Same Time as Client

SAGEbroadview and/or individuals associated with SAGEbroadview may, at or about the same time, buy, sell, or hold in their personal accounts the same securities that we recommend to our clients. This practice may create a situation in which SAGEbroadview and/or individuals associated with SAGEbroadview are in a position to materially benefit from the sale or purchase of those securities. Therefore, this situation creates a potential conflict of interest. As indicated above, SAGEbroadview has a personal securities transaction policy in place to mitigate any potential conflicts of interest.

### **Item 12 - Brokerage Practices**

#### Best Execution and Benefits of Brokerage Selection

When given discretion to select the brokerage firm that will execute orders in your account, we seek “best execution” for your trades, which is a combination of several factors, including, without limitation, quality of execution, services provided and commission rates. Recognizing these various factors, we may use or recommend using brokers who do not necessarily charge the lowest available commission. Research services received with transactions may include proprietary or third-party research (or any combination) and may be used in servicing any or all of our clients. Therefore, research services received may not be used for the account for which the particular transaction was effected.

We recommend that you establish a brokerage account with Charles Schwab & Co., Inc. (“Schwab”) and/or Shareholders Service Group, Inc. (“SSG”), together the “Custodians” both FINRA registered broker-dealers, member SIPC, as the qualified custodians to maintain custody of your assets. SSG utilizes the clearing services of Pershing, LLC. We will also effect trades for your account at the Custodians, or may in some instances, consistent with our duty of best execution and specific agreement with you, elect to execute trades elsewhere. Although we may recommend that you establish an account at the Custodians, it is ultimately your decision to custody assets with the Custodians. We are independently owned and operated and are not affiliated with the Custodians. The Custodians do not supervise SAGEbroadview, our agents or activities.

The Custodians provide us with access to their institutional trading, custody, reporting and related services, which are typically not available to the Custodians’ retail investors. The Custodians also make available various support services. Some of those services help us manage or administer our clients’ accounts, while others help us manage and grow our business. These services generally are available to independent investment advisors on an unsolicited basis, at no charge to them. These services are not soft dollar arrangements but are part of the institutional platform offered by the Custodians. The Custodians’ brokerage services include executing securities transactions, as well as providing custody, research, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

For our client accounts maintained in their custody, the Custodians generally do not charge separately for custody services but are instead compensated by account holders through commissions or other fees on trades that it executes or that settle into your Custodian account. Certain trades may not incur Custodian commissions or transaction fees. The Custodian is also compensated by earning interest on the uninvested cash in your account. The Custodians make available to us other products and services that benefit us but that may not directly benefit your account. Many of these products and services may be used to service all or a substantial number of our accounts, including accounts not maintained at the Custodians.

The Custodians’ products and services that assist us in managing and administering your accounts include software and other technology that:

- (i) provide access to client account data (such as trade confirmations and account statements)
- (ii) facilitate trade execution and allocate aggregated trade orders for multiple client accounts
- (iii) provide pricing and other market data
- (iv) facilitate payment of our fees from our clients' accounts
- (v) assist with back-office functions, recordkeeping, and client reporting

The Custodians also offer other services intended to help us manage and further develop our business enterprise. These services may include:

- (i) technology, compliance, legal, and business consulting
- (ii) publications and conferences on practice management and business succession
- (iii) access to employee benefits providers, human capital consultants and insurance providers

The Custodians may make available, arrange and/or pay third-party vendors for the types of services rendered to us. The Custodians may discount or waive fees they would otherwise charge for some of these services, or they may pay all or a part of the fees of a third-party providing these services to us. The Custodians may also provide other benefits such as educational events or occasional business entertainment of our personnel. In evaluating whether to recommend that you custody your assets at the Custodians, we may take into account the availability of some of the foregoing products and services and other arrangements as part of the total mix of factors we consider and not solely on the nature, cost or quality of custody and brokerage services provided by the Custodians, which may create a potential conflict of interest.

#### Directed Brokerage

We do not generally allow you to custody your assets with or direct your brokerage transactions to broker-dealers other than the Custodians. Further, clients in the Young Professionals Program must agree to maintain their investment assets at Schwab. Not all advisors require a client to maintain their accounts at a specific broker-dealer.

#### Aggregated Trade Policy

We typically direct trading in individual client accounts as and when trades are appropriate based on the client's Investment Plan, without regard to activity in other client accounts.

### **Item 13 - Review of Accounts**

Managed portfolios are reviewed at least quarterly but may be reviewed more often if requested by you, upon receipt of information material to the management of your portfolio, or at any time such review is deemed necessary or advisable by us. These factors generally include but are not limited to, the following:

- change in your specific circumstances (marriage, divorce, retirement)
- change in general conditions (economic, political, market)

Such reviews are conducted by one of our investment adviser representatives or principals.

Account custodians are responsible for providing monthly or quarterly account statements that reflect the positions (and current pricing) in your account, as well as transactions in your account, including fees paid. Account custodians also provide prompt confirmation of all trading activity and year-end tax statements, such as 1099 forms. We will provide additional written reports as needed or requested by you.



### **Consulting Services**

For those clients to whom SAGEbroadview provides separate consulting services, reviews are conducted on an as needed or agreed upon basis. Such reviews are conducted by one of our investment adviser representatives or principals.

### **Item 14 - Client Referrals and Other Compensation**

As noted above, we receive an economic benefit from the Brokers in the form of support products and services they make available to us and other independent investment advisors whose clients maintain accounts at the Brokers. These products and services, how they benefit our firm, and the related conflicts of interest are described in **Item 12 - Brokerage Practices**. The availability of the Brokers' products and services to us is based solely on our participation in the program and not on the provision of any particular investment advice. Neither the Brokers nor any other party is paid to refer clients to SAGEbroadview.

### **Item 15 - Custody**

Schwab and SSG are the custodians of nearly all our client accounts. From time to time however, you may select an alternate broker to hold your account in custody. In any case, it is the custodian's responsibility to provide you with confirmations of trading activity, tax forms, and (at least) quarterly account statements. You are advised to review this information carefully, and to notify us of any questions or concerns. You are also asked to promptly notify us if the custodian fails to provide statements on each account held. Neither Schwab nor SSG is affiliated with SAGEbroadview, nor do Schwab or SSG supervise SAGEbroadview, our agents or activities.

From time to time and in accordance with SAGEbroadview's agreement with clients, SAGEbroadview will provide additional reports. The account balances reflected on these reports should be compared to the balances shown on the brokerage statements to ensure accuracy. At times there may be small differences due to the timing of dividend reporting, pending trades or other similar issues.

### **Item 16 - Investment Discretion**

As described above under **Item 4 - Advisory Business**, we manage portfolios on a discretionary basis. This means that after an Investment Plan is developed for your investment portfolio, we will execute that plan without specific consent from you for each transaction. For discretionary accounts, a Limited Power of Attorney ("LPOA") is executed by you, giving us the authority to carry out various activities in your account, generally including the following: trade execution, the ability to request checks on your behalf, and the withdrawal of advisory fees directly from your account. We then direct investment of your portfolio using our discretionary authority. You may limit the terms of the LPOA to the extent consistent with your investment advisory agreement with us and the requirements of your custodian. The discretionary relationship is further described in the agreement between you and SAGEbroadview.

### **Item 17 - Voting Client Securities**

As a policy and in accordance with our client agreement, we do not vote proxies related to securities held in your accounts. The custodian of your account will normally provide proxy materials directly to you. You may contact us with questions relating to proxy procedures and proposals; however, we generally do not research particular proxy proposals.

**Item 18 - Financial Information**

We do not require nor solicit prepayment of more than \$1,200 in fees per client, six months or more in advance, and therefore have no disclosure with respect to this item.

# **Exhibit A**

**Brochure Supplement**

**Form ADV Part 2B**

**Item 1 - Cover Page**

**Lawrence James Annello, CPA/PFS, CFP®**  
**CRD# 4650103**

**of**

**SAGEbroadview Wealth Management, LLC**

10 Waterside Drive, Suite 305  
Farmington, Connecticut 06032-2837

(860) 606-3580

[www.sagebroadview.com](http://www.sagebroadview.com)

January 29, 2024

This Brochure Supplement provides information about Lawrence James Annello, and supplements the SAGEbroadview Wealth Management, LLC ("SAGEbroadview") Brochure. You should have received a copy of that Brochure. Please contact us at (860) 606-3580 if you did not receive our Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Mr. Annello is available on the SEC's website at  
[www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

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***Item 2 - Educational Background and Business Experience***

Lawrence James Annello, CPA/PFS, CFP® (Year of Birth: 1957)

**Education**

University of Hartford; BS - Accounting  
Certified Public Accountant\* (CPA)  
Personal Financial Specialist\*\* (PFS)  
CERTIFIED FINANCIAL PLANNER™ Professional\*\*\* (CFP®)

**Experience**

Partner & Wealth Manager/Chief Operations & Finance Officer/Chief Compliance Officer:  
**SAGEbroadview Wealth Management, LLC** (Formerly Broadview Financial Planning, LLC) [2000-Present]  
Partner: **SAGEbroadview Tax, LLC** [2020 – Present]  
Principal: **UHY Advisors N.E., LLC** [2018 – 2020]  
Partner: **Del Conte, Hyde, Annello & Schuch, P.C.** [1999-2018]

\*A CPA is a Certified Public Accountant. All CPA candidates must pass the Uniform CPA Examination to qualify for a CPA certificate and license to practice public accounting. While the exam is the same regardless of where it is taken, every state/jurisdiction has its own set of education and experience requirements that individuals must meet. However, most states require at least a bachelor's degree and a concentration in accounting, and at least one year of public accounting experience under the supervision of or verification by a CPA. Once the designation is attained, the CPA is required to meet continuing education requirements.

\*\*The PFS designation is granted exclusively to CPAs with the combination of extensive tax expertise and comprehensive knowledge of personal financial planning. The requirements for the PFS credential are established by the PFP (Personal Financial Planning) staff at the AICPA (American Institute of CPAs), the National Accreditation Commission, along with the PFS Credential Committee, and accurately reflect the depth and breadth of experience and technical expertise required to obtain this credential. The 5 major requirements are: (1) Obtain CPA licensure (2) join the AICPA and be a member in good standing (3) complete a comprehensive PFP education, consisting of a minimum of 80 hours of PFP training and education within the five year period preceding the date of the PFS application (4) fulfill 3,000 hours of personal financial planning business experience and (5) pass a PFP examination.

\*\*\*The CFP® certification is granted by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). To attain the certification, the candidate must complete the required educational, examination, experience and ethics requirements set forth by CFP Board. Certain designations, such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. A comprehensive examination tests the candidate's ability to apply financial planning knowledge to client situations. Qualifying work experience is also required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. CFP® professionals must complete 30 hours of continuing education accepted by CFP Board every two years.

### ***Item 3 - Disciplinary Information***

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Mr. Annello has no such disciplinary information to report.

### ***Item 4 - Other Business Activities***

Mr. Annello is a principal owner of SAGEbroadview, Inc., which in turn owns both SAGEbroadview Wealth Management, LLC, and SAGEbroadview Tax, LLC. The latter is a single member LLC that primarily provides tax preparation services to wealth management clients of SAGEbroadview Wealth Management, LLC. Certain clients may maintain business relationships with SAGEbroadview Tax, LLC and SAGEbroadview Wealth Management, LLC under separate agreements. Services for each firm are billed separately and no referral fee or other incentive compensation arrangement exists should clients seek the services of both of these entities.

### ***Item 5 - Additional Compensation***

Other than as stated above, Mr. Annello is not engaged in any other investment-related business or occupation, and does not earn compensation for the sale of any other products or services.

***Item 6 - Supervision***

Mr. Annello serves in multiple capacities with the firm; Principal Executive Officer, Chief Compliance Officer, Financial Planner and Investment Adviser Representative. He is responsible for supervising the firm's advisory services activities and our associated staff. Please address questions relative to the firm, staff, our services, or this ADV Part 2 or any Advisory Supplemental Brochure to the attention of Mr. Annello at (860) 606-3580. Additional information about our firm, other advisory firms, or an associated representative is available at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Brochure Supplement**

**Form ADV Part 2B**

**Item 1 - Cover Page**

**John David Principe, CFP®**  
**CRD# 5802007**

**of**

**SAGEbroadview Wealth Management, LLC**

10 Waterside Drive, Suite 305  
Farmington, Connecticut 06032-2837

(860) 606-3580

[www.sagebroadview.com](http://www.sagebroadview.com)

January 29, 2024

This Brochure Supplement provides information about John David Principe, and supplements the SAGEbroadview Wealth Management, LLC (“SAGEbroadview”) Brochure. You should have received a copy of that Brochure. Please contact us at (860) 606-3580 if you did not receive our Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Mr. Principe is available on the SEC’s website at  
[www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

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***Item 2 - Educational Background and Business Experience***

John David Principe, CFP® (Year of Birth: 1970)

**Education**

University of Colorado; BA - English  
CERTIFIED FINANCIAL PLANNER™ Professional\*(CFP®)

**Experience**

Partner, Wealth Manager and Financial Planning Manager; **SAGEbroadview Wealth Management, LLC** (Formerly Broadview Financial Planning, LLC) [2007-Present]  
Senior Planner; **SAGE Advisory Group, LLC** [2007-2013]  
Associate; **Sciquest, Inc.** [1999-2006]

\*The CFP® certification is granted by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). To attain the certification, the candidate must complete the required educational, examination, experience and ethics requirements set forth by CFP Board. Certain designations,

such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. A comprehensive examination tests the candidate's ability to apply financial planning knowledge to client situations. Qualifying work experience is also required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. CFP® professionals must complete 30 hours of continuing education accepted by CFP Board every two years.

### ***Item 3 - Disciplinary Information***

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Mr. Principe has no such disciplinary information to report.

### ***Item 4 - Other Business Activities***

Mr. Principe is a principal owner of SAGEbroadview, Inc., which in turn owns both SAGEbroadview Wealth Management, LLC and SAGEbroadview Tax, LLC. The latter is a single member LLC that primarily provides tax preparation services to wealth management clients of SAGEbroadview Wealth Management, LLC. Certain clients may maintain business relationships with SAGEbroadview Tax, LLC and SAGEbroadview Wealth Management, LLC under separate agreements. Services for each firm are billed separately and no referral fee or other incentive compensation arrangement exists should clients seek the services of both of these entities.

### ***Item 5 - Additional Compensation***

Other than as stated above, Mr. Principe is not engaged in any other investment-related business or occupation, and does not earn compensation for the sale of any other products or services.

### ***Item 6 - Supervision***

Among other oversight obligations, the firm monitors the personal securities transactions, business activities, advisory services, and communications of all our personnel. Staff must review and acknowledge their adherence to the firm's Code of Ethics and other pertinent policies and guidelines. As Chief Compliance Officer, Mr. Lawrence Anello serves as supervisor for Mr. Principe and may be reached at (860) 606-3580.



**Brochure Supplement**

**Form ADV Part 2B**

**Item 1 - Cover Page**

**Christopher James Annello, CFP®**  
**CRD# 5998570**

Burlington Woods Office Park  
2 Burlington Woods Drive, Suite 100  
Burlington, Massachusetts 01803

(781) 265-2070

**of**

**SAGEbroadview Wealth Management, LLC**

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January 29, 2024

This Brochure Supplement provides information about Christopher James Annello, and supplements the SAGEbroadview Wealth Management, LLC (“SAGEbroadview”) Brochure. You should have received a copy of that Brochure. Please contact us at (860) 606-3580 if you did not receive our Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Mr. Annello is available on the SEC’s website at  
[www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

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***Item 2 - Educational Background and Business Experience***

Christopher James Annello, CFP® (Year of Birth: 1985)

**Education**

Bryant University; BS – Business Administration  
CERTIFIED FINANCIAL PLANNER™ Professional\*(CFP®)

**Experience**

Partner, Wealth Manager and Portfolio Manager; **SAGEbroadview Wealth Management, LLC**  
(Formerly Broadview Financial Planning, LLC) [2011-Present]

Associate Adviser; **SAGE Advisory Group, LLC** [2011-2013]  
Assistant Manager; **Enterprise Rent-a-Car** [2007-2011]

\*The CFP® certification is granted by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). To attain the certification, the candidate must complete the required educational, examination, experience and ethics requirements set forth by CFP Board. Certain designations, such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. A comprehensive examination tests the candidate's ability to apply financial planning knowledge to client situations. Qualifying work experience is also required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. CFP® professionals must complete 30 hours of continuing education accepted by CFP Board every two years.

### ***Item 3 - Disciplinary Information***

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Mr. Annello has no such disciplinary information to report.

### ***Item 4 - Other Business Activities***

Mr. Annello is a principal owner of SAGEbroadview, Inc. which in turn owns both SAGEbroadview Wealth Management, LLC and SAGEbroadview Tax, LLC. The latter is a single member LLC that primarily provides tax preparation services to wealth management clients of SAGEbroadview Wealth Management, LLC. Certain clients may maintain business relationships with SAGEbroadview Tax, LLC and SAGEbroadview Wealth Management, LLC under separate agreements. Services for each firm are billed separately and no referral fee or other incentive compensation arrangement exists should clients seek the services of both of these entities.

### ***Item 5 - Additional Compensation***

Other than as stated above, Mr. Annello is not engaged in any other investment-related business or occupation and does not earn compensation for the sale of any other products or services.

### ***Item 6 - Supervision***

Among other oversight obligations, the firm monitors the personal securities transactions, business activities, advisory services, and communications of all our personnel. Staff must review and acknowledge their adherence to the firm's Code of Ethics and other pertinent policies and guidelines. As Chief Compliance Officer, Mr. Lawrence Annello serves as supervisor for Christopher James Annello and may be reached at (860) 606-3580.

**Brochure Supplement**

**Form ADV Part 2B**

**Item 1 - Cover Page**

**Karina Isabel Salés Linehan**  
**CRD# 6557306**

Courthouse Plaza  
60 Washington Street, Suite 102  
Morristown, New Jersey 07960

(973) 539-0200

**of**

**SAGEbroadview Wealth Management, LLC**

10 Waterside Drive, Suite 305  
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[www.sagebroadview.com](http://www.sagebroadview.com)

January 29, 2024

This Brochure Supplement provides information about Karina Isabel Salés Linehan, and supplements the SAGEbroadview Wealth Management, LLC (“SAGEbroadview”) Brochure. You should have received a copy of that Brochure. Please contact us at (860) 606-3580 if you did not receive our Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Ms. Salés Linehan is available on the SEC’s website at  
[www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

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***Item 2 - Educational Background and Business Experience***

Karina Isabel Salés Linehan (Year of Birth: 1985)

**Education**

Pennsylvania State University; BS – Accounting [August 2004 – May 2008]

**Experience**

Operations Associate; **SAGEbroadview Wealth Management, LLC** [October 2018-present]  
Financial Advisor; **Northwestern Mutual** [October 2015 – July 2018]  
Senior Finance Auditor; **Johnson & Johnson – Corporate Internal Audit** [June 2010 – October 2015]

Financial Analyst; **Johnson & Johnson – Ortho-McNeil Janssen** [October 2009 – May 2010]  
Associate Analyst; **Johnson & Johnson – Alza Corporation** [March 2009 – October 2009]  
Associate Finance Auditor; **Johnson & Johnson – Corporate Internal Audit** [May 2008 – March 2009]

***Item 3 - Disciplinary Information***

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Ms. Salés Linehan has no such disciplinary information to report.

***Item 4 - Other Business Activities***

Ms. Salés Linehan is not engaged in any other business activities.

***Item 5 - Additional Compensation***

Ms. Salés Linehan is not engaged in any other investment-related business or occupation and does not earn compensation for the sale of any other products or services.

***Item 6 - Supervision***

Among other oversight obligations, the firm monitors the personal securities transactions, business activities, advisory services, and communications of all our personnel. Staff must review and acknowledge their adherence to the firm's Code of Ethics and other pertinent policies and guidelines. As Chief Compliance Officer, Mr. Lawrence Annello serves as supervisor for Ms. Salés Linehan and may be reached at (860) 606-3580.

**Brochure Supplement**

**Form ADV Part 2B**

**Item 1 - Cover Page**

**Daniel James Lester, CFP®**  
**CRD# 7264333**

**of**

**SAGEbroadview Wealth Management, LLC**

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Farmington, Connecticut 06032-2837

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January 29, 2024

This Brochure Supplement provides information about Daniel James Lester, and supplements the SAGEbroadview Wealth Management, LLC ("SAGEbroadview") Brochure. You should have received a copy of that Brochure. Please contact us at (860) 606-3580 if you did not receive our Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Mr. Lester is available on the SEC's website at  
[www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

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***Item 2 - Educational Background and Business Experience***

Daniel James Lester (Year of Birth: 1998)

**Education**

Bentley University; BS – Finance (August 2016 – May 2019)  
Bentley University; MS – Taxation (August 2019 – May 2020)  
CERTIFIED FINANCIAL PLANNER™ Professional\* (CFP®)

**Experience**

Associate Adviser; **SAGEbroadview Wealth Management, LLC** (June 2020 - Present)  
Intern; **SAGEbroadview Wealth Management, LLC** (May 2019 - May 2020)  
Advisor Scholar Intern; **Barnum Financial Group** (June 2018 - July 2018)

\*The CFP® certification is granted by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). To attain the certification, the candidate must complete the required educational, examination, experience and ethics requirements set forth by CFP Board. Certain designations,

such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. A comprehensive examination tests the candidate's ability to apply financial planning knowledge to client situations. Qualifying work experience is also required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. CFP® professionals must complete 30 hours of continuing education accepted by CFP Board every two years.

***Item 3 - Disciplinary Information***

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Mr. Lester has no such disciplinary information to report.

***Item 4 - Other Business Activities***

Mr. Lester is not engaged in any other business activities.

***Item 5 - Additional Compensation***

Mr. Lester is not engaged in any other investment-related business or occupation and does not earn compensation for the sale of any other products or services.

***Item 6 - Supervision***

Among other oversight obligations, the firm monitors the personal securities transactions, business activities, advisory services, and communications of all our personnel. Staff must review and acknowledge their adherence to the firm's Code of Ethics and other pertinent policies and guidelines. As Chief Compliance Officer, Mr. Lawrence Annello serves as supervisor for Mr. Lester and may be reached at (860) 606-3580.