



Gragg Financial
Supplement for Aaron Stitzel
9 East Marion Street
Shelby, North Carolina 28150
704.482.2001
www.graggfinancial.com
03.08.24

This Brochure provides information about Aaron Stitzel, CPA/PFS that supplements the Gragg Financial Brochure. You should have received a copy of that Brochure. Please contact Jay Gragg, Chief Compliance Officer, if you did not receive the Gragg Financial Brochure or if you have any questions about the contents of this supplement.

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

Item 1 – Educational Background and Business Experience

Aaron Stitzel, CPA/PFS, born July 4, 1986, and is employed by Gragg Financial.

He earned his B.A. in Biology at The University of North Carolina at Chapel Hill in 2009 and his M.B.A with a concentration in Finance and Accounting. at Gardner-Webb University in 2012.

Aaron Stitzel became a Certified Public Accountant (CPA) in 2018.

Aaron has been a Personal Financial Specialist (PFS) since 2018. The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, fulfill 3,000 hours of personal financial planning business experience, complete 80 hours of personal financial planning CPE credits, pass a comprehensive financial planning exam and be an active member of the AICPA. A PFS credential holder is required to adhere to AICPA's Code of Professional Conduct, and is encouraged to follow AICPA's Statement on Responsibilities in Financial Planning Practice. To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS credential is administered through the AICPA. Aaron passed the Series 65 in 2018.

Item 2 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Gragg Financial or the integrity of Gragg Financials' management. Gragg Financial has no information applicable to this item.

Item 3 – Other Business Activities

Aaron Stitzel is not engaged in other investment-related business activities outside of Gragg Financial.

Item 4 – Additional Compensation

Aaron Stitzel does not receive additional compensation for advisory services. The firm also has a strict gift and entertainment policy that is overseen by the Chief Compliance Officer

Item 5 – Supervision

Jay Gragg, Chief Compliance Officer, meets regularly with Aaron Stitzel in a supervisory role to monitor the advice provided to clients. Aaron can be contacted at (704) 482-2001 or aaron@graggfinancial.com