

# **DANIEL A. CESTA, CPA, CFP<sup>®</sup>, MST**

March 26, 2024

ADV Part 2B – Supplemental Brochure

## ***Pinnacle Wealth Management Group, Inc.***

***849 Penniman, Suite 201***

***Plymouth, MI 48170***

***Phone: (734) 667-5581***

***Fax: (734) 667-5607***

***Website: [www.pwmgi.com](http://www.pwmgi.com)***

***Email: [daniel.cesta@pwmgi.com](mailto:daniel.cesta@pwmgi.com)***

This brochure supplement provides information about Daniel A. Cesta, CPA, CFP<sup>®</sup>, MST that supplements the Pinnacle Wealth Management Group, Inc.'s brochure. You should have received a copy of that brochure. Please contact Mr. Cesta at (734) 667-5581 if you did not receive Pinnacle Wealth Management Group, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Daniel A. Cesta, CPA, CFP<sup>®</sup>, MST is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can search this site by a unique identifying number, known as a CRD number. Mr. Cesta's CRD number is 2763334.

## ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Daniel A. Cesta, CPA, CFP®, MST**

**Born:** 1968

**Education:** **State University of New York (SUNY) - Albany** – Master of Science in Taxation (MST) – 1993

**Siena College** – Bachelor in Business Administration – 1990

**Certified Public Accountant – CPA** – 1992

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majorities of state boards of accountancy have adopted the AICPA's Code of Professional Conduct within their state accountancy laws or have created their own.

***Certified Financial Planner™ - CFP® - 1996***

*Issued by:* Certified Financial Planner Board of Standards, Inc.

*Prerequisites/Experience Required:* Candidate must meet the following requirements:

- A bachelor's degree (or higher) from an accredited college or university, and • 3 years of full-time personal financial planning experience

*Educational Requirements:* Candidate must complete a CFP®-board registered program, or hold one of the following: CPA, ChFC, Chartered Life Underwriter (CLU), CFA, Ph.D. in business or economics, Doctor of Business Administration, Attorney's License.

*Examination Type:* CFP® Certification Examination

*Continuing Education/Experience Requirements:* 30 hours every 2 years

**Business Background:**

***Pinnacle Wealth Management Group, Inc.***

- Owner – April 2005 to present
- Investment Adviser Representative – February 2016 to Present

***Private Client Services*** – March 2016 to Present

- Registered Representative

***LPL Financial, LLC*** – April 2005 to March 2016

- Registered Representative
- Investment Adviser Representative

***Paine Webber/UBS Financial Services Inc.*** – June 1996 to March 2005

- Registered Representative
- Investment Adviser Representative

**ITEM 3 – DISCIPLINARY HISTORY**

Mr. Cesta has not been and/or is presently not involved in any disciplinary, legal, or regulatory events that would be material to a client's evaluation of him or the Firm.

**ITEM 4 – OTHER BUSINESS ACTIVITIES**

Investment Related Other Business Activities: Mr. Cesta is a registered representative of Private Client Services, member FINRA/SIPC. He spends less than 5% of his time on this activity. In his separate capacity as a registered representative he may sell securities through Private Client Services to our clients for a commission. This causes a conflict of interest because the commission from Private Client Services is separate from the investment management fees outlined in our ADV Part 2A and Appendix 1. Mr. Cesta attempts to mitigate this conflict of interest to the best of his ability by placing the client's interest ahead of his own through his fiduciary duty. Additionally, it is our policy that recommended securities purchases do not have to be purchased through Mr. Cesta or any affiliate.

Mr. Cesta is licensed to sell (for sales commissions) insurance products (annuities, life, longterm care and health) for various insurance companies that are duly licensed in the State of Michigan. He spends less than 5% of his time on this activity. This causes a conflict of interest because he receives a commission for these services, which is separate from the investment management and financial planning fees outlined in Item 5 of the firm's ADV Part 2A and Appendix 1. Mr. Cesta attempts to mitigate the conflict of interest to the best of his ability by placing the client's interests ahead of his own, through his fiduciary duty and by following the Advisor's Code of Ethics. Additionally, Mr. Cesta is not a "captive" or "field" agent of any insurance companies and is therefore able to offer those insurance products which he feels are most suitable for his clients. Clients are never obligated to purchase recommended insurance products through Mr. Cesta.

Mr. Cesta, is a Certified Public Accountant. However, he is not a practicing accountant and does not provide accounting or tax preparation services other than through the firm's Platinum Program, which services are provided by outside CPAs and attorneys. Please see item 4 of ADV Part 2A.

Non-Investment Related Other Business Activities: Mr. Cesta owns DAC Investments, LLC, which purchases real estate for personal use. He spends less than 1% of his time on this activity.

#### **ITEM 5 – ADDITIONAL COMPENSATION**

Mr. Cesta does not receive any additional compensation other than what is disclosed above and in the firm's ADV Part 2A and Appendix 1.

#### **ITEM 6 – SUPERVISION**

Mr. Cesta is co-owner and Chief Compliance Officer of the Firm. As a result, he has no internal supervision placed over him. He is however bound by the Firm's Code of Ethics.

#### **ITEM 7 – REQUIREMENTS FOR STATE-REGISTERED ADVISERS**

##### **A. Arbitration or Civil, Self-Regulatory Organization or Administrative Proceedings**

Mr. Cesta has not been the subject of any arbitration claim. Also, Mr. Cesta has not been the subject of any civil, self-regulatory organization or administrative proceeding.

##### **B. Bankruptcy History**

Mr. Cesta has not been the subject of a bankruptcy petition.

# **EDDISON CHARLES MILLINGTON, II**

March 26, 2024

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***Fax: (734) 667-5607***

***Website: [www.pwmgi.com](http://www.pwmgi.com)***

***Email: [eddison.millington@pwmgi.com](mailto:eddison.millington@pwmgi.com)***

This brochure supplement provides information about Eddison Charles Millington, II that supplements the Pinnacle Wealth Management Group, Inc.'s brochure. You should have received a copy of that brochure. Please contact Mr. Millington at (734) 667-5581 if you did not receive Pinnacle Wealth Management Group, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Eddison Charles Millington, II is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can search this site by a unique identifying number, known as a CRD number. Mr. Millington CRD number is 2892939.

## **ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

**Eddison Charles Millington, II**

**Born:** 1974

**Education:** Olivet College – Bachelor of Business Administration - 1996

### **Business Background:**

- Pinnacle Wealth Management Group, Inc.* – June 2017 to Present
  - Senior Vice President
- Private Client Services* – March 2016 to Present
  - Registered Representative
- SEI Investments Management/Distribution Co.*
  - Advisor Network Sales – January 2015 to June 2017
- Sunamerica Capital Services, Inc.* – September 2013 to August 2014
  - Regional Vice President
- Sunamerica* – September 2013 to August 2014
  - Regional Vice President
- General American Distributors, Inc.* – December 2004 to September 2013
  - Regional Vice President

## **ITEM 3 – DISCIPLINARY HISTORY**

Mr. Millington has not been and/or is presently not involved in any disciplinary, legal, or regulatory events that would be material to a client's evaluation of him or the Firm.

## **ITEM 4 – OTHER BUSINESS ACTIVITIES**

Investment Related Other Business Activities: Mr. Millington is a registered representative of Private Client Services, member FINRA/SIPC. He spends less than 5% of his time on this activity. In his separate capacity as a registered representative he may sell securities through Private Client Services to our clients for a commission. This causes a conflict of interest because the commission from Private Client Services is separate from the investment management fees outlined in our ADV Part 2A and Appendix 1. Mr. Millington attempts to mitigate this conflict of interest to the best of his ability by placing the client's interest ahead of his own through his fiduciary duty. Additionally, it is our policy that recommended securities purchases do not have to be purchased through Mr. Millington or any affiliate.

Mr. Millington is licensed to sell insurance products for various insurance companies that are duly licensed in the State of Michigan. He spends less than 5% of his time on this activity. This causes a conflict of interest because he may receive a commission for this service, which is separate from the investment management and financial planning fees outlined Item 5 of the firm's ADV Part 2A and Appendix 1. Mr. Millington attempts to mitigate the conflict of interest to the best of his ability by placing the client's interests ahead of his own, through his fiduciary

duty and by following the Advisor's Code of Ethics. Additionally, Mr. Millington is not a "captive" or "field" agent of any insurance companies and is therefore able to offer those

insurance products which he feels are most suitable to his clients. Clients are never obligated to purchase recommend insurance products through Mr. Millington.

Non-Investment Related Other Business Activities: Mr. Millington does not have any noninvestment related other business activities to report.

#### **ITEM 5 – ADDITIONAL COMPENSATION**

Mr. Millington does not receive any additional compensation other than what is disclosed above and in the firm's ADV Part 2A and Appendix 1.

#### **ITEM 6 – SUPERVISION**

Mr. Millington is co-owner of the Firm. As a result, he has no internal supervision placed over him. He is however bound by the Firm's Code of Ethics.

#### **ITEM 7 – REQUIREMENTS FOR STATE-REGISTERED ADVISERS**

##### A. Arbitration or Civil, Self-Regulatory Organization or Administrative Proceedings

Mr. Millington has not been the subject of any arbitration claim. Also, Mr. Millington has not been the subject of any civil, self-regulatory organization or administrative proceeding.

##### B. Bankruptcy History

Mr. Millington has not been the subject of a bankruptcy petition.

# Kendra Anne McKinney

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***Fax: (734) 667-5607***

***Website: [www.pwmgi.com](http://www.pwmgi.com)***

***Email: [kendra.mckinney@pwmgi.com](mailto:kendra.mckinney@pwmgi.com)***

This brochure supplement provides information about Kendra Anne McKinney, that supplements the Pinnacle Wealth Management Group, Inc.'s brochure. You should have received a copy of that brochure. Please contact Daniel Cesta at (734) 667-5581 if you did not receive Pinnacle Wealth Management Group, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Kendra Anne McKinney is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can search this site by a unique identifying number, known as a CRD number. Kendra McKinney's CRD number is 6857204.



## **ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

**Kendra Anne McKinney**

**Born:** 1985

**Education:** **University of Michigan Dearborn** – Bachelor of Business Administration in Accounting – 2009

### **Business Background:**

***Pinnacle Wealth Management Group, Inc.***

– Client Service Associate – July 2017 to present

***Jaggaer***

– Office Manager/Support Team Lead, Americas – November 2009 to July 2017

## **ITEM 3 – DISCIPLINARY HISTORY**

Kendra McKinney has not been and/or is presently not involved in any disciplinary, legal, or regulatory events that would be material to a client’s evaluation of her or the Firm.

## **ITEM 4 – OTHER BUSINESS ACTIVITIES**

Kendra McKinney is licensed to sell (for sales commissions) insurance products (life and health) for various insurance companies that are duly licensed in the State of Michigan. She spends less than 5% of her time on this activity. This causes a conflict of interest because she receives a commission for these services, which is separate from the investment management and financial planning fees outlined in Item 5 of the firm’s ADV Part 2A and Appendix 1. Kendra McKinney attempts to mitigate the conflict of interest to the best of her ability by placing the client’s interests ahead of her own, through her fiduciary duty and by following the Advisor’s Code of Ethics. Additionally, Kendra McKinney is not a “captive” or “field” agent of any insurance companies and is therefore able to offer those insurance products which she feels are most suitable for her clients. Clients are never obligated to purchase recommended insurance products through Kendra McKinney.

## **ITEM 5 – ADDITIONAL COMPENSATION**

Kendra McKinney does not receive any additional compensation other than what is disclosed above and in the firm’s ADV Part 2A and Appendix 1.

## **ITEM 6 – SUPERVISION**

Daniel A. Cesta, Managing Member and Chief Compliance Officer of Pinnacle Wealth Management Group, Inc. is responsible for supervising the investment advisory activities of

Kendra McKinney. Daniel Cesta monitors and reviews all forms of written communications that Kendra McKinney provides to clients. Daniel Cesta can be contacted via telephone at (734) 6675581 and via email at daniel.cesta@pwmgi.com.

**ITEM 7 – REQUIREMENTS FOR STATE-REGISTERED ADVISERS**

A. Arbitration or Civil, Self-Regulatory Organization or Administrative Proceedings

Kendra McKinney has not been the subject of any arbitration claim. Also, Kendra McKinney has not been the subject of any civil, self-regulatory organization or administrative proceeding.

B. Bankruptcy History

Kendra McKinney has not been the subject of a bankruptcy petition.

# Robert Charles Murphy

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***Fax: (734) 667-5607***

***Website: [www.pwmgi.com](http://www.pwmgi.com)***

***Email: [robert.murphy@pwmgi.com](mailto:robert.murphy@pwmgi.com)***

This brochure supplement provides information about Robert Charles Murphy, that supplements the Pinnacle Wealth Management Group, Inc.'s brochure. You should have received a copy of that brochure. Please contact Daniel Cesta at (734) 667-5581 if you did not receive Pinnacle Wealth Management Group, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Robert Charles Murphy is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can search this site by a unique identifying number, known as a CRD number. Robert Murphy's CRD number is 5530860.

## **ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

**Robert Charles Murphy**

**Born:** 1988

**Education:** **Central Michigan University** – Bachelor of Business Administration in Finance  
– 2010

### **Business Background:**

***Pinnacle Wealth Management Group, Inc.***

– Investment Adviser Representative – July 2020 to Present

***Pinnacle Wealth Management Group, Inc.***

– Senior Client Service Specialist – June 2017 to July 2020

***Beacon Capital Management, Inc.***

– Director of Marketing &

Assistant Operations Director – September 2013 to October 2015

## **ITEM 3 – DISCIPLINARY HISTORY**

Robert Murphy has not been and/or is presently not involved in any disciplinary, legal, or regulatory events that would be material to a client's evaluation of him or the Firm.

## **ITEM 4 – OTHER BUSINESS ACTIVITIES**

Robert Murphy does not participate in other business activities.

## **ITEM 5 – ADDITIONAL COMPENSATION**

Robert Murphy does not receive any additional compensation other than what is disclosed above and in the firm's ADV Part 2A and Appendix 1.

## **ITEM 6 – SUPERVISION**

Daniel A. Cesta, Managing Member and Chief Compliance Officer of Pinnacle Wealth Management Group, Inc. is responsible for supervising the investment advisory activities of Robert Murphy. Daniel Cesta monitors and reviews all forms of written communications that Robert Murphy provides to clients. Daniel Cesta can be contacted via telephone at (734) 6675581 and via email at daniel.cesta@pwmgi.com.

**ITEM 7 – REQUIREMENTS FOR STATE-REGISTERED ADVISERS**

A. Arbitration or Civil, Self-Regulatory Organization or Administrative Proceedings

Robert Murphy has not been the subject of any arbitration claim. Also, Robert Murphy has not been the subject of any civil, self-regulatory organization or administrative proceeding.

B. Bankruptcy History

Robert Murphy has not been the subject of a bankruptcy petition.