

Individual Disclosure Brochure for CapAcuity Form ADV, Part 2B

March 29, 2024

for

Peter Cahall – CRD 37990
Mendel Melzer – CRD 1306791
Robert Little – CRD 4726747
Thomas Cook – CRD 5577551
Kenneth (Chip) Seybel – CRD 7521477
Bryant Kirk – CRD 1049653
David Baum – CRD 867275
Kerry St. George – CRD 2671181
Bert Ward – CRD 4987875
Scott Seibel – CRD 4047361
Mike Porter – CRD 1934255

Investment Adviser Representatives

This brochure supplement provides information about key individuals on CapAcuity's Investment Committee and supplements CapAcuity's Disclosure Brochure (ADV Part 2A). Please contact Compliance@CapAcuity.com if you have any questions about the contents of this supplement.

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

CapAcuity, LLC
300 International Pkwy, #350
Lake Mary, FL 32746
407-949-6889
info@capacuity.com

Item 2 Educational Background and Business Experience: Peter Scott Cahall

Name: Peter Scott Cahall

Born: 1949

Educational Background and Professional Designations: Education:

BS Business, Rollins College – 1971

Business Background:

07/2018 – Present	Chief Executive Officer/Investment Adviser/Representative, CapAcuity LLC
07/2018 – Present	Chief Executive Officer, CapAcuity Consulting LLC
07/1998 – Present	Chairman of Board, Quantum Group
03/1984 – 01/2016	CEO/Founder, The Newport Group

Biography:

Peter Cahall has over 35 years of experience as a recognized thought leader and innovator in financial services. His expertise includes every facet of executive benefits, retirement services, asset management, corporate insurance, and financial consulting.

Peter is the Chief Executive Officer of CapAcuity, a leading consulting, investment advisory, and asset management firm. Peter founded the company in response to the changing landscape in executive benefits—a marketplace he has had a major role in defining and leading throughout his career. As CEO, Peter sets the vision and strategic direction of the company. The team of well-known industry thought leaders he has assembled provides innovative solutions that can dramatically improve financial results for plan sponsors and enhance retirement outcomes for plan participants.

In 2016, Peter retired from his role as Chief Executive Officer of Newport Group, 30 years after founding the firm. Under Peter's leadership, Newport rose to become a major retirement services provider and the nation's largest provider of executive benefit plans, through a combination of rapid organic growth and strategic acquisitions. The firm Peter created now has over \$250 billion in corporate retirement and insurance assets, and over 1,200 employees nationwide.

Item 3 Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4 Other Business Activities

Peter serves as Chairman of the Board of Quantum Group, a digital printing/custom communications firm based in Morton Grove, Illinois.

Peter is a member of the Board of Trustees for Rollins College in Winter Park, Florida and serves on the Endowment and Finance Committees.

Item 5 Additional Compensation

Peter Scott Cahall does not receive any economic benefit from any person, company, or organization, other than CapAcuity LLC in exchange for providing clients advisory services through CapAcuity LLC.

Item 6 Supervision

As a representative of CapAcuity LLC, Peter Scott Cahall is supervised by Bryant W. Kirk, the firm's Chief Compliance Officer. Bryant W. Kirk is responsible for ensuring that Peter Scott Cahall adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Bryant W. Kirk is (407) 949-6889.

Item 2 Educational Background and Business Experience: Mendel Allen Melzer

Name: Mendel Allen Melzer

Born: 1960

Educational Background and Professional Designations: Education:

MBA Finance, New York University – 1984

BBA Business Management, University of Wisconsin-Madison – 1982

Designations:

CFA – Chartered Financial Analyst

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

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

High Ethical Standards

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

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

Global Recognition

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

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

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of

the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

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

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

ChFC®- Chartered Financial Consultant®

ChFC® MINIMUM QUALIFICATIONS:

- Bachelor's degree or its equivalent, in any discipline, from an accredited university, this qualifies as one year of business experience
- Three years of full-time business experience is required; this three-year period must be within the five years preceding the date of the award (part-time qualifying business experience is also credited toward the three- year requirement with 2,000 hours representing the equivalent of one-year full-time experience).
- Must fulfill the ChFC® seven course curriculum, as well as two additional elective courses
- Pass the exams for all required and elective courses
- Pass a background check and candidate fitness standards test. You must reveal any criminal history, pending litigation or ethical violations. The CFP board verifies all employment history, qualifications and disciplinary issues via FINRA's Central Registration Depository.

Business Background:

07/2018 – Present	Chief Investment Officer, CapAcuity LLC
05/2017 – Present	Managing Member, Melzer Consulting LLC
07/1984 – Present	Managing Director, Melzer Investment Co.
01/2002 – 05/2017	Chief Investment Officer, The Newport Group
05/1999 – 04/2000	Chief Investment Officer, Weiss, Peck and Greer
10/1996 – 04/1999	Chief Investment Officer, Prudential Investments

Biography:

Mendel Melzer has over 30 years of experience as an executive and leader in the world of investments and asset management, serving as both President and Chief Investment Officer at several major financial institutions.

At CapAcuity, Mendel serves as Chief Investment Officer, where he is responsible for leading the firm's investment advisory services and chairs the firm's investment committee. He and his team analyze trends in investments and recommend appropriate asset allocation, funding and hedging optimization for CapAcuity's clients. As a member of CapAcuity's executive committee, Mendel collaborates on the strategic direction and policies of the firm to effectively grow the organization and to ensure its financial strength and operating efficiency.

In addition to his role at CapAcuity, Mendel also serves as an investment committee member of multiple investment partnerships and leads a family real-estate management firm.

Since 1984, Mendel has held multiple senior positions with leading investment firms. For 15 years, Mendel was President and Chief Investment Officer of Newport Group Securities. In that role he built, staffed and oversaw an institutional broker-dealer and investment advisor with over \$25 billion in assets under advisement.

Prior to joining Newport, Mendel was Chief Investment Officer at both Prudential Investments and Weiss, Peck and Greer. In those roles, he led investment teams responsible for both public and private investments totaling \$180 billion and \$18 billion, respectively. At Weiss, Peck and Greer, Mendel was instrumental in launching several new alternative investment vehicles. At Prudential, he led all investment activity for non-general account

investment strategies, following several years leading merchant banking teams.

Item 3 Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4 Other Business Activities

In addition to his role at CapAcuity, Mendel Allen Melzer also serves as an investment committee member of multiple investment partnerships and leads Melzer Investment Co., a real-estate management firm.

Item 5 Additional Compensation

Mendel Allen Melzer does not receive any economic benefit from any person, company, or organization other than CapAcuity LLC in exchange for providing clients advisory services through CapAcuity LLC.

Item 6 Supervision

As a representative of CapAcuity LLC, Mendel Allen Melzer is supervised by Bryant W. Kirk, the firm's Chief Compliance Officer. Bryant W. Kirk is responsible for ensuring that Mendel Allen Melzer adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Bryant W. Kirk is (407) 949-6889.

Item 2 Educational Background and Business Experience: Robert W. Little

Name: Robert W. Little **Born:** 1971

Educational Background and Professional Designations: Education:

MA Accounting, University of Florida – 1997

BA Economics, University of North Carolina at Chapel Hill – 1993

Designations:

CFA – Chartered Financial Analyst

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High Ethical Standards

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

Global Recognition

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

Comprehensive and Current Knowledge

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

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

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

Business Background:

07/2018 – Present	Investment Adviser Representative, CapAcuity LLC
07/2018 – Present	VP, Director of Investment Research, CapAcuity, LLC
08/2013 – 06/2018	VP, Investment Strategy & Research, LAMCO Advisory Services, Inc.
01/2006 – 05/2013	Director of Research, AndCo Consulting

Biography:

Rob Little has 19 years of investment experience focused on investment strategy and capital markets in addition to client portfolio management.

Rob currently serves as Vice President, Director of Investment Research at CapAcuity, leading a team of research analysts. Rob and his team oversee investment menu construction, create and maintain risk-based portfolios, evaluate institutional investment portfolios, and perform a wide variety of investment-related review, reporting and advisory services for the firm's clients. Rob serves as a member of CapAcuity's investment committee.

Before joining CapAcuity, Rob was vice president, investment strategy and research at LAMCO Advisory Services, where he was responsible for developing the firm's investment research processes and making asset allocation and investment strategy recommendations to the firm's investment committee. He conducted and published extensive research on capital markets and global economic conditions.

Prior to LAMCO, Rob was a partner and the director of research at AndCo Consulting (formerly The Bogdahn Group) where he led a team of analysts responsible for researching and recommending investment strategies for the firm's institutional clients, developing custom risk-based asset allocations as well as authoring the firm's quarterly market commentary and providing informal strategy and market updates to support the firm's client-facing consultants.

Item 3 Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this

advisory business.

Item 4 Other Business Activities

Robert W. Little is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5 Additional Compensation

Robert W. Little does not receive any economic benefit from any person, company, or organization, other than CapAcuity LLC in exchange for providing clients advisory services through CapAcuity LLC.

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Item 2 Educational Background and Business Experience: Thomas Cook

Name: Thomas Cook

Born: 1983

Educational Background and Professional Designations: Education:

BA, Economics, Davidson College – 2006

MBA, Finance, Indiana University – 2008

MS, Finance, Indiana University – 2009

Designations:

CFA – Chartered Financial Analyst

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Business Background:

04/2019 – Present	Vice President, CapAcuity LLC
12/2017 – 04/2019	Financial Consultant, Fulcrum Partners
01/2014 – 06/2014	Portfolio Consultant, Schwab Private Client Investment Advisory
12/2007 – 11/2017	Senior Consultant/Senior Financial Analyst, Newport Group

Biography:

In his role as Vice President with CapAcuity, Tom Cook leads an internal consulting team in conducting vendor analysis and benchmarking, “cost/benefit” analysis of clients’ funding and hedging strategies, risk management assessments, investment and tax optimization.

He and his team are responsible for recommendations to clients to enhance service levels, reduce vendor fees, maximize funding efficiency, optimize investment results, and mitigate both risk and tax. In addition, Tom and his team provide consulting and analytical support for CapAcuity’s intermediary partners.

Most recently, Tom was a financial consultant with Fulcrum Partners, where he consulted on the design, implementation, funding and communication of non-qualified executive benefit plans for large private and public companies.

Prior to Fulcrum, he held senior financial analyst and senior consultant positions with Newport Group, providing executive benefit plan solutions to plan sponsors. He has also been a private client portfolio consultant with Schwab, and a financial analyst with Bank of America.

Item 3 Disciplinary Information

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Item 4 Other Business Activities

Thomas Cook is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5 Additional Compensation

Thomas Cook does not receive any economic benefit from any person, company, or organization, other than

CapAcuity LLC in exchange for providing clients advisory services through CapAcuity LLC.

Item 6 Supervision

As a representative of CapAcuity LLC, Thomas Cook is supervised by Bryant W. Kirk, the firm's Chief Compliance Officer. Bryant W. Kirk is responsible for ensuring that Thomas Cook adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Bryant W. Kirk is (407) 949- 6889.

Item 2 Educational Background and Business Experience: Kenneth Seybel

Name: Kenneth Seybel **Born:** 1984

Educational Background and Professional Designations: Education:

BS Business Administration, Finance, Flagler College – 2007

Designations:

CFA – Chartered Financial Analyst

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Business Background:

10/2021 – present	Senior Investment Analyst, CapAcuity
05/2015 – 10/2021	Research Associate, Hanlon Investment Management
05/2015 – 05/2017	Associate Trader, Hanlon Investment Management
08/2013 – 03/2015	Equity Trader/Operations Analyst, ICC Capital Management
10/2008 – 03/2015	Operations Analyst, ICC Capital Management

Biography:

As a senior investment analyst, Kenneth is an integral part of the investment research team that performs investment reviews, investment reporting, and advisory services for the firm's clients—including the construction of investment menus for deferred compensation plans, and the construction and maintenance of portfolios to effectively implement asset-liability management.

Prior to CapAcuity, Kenneth was a trading and research associate with Hanlon Investment Management in New Jersey, where he managed investments for qualified and non-qualified plans; researched, updated and analyzed investments, and assisted with the firm's communications and marketing. Previously he was an operations analyst and equity trader with ICC Capital Management (later Highland Capital).

Item 3 Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4 Other Business Activities

Kenneth Seybel is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5 Additional Compensation

Kenneth Seybel does not receive any economic benefit from any person, company, or organization, other than CapAcuity LLC in exchange for providing clients advisory services through CapAcuity LLC.

Item 6 Supervision

As a representative of CapAcuity LLC, Kenneth Seybel is supervised by Bryant W. Kirk, the firm's Chief Compliance Officer. Bryant W. Kirk is responsible for ensuring that Kenneth Seybel adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Bryant W. Kirk is (407) 949-6889.

Item 2 Educational Background and Business Experience: Bryant W. Kirk

Name: Bryant W. Kirk

Born: 1957

Educational Background and Professional Designations: Education:

BS, University of Wisconsin-Madison, 1978 MBA

Finance, Arizona State University, 1984

Business Background:

01/2018 – Present Chief Operating Officer, CapAcuity LLC

01/2018 – Present Chief Operating Officer, CapAcuity Consulting LLC

01/2019 – Present President, CapAcuity Securities Inc.

01/2001 – 06/2016 Chief Operating Officer, Newport Group

11/1980 – 01/2001 Vice President of Financial Planning, Prudential Financial

Biography:

Bryant W. Kirk has over 35 years of executive leadership experience in the fields of retirement, insurance and financial services.

Bryant currently serves as Chief Operating Officer of CapAcuity. In this role, Bryant provides leadership and vision to ensure the company has the resources, operational capabilities, administrative, reporting, and compliance procedures in place. As a member of CapAcuity's executive committee, Bryant collaborates on the strategic direction and policies of the firm to effectively grow the organization and to ensure its financial strength and operating efficiency.

Most recently, Bryant was the Chief Operating Officer of Newport Group. In this role, he launched successful growth initiatives that included numerous strategic acquisitions for this leading qualified and non-qualified retirement services provider. Through these and other organic initiatives which Bryant led, Newport saw significant growth; the firm presently has over \$250 billion in corporate retirement and insurance assets, and over 1,200 employees nationwide.

Prior to his tenure with Newport Group, Bryant was Vice President of Financial Planning with Prudential Financial. In this role, he created a new objective fee-based financial planning platform and customer experience which included technology, a broadened product suite and a new sales channel. He oversaw the consolidation of Prudential's regional marketing units to create a centralized national marketing and sales support organization for the firm's retail insurance business. He served in a consultative and oversight role as a Board member of Pruco Securities Corp., helping to resolve regulatory issues in support of stakeholder interests and compliance requirements.

Formerly, Bryant was a Board member and advisor to Main Data Group, now a subsidiary of Pearl Meyer, which empowers executive compensation professionals through benchmarking executive compensation and corporate governance procedures—delivering comprehensive total rewards and corporate governance information through a state-of-the-art online service. In his role, Bryant provided consulting and support for strategy development, budgeting and planning, and serving as a liaison between the company and its stakeholders, including investors.

Item 3 Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4 Other Business Activities

Bryant W. Kirk is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5 Additional Compensation

Bryant W. Kirk does not receive any economic benefit from any person, company, or organization, other than CapAcuity LLC in exchange for providing clients advisory services through CapAcuity LLC.

Item 2 Educational Background and Business Experience: DAVID BAUM

Name: David Baum **Born:** 1957

Educational Background and Professional Designations: Education:

Associated Examining Board, Cambridge England – 1975

Business Background:

08/2022 – Present	Managing Director, CapAcuity
12/2005 – 08/2022	Regional Director, Newport Group
10/2011 – 12/2012	Senior Consultant, Newport Group
07/2002 – 12/2003	Senior VP, UBS Financial Services
08/1998 – 07/2002	Senior VP, Managing Director, Balser Companies

Biography:

David Baum has more than 30 years of experience in the financial services industry, focusing on developing business relationships and identifying marketing opportunities to promote executive benefit services, as well as the design, funding, and administration of non-qualified benefit plans.

As Managing Director with CapAcuity, David collaborates with investment advisors, benefit consultants and retirement plan advisors to bring CapAcuity's suite of services to plan sponsors—including executive retirement plan design consulting; asset/liability management; funding and hedging of plan liabilities; and financial reporting.

Prior to joining CapAcuity, David was a Regional Director with Newport Group, and held similar positions with UBS, MetLife, and other leading financial services firms. He speaks regularly to industry groups and has written extensively on the subjects of deferred compensation and executive benefits.

David attended college in Rhodesia and received his degrees from the Associated Examining Board located at Cambridge. He is also a Chartered Life Underwriter (CLU) and holds Series 1, 7, 26, 63 and 65 registrations, as well as life and health insurance licenses.

Item 3 Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4 Other Business Activities

David Baum is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5 Additional Compensation

David Baum does not receive any economic benefit from any person, company, or organization, other than CapAcuity LLC in exchange for providing clients advisory services through CapAcuity LLC.

Item 6 Supervision

As a representative of CapAcuity LLC, David Baum is supervised by Bryant W. Kirk, the firm's Chief Compliance Officer. Bryant W. Kirk is responsible for ensuring that David Baum adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Bryant W. Kirk is (407) 949-6889.

Item 2 Educational Background and Business Experience: Kerry St. George

Name: Kerry St. George **Born:** 1960

Business Background:

08/2022 – Present	Director of Marketing, CapAcuity, LLC
08/2013 – 08/2022	Regional Director, Newport Group
10/2006 – 08/2013	Vice President, MullinTBG
2004 – 2006	Senior Consultant, Executive Benefits, Towers Watson

Biography:

Kerry St. George has more than 30 years of experience in the financial services industry, focusing on the design, funding and administration of both qualified and non-qualified benefit plans.

As Director of Marketing with CapAcuity, Kerry serves as CapAcuity's brand ambassador, expanding the company's distribution in the executive benefit marketplace and further raising awareness of CapAcuity's products and services. She will develop and manage important relationships with the firm's intermediary partners, including financial consultants and advisors.

Prior to joining CapAcuity, Kerry was a regional director with Newport, an Ascensus company, and a Vice President and client relationship manager with MullinTBG, a Prudential Financial company. Previously, she held similar positions with a number of Boston-based firms including Willis Towers Watson (formerly Watson Wyatt) and Lander & Associates.

Kerry holds Series 6, 26, 63 and 65 registrations, as well as life and health insurance licenses.

Item 3 Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4 Other Business Activities

Kerry St. George is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5 Additional Compensation

Kerry St. George does not receive any economic benefit from any person, company, or organization, other than CapAcuity LLC in exchange for providing clients advisory services through CapAcuity LLC.

Item 6 Supervision

As a representative of CapAcuity LLC, Kerry St. George is supervised by Bryant W. Kirk, the firm's Chief Compliance Officer. Bryant W. Kirk is responsible for ensuring that Kerry St. George adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Bryant W. Kirk is (407) 949-6889.

Item 2 Educational Background and Business Experience: Bert Ward

Name: Bert Ward **Born:** 1980

Educational Background and Professional Designations: Education:

BS Finance, University of Illinois – 1997

ChFC® MINIMUM QUALIFICATIONS:

- Bachelor's degree or its equivalent, in any discipline, from an accredited university, this qualifies as one year of business experience
- Three years of full-time business experience is required; this three-year period must be within the five years preceding the date of the award (part-time qualifying business experience is also credited toward the three-year requirement with 2,000 hours representing the equivalent of one-year full-time experience).
- Must fulfill the ChFC® seven course curriculum, as well as two additional elective courses
- Pass the exams for all required and elective courses
- Pass a background check and candidate fitness standards test. You must reveal any criminal history, pending litigation or ethical violations. The CFP board verifies all employment history, qualifications and disciplinary issues via FINRA's Central Registration Depository.

Business Background:

02/2022 – Present	Senior Consultant, CapAcuity, LLC
05/2006 – 02/2022	Senior Consultant - Nonqualified Plans, Principal Financial Group

Biography:

Bert Ward works with CapAcuity clients and intermediary partners, providing end-to-end case development support for non-qualified plans. As a senior consultant, he provides analysis and recommendations on key issues such as overall plan design, the management of on-balance sheet benefit liabilities including the funding and/or hedging strategies for those liabilities, with the objective of improving overall financial performance and earnings impact.

Most recently, Bert was a senior consultant with Principal Financial Group, where he provided non-qualified plan design, financial analysis, and implementation; developed and maintained advisor relationships; and partnered with advisors on client relationship management, sales presentations, and participant and sponsor education.

Bert earned his bachelor's degree in finance from the University of Illinois, where he is currently pursuing a master's degree in accountancy. He holds Certified Financial Planner (CFP) and Chartered Financial Consultant (ChFC) designations, as well as Series 7 and 66 registrations.

Item 3 Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4 Other Business Activities

Bert Ward is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5 Additional Compensation

Bert Ward does not receive any economic benefit from any person, company, or organization, other than CapAcuity LLC in exchange for providing clients advisory services through CapAcuity LLC.

Item 6 Supervision

As a representative of CapAcuity LLC, Bert Ward is supervised by Bryant W. Kirk, the firm's Chief Compliance Officer. Bryant W. Kirk is responsible for ensuring that Bert Ward adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Bryant W. Kirk is (407) 949-6889.

Item 2 Educational Background and Business Experience: Scott Seibel

Name: Scott Seibel

Born: 1962

Educational Background and Professional Designations: Education:

BA Business Administration, University of Wisconsin – 1984

Business Background:

07/2019 – Present	Senior Vice President, CapAcuity, LLC
01/2011 – 07/2019	Senior Vice President, Westport Consulting
08/1995 – 08/1999	Sales and Marketing, Clark Consulting

Biography:

Scott Seibel has over 25 years of industry leadership experience in nonqualified executive benefit programs.

As Senior Vice President, Scott works with corporations to help manage their business risk relative to nonqualified benefit plan design and funding. He consults with clients to develop an understanding of current and long-term objectives, provides an in-depth analysis of existing programs, and then offers recommendations that address the impact on cash flow, earnings, shareholder value and other objectives.

Scott was one of the founders of Westport Strategies, a boutique consulting firm focused on helping companies properly fund their nonqualified benefit programs, from the review and takeover of existing funding strategies to the design and implementation of new funding strategies. CapAcuity and Westport merged their operations in 2019 to create a larger and even more robust consulting, investment strategy, and asset management firm.

Scott earned his bachelor's degree in business administration from the University of Wisconsin in Eau Claire. He holds series 6, 63, and 65 registrations and is a licensed insurance representative.

Item 3 Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this

advisory business.

Item 4 Other Business Activities

Scott Seibel is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5 Additional Compensation

Scott Seibel does not receive any economic benefit from any person, company, or organization, other than CapAcuity LLC in exchange for providing clients advisory services through CapAcuity LLC.

Item 6 Supervision

As a representative of CapAcuity LLC, Scott Seibel is supervised by Bryant W. Kirk, the firm's Chief Compliance Officer. Bryant W. Kirk is responsible for ensuring that Scott Seibel adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Bryant W. Kirk is (407) 949-6889.

Item 2 Educational Background and Business Experience: Mike Porter

Name: Michael Porter

Born: 1966

Educational Background and Professional Designations: Education:

BS Finance, Siena College – 1988

ChFC® MINIMUM QUALIFICATIONS:

- Bachelor's degree or its equivalent, in any discipline, from an accredited university, this qualifies as one year of business experience
- Three years of full-time business experience is required; this three-year period must be within the five years preceding the date of the award (part-time qualifying business experience is also credited toward the three-year requirement with 2,000 hours representing the equivalent of one-year full-time experience).
- Must fulfill the ChFC® seven course curriculum, as well as two additional elective courses
- Pass the exams for all required and elective courses
- Pass a background check and candidate fitness standards test. You must reveal any criminal history, pending litigation or ethical violations. The CFP board verifies all employment history, qualifications and disciplinary issues via FINRA's Central Registration Depository.

Business Background:

04/2011 – Present	Vice President, Client Services, CapAcuity, LLC
01/2002 – 04/2011	Senior Vice President, Clark Consulting
1992 – 2001	Account Manager, The Ayco Company

Biography:

Mike Porter has 20 years of experience working in non-qualified deferred compensation plan administration. In his role at CapAcuity, Mike provides corporate clients, consultants, and insurance carriers with customized ongoing program services.

Prior to CapAcuity, Mike was Senior Vice President with Clark Consulting, leading an office which managed non-qualified plans for major corporations. In this role he and his team created plans on a proprietary administration system, facilitated annual participant enrollments, and managed the asset/liability rebalancing process.

Previously, Mike worked at The Ayco Company, Inc., formerly an American Express subsidiary. At Ayco, he managed the ongoing administration of individual non-qualified supplemental executive benefits and corporate owned life insurance programs, the majority with Fortune 500 companies.

Mike earned his bachelor's degree in finance from Siena College. He holds Chartered Life Underwriter (CLU) and Chartered Financial Consultant (ChFC) designations, as well as Series 6, 7, and 63 registrations.

Item 3 Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4 Other Business Activities

Michael Porter is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5 Additional Compensation

Michael Porter does not receive any economic benefit from any person, company, or organization, other than CapAcuity LLC in exchange for providing clients advisory services through CapAcuity LLC.

Item 6 Supervision

As a representative of CapAcuity LLC, Michael Porter is supervised by Bryant W. Kirk, the firm's Chief Compliance Officer. Bryant W. Kirk is responsible for ensuring that Michael Porter adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Bryant W. Kirk is (407) 949-6889.