



Firm Brochure

(Part 2A of Form ADV)

GRANTvest Financial Group, LLC

IARD # 310272

a SEC Registered Investment Adviser

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This brochure provides information about the qualifications and business practices of GRANTvest Financial Group, LLC (“GRANTvest Financial”). If you have any questions about the content of this brochure, please contact us at (732) 970-6659. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

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

SEC and/or state registration does not imply a certain level of skill or training.

Material Changes

GRANTvest Financial does not have any material changes to its advisory practices or personnel to disclose at this time.

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Item 4. Advisory Business

GRANTvest Financial offers wealth management services to individual and high net worth clients as well as small businesses. The firm prides itself on its investment strategies, client service, and ongoing commitment to bringing innovative solutions to its clients' financial lives. GRANTvest Financial was formed in 2019 and is owned by Anthony Caputo and Gregory Guenther.

As of December 31, 2023, GRANTvest Financial provides investment management services to approximately \$107 million in assets under management. These assets are primarily managed on a discretionary basis.

This Disclosure Brochure describes the business of GRANTvest Financial. Certain sections will also describe the activities of *Supervised Persons*. *Supervised Persons* are any of GRANTvest Financial's officers, partners, directors (or other persons occupying a similar status or performing similar functions), or employees, or any other person who provides investment advice on GRANTvest Financial's behalf and is subject to GRANTvest Financial's supervision or control.

Financial Planning Services:

GRANTvest Financial provides its clients with financial planning and consultation services (e.g., review of goals and objectives, analysis and recommendations for cash flow planning, asset allocation/investment planning, income tax planning, insurance planning, estate planning, retirement planning, education planning, real estate/mortgage planning).

Wealth Management Services:

GRANTvest Financial provides investment management services on a discretionary basis according to the investment objectives of the client and in accordance with the terms and conditions of the Investment Advisory Agreement between the GRANTvest Financial and the client. Based upon the client's stated investment objectives, GRANTvest Financial's investment management focuses on the construction of a portfolio that will provide investment returns consistent with clients' investment goals and objectives. GRANTvest Financial will invest client's accounts in certain percentages amongst numerous asset classes primarily utilizing well known and diversified Exchange Traded Funds ("ETFs") in order to maximize client's investment returns while achieving lower volatility within pre-determined risk parameters. Notwithstanding this use of Models, GRANTvest always will customize portfolio's to the specific needs of its clients and client's may impose restrictions on investing in certain securities or types of securities

Item 5. Fees and Compensation

GRANTvest Financial offers its services on a fee basis, which may include fixed fees, as well as fees based upon assets under management. Additionally, certain of GRANTvest Financial's *Supervised Persons*, in their individual capacities, may offer insurance products under a commission arrangement. For all services, GRANTvest Financial's annual fee is exclusive of, and in addition to brokerage commissions, transaction fees, and other related costs and expenses which are incurred by the client. GRANTvest Financial does not, however, receive any portion of these commissions, fees, and costs. In the event a client does not receive this Brochure document at least 48 hours prior to signing the investment management agreement, the client has five (5) business days in which to cancel the contract **without penalty**.

Financial Planning Fees:

GRANTvest Financial's financial planning and consulting fees are negotiable, but generally are \$350 on an hourly rate basis, and from \$1,000 to \$10,000 on a fixed fee basis, depending upon the level and scope of the service(s) required and the professional(s) rendering the service(s). Prior to engaging GRANTvest Financial to provide financial planning or consulting services, clients will be required to enter into a *Financial Planning Agreement* with GRANTvest Financial setting forth the terms and conditions of the engagement, describing the scope of the services to be provided, and the portion of the fee that is due from the client prior to GRANTvest Financial commencing services.

The *Financial Planning Agreement* between GRANTvest Financial and the client will continue in effect until terminated by either party pursuant to the terms of the *Financial Planning Agreement*. GRANTvest will typically bill in advance one half (1/2) of a fixed fee financial plan upon engagement with final payment due at end of service. Hourly engagements will be billed after services are provided. Any unearned fixed fee financial planning fees will be returned to the client(s).

Investment Management Fees:

GRANTvest Financial's investment management fee schedule ("Advisory Fees") for accounts managed by GRANTvest Financial is based on a percentage of assets (generally net of any debit balances) and is set forth below. The Advisory Fees represent the highest fee that may be charged absent special circumstances:

<u>Investable Assets</u>	<u>Fee Tier Begins</u>	<u>Fee Tier Ends</u>	<u>Maximum Fee</u>
First \$250,000	\$0	\$250,000	2.00%
Next \$250,000	\$250,001	\$500,000	2.00%
Next \$500,000	\$500,001	\$1,000,000	2.00%
Next \$1,500,000	\$1,000,001	\$2,500,000	2.00%
Next \$2,500,000	\$2,500,001	\$5,000,000	2.00%
Next \$5,000,000	\$5,000,001	\$10,000,000	1.50%
Next \$10,000,000	\$10,000,001	upward	1.00%

GRANTvest Financial's Advisory Fees shall also be prorated and paid monthly, in advance, based upon the average market value of the assets of the previous month. GRANTvest Financial's actual fees may be negotiated, and a client may pay more or less than similar clients depending on the particular circumstances of the client, which may include considerations related to size of the client's account, additional and/or differing levels of service or as negotiated. No fees will exceed 2%,

Fees Charged by Financial Institutions

GRANTvest Financial generally recommends that clients utilize the brokerage and clearing services of Charles Schwab & Co., Inc. member FINRA/SIPC ("*Schwab*") for investment management accounts. For more information on brokerage, please see Item 12 of this Brochure.

GRANTvest Financial may only implement its investment management recommendations after the client has arranged for and furnished GRANTvest Financial with all information and authorization regarding accounts with appropriate financial institutions. Clients may incur certain charges imposed by the Financial Institutions and other third parties such as fees charged by Independent Managers, custodial fees, charges imposed directly by a mutual fund or ETF in the account, which are disclosed

in the fund's prospectus (e.g., fund management fees and other fund expenses), deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions.

Additionally, clients may incur brokerage commissions and transaction fees. Such charges, fees and commissions are exclusive of and in addition to GRANTvest Financial's fee. GRANTvest Financial's *Agreement* and the separate agreement with any Financial Institutions may authorize GRANTvest Financial or Independent Managers to debit the client's account for the amount of GRANTvest Financial's fee and to directly remit that management fee to GRANTvest Financial or the Independent Managers. Any Financial Institutions recommended by GRANTvest Financial have agreed to send a statement to the client, at least quarterly, indicating all amounts disbursed from the account including the amount of management fees paid directly to GRANTvest Financial. Alternatively, clients may elect to have GRANTvest Financial send an invoice for payment.

Fees for Management During Partial Monthly Service

For the initial period of investment management services, the fees are calculated on a *pro rata* basis. The *Agreement* between GRANTvest Financial and the client will continue in effect until terminated by either party pursuant to the terms of the *Agreement*. If the *Agreement* is terminated prior to the end of a calendar month, the fee for the final month will be pro-rated accordingly and the client will be forwarded any refund via check or ACH

Account Deposits/Withdrawals

Clients may make additions to and withdrawals from their account at any time, subject to GRANTvest Financial's right to terminate an account. Additions may be in cash or securities provided that GRANTvest Financial reserves the right to liquidate any transferred securities or decline to accept particular securities into a client's account. Clients may withdraw account assets on notice to GRANTvest Financial, subject to the usual and customary securities settlement procedures. However, GRANTvest Financial designs its portfolios as long-term investments and the withdrawal of assets may impair the achievement of a client's investment objectives. GRANTvest Financial may consult with its clients about the options and ramifications of transferring securities. However, clients are advised that when transferred securities are liquidated, they are subject to transaction fees, fees assessed at the mutual fund level (i.e., contingent deferred sales charge) and/or tax ramifications.

Commissionable Securities Sales

Representative(s) of our firm are registered representatives of Calton Associates, Inc. ("Calton") a FINRA/SIPC member broker-dealer. As such they are able to accept compensation for the sale of securities or other investment products, including distribution or service ("trail") fees from the sale of mutual funds. Clients should be aware that the practice of accepting commissions for the sale of securities presents a conflict of interest and gives our firm and/or our representatives an incentive to recommend investment products based on the compensation received rather than on a client's needs. A conflict of interest exists to the extent that GRANTvest Financial recommends the purchase of securities through Calton wherein its Supervised Persons receive commissions or other additional compensation as a result of clients purchasing securities based upon such recommendations. GRANTvest Financial mitigates this risk by always acting in the best interests of its clients.

Item 6. Performance-Based Fees and Side-by-Side Management

GRANTvest Financial does not charge a performance-based fee.

Item 7. Types of Clients

GRANTvest Financial provides its services to individuals, trusts, estates, and business entities.

Item 8. Methods of Analysis, Investment Strategies and Risk of Loss

GRANTvest Financial's primary methods of analysis are fundamental and technical:

Fundamental analysis involves the fundamental financial condition and competitive position of a Company or asset class. GRANTvest Financial may analyze the financial condition, capabilities of management, earnings, new products, and services, as well as the company's or asset class' markets and position amongst its competitors in order to determine the recommendations made to clients. The primary risk in using fundamental analysis is that while the overall health and position of a company or asset class may be good, market conditions may negatively impact the security.

Technical analysis involves the analysis of past market data rather than specific company data in determining the recommendations made to clients. Technical analysis may involve the use of charts to identify market patterns and trends which may be based on investor sentiment rather than the fundamentals of the company. The primary risk in using technical analysis is that spotting historical patterns may not help to predict such patterns in the future. Even if the pattern will eventually reoccur, there is no guarantee that GRANTvest Financial will be able to accurately predict such a reoccurrence.

Investment Strategies

GRANTvest Financial customizes its asset management strategies based on individual needs and concerns of their clients. While GRANTvest Financial offers each of the services described in Item 4 (above), the main focuses of the firm are its diversified portfolio management. For its diversified portfolio management, GRANTvest Financial selects securities for the portfolio based on asset allocation decisions and what suits the client's needs and goals most appropriately. Specifically, GRANTvest Financial tries to determine the mix of asset allocation amongst Exchange Traded Funds, to offer the best combination of potential return and risk. At any given time, GRANTvest Financial may allocate all, a portion, or none of the portfolio's assets exposure to equities, fixed income via investment in diversified ETFs.

Risks of Loss

Market Risks

The profitability of a significant portion of GRANTvest Financial's recommendations may depend to a great extent upon correctly assessing the future course of price movements of stocks and bonds. There can be no assurance that GRANTvest Financial will be able to predict those price movements accurately.

Management Through Similarly Managed Accounts

For certain clients, GRANTvest Financial may manage portfolios by allocating portfolio assets among various securities on a discretionary basis using one or more of its proprietary investment strategies (collectively referred to as "*investment strategy*"). In so doing, GRANTvest Financial buys, sells,

exchanges and/or transfers securities based upon the *investment strategy*. GRANTvest Financial's management using the *investment strategy* complies with the requirements of Rule 3a-4 of the Investment Company Act of 1940, as amended. Rule 3a-4 provides similarly managed accounts, such as the *investment strategy*, with a safe harbor from the definition of an investment company. Securities in the *investment strategy* are usually exchanged and/or transferred without regard to a client's individual tax ramifications. Certain investment opportunities that become available to GRANTvest Financial's clients may be limited. As further discussed in response to Item 12B (below), GRANTvest Financial allocates investment opportunities among its clients on a fair and equitable basis.

General Risk of Loss

Investing in securities involves the risk of loss. Clients should be prepared to bear such loss.

Item 9. Disciplinary Information

GRANTvest Financial is required to disclose the facts of any legal or disciplinary events that are material to a client's evaluation of its advisory business or the integrity of management. GRANTvest Financial does not have any required disclosures to this Item.

Item 10. Other Financial Industry Activities and Affiliations

GRANTvest Financial is required to disclose any relationship or arrangement that is material to its advisory business or to its clients with certain related persons. GRANTvest Financial has described such relationships and arrangements below.

Receipt of Insurance Commissions

Certain of GRANTvest Financial's Supervised Persons, in their individual capacities, are also licensed insurance agents with various insurance companies, and in such capacity, may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. While GRANTvest Financial does not sell such insurance products to its investment advisory clients, GRANTvest Financial does permit its Supervised Persons, in their individual capacities as licensed insurance agents, to sell insurance products to its investment advisory clients. A conflict of interest exists when GRANTvest Financial's Supervised Persons recommends insurance products and receives compensation.

Registered Representative of Broker-Dealer

Certain of GRANTvest Financial's Supervised Persons, in their individual capacities, are registered representatives of Calton. Brokerage commissions may be charged by Calton to effect securities transactions and thereafter, a portion of these commissions may be paid by Calton to GRANTvest Financial's Supervised Persons. Prior to effecting any transactions, the client will be required to enter directly into an account agreement with Calton. The brokerage commissions charged by Calton may be higher or lower than those charged by other broker-dealers. In addition, certain of the GRANTvest Financial's Supervised Persons may also receive additional ongoing 12b-1 fees from the mutual fund company.

A conflict of interest exists to the extent that GRANTvest Financial recommends the purchase of securities through Calton wherein its Supervised Persons receive commissions or other additional compensation as a result of clients purchasing securities based upon such recommendations. GRANTvest Financial mitigates this risk by always acting in the best interests of its clients.

Item 11. Code of Ethics

GRANTvest Financial and persons associated with GRANTvest Financial (“Associated Persons”) are permitted to buy or sell securities that it also recommends to clients consistent with GRANTvest Financial’s policies and procedures. GRANTvest Financial has adopted a code of ethics that sets forth the standards of conduct expected of its associated persons and requires compliance with applicable securities laws (“*Code of Ethics*”). In accordance with Section 204A of the Investment Advisers Act of 1940 (the “Advisers Act”), its *Code of Ethics* contains written policies reasonably designed to prevent the unlawful use of material non-public information by GRANTvest Financial or any of its associated persons. The *Code of Ethics* also requires that certain of GRANTvest Financial’s personnel (called “*Access Persons*”) report their personal securities holdings and transactions and obtain pre-approval of certain investments such as initial public offerings and limited offerings.

Unless specifically permitted in GRANTvest Financial’s *Code of Ethics*, none of GRANTvest Financial’s *Access Persons* may effect for themselves or for their immediate family (i.e., spouse, minor children, and adults living in the same household as the *Access Person*) any transactions in a security which is being actively purchased or sold or is being considered as such on behalf of GRANTvest Financial’s clients. When GRANTvest Financial is purchasing or considering for purchase any security on behalf of a client, no *Access Person* may effect a transaction in that security prior to the completion of the purchase or until a decision has been made not to purchase such security. Similarly, when GRANTvest Financial is selling or considering the sale of any security on behalf of a client, no *Access Person* may effect a transaction in that security prior to the completion of the sale or until a decision has been made not to sell such security.

When GRANTvest Financial or its advisors purchase the same securities as its advisory clients, there are potential conflicts of interest that related to “front running” trades. In this scenario, GRANTvest Financial or its advisors could buy prior to the orders of its advisory clients and obtain a more favorable price. This conflict of interest is mitigated because GRANTvest does not purchase securities for advisory clients in which the price would be impacted (mutual funds, ETFs). Also, GRANTvest monitors personal trading of its advisors to avoid such timing of trading.

Clients and prospective clients may contact GRANTvest Financial to request a copy of its *Code of Ethics*.

Item 12. Brokerage Practices

As discussed above, in Item 5, GRANTvest Financial generally recommends that clients utilize the brokerage and clearing services of *Schwab*. Factors which GRANTvest Financial considers in recommending the *Custodians* or any other broker-dealer to clients include their respective financial strength, reputation, execution, pricing, research, and service. *Schwab* enables GRANTvest Financial to obtain many mutual funds without transaction charges and other securities at nominal transaction charges. The commissions and/or transaction fees charged may be higher or lower than those charged by other Financial Institutions.

The commissions paid by GRANTvest Financials’ clients comply with GRANTvest Financial’s duty to obtain “best execution.” Clients may pay commissions that are higher than another qualified Financial Institutions might charge to effect the same transaction where GRANTvest Financial determines that the commissions are reasonable in relation to the value of the brokerage and research

services received. In seeking best execution, the determinative factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of a *Financial Institution's* services, including among others, the value of research provided, execution capability, commission rates, and responsiveness. GRANTvest Financial seeks competitive rates but may not necessarily obtain the lowest possible commission rates for client transactions.

GRANTvest Financial periodically and systematically reviews its policies and procedures regarding its recommendation of *Financial Institutions* in light of its duty to obtain best execution. The client may direct GRANTvest Financial in writing to use a particular *Financial Institution* to execute some or all transactions for the client. In that case, the client will negotiate terms and arrangements for the account with that *Financial Institution*, and GRANTvest Financial will not seek better execution services or prices from other *Financial Institutions* or be able to “batch” client transactions for execution through other *Financial Institutions* with orders for other accounts managed by GRANTvest Financial. As a result, the client may pay higher commissions or other transaction costs or greater spreads, or receive less favorable net prices, on transactions for the account than would otherwise be the case. Subject to its duty of best execution, GRANTvest Financial may decline a client’s request to direct brokerage if, in GRANTvest Financial’s sole discretion, such directed brokerage arrangements would result in additional operational difficulties or violate restrictions imposed by other broker-dealers (as further discussed below). Transactions for each client generally will be effected independently, unless GRANTvest Financial decides to purchase or sell the same securities for several clients at approximately the same time. GRANTvest Financial may (but is not obligated to) combine or “batch” such orders to obtain best execution, to negotiate more favorable commission rates, or to allocate equitably among GRANTvest Financial’s clients.

To the extent that GRANTvest Financial determines to aggregate client orders for the purchase or sale of securities, including securities in which GRANTvest Financial’s *Supervised Persons* may invest, GRANTvest Financial generally does so in accordance with applicable rules promulgated under the Advisers Act and no-action guidance provided by the staff of the U.S. Securities and Exchange Commission. GRANTvest Financial does not receive any additional compensation or remuneration as a result of the aggregation. In the event that GRANTvest Financial determines that a prorated allocation is not appropriate under the particular circumstances, the allocation will be made based upon other relevant factors, which may include: (i) when only a small percentage of the order is executed, shares may be allocated to the account with the smallest order or the smallest position or to an account that is out of line with respect to security or sector weightings relative to other portfolios, with similar mandates; (ii) allocations may be given to one account when one account has limitations in its investment guidelines which prohibit it from purchasing other securities which are expected to produce similar investment results and can be purchased by other accounts; (iii) if an account reaches an investment guideline limit and cannot participate in an allocation, shares may be reallocated to other accounts (this may be due to unforeseen changes in an account’s assets after an order is placed); (iv) with respect to sale allocations, allocations may be given to accounts low in cash; (v) in cases when a pro rata allocation of a potential execution would result in a *de minimis* allocation in one or more accounts, GRANTvest Financial may exclude the account(s) from the allocation; the transactions may be executed on a pro rata basis among the remaining accounts; or (vi) in cases where a small proportion of an order is executed in all accounts, shares may be allocated to one or more accounts on a random basis.

Software and Support Provided by Financial Institutions

GRANTvest Financial may receive from *Schwab*, without cost to GRANTvest Financial, computer software and related systems support, which allow GRANTvest Financial to better monitor client accounts maintained at *Schwab*. GRANTvest Financial may receive the software and related support without cost because GRANTvest Financial renders investment management services to clients that maintain assets at *Schwab*. The software and related systems support may benefit GRANTvest Financial, but not its clients directly. In fulfilling its duties to its clients, GRANTvest Financial endeavors at all times to put the interests of its clients first. Clients should be aware, however, that GRANTvest Financial's influence GRANTvest Financial's choice of broker-dealer over another broker-dealer that does not furnish similar software, systems support, or services. Additionally, GRANTvest Financial may receive the following benefits from *Schwab* through their respective investment adviser divisions: receipt of duplicate client confirmations and bundled duplicate statements; access to a trading desk that exclusively services its investment adviser participants; access to block trading which provides the ability to aggregate securities transactions and then allocate the appropriate shares to client accounts; and access to an electronic communication network for client order entry and account information.

13. Review of Accounts

For those clients to whom GRANTvest Financial provides wealth management services, GRANTvest Financial monitors those portfolios as part of an ongoing process while regular account reviews are conducted on at least an annual basis. Such reviews are conducted by one of GRANTvest Financial's investment adviser representatives. All investment advisory clients are encouraged to discuss their needs, goals, and objectives with GRANTvest Financial and to keep GRANTvest Financial informed of any changes thereto. GRANTvest Financial contacts ongoing investment advisory clients at least annually to review its previous services and/or recommendations and to discuss the impact resulting from any changes in the client's financial situation and/or investment objectives.

GRANTvest Financial may send to Client, via first class mail, quarterly and annual summaries of the value of Client's assets in the Account. Clients are also provided with transaction confirmation notices and regular summary account statements directly from Charles Schwab & Co. for the client accounts.

Item 14. Client Referrals and Other Compensation

GRANTvest Financial does not have a referral arrangement in which it pays compensation to a third party for client referrals.

Item 15. Custody

GRANTvest Financial does not maintain physical custody client assets. GRANTvest Financial has engaged Schwab, a nationally recognized SEC registered broker-dealer, to custody and safe keep client assets. GRANTvest Financial's *Agreement* and/or the separate agreement with any *Financial Institution* may authorize GRANTvest Financial through such *Financial Institution* to debit the client's account for the amount of GRANTvest Financial's fee and to directly remit that management fee to GRANTvest Financial in accordance with applicable custody rules. The *Financial Institutions* recommended by GRANTvest Financial have agreed to send a statement to the client, at least quarterly, indicating all amounts disbursed from the account. In addition, GRANTvest may provide a quarterly report to the

clients. Clients' should always compare carefully the statements received from GRANTvest and the custodian and should contact the firm as soon as possible if any discrepancies are identified.

GRANTvest Financial effects third party asset transfers in client accounts using a Standing Letter of Authorization ("SLOA"). Pursuant to the SEC No Action Letter [Investment Adviser Association, February 21, 2017 \(sec.gov\)](#), GRANTvest Financial is deemed to have Custody over these accounts. Accordingly, GRANTvest Financial has instituted procedures and controls such that it can comply with the seven representations noted in the SEC No-Action letter and avoid the annual surprise audit requirement. Additionally, since many of the seven representations involve the qualified custodian's operations, GRANTvest Financial is in close collaboration to ensure compliance with the SEC guidance.

Item 16. Investment Discretion

GRANTvest Financial generally is granted the authority to exercise discretion on behalf of its clients. GRANTvest Financial is considered to exercise investment discretion over a client's account if it can effect transactions for the client without first having to seek the client's consent. GRANTvest Financial is given this authority through a power-of-attorney included in the agreement between GRANTvest Financial and the client. Clients may request a limitation on this authority (such as certain securities not to be bought or sold).

Item 17. Voting Client Securities

GRANTvest Financial does not vote proxies for clients. Clients will receive proxies, class actions or other similar documents directly from their custodian. As a matter of policy, GRANTvest does not discuss/review such matters with clients. GRANTvest Financial recommends that its clients promptly review such materials, as they identify important deadlines and may require action on the client's part. GRANTvest Financial will not be required to notify third party custodians or clients who utilize third party custodians of shareholder class action lawsuits and similar matters.

Item 18. Financial Information

GRANTvest Financial does not require or solicit the prepayment of more than \$500 in fees per client, six months or more in advance. In addition, GRANTvest Financial is required to disclose any financial condition that is reasonably likely to impair its ability to meet contractual commitments to clients. GRANTvest Financial has no disclosures pursuant to this Item.