

This brochure supplement provides information about Philip Michael Fragasso that supplements the Kastel Capital Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Philip Michael Fragasso if you did not receive Kastel Capital Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

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

Kastel Capital Advisors, LLC
d/b/a Pension & Wealth Management Advisors
Form ADV Part 2B – Individual Disclosure Brochure

for

Philip Michael Fragasso
Personal CRD Number: 2941281
Investment Adviser Representative

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Item 2: Educational Background and Business Experience

Name: Philip Michael Fragasso

Born: 1950

Educational Background and Professional Designations:

Education:

BA English, Boston College - 1972

Business Background:

02/2017 - Present	Investment Adviser Representative Kastel Capital Advisors, LLC d/b/a Pension & Wealth Management Advisors
01/2011 – 06/2017	Adjunct Professor Boston College
05/2005 – 06/2008	Owner Ruby Tunes LLC
11/2007 - 09/2012	President I-Pension

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

Philip Michael Fragasso is a freelance writer. From time to time, he may offer clients advice or products from those activities and clients should be aware that these services may involve a conflict of interest. Kastel Capital Advisors, LLC always acts in the best interest of the client and clients always have the right to decide whether or not to utilize the services of any representative of Kastel Capital Advisors, LLC in such individual's outside capacities.

Item 5: Additional Compensation

Philip Michael Fragoso does not receive any economic benefit from any person, company, or organization, other than Kastel Capital Advisors, LLC in exchange for providing clients advisory services through Kastle Capital Advisors, LLC.

Item 6: Supervision

As a representative of Kastel Capital Advisors, LLC, Philip Michael Fragasso is supervised by Drasko Kovrlija, the firm's Chief Compliance Officer. Drasko Kovrlija is responsible for ensuring that Philip Michael Fragasso 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 Drasko Kovrlija is (508) 479-0632.