

# WealthEdge Investment Advisors LLC

## Part 2B of Form ADV – Brochure Brochure Supplement: Gerard Addeo, CPA

**Updated: March 31, 2017**

99 Park Avenue, Suite 1920  
New York, NY 10016

Telephone: (212) 687-3600

CRD# 126337/ SEC File # 801-66845

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***This brochure supplement provides information about Gerard Addeo that supplements WealthEdge's Form ADV, Part 2 brochure. You should have received a copy of that brochure.*** Please contact us at **212-687-3600** or by email at [g.addeo@wealthedge.com](mailto:g.addeo@wealthedge.com) if you did not receive **WealthEdge's** Brochure or if you have any questions about the contents of this supplement.

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## Item 2 Educational Background and Business Experience

**Gerard Addeo, CPA**, Born 1957

### *Post-Secondary Education:*

- BA in Accounting from Fordham University in New York, NY
- Certified Public Accountant.

### *Recent Business Background:*

1985 - Present: WealthEdge Investment Advisors LLC – President and Founder

WealthEdge Investment Advisors LLC; 95% owner

WealthEdge Tax Advisors.; 79% owner

**Certified Public Accountant (CPA)** is the title of qualified accountants in numerous countries in the English-speaking world. In the United States they will have passed the Uniform Certified Public Accountant Examination and will have met additional state education and experience requirements for membership in their respective professional accounting bodies and certification as a CPA.

In order to become a CPA in the United States, the candidate must sit for and pass the Uniform Certified Public Accountant Examination (Uniform CPA Exam), which is set by the American Institute of Certified Public Accountants (AICPA) and administered by the National Association of State Boards of Accountancy (NASBA).

Eligibility to sit for the Uniform CPA Exam is determined by individual state boards of accountancy. All states have adopted what is known as the "150 hour rule" (150 college semester units or the equivalent), which usually requires an additional year of education past a regular 4 year college degree, or a master's degree.

Over 40 of the state boards now require applicants for CPA status to complete a special examination on ethics, which is effectively a *fifth exam* in terms of requirements to become a CPA. The majority of these will accept the AICPA self-study *Professional Ethics for CPAs* CPE course or another course in general professional ethics. Many states, however, require that the ethics course include a review of that state's specific rules for professional practice.

To learn more about the CPA designation visit [www.nasba.org](http://www.nasba.org)

## Item 3 Disciplinary Information

None

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#### **Item 4 Other Business Activities**

As noted above in Item 2, Mr. Addeo is also a Certified Public Accountant and financial planner. Whenever Mr. Addeo recommends either of those services to an advisory client, and he himself will be the paid provider of that recommended service, such a situation inherently creates a potential conflict of interest. As a fiduciary, Mr. Addeo must recommend only those services and products that are in a client's own best interest, free of any influence of possible gain for himself. The firm addresses this possible conflict of interest by disclosing it to the firm's clients.

#### **Item 5 Additional Compensation**

As described in Item 2, Mr. Addeo does receive compensation for CPA and planning services provided.

#### **Item 6 Supervision**

WealthEdge has developed a Code of Conduct (the “Code”) to support our value statements, protect the interests of our clients and reinforce our reputation for non-negotiable integrity by avoiding even the appearance of impropriety in the conduct of our business. The Code is intended to promote awareness and serve as a guide for all of associates. The Code summarizes the values and standards of conduct which WealthEdge believes are critical. It is each employee’s responsibility to understand and adhere to the requirements of the Code and other company policies, as well as applicable laws, regulations and rules. All associates are required to certify in writing upon hire and annually thereafter that they (i) received a copy of the Code, (ii) read and understand it and (iii) agree to comply with its terms.

Gerard Addeo is the Chief Compliance Officer for WealthEdge Investment Advisors. He can be reached at 212-687-3600. Mr. Addeo reviews all material investment policy changes, and conducts periodic assessments to ensure that client objectives and mandates are being met.

# WealthEdge Investment Advisors LLC

## Part 2B of Form ADV – Brochure Brochure Supplement: Mark Salerno CFP®

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***This brochure supplement provides information about Mark Salerno that supplements WealthEdge's Form ADV, Part 2 brochure. You should have received a copy of that brochure. Please contact us at 212-687-3600 or by email at [g.addeo@wealthedge.com](mailto:g.addeo@wealthedge.com) if you did not receive WealthEdge's Brochure or if you have any questions about the contents of this supplement.***

***Additional information about Mark Salerno is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)***

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## Item 2 Educational Background and Business Experience

**Mark Salerno, CFP®**, Born 1961

### *Post-Secondary Education:*

- Bachelor's Degree in Business Management from Syracuse University

### *Recent Business Background:*

2015 – Present: WealthEdge Investment Advisors – Director of Risk Management  
2000 – 2015: Genesis Financial Advisory Services, LLC - President/ Managing Member, Chief Compliance Officer and Investment Advisor Representative  
2015 – 2016: First Liberties Financial, Registered Representative  
2000 – 2015: United Planners' Financial Services of America, Registered Representative  
1988 – Present: Insurance Broker

The **CERTIFIED FINANCIAL PLANNER™, CFP®** and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
  - Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
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- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **Item 3 Disciplinary Information**

None

### **Item 4 Other Business Activities**

As noted above in Part 2A, Mr. Salerno is a licensed insurance agent. As a fiduciary, Mr. Salerno must recommend only those services and products that are in a client’s own best interest, free of any influence of possible gain for himself. The firm addresses this possible conflict of interest by disclosing it to the firm’s clients.

### **Item 5 Additional Compensation**

None

### **Item 6 Supervision**

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the values and standards of conduct which WealthEdge believes are critical. It is each employee's responsibility to understand and adhere to the requirements of the Code and other company policies, as well as applicable laws, regulations and rules. All associates are required to certify in writing upon hire and annually thereafter that they (i) received a copy of the Code, (ii) read and understand it and (iii) agree to comply with its terms.

Mr. Mark Salerno is supervised by Mr. Gerard Addeo. Mr. Addeo can be reached at 212-687-3600 or [g.addeo@wealtheedge.com](mailto:g.addeo@wealtheedge.com). Frequent meetings are held between Mr. Mikhael, Mr. Addeo, Mr. Salerno and Ms. Sanders to review and discuss overall portfolio positioning and performance.

# **WealthEdge Investment Advisors LLC**

## **Part 2B of Form ADV – Brochure Brochure Supplement: John Mikhael**

**Updated: March 31, 2017**

99 Park Avenue, Suite 1920  
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***This brochure supplement provides information about John Mikhael that supplements WealthEdge's Form ADV, Part 2 brochure. You should have received a copy of that brochure. Please contact us at 212-687-3600 or by email at [g.addeo@wealthedge.com](mailto:g.addeo@wealthedge.com) if you did not receive WealthEdge's Brochure or if you have any questions about the contents of this supplement.***

***Additional information about John Mikhael is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)***

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## **Item 2 Educational Background and Business Experience**

**John Mikhael**, Born 1975

### *Post-Secondary Education:*

- B.A in Anthropology and History from Rutgers, The State University of New Jersey-Newark

### *Recent Business Background:*

2015 – Present     WealthEdge Investment Advisors - Senior Investment Officer  
2013 – 2015:       Strategies for Wealth – Associate Director - Investments  
2011 – 2013:       Valic Financial Advisors – Financial Advisor  
2009 – 2011:       Wells Fargo Advisors – Financial Advisor/ AVP - Investments

## **Item 3 Disciplinary Information**

None

## **Item 4 Other Business Activities**

None

## **Item 5 Additional Compensation**

None

## **Item 6 Supervision**

WealthEdge has developed a Code of Conduct (the “Code”) to support our value statements, protect the interests of our clients and reinforce our reputation for non-negotiable integrity by avoiding even the appearance of impropriety in the conduct of our business. The Code is intended to promote awareness and serve as a guide for all of associates. The Code summarizes the values and standards of conduct which WealthEdge believes are critical. It is each employee’s responsibility to understand and adhere to the requirements of the Code and other company policies, as well as applicable laws, regulations and rules. All associates are required to certify in writing upon hire and annually thereafter that they (i) received a copy of the Code, (ii) read and understand it and (iii) agree to comply with its terms.

As Senior Investment Officer of WealthEdge Investment Advisors LLC, Mr. Mikhael is supervised by Mr. Gerard Addeo, President and Mark Salerno, Director of Risk Management. Frequent meetings are held between Mr. Mikhael, Mr. Addeo, Mr. Salerno and Ms. Sanders to review and discuss overall portfolio positioning and performance. Mr. Addeo can be reached by phone at 212-687-3600 or by email at g.addeo@wealtheedge.com.

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# WealthEdge Capital Management

Part 2B of Form ADV – Brochure

Brochure Supplement: Jennie I. Sanders, CFA

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*This brochure supplement provides information about Jennie I. Sanders that supplements WealthEdge's Form ADV, Part 2 brochure. You should have received a copy of that brochure.* Please contact us at **212-687-3600** or by email at [g.addeo@wealthedge.com](mailto:g.addeo@wealthedge.com) if you did not receive **WealthEdge's** Brochure or if you have any questions about the contents of this supplement.

*Additional information about Jennie I. Sanders is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)*

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## **Item 2 Educational Background and Business Experience**

**Jennie I. Sanders, CFA** Born 1976

### *Post-Secondary Education:*

- B.A. in Business Economics from the University of Texas at Austin
- CFA charterholder

### *Recent Business Background:*

2015 – Present: WealthEdge Investment Advisors – Senior Portfolio Strategist

2013 – 2015: MJB Asset Management – Senior Investment Strategist

2004 – 2013: Merrill Lynch Private Banking & Investment Group – Vice President / Senior Financial Analyst

1999 – 2004: Wells Fargo Private Asset Management – Portfolio Manager

Chartered Financial Analyst (CFA): Chartered Financial Analysts are licensed by the CFA Institute to use the CFA mark. CFA certification requirements:

- Hold a bachelor's degree from an accredited institution or have equivalent education or work experience.
- Successful completion of all three exam levels of the CFA Program.
- Have 48 months of acceptable professional work experience in the investment decision making process.
- Fulfill society requirements, which vary by society. Unless you are upgrading from affiliate membership, all societies require two sponsor statements as part of each application; these are submitted online by your sponsors.
- Agree to adhere to and sign the Member's Agreement, a Professional Conduct Statement, and any additional documentation requested by CFA Institute.

## **Item 3 Disciplinary Information**

None

## **Item 4 Other Business Activities**

None

## **Item 5 Additional Compensation**

None

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## **Item 6 Supervision**

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As Senior Portfolio Strategist of WealthEdge Investment Advisors LLC, Ms. Sanders is supervised by Mr. Gerard Addeo, President and Mr. Mark Salerno, Director of Risk Management. Frequent meetings are held between Ms. Sanders, Mr. Addeo, Mr. Salerno and Mr. Mikhael to review and discuss overall portfolio positioning and performance. Mr. Addeo can be reached by phone at 212-687-3600 or by email at [g.addeo@wealthedge.com](mailto:g.addeo@wealthedge.com).