

## Part 2B of Form ADV: *Brochure Supplement*

Dawn M. Santoriello

Investment Advisor Representative

1024 East Grand River Avenue  
Brighton, Michigan 48116  
1-810-355-1325

This Brochure Supplement provides information about the background and qualifications of Dawn Santoriello, that supplements the Caitlin John, LLC brochure. You should have received a copy of that brochure. Please contact Caitlin John, LLC at 1-810-355-1325 or 1-877-238-1680 if you did not receive Caitlin John, LLC's brochure or if you have any questions about the contents of this supplement.

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 Dawn Santoriello (CRD# 4897536) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

July 2017

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Dawn M. Santoriello****Year of birth:** 1978**Education:**

Adelphi University – B.S. in Finance – 2000

**Professional Designations:**

Life Underwriting Training Council Fellow - LUTCF – 2005

The LUTCF designation is offered and recognized by The American College and the National Association of Insurance and Financial Advisors (NAIFA). To earn the LUTCF, candidates must a) complete six courses, one of which is ethics, and b) be a member of a local association of NAIFA. Continued use of the designation is subject to ongoing renewal requirements. Every two years, individuals must renew their right to continue using the designation by: completing 3 hours of continuing education in the subject area of Ethics; reaffirming to abide by the Standards of Professional Conduct, Terms and Conditions, and self-disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct; and paying a biennial renewal fee of \$50.

**Business Background:**

Dawn M. Santoriello 12 years of industry experience since January 2005 and continuing course education along with holding the Series 65 as well as Life, Accident and Health.

Business background and positions held for the preceding five years:

Caitlin John, LLC- December 2016-Present  
Investment Adviser Representative

S Squared Retirement Solutions LLC – June 2015 to December 2016  
Investment Adviser Representative

Penn Mutual Life Insurance Co. – January 2011 to Present  
Agent

Prosperity Wealth Management, Inc. – February 2015 to June 2015  
Investment Adviser Representative

Fortune Financial Services, Inc. – February 2015 to June 2015  
Registered Representative

Keystone Capital Corporation – August 2013 to February 2015  
Registered Representative / Investment Adviser Representative

Horner, Townsend & Kent, Inc. – February 2012 to August 2013  
Registered Representative  
Investment Adviser Representative

The O.N. Equity Sales Company – May 2010 to January 2012  
Registered Representative

ON Investment Management Co. – May 2010 to January 2012  
Investment Adviser Representative

**ITEM 3 - DISCIPLINARY HISTORY**

- A. There has been no criminal or civil action in a domestic, foreign or military court of competent jurisdiction in which Dawn Santoriello has been involved.
- B. There has been no administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign regulatory authority in which Dawn Santoriello has been involved.
- C. Dawn Santoriello has not been involved in any self-regulatory organization proceeding.

**ITEM 4 - OTHER BUSINESS ACTIVITIES**

Ms. Santoriello is an independent life insurance agent. She spends approximately 20 hours a week on this activity. She may recommend insurance products to clients. This is a conflict of interest because the commissions paid by insurance products give Ms. Santoriello a financial incentive to recommend and sell them to clients. (It is important to note that the insurance commissions are separate from the fees outlined in firm's ADV Part 2A.) However, Ms. Santoriello attempts to mitigate any conflicts of interest to the best of her ability by placing the client's interests ahead of her own, through her fiduciary duty and by informing clients that they are never obligated to purchase insurance through her.

**ITEM 5 – ADDITIONAL COMPENSATION**

Ms. Santoriello does not receive any additional compensation other than what is disclosed in Caitlin John LLC's brochure

**ITEM 6 – SUPERVISION**

Dawn Santoriello (Investment Advisor Representative) is supervised by Ronald J. Briggs Jr., CCO from the Caitlin John, LLC main office located at 1024 E. Grand River Ave Brighton, Michigan 48116. Dawn Santoriello can be reached at (973) 321-3887 or by email at [dsantoriello@cjadvisor.com](mailto:dsantoriello@cjadvisor.com).