



Richard Nerad
8910 UNIVERSITY CENTER LANE #645
SAN DIEGO, CA 92122

Firm Contact:
Steven Deppe
Managing Member

This brochure supplement provides information about Mr. Nerad that supplements our brochure. You should have received a copy of that brochure. Please contact him if you did not receive NDWM LLC *dba* Nerad + Deppe Wealth Management's brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Nerad is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #4666376.

Item 2: Educational Background & Business Experience

Richard E. Nerad

Year of Birth: 1965

Educational Background:

- 1987: University of Wisconsin – Madison, Bachelor of Arts in Journalism and History

Business Background:

- 04/2020 – Present: Nerad + Deppe Wealth Management;
Managing Member & Chief Compliance Officer
- 09/2019 – 05/2020: AlphaCore Capital LLC; Investment Adviser Representative
- 08/2009 – 12/2019: Nerad + Deppe Wealth Management;
Managing Member & Chief Compliance Officer
- 05/2004 – 10/2009: Ameriprise Financial, Financial Advisor

Exams, Licenses, & Other Professional Designations:

Accredited Asset Management Specialist (AAMS®)

The College for Financial Planning® awards the AAMS® designation to students who successfully complete the program, pass the final examination and comply with the Code of Ethics, which includes agreeing to abide by the Standards of Professional Conduct and Terms and Conditions. Applicants must also disclose of any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. Conferment of the designation is contingent upon the College for Financial Planning's review of matters either self-disclosed or which are discovered by the College that are required to be disclosed. Continued use of the AAMS® designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using the AAMS® designation by completing 16 hours of continuing education and 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.

Chartered Retirement Planning Counselor (CRPC®)

The CRPC® is offered by The College for Financial Planning®. The CRPC® Program focuses on the pre- and post-retirement needs of individuals. Enrollment in the program guides you through the retirement process, addressing issues such as estate planning and asset management. The College for Financial Planning® awards the Chartered Retirement Planning CounselorSM and CRPC® designation to students who: successfully complete the program; pass the final examination; and comply with the Code of Ethics, which includes agreeing to abide by the Standards of Professional Conduct promulgated by The College for Financial Planning®. Applicants must also disclose of any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business

conduct. Conferment of the designation is contingent upon the College for Financial Planning's review of matters either self-disclosed or which are discovered by the College that are required to be disclosed. Successful students receive a certificate and are granted the right to use the designation on correspondence and business cards for a two-year period. Continued use of the CRPC® designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using the CRPC® designation by: completing 16 hours of continuing education and 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.

Accredited Investment Fiduciary (AIF®)

The AIF® designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF® designation, individuals must complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIF® Code of Ethics. In order to maintain the AIF® designation, the individual must annually renew their affirmation of the AIF Code of Ethics and complete six hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary360 (f360) company).

Item 3: Disciplinary Information

There are no legal or disciplinary events material to the evaluation of Mr. Nerad.

Item 4: Other Business Activities

Mr. Nerad does not have any outside business activities to report.

Item 5: Additional Compensation

Mr. Nerad does not receive any other economic benefit for providing advisory services in addition to advisory fees.

Item 6: Supervision

Mr. Deppe is a principal of Nerad + Deppe Wealth Management and as such supervises and monitors Mr. Nerad's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Mr. Deppe if you have any questions about Mr. Nerad's brochure supplement at (858) 457-1325.

Item 7: Requirements for State-Registered Advisers

Mr. Nerad has not been involved in any arbitration claim alleging damages in excess of \$2,500. Furthermore, he has neither been involved in nor found liable in any civil, self-regulatory organization, or administrative proceeding nor has been the subject of any bankruptcy petitions.