

*This brochure supplement provides information about Valerie C. DiGennaro that supplements the SWM Advisors brochure. You should have received a copy of that brochure. Please contact Andrea N. Mullins, CCO, if you did not receive SWM Advisors' brochure or if you have any questions about the contents of this supplement.*

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

## **SWM Advisors**

### **Form ADV Part 2B – Individual Disclosure Brochure**

*for*

### **Valerie Clark DiGennaro**

Personal CRD Number: 6510521

Investment Adviser Representative

SWM Advisors  
One Beach Drive SE, Suite 301  
St. Petersburg, FL 33701  
(727) 456-0011  
[valerie@swm3.com](mailto:valerie@swm3.com)  
[www.swm3.com](http://www.swm3.com)

UPDATED: 08/06/2020

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

**Name:** Valerie Clark DiGennaro **Born:** 1971

### **Educational Background and Professional Designations:**

#### **Education:**

MBA, Marketing & Strategic Management, University of Florida – 1996

BS Public Relations and Business Administration, University of Florida – 1993

### **Designations:**

#### **AIF, Accredited Investment Fiduciary - 2020**

The Accredited Investment Fiduciary (AIF®) Designation is a professional certification that demonstrates an advisor or other person serving as an investment fiduciary has met certain requirements to earn and maintain the credential.

Each designee will abide by a high standard of professional and ethical conduct as expected from a trusted fiduciary. Designee will act with honesty and integrity, promote and be a steward of ethical behavior, and employ prudent and responsible practices with the client's best interests in mind.

To attain an initial AIF designation, there are five requirements. A candidate must:

1. complete AIF Training materials
2. pass the AIF examination with a 70% or higher
3. meet an experience requirement which includes one of the following:
  - a. Minimum of two years of relevant experience; a bachelor's degree (or higher); and a professional credential or
  - b. Minimum of five years of relevant experience; a bachelor's degree (or higher) or a professional credential or
  - c. Minimum of eight years of relevant experience.
4. Satisfy the Code of Ethics and Conduct Standards
5. Submit application and dues

All requirements must be met within one (1) year of passing the Examination. After one year, a candidate must retake and pass the exam to meet the examination requirement for certification.

Ongoing requirements for each candidate to maintain their designation include:

1. Accrue and report six (6) hours of continuing education (CE), four of which must be delivered by Fi360 or one of Fi360's approved CE providers.
2. Satisfy the Code of Ethics and Conduct Standards
3. Submit the application and dues

### **Business Background:**

06/2015 - Present	Member, Head of Sales SWM Advisors (Formerly Seabridge Wealth Management, LLC)
04/2013 – 05/2015	SVP, Commercial Executive Cadence Bank, N.A.
10/2012 – 04/2013	Director, Commercial Banking Citi
07/2002 – 10/2012	SVP, Commercial Banking Wells Fargo Bank, N.A.
06/1999 – 01/2012	Director Kforce
06/1997 – 06/1999	Associate Relationship Manager Bank of America

### **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**

Valerie C. DiGennaro is not engaged in any investment-related business or occupation (other than this advisory firm).

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

Valerie C. DiGennaro does not receive any economic benefit from any person, company, or organization, other than SWM Advisors in exchange for providing clients advisory services through SWM Advisors.

### **Item 6: Supervision**

As a representative of SWM Advisors, Valerie C. DiGennaro works closely with supervisor Matt DiGennaro, and all advice provided to clients is reviewed by this supervisor prior to implementation. Matt DiGennaro can be reached at (727) 456-0011. Valerie C. DiGennaro adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.