

Kori L. Allen, CFP®

Pearl Wealth LLC

**915 NW 19th Ave
Suite F
Portland, OR 97209**

Telephone: 503-223-2539

March 31, 2021

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Kori L. Allen that supplements the Pearl Wealth LLC brochure. You should have received a copy of that brochure. Contact us at 503-223-2539 if you did not receive Pearl Wealth LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Kori L. Allen (CRD # 1845744) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Kori L. Allen, CFP®

Year of Birth: 1961

Formal Education After High School:

- Portland State University, BA Political Science, 9/1981 - 6/1984
- Willamette University, General, 8/1979 - 5/1981
- Portland State University, Certificate Central European Studies, 9/1981 - 6/1984
- University of Portland, Exec Certificate Financial Planning, 9/2004 - 5/2006

Business Background:

- Pearl Wealth LLC, Managing Member, Chief Compliance Officer, Investment Adviser Representative, 1/2019 - Present
- Pine Haven Investment Counsel, Consultant & Investment Adviser Representative, 7/2009 – 5/2019
- Pine Haven Investment Counsel, Partner, CCO & Investment Adviser Representative, 7/2009 - 12/2018
- Coldstream Capital Management, Inc., Principal, 3/2003 - 7/2009
- Western Pacific Investment Counsel, Principal, 4/1997 – 3/2003
- Charles Schwab and Co., Inc, Manager, Investment Counselor, 5/1988 – 4/1997
- First Options of Chicago, Clerk, 3/1986 – 8/1987
- Pacific Coast Options Exchange, Market Quote Terminal Operator, 11/1985 – 3/1986

Certifications: **CFP®**

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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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 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;
- **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

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Ms. Kori L. Allen has no required disclosures under this item.

Item 4 Other Business Activities

Kori L. Allen does not have any outside business activities.

She does serve as a trustee for The Library Foundation, serves as Treasurer and is a committee member for their Investment Committee. Additionally, she serves on the Investment Committee of The Portland State University Foundation and is a board member for The Nick Wilson Charitable Group.

Item 5 Additional Compensation

Kori L. Allen does not receive any additional compensation from a non-client in connection with providing advisory services through Pearl Wealth LLC. Please refer to the *Other Business Activities* section above for disclosures if Ms. Allen receives additional compensation as a result of other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of Pearl Wealth LLC's firm brochure for additional disclosures on this topic.

Item 6 Supervision

In the supervision of our associated persons, advice provided is limited based on the restrictions set by Pearl Wealth LLC, and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of client holdings and documented suitability information

to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

Kori Allen serves as Chief Compliance Officer of the firm, while Gretchen Cole provides oversight to Kori Allen. Both can be reached at the office phone: 503-223-2539

Item 7 Requirements for State Registered Advisers

Kori L. Allen does not have any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has not been the subject of a bankruptcy petition.

Gretchen L. Cole
Pearl Wealth LLC

**915 NW 19th Ave
Suite F
Portland, OR 97209**

Telephone: 503-223-2539

March 31, 2021

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Gretchen L. Cole that supplements the Pearl Wealth LLC brochure. You should have received a copy of that brochure. Contact us at 503-223-2359 if you did not receive Pearl Wealth LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Gretchen L. Cole (CRD # 4194331) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Gretchen L. Cole

Year of Birth: 1977

Formal Education After High School:

- University of Puget Sound, BA Business, 5/1999

Business Background:

- Pearl Wealth LLC, Director of Client Service & Investment Adviser Representative, 1/2019 - Present
- Pine Haven Investment Counsel, Investment Adviser Representative, 5/2014 – 5/2019
- Pine Haven Investment Counsel, Director of Client Service, 4/2014 - 12/2018
- CTC Consulting, LLC, Associate Consultant, 4/2011 - 3/2014
- Stifel Nicolaus & Co. Inc., Registered Client Service Associate, 7/2009 - 3/2011
- Coldstream Capital Management, Inc., Client Services Associate, 5/2001 - 7/2009

Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Ms. Gretchen L. Cole has no required disclosures under this item.

Item 4 Other Business Activities

Gretchen L. Cole serves as a member-at-large on the Board of Directors for Portland Youth Soccer Association. PYSA provides recreational soccer programming for youth in the city of Portland. Ms. Cole is a volunteer on the board and receives no compensation for her work. Gretchen also serves on the Board of Directors of Soccer Chance Academy Football Club (SCA FC).

Item 5 Additional Compensation

Gretchen L. Cole does not receive any additional compensation from a non-client in connection with providing advisory services through Pearl Wealth LLC. Refer to the *Other Business Activities* section above for disclosures on Ms. Cole's receipt of additional compensation as a result of her other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of Pearl Wealth LLC's firm brochure for additional disclosures on this topic.

Item 6 Supervision

In the supervision of our associated persons, advice provided is limited based on the restrictions set by Pearl Wealth LLC, and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

Supervision is conducted by the Chief Compliance Officer, Kori Allen.

Supervisor phone number: 503-223-2539

Item 7 Requirements for State Registered Advisers

Gretchen L. Cole does not have any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has not been the subject of a bankruptcy petition.

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