



VERUS
CAPITAL PARTNERS, LLC

PART 2B OF FORM ADV: BROCHURE SUPPLEMENT

Managing Partner: Stephen D. Bull

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The Brochure Supplement provides information about Supervised Persons: Marty Block, Stephen Bull, Luis Cabuto, Daniel Converse, Eric Cortez, Norris Davis III, Connor Flach, Jeffrey Geiser, John Glaudel, Fred Goodman, Hilary Jones-Rojo, William Keesling, Robyn Kreuer, Karen Longo, Zachary Mason, Betsy Merritt, Satik Nshanyan, Colleen O'Shaughnessy, Karl Owens, Christopher Oxenham, Kirk Parker, Kevin Phillips, Michael Phillips, Frank Stock, Mark Tang, Dwight Vilhauer, and Barry Waxler.

Please contact Steve Bull, Chief Compliance Officer, if you did not receive Verus Capital Partners' brochure or if you have any questions about the contents of this supplement.

Additional information about the supervised persons is available on the SEC's website at www.adviserinfo.sec.gov

ITEM 2 – MATERIAL CHANGES

This brochure is an annual update to our ADV Part II B. The material changes contained herein are updates to the other-than-annual amendment that was dated October 13th, 2020. Relative to the most recent filing, the material changes contained herein are as follows:

As a general notice, Verus Capital Partners, LLC no longer has a relationship with Securities America, Inc., Securities America Advisors (SAA), or any of the Securities America companies effective October 16th, 2020. As of the effective date, Verus has voluntarily terminated its' relationship with the Securities America companies. Upon successful termination of this relationship, Verus has initiated a relationship with LPL Financial Holdings Inc. ("LPL"), a full-service broker/dealer, member FINRA/SIPC and LPL Financial LLC, an SEC Registered Investment Adviser. Many of the material changes herein reflect Verus' voluntary termination of its' relationship with the Securities America companies and subsequent establishment of Verus' relationship with LPL Financial Holdings Inc. and LPL Financial LLC, an SEC Registered Investment Adviser.

As of this filing, the following Investment Advisor Representatives (IARs) are no longer IARs of Verus:

- William Parrish
- James Walters
- Robert Sandberg

In conjunction with terminating these individuals' affiliation with Verus Capital Partners, we have removed their advisor profiles from this brochure.

Further, all references to Securities America, Inc. ("LPL") have been replaced with LPL Financial Holdings Inc. ("LPL").

All existing Investment Advisor Representative profiles have been updated to reflect their current work history.

ITEM 3 - TABLE OF C ONTENTS

	Page
Marty Block -----	4
Stephen Bull-----	6
Luis Cabuto-----	9
Daniel Converse-----	11
Eric Cortez -----	13
Norris Davis III -----	15
Connor Flach-----	17
Jeffrey Geiser -----	19
John Glaudel-----	21
Fred Goodman -----	23
Hilary Jones Rojo -----	25
William Keesling-----	27
Robyn Kreuer -----	29
Karen Longo -----	31
Zachary Mason -----	33
Betsy Merritt-----	35
Satik Nshanyan-----	37
Colleen O'Shaughnessy-----	39
Karl Owens -----	41
Christopher Oxenham -----	43
Kirk Parker -----	45
Kevin Phillips-----	47
Michael Phillips -----	49
Frank Stock-----	51
Mark Tang -----	53
Dwight Vilhauer-----	55
Barry Waxler-----	58

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Marty K. Block

Date of Birth: 07/31/1957

Marty K. Block graduated from the University of Arizona in 1979 with a Bachelor of Science Degree in Business Administration.

Securities Industry Licenses:

Mr. Block has the following Securities Industry Licenses:

Series 3: National Commodities Futures Examination
Series 7: General Securities Representative Examination
Series 66: Uniform Combined State Law Examination

Upon graduation from the University of Arizona Marty was an independent trader on the Chicago Mercantile Exchange until 1997. After leaving the Mercantile Exchange, Mr. Block worked out of a Real Estate office in Arizona for 2 years. He then registered as a Financial Advisor with Merrill Lynch and remained in that position until 2013. In 2013 Marty joined Securities America, INC. In 2020 Marty voluntarily terminated his affiliation with Securities America, Inc. and affiliated as a Registered Representative with LPL Financial Holdings, Inc. (LPL). He is currently a Registered Representative with LPL Financial Holdings, Inc. (LPL) and an Independent Investment Advisor with Verus Capital Partners, LLC.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Marty Block is a registered representative of LPL Financial Holdings Inc. (LPL), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through LPL in his capacity as a registered representative, he will earn commissions. This presents a conflict of interest since Mr. Block will receive fees and commissions if you choose to implement recommendations of Mr. Block in his capacity as registered representative. Because Mr. Block is a dually registered agent of LPL and Verus, LPL has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Mr. Block will also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Mr. Block in his separate capacities as registered representative will be received to the extent permitted by applicable law. This activity represents more than 10% of Mr.

Block's time and income.

Mr. Block also has a relationship with LPL Financial LLC, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, LPL will receive a portion of the management fee or an administrative fee for the services provided.

Mr. Block holds an insurance license to sell limited insurance products. It is anticipated that a small portion, less than 10% of his time will be spent providing these insurance products. Mr. Block will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Block an incentive to recommend investment products based on the compensation received. However, since this activity represents less than 10% of his time and income, it is presumed not to be substantial.

ADDITIONAL COMPENSATION

From time to time, Mr. Block may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Mr. Marty Block is a Registered Representative of LPL Financial Holdings, Inc. and an Independent Investment Advisor of Verus Capital Partners, LLC. His advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We routinely monitor the personal securities transactions of Investment Advisor Representatives. We continuously monitor email communications. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. Marty Block may be reached at 480-990-3719.

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Stephen D. Bull

Date of Birth: 09/14/1968

Stephen D. Bull graduated from the University of Wisconsin - Milwaukee in 1992. He graduated with a Pre-Law Political Science degree.

Securities Industry Licenses:

Mr. Bull has the following Securities Industry Licenses:

Series 6: Investment Company and Variable Products Representative
Series 7: General Securities Representative
Series 24: General Securities Principal
Series 26: Investment Company/Variable Products Principal
Series 51: Municipal Fund Securities Principal
Series 63: Uniform Securities Agent State Law
Series 65: Uniform Investment Adviser Law

Additional Licenses:

Mr. Bull holds Health and Life insurance licenses.

Additional Professional Designations:

ChFC- Chartered Financial Consultant
CLU- Chartered Life Underwriter

To receive the ChFC® designation, one must successfully complete all courses in their selected program, meet experience requirements and ethics standards, and agree to comply with The American College Code of Ethics and Procedures.

To receive the CLU® designation, one must successfully complete all courses in their selected program, meet experience requirements and ethics standards, and agree to comply with the American College Code of Ethics and Procedures.

Visit <http://www.theamericancollege.edu/>

Stephen came into the financial services industry in 1993. He was hired by AXA Advisors. He began his career in Madison, WI and then in 1999 moved to Phoenix, AZ. In his time with AXA, Steve held positions as District Manager, Regional Vice President (RVP), Divisional Vice President (DVP), and was recognized numerous times for outstanding performance.

In 2003 Stephen decided to leave AXA and form his own firm, Bull Capital Management, LLC with a focus on asset management. At that time he also had a relationship with NEXT Financial, a Broker Dealer.

In 2009 Stephen decided to form a Registered Investment Advisor firm, Verus Capital Partners, LLC. The focus of the firm being wealth management and portfolio management. Bull Capital Management, LLC was merged into Verus Capital Partners, LLC.

In 2010 Stephen changed his Broker Dealer relationship and engaged Securities America, Inc. for that role up until 2020. In 2020, Stephen voluntarily terminated his affiliation with Securities America, Inc. and affiliated as a Registered Representative with LPL Financial Holdings, Inc. (LPL). Currently Stephen Bull is the Managing Partner of Verus Capital Partners, LLC, a Registered Representative of LPL Financial Holdings Inc. (LPL), and an Investment Advisor Representative of Verus Capital Partners, LLC.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Stephen Bull is a registered representative of LPL Financial Holdings Inc. (LPL), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through LPL in his capacity as a registered representative, he will earn commissions. This presents a conflict of interest since Mr. Bull will receive fees and commissions if you choose to implement recommendations of Mr. Bull in his capacity as registered representative. Because Mr. Bull is a dually registered agent of LPL and Verus, LPL has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Mr. Bull could will receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Mr. Bull in his separate capacities as registered representative will be received to the extent permitted by applicable law. This activity represents more than 10% of Mr. Bull's time and income.

Mr. Bull also has a relationship with LPL Financial LLC, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, LPL will receive a portion of the management fee or an administrative fee for the services provided.

Mr. Bull holds insurance licenses to sell limited insurance products. It is anticipated that a small portion, less than 10% of his time will be spent providing these insurance products. Mr. Bull will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Bull an incentive to recommend investment products based on the compensation received. However, since this activity represents less than 10% of his time and income, it is presumed not to be substantial.

ADDITIONAL COMPENSATION

From time to time, Mr. Bull may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors.

Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

To assist in the development of Stephen Bull's brokerage and advisory practices, LPL has provided Stephen Bull with a forgivable cash loan. This is a time-based loan – in other words, the loan is forgiven based on the amount of time the representative continues to work with LPL.

This presents a conflict of interest in that if the representative's performance is not satisfactory during the period of the loan, LPL may terminate the representative, and the representative will owe LPL the remaining balance of the loan. The representative is incentivized to keep production at a high enough level that his or her employment will be continued through the course of the loan.

SUPERVISION

Mr. Stephen Bull is the Managing Partner and Chief Compliance Officer of Verus Capital Partners, LLC. His advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We routinely monitor the personal securities transactions of Investment Advisor Representatives. We continuously monitor email communications. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. Stephen Bull may be reached at 480-990-3719.

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Luis Emilio Cabuto

Date of Birth: 10/14/1993

Luis graduated from California State University, Chico, with a Bachelor of Science Degree in Business Administration: Finance

Securities Industry Licenses:

Mr. Cabuto has the following Securities Industry Licenses:

Series 7: General Securities Representative Examination

Series 66: Uniform Combined State Law Examination

Upon graduation from California State University, Chico, in 2017 Luis began his career in the industry with New Break financial. He began his career as a registered representative of Securities America and Investment Advisor Representative of Verus Capital Partners, LLC. In 2020, Mr. Cabuto voluntarily terminated his affiliation as a Registered Representative of Securities America Inc., and subsequently affiliated as a Registered Representative of LPL Financial Holdings, Inc. (LPL) in 2020. He is currently a Registered Representative of LPL and Investment Advisor Representative of Verus Capital Partners, LLC

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Luis Cabuto is a registered representative of LPL Financial Holdings Inc. (LPL), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through LPL in his capacity as a registered representative, he will earn commissions. This presents a conflict of interest since Mr. Cabuto will receive fees and commissions if you choose to implement recommendations of Mr. Cabuto in his capacity as registered representative. Because Mr. Cabuto is a dually registered agent of LPL and Verus, LPL has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Mr. Cabuto will also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your

request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Mr. Cabuto in his separate capacities as registered representative will be received to the extent permitted by applicable law. This activity represents less than 10% of Mr. Cabuto's time and income. Mr. Cabuto also has a relationship with LPL Financial LLC, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, SAA will receive a portion of the management fee or an administrative fee for the services provided.

ADDITIONAL COMPENSATION

From time to time, Mr. Cabuto may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Mr. Luis Cabuto is a Registered Representative of LPL Financial Holdings, Inc. and an Independent Investment Advisor of Verus Capital Partners, LLC. His advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We routinely monitor the personal securities transactions of Investment Advisor Representatives. We continuously monitor email communications. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. Luis Cabuto may be reached at (619) 282-7688

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Daniel Converse

Date of Birth: 02/03/1976

Securities Industry Licenses:

Mr. Converse holds the following securities industry licenses:

Series 6: Investment Company Products/Variable Contracts Representative

Series 63: Uniform Securities State Law

Series 65: Uniform Investment Adviser Law

SIE: Securities Industry Essentials

Additional Licenses:

Mr. Converse holds Health and Life Insurance Licenses

From 04/09/2013 – 03/31/2015, Mr. Converse was affiliated with Pruco Securities, LLC. Between 04/01/2015 – 10/11/2018, Daniel was a Registered Representative and Investment Advisor Representative affiliated with Principal Securities, INC. On 10/03/2018 Mr. Converse affiliated with Securities America, INC. as a Registered Representative, and as Investment Advisor Representative of Verus Capital Partners, LLC. In October of 2020, Mr. Converse voluntarily terminated his affiliation as Registered Representative of Securities America, Inc. and subsequently affiliated as Registered Representative of LPL Financial Holdings, Inc. (LPL).

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Daniel Converse is a registered representative of LPL Financial Holdings Inc. (LPL), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through LPL in his capacity as a registered representative, he will earn commissions. This presents a conflict of interest since Mr. Converse will receive fees and commissions if you choose to implement recommendations of Mr. Converse in his capacity as registered representative. Because Mr. Converse is a dually registered agent of LPL and Verus, LPL has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Mr. Converse will also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Mr. Converse in his separate capacities as registered representative will be received to the extent permitted by applicable law.

Mr. Converse also has a relationship with LPL Financial LLC, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, LPL Financial LLC will receive a portion of the management fee or an administrative fee for the services provided.

Mr. Converse holds an insurance license to sell limited insurance products. Mr. Converse will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Converse an incentive to recommend investment products based on the compensation received.

ADDITIONAL COMPENSATION

From time to time, Mr. Converse may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Mr. Daniel Converse is a Registered Representative of LPL Financial Holdings Inc. (LPL) and an Independent Investment Advisor of Verus Capital Partners, LLC. His advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We routinely monitor the personal securities transactions of Investment Advisor Representatives. We continuously monitor email communications. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. Daniel Converse can be reached at 619-818-8173

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Eric R. Cortez

Date of Birth: 11/5/1968

Eric Cortez attended the University of California, Los Angeles (UCLA).

Securities Industry Licenses:

Mr. Cortez holds the following securities industry licenses:

SIE – Securities Industry Essentials Examination
Series 7 – General Securities Representative Examination
Series 31 – Futures Managed Funds Examination
Series 63 – Uniform Securities Agent State Law
Series 66 – Uniform Combined State Law

Additional Licenses:

Mr. Cortez holds Variable, Life, Accident, and Health Insurance Licenses

Additional Professional Designations:

Chartered Market Technician (CMT)

This certification does not require any specific course of study; however, candidates must pass all three levels of the CMT Exam. Prerequisites include having been gainfully employed in a professional analytical or investment management capacity for at least three years and must be regularly engaged in this capacity at the time of successfully passing the CMT exam. Candidates must also have obtained “Member Status” with the Market Technicians Association. There are no continuing education requirements. Areas of study include multiple facets of technical analysis of the financial markets (including terminology, charting methods, and the application of concepts such as “Dow Theory”), and the ability to provide detailed opinions regarding the analysis. A strong emphasis on ethics is embedded in the course work throughout the CMT program. On achieving the designation, the advisor must adhere to the MTA Code of Ethics.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Mr. Cortez holds an insurance license to sell limited insurance products. Mr. Cortez will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Cortez an incentive to recommend investment products based on the compensation received. This activity represents less than 10% of Mr. Cortez's time.

ADDITIONAL COMPENSATION

From time to time, Mr. Cortez may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Mr. Eric Cortez is an Independent Investment Advisor of Verus Capital Partners, LLC. His advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We routinely monitor the personal securities transactions of Investment Advisor Representatives. We continuously monitor email communications. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. Eric Cortez can be reached at 310-418-7623

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Norris Davis III

Date of Birth: 01/04/1977

Norris graduated from Truman State University in 2000 with a Bachelor of Science degree in Economics. Mr. Davis also completed a Minor in Computer Science.

Securities Industry Licenses:

Mr. Davis has the following Securities Industry Licenses:

Series 6: Investment Company and Variable Products Representative

Series 7: General Securities Representative

Series 24: General Securities Principal

Series 63: Uniform Securities Agent State Law

Series 66: Uniform Combined State Law

Additional Licenses:

Mr. Davis holds life, health, and long term care insurance licenses

Mr. Davis was affiliated with Stern Agee Investment Advisor Services, INC., as an Investment Advisor Representative from March 2010 to January 11, 2017. During the same period of time he was dually registered as a Financial Advisor with Sterne, Agee & Leach, INC. In January 2017, Mr. Davis affiliated as a Registered Representative with Securities America, INC., and an Investment Advisor Representative with Verus Capital Partners, LLC. In 2020, Mr. Davis voluntarily terminated his affiliation with Securities America, Inc., and subsequently affiliated with LPL Financial Holdings Inc. (LPL). Currently, he is a Registered Representative of LPL and an Investment Advisor Representative of Verus Capital Partners, LLC

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Norris Davis is a registered representative of LPL Financial Holdings Inc. (LPL), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through LPL in his capacity as a registered representative, he will earn commissions. This presents a conflict of interest since Mr. Davis

will receive fees and commissions if you choose to implement recommendations of Mr. Davis in his capacity as registered representative. Because Mr. Davis is a dually registered agent of LPL and Verus, LPL has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040. Additionally, as registered representative, Mr. Davis will also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Mr. Davis in his separate capacities as registered representative will be received to the extent permitted by applicable law. This activity represents no more than 10% of Mr. Davis' time and income.

Mr. Davis also has a relationship with LPL Financial LLC, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, LPL will receive a portion of the management fee or an administrative fee for the services provided.

Mr. Davis holds insurance licenses to sell limited insurance products. It is anticipated that a portion, more than 10% of his time will be spent providing these insurance products. Mr. Davis will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Davis an incentive to recommend investment products based on the compensation received.

ADDITIONAL COMPENSATION

From time to time, Mr. Davis may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Mr. Norris Davis is a Registered Representative of LPL Financial Inc. and an Independent Investment Advisor of Verus Capital Partners, LLC. His advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We routinely monitor the personal securities transactions of Investment Advisor Representatives. We continuously monitor email communications. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. Norris Davis may be reached at (720) 932-8560

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Connor Tabeling Flach

Date of Birth: 09/06/1995

Connor Flach graduated with a Bachelor of Science degree in Finance and Minor in Economics from Loyola University Maryland in 2017. He subsequently received his Master of Business Administration (MBA) from Loyola University Maryland in 2018.

Securities Industry Licenses:

Mr. Flach has the following Securities Industry Licenses:

Series 7: General Securities Representative
Series 66: Uniform Combined State Law

Mr. Flach attended Loyola University Maryland as an undergraduate student from 2013 through 2017. While in attendance at Loyola University Maryland, Mr. Flach was a Student Athlete on the Golf Team. Upon completion of his undergraduate studies he received a concurrent Bachelor of Science degree in Finance and Minor in Economics. He continued his studies at Loyola University post-graduate, and later went on to receive his Master of Business Administration in 2018. Throughout his enrollment at Loyola University, Mr. Flach held various professional positions in the finance/banking and golf industries. During the summer of 2014, Mr. Flach was a Tournament Intern with the Maryland State Golf Association. During the summer of 2016, he was a Commercial Banking Intern with M&T Bank. During the same summer Mr. Flach was an Investment Analyst Intern with UBS. During the summers of 2017 and 2018 Mr. Flach was a Wealth Management Intern with Oxenham Financial, LLC. From August 2018 through October 2020, Mr. Flach was a Registered Representative with Securities America INC. In October 2020, Mr. Flach voluntarily terminated his affiliation with Securities America Inc., and subsequently affiliated with LPL Financial Holdings Inc. (LPL). From August 2018 through present day, Mr. Flach has been an Investment Advisor Representative of Verus Capital Partners, LLC DBA Oxenham Financial, LLC.

In addition to Mr. Flach's professional experience, he also has volunteer experience with The First Tee. From 2010 through present day, Mr. Flach has volunteered his time to The First Tee in Baltimore. He has specifically volunteered his time and expertise to weekly golf clinics, mentoring beginning golfers, and serving on the First Tee Junior Advisory Board from 2010-2013.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Connor Flach is a registered representative of LPL Financial Holdings Inc. (LPL), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through LPL in his capacity as a registered representative, he will earn commissions. This presents a conflict of interest since Mr. Flach will receive fees and commissions if you choose to implement recommendations of Mr. Flach in his capacity as registered representative. Because Mr. Flach is a dually registered agent of LPL and Verus, LPL has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Mr. Flach will also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Mr. Flach in his separate capacities as registered representative will be received to the extent permitted by applicable law. This activity represents no more than 10% of Mr. Flach’s time and income.

Mr. Flach also has a relationship with LPL Financial LLC, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, LPL Financial LLC will receive a portion of the management fee or an administrative fee for the services provided.

ADDITIONAL COMPENSATION

From time to time, Mr. Flach may receive expense reimbursement for travel and/or marketing expenses from distributors of investment products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Mr. Connor Flach is a Registered Representative of LPL Financial Holdings Inc. (LPL) and an Independent Investment Advisor of Verus Capital Partners, LLC. His advisory activities are generally supervised in accordance with the firm’s compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We routinely monitor the personal securities transactions of Investment Advisor Representatives. We continuously monitor email communications. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. Connor Flach may be reached at (410) 423-4480

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jeffrey Geiser

Date of Birth: 08/30/1964

Jeffery Geiser graduated from Northern Arizona University with a degree in Finance in 1988.

Securities Industry Licenses:

Mr. Geiser has the following Securities Industry Licenses:

Series 4: Registered Options Principle
Series 7: General Securities Representative
Series 63: Uniform Securities State Law
Series 65: Uniform Investment Advisor Law

Addition Licenses:

Mr. Geiser holds Health and Life insurance licenses.

Jeffery entered into the financial services industry in 1990. He was hired by Titan Equities in 1990. Later in 1990 he was hired by Advantage Capital, where he would work as a registered representative until 2008.

In 2008 Jeff switched his Broker Dealer affiliation to NEXT Financial, where he worked as a registered representative. Jeff worked for NEXT Financial up until 2010 when he changed Broker Dealer affiliation to Securities America, Inc. Also in 2010, Jeff became an Investment Advisor Representative of Verus Capital Partners, LLC. In 2020, Jeff voluntarily terminated his affiliation with Securities America, Inc. and affiliated with LPL Financial Holdings, Inc. as a Registered Representative. Currently Mr. Geiser remains a Registered Representative of LPL Financial Holdings Inc. and an Investment Advisor Representative of Verus Capital Partners LLC.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Jeff Geiser is a registered representative of LPL Financial Holdings Inc. (LPL), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through LPL in his capacity as a registered representative, he will earn commissions. This presents a conflict of interest since Mr. Geiser will receive fees and commissions if you choose to implement recommendations of Mr. Geiser in his capacity as registered representative. Because Mr. Geiser is a dually registered agent of LPL and Verus, LPL has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Mr. Geiser will also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Mr. Geiser in his separate capacities as registered representative will be received to the extent permitted by applicable law. This activity represents less than 10% of Mr. Geiser's time and income.

Mr. Geiser also has a relationship with LPL Financial LLC, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, LPL will receive a portion of the management fee or an administrative fee for the services provided.

Mr. Geiser holds insurance licenses to sell limited insurance products. It is anticipated that a small portion, less than 10% of his time will be spent providing these insurance products. Mr. Geiser will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Geiser an incentive to recommend investment products based on the compensation received. However, since this activity represents less than 10% of his time and income, it is presumed not to be substantial.

ADDITIONAL COMPENSATION

From time to time, Mr. Geiser may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Mr. Jeffrey Geiser is a Registered Representative of LPL Financial Holdings Inc. and an Independent Investment Advisor of Verus Capital Partners, LLC. His advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We routinely monitor the personal securities transactions of Investment

Advisor Representatives. We continuously monitor email communications. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. Jeffrey Geiser may be reached at 480-990-3719.

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

John Griffith Glaudel

Date of Birth: 03/20/1980

John Glaudel graduated from Arizona State University with a Bachelor of Science degree in Sociology

Securities Industry Licenses:

Mr. Glaudel has the following Securities Industry Licenses:

Series 7: General Securities Representative

Series 66: Uniform Combined State Law

SIE: Securities Industry essentials

Addition Licenses:

Mr. Glaudel holds Life, Variable Life, and Variable Annuity insurance licenses.

Before his career in the securities industry, John was the Operations Manager at Elemental Direct from 2009-2019. In 2019, Mr. Glaudel affiliated with Securities America Inc. as a Registered Representative and in 2020 he affiliated with Verus Capital Partners LLC as an Investment Advisor Representative. In 2020 he voluntarily terminated his affiliation with Securities America Inc. He currently remains an Investment Advisor Representative with Verus Capital Partners LLC.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Mr. Glaudel holds insurance licenses to sell limited insurance products. It is anticipated that a small

portion, less than 10% of his time will be spent providing these insurance products. Mr. Glaudel will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Glaudel an incentive to recommend investment products based on the compensation received. However, since this activity represents less than 10% of his time and income, it is presumed not to be substantial.

ADDITIONAL COMPENSATION

From time to time, Mr. Glaudel may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We routinely monitor the personal securities transactions of Investment Advisor Representatives. We continuously monitor email communications. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. John Glaudel may be reached at (602) 368-7093

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Fred Goodman

Fred Goodman was born in 1951

Fred Goodman holds a Bachelor of Science Degree in Accounting from Arizona State University in Tempe, Arizona.

Securities Industry Licenses:

Mr. Goodman has the following industry licenses:

Series 6: Investment Company and Variable Products Representative

Series 7: General Securities Representative

Series 63: Uniform Securities Agent State Law

Series 65: Uniform Investment Adviser Law

Professional Designations:

Mr. Goodman is a Certified Public Accountant (CPA). He has been a CPA since 1981. His license number is 3108 E.

Additional Licenses:

Mr. Goodman holds his fixed products, variable products, and life insurance licenses

From 1996 to 2004 Mr. Goodman worked at Money Concepts Capital Corporation. He then moved to Chandler, Arizona and took a position with Genworth Financial Securities Services where he remained from 2004 through 2009. Between 2009 and 2013 he was employed at LPL Financial LLC. In 2013 he became a Registered Representative with Securities America, Inc. and in 2014 an IAR with Verus Capital Partners, LLC. In 2020, Mr. Goodman voluntarily terminated his affiliation with Securities

America, Inc. and re-affiliated with LPL Financial Holdings Inc. as a Registered Representative. Since 2014 he remains an Investment Advisor Representative of Verus Capital Partners LLC. Additionally, Mr. Goodman is the owner of Fred A Goodman CPA – Accounting and Tax Practice.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Mr. Goodman is a registered representative of LPL Financial Holdings Inc. (LPL), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through LPL in his capacity as a registered representative, he will earn commissions. This presents a conflict of interest since Mr. Goodman will receive fees and commissions if you choose to implement recommendations of Mr. Goodman in his capacity as registered representative. Because Mr. Goodman is a dually registered agent of LPL and Verus, LPL has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Mr. Goodman will also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Mr. Goodman in his separate capacities as registered representative will be received to the extent permitted by applicable law. This activity represents more than 10% of Mr. Goodman's time and income.

Mr. Goodman also has a relationship with LPL Financial LLC, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, LPL will receive a portion of the management fee or an administrative fee for the services provided.

Mr. Goodman holds insurance licenses to sell limited insurance products. It is anticipated that a small portion, less than 10% of his time will be spent providing these insurance products. Mr. Goodman will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Goodman an incentive to recommend investment products based on the compensation received. However, since this activity represents less than 10% of his time and income, it is presumed not to be substantial.

Mr. Goodman spends the majority of his time and receives the majority of his income by providing tax and tax related services. He is the owner of Fred A Goodman CPA – Account and Tax Practice. It is estimated that he spends 80% of his time doing this activity.

ADDITIONAL COMPENSATION

From time to time, Mr. Goodman may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by

those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Mr. Fred Goodman is a Registered Representative of LPL Financial Holdings Inc., and an Independent Investment Advisor of Verus Capital Partners, LLC. His advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We routinely monitor the personal securities transactions of Investment Advisor Representatives. We continuously monitor email communications. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. Fred Goodman can be reached at (480) 961-1404

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Hilary Jones-Rojo

Date of Birth: 06/24/1958

Hilary Jones-Rojo graduated from the University of Redlands with a Bachelor of Science in Business and Management. She later went on to receive her Master's in Business Administration with an emphasis in global business from the University of Redlands.

Additionally, Hilary holds an Associate's degree in Arts from Penn State University.

Further, in 2016 Hilary completed her Master of Arts in Theology from Franciscan University in Ohio.

Securities Industry Licenses:

Ms. Jones-Rojo has the following industry licenses:

Series 7: General Securities Representative
Series 66: Uniform Combined State Law

Additional Licenses:

Ms. Jones-Rojo holds Health and Life insurance licenses.

In previous years Hilary has had business experience as a Vice President Financial Advisor for Wells Fargo Advisors, Chase Bank, Foresters, and American Express. She is also the author of Close Encounters of the Heavenly Kind, the owner of The Catholic Perspective Radio Show, and CEO of

Guardian Wealth Builders and Investors Capital. She affiliated with Securities America, Inc. as a registered representative between the years of 2013 and 2020. In 2020, she voluntarily terminated her affiliation with Securities America, Inc. and subsequently affiliated with LPL Financial Holdings, Inc. as a Registered Representative. From 2015 through present day, Hilary has remained an Investment Advisor Representative of Verus Capital Partners, LLC as an Investment Advisor Representative. She currently remains affiliated as Registered Representative with LPL Financial Holdings, Inc. and as an Investment Advisor Representative of Verus Capital Partners, LLC

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Hilary Jones-Rojo is a registered representative of LPL Financial Holdings Inc. (LPL), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through LPL in her capacity as a registered representative, she will earn commissions. This presents a conflict of interest since Ms. Jones-Rojo will receive fees and commissions if you choose to implement recommendations of Ms. Jones-Rojo in her capacity as registered representative. Because Ms. Jones-Rojo is a dually registered agent of LPL and Verus, LPL has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Ms. Jones-Rojo will also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Ms. Jones-Rojo in her separate capacities as registered representative will be received to the extent permitted by applicable law. This activity represents less than 10% of Ms. Jones-Rojo's time and income.

Ms. Jones-Rojo also has a relationship with LPL Financial LLC, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, LPL will receive a portion of the management fee or an administrative fee for the services provided.

Ms. Jones-Rojo holds insurance licenses to sell limited insurance products. It is anticipated that a small portion, less than 10% of her time will be spent providing these insurance products. Ms. Jones-Rojo will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Ms. Jones-Rojo an incentive to recommend investment products based on the compensation received. However, since this activity represents less than 10% of her time and income, it is presumed not to be substantial.

ADDITIONAL COMPENSATION

From time to time, Ms. Jones-Rojo may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements

are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Ms. Hilary Jones-Rojo is a Registered Representative of LPL Financial Holdings, Inc., and an Independent Investment Advisor of Verus Capital Partners, LLC. Her advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We routinely monitor the personal securities transactions of Investment Advisor Representatives. We continuously monitor email communications. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Ms. Hilary Jones-Rojo can be reached at (951) 660-3042

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

William B. Keesling

Date of Birth: 12/3/1975

William Keesling graduated with a Bachelor's degree in Spanish from the University of Louisville

Securities Industry Licenses:

Mr. Keesling has the following Securities Industry Licenses:

Series 7: General Securities Representative

Series 66: Uniform Combined State Law

Additional Licenses:

Mr. Keesling started his career in the industry with Prudential's San Diego office. With Prudential he served as both a Manager of Financial Services and Manager of Agency Training. He was affiliated with Prudential from August 2003 through April 2015.

Between April 2015 and May 2019, Mr. Keesling held the position of Investment Advisor Representative with Principal Financial Group in San Diego, CA.

In May of 2019 William moved to Securities America as a Registered Representative, and in May of 2019 he also became an Investment Advisor Representative with Verus Capital Partners, LLC. In

2020, Mr. Keesling voluntarily terminated his affiliation with Securities America Inc., and subsequently affiliated with LPL Financial Holdings, Inc. as a Registered Representative. Currently, Mr. Keesling is a Registered Representative of LPL Financial Holdings, Inc. and an Investment Advisor Representative of Verus Capital Partners, LLC.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

William Keesling is a registered representative of LPL Financial Holdings Inc. (LPL), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through LPL in his capacity as a registered representative, he will earn commissions. This presents a conflict of interest since Mr. Keesling will receive fees and commissions if you choose to implement recommendations of Mr. Keesling in his capacity as registered representative. Because Mr. Keesling is a dually registered agent of LPL and Verus, LPL has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Mr. Keesling will also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Mr. Keesling in his separate capacities as registered representative will be received to the extent permitted by applicable law. This activity represents more than 10% of Mr. Keesling's time and income.

Mr. Keesling also has a relationship with LPL Financial LLC, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, LPL will receive a portion of the management fee or an administrative fee for the services provided.

Mr. Keesling holds insurance licenses to sell limited insurance products. It is anticipated that a portion, more than 10% of his time will be spent providing these insurance products. Mr. Keesling will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity may create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Keesling an incentive to recommend investment products based on the compensation received.

ADDITIONAL COMPENSATION

From time to time, Mr. Keesling may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Mr. William Keesling is a Registered Representative of LPL Financial Holdings, Inc. and an Independent Investment Advisor of Verus Capital Partners, LLC. His advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We routinely monitor the personal securities transactions of Investment Advisor Representatives. We continuously monitor email communications. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. William Keesling can be reached at 619-988-0708

REQUIREMENTS FOR STATE-REGISTERED ADVISORS

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Robyn Kreuer

Date of Birth: 11/12/1956

Robyn Kreuer graduated from Iowa State University in 1978 with a Bachelor of Science in Textiles and Clothing.

Securities Industry Licenses:

Ms. Kreuer has the following Securities Industry Licenses:

Series 7: General Securities Representative
Series 66: Uniform Combined State Law

Additional Licenses:

Ms. Kreuer holds Health, Life, and Variable Products insurance licenses

Between the years of 1987 and 2011 Robyn was an appraiser and owner of a property appraisal business called Kreuer Appraisal. On August of 2011 Robyn became a Financial Advisor affiliated with Merrill Lynch, Pierce, Fenner, and Smith Incorporated. She remained with the firm until February of 2013.

In 2013, Robyn became dually registered as an Investment Advisor Representative with Verus Capital Partners, LLC and a Registered Representative with Securities America, Inc. In 2020, Ms. Kreuer voluntarily terminated her affiliation with Securities America, Inc. Currently she remains an Investment Advisor Representative of Verus Capital Partners, LLC.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Ms. Kreuer holds insurance licenses to sell limited insurance products. It is anticipated that a small portion, less than 10% of her time will be spent providing these insurance products. Ms. Kreuer will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Ms. Kreuer an incentive to recommend investment products based on the compensation received. However, since this activity represents less than 10% of her time and income, it is presumed not to be substantial.

ADDITIONAL COMPENSATION

From time to time, Ms. Kreuer may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Ms. Robyn Kreuer is an Independent Investment Advisor of Verus Capital Partners, LLC. Her advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We routinely monitor the personal securities transactions of Investment Advisor Representatives. We continuously monitor email communications. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Ms. Robyn Kreuer may be reached at 480-990-3719.

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not application.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Karen Denise Longo

Year of Birth: 1963

Thunderbird, School of Global; Masters of International Management
08/01/1987 – 12/15/1988

University of Arizona; Bachelor of Science, Math
08/01/1982 – 12/15/1986

University of Arizona; Bachelor of Arts, Italian
08/01/1982 – 12/15/1986

Securities Industry Licenses:

Ms. Longo has the following Securities Industry Licenses:

Series 7: General Securities Representative

Series 24: General Securities Principal

Series 66: Uniform Combined State Law

Additional Licenses:

Ms. Longo holds Health, Life, and Variable Products insurance licenses

Ms. Longo was a financial consultant at LPL Financial LLC from 02/2000 through 10/2014. In December 2014 she affiliated with Securities America Inc. as a Registered Representative and Verus Capital Partners, LLC as an Investment Advisor Representative. In 2020, Ms. Longo voluntarily terminated her affiliation with Securities America, Inc. and subsequently affiliated with LPL Financial Holdings, Inc. as a Registered Representative. Currently she is an Investment Advisor Representative with Verus Capital Partners, LLC and a Registered Representative with LPL Financial Holdings Inc.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Karen Longo is a registered representative of LPL Financial Holdings Inc. (LPL), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through LPL in her capacity as a registered representative, she will earn commissions. This presents a conflict of interest since Ms. Longo will receive fees and commissions if you choose to implement recommendations of Ms. Longo in her capacity as registered representative. Because Ms. Longo is a dually registered agent of LPL and Verus, LPL has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Ms. Longo will also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Ms. Longo in her separate capacities as registered representative will be received to the extent permitted by applicable law. This activity represents less than 10% of Ms. Longo's time and income.

Ms. Longo also has a relationship with LPL Financial LLC, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, LPL will receive a portion of the management fee or an administrative fee for the services provided.

Ms. Longo holds insurance licenses to sell limited insurance products. Ms. Longo will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Ms. Longo an incentive to recommend investment products based on the compensation received.

ADDITIONAL COMPENSATION

From time to time, Ms. Longo may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a

result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Ms. Karen Longo is a Registered Representative of LPL Financial Holdings Inc., and an Independent Investment Advisor of Verus Capital Partners, LLC. Her advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We routinely monitor the personal securities transactions of Investment Advisor Representatives. We continuously monitor email communications. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Ms. Karen Longo may be reached at 480-947-8445

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Zachary Mason

Date of Birth: 03/31/1989

Zachary Mason graduated from Arizona State University in 2011 with a Bachelor of Science degree in Business Management and a Certificate of International Business.

Securities Industry Licenses:

Mr. Mason has the following Securities Industry Licenses:

Series 7: General Securities Representative

Series 24: General Securities Principal

Series 63: Uniform Securities Agent State Law

Series 65: Uniform Registered Investment Advisor Law

Additional Licenses:

Mr. Mason holds the professional designation Certified Divorce Financial Analyst.

Mr. Mason also holds Health Insurance and Variable Insurance Products licenses.

Mr. Mason began his career in 2011 with Vanguard. While at Vanguard he passed his tests to receive his Series 7 and 63 licenses and remained employed as a Client Relationship Associate until October of 2011. It was in October 2011 that he became affiliated with Securities America, Inc. as a Registered Representative and later became affiliated with Verus Capital Partners, LLC as an Investment Advisor Representative. In 2020, Mr. Mason terminated his affiliation with Securities America Inc. and subsequently affiliated with LPL Financial Holdings Inc. as a Registered Representative. Currently Mr. Mason is a Registered Representative of LPL Financial Holdings, Inc. and an Investment Advisor Representative of Verus Capital Partners LLC.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Zachary Mason is a registered representative of LPL Financial Holdings Inc. (LPL), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through LPL in his capacity as a registered representative, he will earn commissions. This presents a conflict of interest since Mr. Mason will receive fees and commissions if you choose to implement recommendations of Mr. Mason in his capacity as registered representative. Because Mr. Mason is a dually registered agent of LPL and Verus, LPL has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Mr. Mason will also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Mr. Mason in his separate capacities as registered representative will be received to the extent permitted by applicable law. This activity represents more than 10% of Mr. Mason's time and income.

Mr. Mason also has a relationship with LPL Financial LLC, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, LPL will receive a portion of the management fee or an administrative fee for the services provided.

Mr. Mason holds insurance licenses to sell limited insurance products. It is anticipated that a small portion, less than 10% of his time will be spent providing these insurance products. Mr. Mason will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Mason an incentive to recommend investment products based on the compensation received. However, since this activity represents less than 10% of his time and income, it is presumed not to be substantial.

ADDITIONAL COMPENSATION

From time to time, Mr. Mason may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Mr. Zachary Mason is a Registered Representative of LPL Financial Holdings, Inc., and an Independent Investment Advisor of Verus Capital Partners, LLC. His advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We routinely monitor the personal securities transactions of Investment Advisor Representatives. We continuously monitor email communications. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. Zachary Mason may be reached at 480-990-3719.

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Betsy Merritt

Year of Birth: 1957

Betsy Merritt graduated from the University of Redlands in 2012, completing her Bachelor of Science in Management.

Securities Industry Licenses:

Mrs. Merritt has the following Securities Industry Licenses:

Additional Licenses:

Mrs. Merritt holds Health and Life insurance licenses.

Additional Professional Designations:

None.

Betsy Merritt came into the financial services industry as a Registered Representative with Cetera Advisors Network LLC in 1997. She was dually registered at the same time as an Investment Advisor Representative with Cetera Advisors Network LLC. She remained dually registered as Registered Representative and Investment Advisor Representative with Cetera Advisors Network LLC from 1997 through December 14th, 2016.

Moving on after her registration with Cetera, on December 15, 2016, Betsy became dually registered with Securities America, Inc. as Registered Representative and with Securities America Advisors, Inc. as Investment Advisor Representative. In December of 2019, Betsy became registered with Verus Capital Partners, LLC as Investment Advisor Representative. In 2020 Betsy voluntarily terminated her affiliation with Securities America, Inc. and subsequently affiliated with LPL Financial Holdings Inc. as a Registered Representative. Currently she is a Registered Representative of LPL Financial Holdings Inc. and an Investment Advisor Representative of Verus Capital Partners, LLC.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Betsy Merritt is a registered representative of LPL Financial Holdings Inc. (LPL), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through LPL in her capacity as a registered representative, she will earn commissions. This presents a conflict of interest since Mrs. Merritt will receive fees and commissions if you choose to implement recommendations of Mrs. Merritt in her capacity as registered representative. Because Mrs. Merritt is a dually registered agent of LPL and Verus, LPL has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Mrs. Merritt receives compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Mrs. Merritt in her separate capacities as registered representative will be received to the extent permitted by applicable law. This activity represents less than 10% of Mrs. Merritt's time and income.

Mrs. Merritt also has a relationship with LPL Financial LLC, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, LPL will receive a portion of the management fee or an administrative fee for the services provided.

Mrs. Merritt holds insurance licenses to sell limited insurance products. It is anticipated that a small portion, less than 10% of her time will be spent providing these insurance products. Mrs. Merritt receives compensation from selling insurance products and therefore receives economic benefit for this activity.

This activity creates a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mrs. Merritt an incentive to recommend investment products based on the compensation received. However, since this activity represents less than 10% of her time and income, it is presumed not to be substantial.

ADDITIONAL COMPENSATION

From time to time, Mrs. Merritt may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Mrs. Betsy Merritt is a Registered Representative of LPL Financial America, INC., and an Independent Investment Advisor of Verus Capital Partners, LLC. Her advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We routinely monitor the personal securities transactions of Investment Advisor Representatives. We continuously monitor email communications. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mrs. Betsy Merritt may be reached at 619-282-7688

REQUIREMENTS FOR STATE-REGISTERED ADVISORS

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Satik Nshanyan

Date of Birth: 01/02/1976

Satik received a Bachelor's of Arts degree from the University of Lomonosova in Moscow, Russia.

Securities Industry Licenses:

Ms. Nshanyan has the following Securities Industry Licenses:

Series 7: General Securities Representative

Series 63: Uniform Investment Advisor Law
Series 66: Uniform Combined State Law

Additional Licenses:

Ms. Nshanyan holds her Life and Health insurance licenses

Business Background:

2020 – Present: LPL Financial Holdings, Inc. – Registered Representative
2017 – Present: Verus Capital Partners, LLC – Investment Advisor Representative
2017 – 2020: Securities America, INC. – Registered Representative
2012 – 2017: Premier America Credit Union – Financial Advisor

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Satik Nshanyan is a registered representative of LPL Financial Holdings Inc. (LPL), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through LPL in her capacity as a registered representative, she will earn commissions. This presents a conflict of interest since Ms. Nshanyan will receive fees and commissions if you choose to implement recommendations of Ms. Nshanyan in her capacity as registered representative. Because Ms. Nshanyan is a dually registered agent of LPL and Verus, LPL has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Ms. Nshanyan will also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Ms. Nshanyan in her separate capacities as registered representative will be received to the extent permitted by applicable law. This activity represents more than 10% of Ms. Nshanyan's time and income.

Ms. Nshanyan also has a relationship with LPL Financial LLC, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, LPL will receive a portion of the management fee or an administrative fee for the services provided.

Ms. Nshanyan holds insurance licenses to sell limited insurance products. It is anticipated that a small portion, less than 10% of her time will be spent providing these insurance products. Ms. Nshanyan will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Ms. Nshanyan an incentive to recommend investment products based on the compensation received. However, since this activity represents less than 10% of her time and income, it is presumed not to be substantial.

ADDITIONAL COMPENSATION

From time to time, Ms. Nshanyan may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Ms. Satik Nshanyan is a Registered Representative of LPL Financial Holdings, Inc., and an Independent Investment Advisor of Verus Capital Partners, LLC. Her advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We routinely monitor the personal securities transactions of Investment Advisor Representatives. We continuously monitor email communications. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Ms. Satik Nshanyan may be reached at (818) 435-3971.

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Colleen M O'Shaughnessy

Year of birth: 1963

Colleen O'Shaughnessy graduated high school from the American School in London, England.

Colleen received her Bachelor of Science from Arizona State University

Securities Industry Licenses:

Ms. O'Shaughnessy has the following Securities Industry Licenses:

Series 6: Investment Company and Variable Products Representative

Series 7: General Securities Representative

Series 63: Uniform Securities Agent State Law

Series 65: Uniform Investment Adviser Law

Additional Licenses:

Ms. O'Shaughnessy holds her Health, Life, Variable Life, and Variable Annuity insurance licenses.

Business Experience

LPL Financial Inc.; Registered Representative, 10/2020 - Present

Verus Capital Partners, LLC; Investment Advisor Representative, 01/2015 -- Present

Securities America, Inc.; Registered Representative, 12/2014 – 2020

Metlife Securities, Inc.; Financial Services Representative, 2009 – 2014

AXA Advisors LLC; Registered Representative, 1998 – 2009

Chapman BMW; Finance Director, 1997 – 1998

Bell Dodge; Finance Director, 1995 – 1997

Kachina Cadillac; Finance Director, 1989 – 1995

Saks Fifth Avenue; Assistant Manager 1987 1989

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Colleen O'Shaughnessy is a registered representative of LPL Financial Holdings Inc. (LPL), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through LPL in her capacity as a registered representative, she will earn commissions. This presents a conflict of interest since Ms. O'Shaughnessy will receive fees and commissions if you choose to implement recommendations of Ms. O'Shaughnessy in her capacity as registered representative. Because Ms. O'Shaughnessy is a dually registered agent of LPL and Verus, LPL has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Ms. O'Shaughnessy will also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Ms. O'Shaughnessy in her separate capacities as registered representative will be received to the extent permitted by applicable law. This activity represents more than 10% of Ms. O'Shaughnessy's time and income.

Ms. O'Shaughnessy also has a relationship with LPL Financial LLC, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, LPL will receive a portion of the management fee or an administrative fee for the services provided.

Ms. O'Shaughnessy holds an insurance license to sell limited insurance products. It is anticipated that more than 10% of her time will be spent providing these insurance products. Ms. O'Shaughnessy will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Ms. O'Shaughnessy an incentive to recommend investment products based on the compensation received.

ADDITIONAL COMPENSATION

From time to time, Ms. O'Shaughnessy may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing, and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Ms. Colleen O'Shaughnessy is a Registered Representative of LPL Financial Holdings Inc. and an Independent Investment Advisor of Verus Capital Partners, LLC. Her advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We routinely monitor the personal securities transactions of Investment Advisor Representatives. We continuously monitor email communications. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Ms. Colleen O'Shaughnessy may be reached at 602-810-1003.

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Karl Owens:

Date of Birth: 02/27/1956

Karl S. Owens graduated from the Brigham Young University in 1981 with a Bachelor of Science in Finance. He then proceeded to get an MBA in Finance from Arizona State University in 1983.

Securities Industry Licenses:

Mr. Owens has the following Securities Industry Licenses:

Series 7: General Securities Representative
Series 63: Uniform Investment Advisor Law
Series 65: Uniform Securities State Law

Additional Licenses:

Mr. Owens holds Health and Life insurance licenses.

Karl began his career in the securities industry with Advantage Capital Corporation as a Registered Representative in 2003, where he remained until 2007. In 2007 he decided to change his Broker Dealer affiliation to NEXT Financial Group, where he was a Registered Representative until 2010. His Broker Dealer affiliation changed once more to Securities America, Inc. in 2010. In 2011 Karl became an Investment Advisor Representative of Verus Capital Partners, LLC. In 2020, Karl voluntarily terminated his affiliation with Securities America Inc., and subsequently affiliated with LPL Financial Holdings, Inc. Currently he is an Investment Advisor Representative of Verus Capital Partners LLC, and a Registered Representative of LPL Financial Holdings Inc.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Karl Owens is a registered representative of LPL Financial Holdings Inc. (LPL), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through LPL in his capacity as a registered representative, he will earn commissions. This presents a conflict of interest since Mr. Owens will receive fees and commissions if you choose to implement recommendations of Mr. Owens in his capacity as registered representative. Because Mr. Owens is a dually registered agent of LPL and Verus, LPL has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Mr. Owens will also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Mr. Owens in his separate capacities as registered representative will be received to the extent permitted by applicable law. This activity represents more than 10% of Mr. Owens' time and income.

Mr. Owens also has a relationship with LPL Financial Holdings, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, LPL will receive a portion of the management fee or an administrative fee for the services provided.

Mr. Owens holds insurance licenses to sell limited insurance products. It is anticipated that a small portion, less than 10% of his time will be spent providing these insurance products. Mr. Owens will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will create a conflict of interest with clients. The receipt of commissions for selling

insurance or securities products gives Mr. Owens an incentive to recommend investment products based on the compensation received. However, since this activity represents less than 10% of his time and income, it is presumed not to be substantial.

ADDITIONAL COMPENSATION

From time to time, Mr. Owens may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Mr. Karl Owens is a Registered Representative of LPL Financial Holdings Inc., and an Independent Investment Advisor of Verus Capital Partners, LLC. His advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We routinely monitor the personal securities transactions of Investment Advisor Representatives. We continuously monitor email communications. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. Karl Owens may be reached at 602-265-0707.

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Christopher Oxenham:

Date of Birth: 03/30/1985

Christopher Oxenham graduated from the University of Maryland College Park in 2007.

Securities Industry Licenses:

Mr. Oxenham has the following Securities Industry Licenses:

Series 7: General Securities Representative

Series 66: Uniform Combined State Law

Additional Licenses:

Mr. Oxenham holds Health and Life insurance licenses.

Christopher came into the industry in 2007. He was hired by The Washington Group Mass Mutual, where he worked from May of 2007 until October of 2011.

In October of 2011 Christopher changed his Broker Dealer affiliation to Securities America Inc., where he was a Registered Representative until 2020. In addition to his affiliation with Securities America Inc., Christopher Oxenham became an Investment Advisor Representative with Verus Capital Partners, LLC in 2011. Christopher voluntarily terminated his affiliation with Securities America in 2020, and subsequently affiliated with LPL Financial Holdings Inc., as a Registered Representative. Currently he is a Registered Representative of LPL Financial Holdings Inc., and an Investment Advisor Representative of Verus Capital Partners, LLC.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Christopher Oxenham is a registered representative of LPL Financial Holdings Inc. (LPL), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through LPL in his capacity as a registered representative, he will earn commissions. This presents a conflict of interest since Mr. Oxenham will receive fees and commissions if you choose to implement recommendations of Mr. Oxenham in his capacity as registered representative. Because Mr. Oxenham is a dually registered agent of LPL and Verus, LPL has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Mr. Oxenham will also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Mr. Oxenham in his separate capacities as registered representative will be received to the extent permitted by applicable law. This activity represents less than 10% of Mr. Oxenham's time and income.

Mr. Oxenham also has a relationship with LPL Financial LLC, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, LPL will receive a portion of the management fee or an administrative fee for the services provided.

Mr. Oxenham holds an insurance license to sell limited insurance products. It is anticipated that a small portion, less than 10% of his time will be spent providing these insurance products. Mr. Oxenham will

receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Oxenham an incentive to recommend investment products based on the compensation received. However, since this activity represents less than 10% of his time and income, it is presumed not to be substantial.

ADDITIONAL COMPENSATION

From time to time, Mr. Oxenham may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Mr. Christopher Oxenham is a Registered Representative of LPL Financial Holdings Inc., and an Independent Investment Advisor of Verus Capital Partners, LLC. His advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We routinely monitor the personal securities transactions of Investment Advisor Representatives. We continuously monitor email communications. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. Christopher Oxenham may be reached at 410-423-4482.

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Kirk Parker:

Date of Birth: 10/01/1963

Kirk A. Parker graduated from Indiana University – Bloomington in 1986. He graduated with a Bachelor of Science degree in Marketing.

Securities Industry Licenses:

Mr. Parker holds the following Securities Industry Licenses:

Series 7: General Securities Representative

Series 66: Inform Combined State Law

Additional Licenses:

Mr. Parker holds Health and Life insurance licenses.

Kirk came into the financial services industry in 2002. He was hired by AXA Advisors as an associate, where he remained until 2004.

In 2004 Kirk joined NEXT Financial as a Registered Representative. From 2004 to 2010 Kirk stayed with NEXT until he changed his Broker Dealer affiliation to Securities America, Inc. in 2010. Kirk affiliated with Verus Capital Partners, LLC as an Investment Advisor Representative that same year. Kirk voluntarily terminated his affiliation with Securities America Inc. in 2020 and subsequently affiliated as a Registered Representative with LPL Financial Holdings Inc. Currently Kirk is an Investment Advisor Representative with Verus Capital Partners, LLC and a Registered Representative with LPL Financial Holdings Inc.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Kirk Parker is a registered representative of LPL Financial Holdings Inc. (LPL), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through LPL in his capacity as a registered representative, he will earn commissions. This presents a conflict of interest since Mr. Parker will receive fees and commissions if you choose to implement recommendations of Mr. Parker in his capacity as registered representative. Because Mr. Parker is a dually registered agent of LPL and Verus, LPL has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Mr. Parker will also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Mr. Parker in his separate capacities as registered representative will be received to the extent permitted by applicable law. This activity represents more than 10% of Mr. Parker's time and income.

Mr. Parker also has a relationship with LPL Financial LLC, an SEC registered investment advisor, who

will provide back office and administrative support services to Verus. When doing so, LPL will receive a portion of the management fee or an administrative fee for the services provided.

Mr. Parker holds insurance licenses to sell limited insurance products. It is anticipated that more than 10% of his time will be spent providing these insurance products. Mr. Parker will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Parker an incentive to recommend investment products based on the compensation received.

ADDITIONAL COMPENSATION

From time to time, Mr. Parker may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Mr. Kirk Parker is a Registered Representative of LPL Financial Holdings, Inc., and an Independent Investment Advisor of Verus Capital Partners, LLC. His advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We routinely monitor the personal securities transactions of Investment Advisor Representatives. We continuously monitor email communications. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. Kirk Parker may be reached at 480-513-3996.

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Kevin Phillips

Year of birth: 1964

Mr. Phillips attended Glendale Community College (1982-1983) and Phoenix Community College (1983-1984).

Securities Industry Licenses:

Mr. Phillips has the following securities industry licenses:

Series 6: Investment Company and Variable Products Representative

Series 7: General Securities Representative

Series 63: Uniform Securities Agent State Law

Series 65: Uniform Investment Adviser Law

Additional Licenses:

Mr. Phillips holds his life, health, and variable insurance producer licenses.

Mr. Phillips was a Registered Representative with New England Securities from 11/2000 – 12/2007. He was then a Registered Representative with Woodbury Financial Services from 11/2007 – 05/2010. While affiliated with Woodbury Financial Services, Mr. Phillips was concurrently registered as an Investment Advisor Representative from 09/2008 – 05/2010. Upon leaving Woodbury Financial Services, Mr. Phillips next joined Financial Advisers of America, LLC as an Investment Advisor Representative. He remained there from 06/2010 – 05/2013. From 05/2013 – 01/2017, Mr. Phillips was registered with J.W. Cole Advisors, Inc. as an Investment Advisor Representative and Registered Representative. This change in firm was due to a merger between Financial Advisers of America and J.W. Cole Advisors. Currently, Mr. Phillips is a Registered Representative affiliated with Securities America, Inc. and an Investment Advisor Representative with Verus Capital Partners, LLC. In 2020 Kevin Phillips voluntarily terminated his affiliation with Securities America, Inc. as Registered Representative. Currently he remains an Investment Advisor Representative of Verus Capital Partners, LLC.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Mr. Phillips holds insurance licenses to sell limited insurance products. It is anticipated that a small portion, less than 10% of his time, will be spent providing these insurance products. Mr. Phillips will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Phillips an incentive to recommend investment products based on the compensation received. However, since this activity represents less than 10% of his time and income, it is presumed not to be substantial.

ADDITIONAL COMPENSATION

From time to time, Mr. Phillips may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements

in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We routinely monitor the personal securities transactions of Investment Advisor Representatives. We continuously monitor email communications. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. Kevin Phillips may be reached at 602-368-7092

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Michael A. Phillips

Year of birth: 1986

Mr. Phillips attended and graduated from Arizona State University

Securities Industry Licenses:

Mr. Phillips has the following securities industry licenses:

Series 7: General Securities Representative

Series 66: Uniform Combined State Law

Additional Licenses:

Mr. Phillips holds his life, health, and variable insurance producer licenses.

Mr. Phillips started his career in the securities industry with Phillips Financial Services in 2008. Between 04/2011 – 05/2013 Mr. Phillips was an Investment Advisor Representative with Financial Advisers of America, LLC. Due to the merger of Financial Advisers of America and J.W. Cole Advisors, Mr. Phillips became an Investment Advisor Representative and Registered Representative of J.W. Cole Advisors, Inc. in 05/2013. He remained there through 01/2017. In 02/2017 Mr. Phillips joined Securities America Inc. as a Registered Representative and concurrently registered with Verus Capital Partners, LLC as an Investment Advisor Representative. In 2020 Mr. Phillips voluntarily terminated his affiliation with Securities America Inc. as Registered Representative.

DISCIPLINARY INFORMATION

In 2011 Mr. Phillips pled guilty to one count, misdemeanor 1-criminal possession of a forgery device. Unsupervised probation, 18 months, 02/22/2011-08/22/2012, 50 hours community service, no restitution. Early probation reduction due to completion of community service.

In 2005 Mr. Phillips pled guilty to theft-unauthorized use of service/property, \$500.00 monetary penalty.

For more information about Mr. Phillips, please visit FINRA's BrokerCheck at www.finra.org/brokercheck and/or the SEC's Investment Adviser Public Disclosure (IAPD) website at www.adviserinfo.

OTHER BUSINESS ACTIVITIES

Mr. Phillips holds insurance licenses to sell limited insurance products. It is anticipated that a small portion, less than 10% of his time, will be spent providing these insurance products. Mr. Phillips will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Phillips an incentive to recommend investment products based on the compensation received. However, since this activity represents less than 10% of his time and income, it is presumed not to be substantial.

ADDITIONAL COMPENSATION

From time to time, Mr. Phillips may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made

SUPERVISION

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We routinely monitor the personal securities transactions of Investment Advisor Representatives. We continuously monitor email communications. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. Michael Phillips may be reached at 602-368-7093

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Frank Stock:

Date of Birth: 10/30/1946

Frank Stock graduated from Fairleigh Dickinson University in 1968. He received a Bachelor of Science in Industrial Management.

In addition to his undergraduate degree, Frank also completed his MBA from St. Mary's College in Moraga California in 1982

Securities Industry Licenses:

Mr. Stock holds the following Securities Industry Licenses:

Series 6: Investment Company and Variable Products Representative

Series 7: General Securities Representative

Series 63: Uniform Securities Agent State Law

Series 65: Inform Investment Advisor Law

Additional Licenses:

Mr. Stock holds Health and Life insurance licenses.

Frank came into the securities industry in 1995 when he began working as a Registered Representative for AXA Advisors, LLC. Frank was at AXA between the years of 1995 and 2011. In 2011 Frank made a change in his Broker Dealer affiliation to Securities America Inc. At the same time Frank became an Independent Investment Advisor with Verus Capital Partners, LLC. In 2020 Frank voluntarily terminated his affiliation with Securities America Inc., and subsequently affiliated with LPL Financial Holdings, Inc. as Registered Representative. Currently he is a Registered Representative of LPL Financial Holdings, Inc. and an Investment Advisor Representative of Verus Capital Partners, LLC.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Frank Stock is a registered representative of LPL Financial Holdings Inc. (LPL), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through LPL in his capacity as a registered representative, he will earn commissions. This presents a conflict of interest since Mr. Stock will receive fees and commissions if you choose to implement recommendations of Mr. Stock in his capacity as registered representative. Because Mr. Stock is a dually registered agent of LPL and Verus, LPL has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Mr. Stock could will receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request

and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Mr. Stock in his separate capacities as registered representative will be received to the extent permitted by applicable law. This activity represents more than 10% of Mr. Stock's time and income.

Mr. Stock also has a relationship with LPL Financial LLC, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, LPL will receive a portion of the management fee or an administrative fee for the services provided.

Mr. Stock holds insurance licenses to sell limited insurance products. It is anticipated that a small portion, less than 10% of his time will be spent providing these insurance products. Mr. Stock will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Stock an incentive to recommend investment products based on the compensation received. However, since this activity represents less than 10% of his time and income, it is presumed not to be substantial.

ADDITIONAL COMPENSATION

From time to time, Mr. Stock may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Mr. Frank Stock is a Registered Representative of LPL Financial Holdings, Inc., and an Independent Investment Advisor of Verus Capital Partners, LLC. His advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We routinely monitor the personal securities transactions of Investment Advisor Representatives. We continuously monitor email communications. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. Frank Stock may be reached at 480-990-3719.

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Mark Tang

Mark Tang is 43 years old

After graduating high school, Mark Tang received a Bachelor in Science in Computer Information Systems from Kennedy-Western.

Securities Industry Licenses:

Mr. Tang has the following industry licenses:

Series 6: Investment Company and Variable Products Representative

Series 7: General Securities Representative Examination

Series 63: Uniform Securities Agent State Law

Series 65: Uniform Investment Adviser Law

Additional Licenses:

Mr. Tang holds his Life, Heath, and Variable product insurance licenses

From 2007 to present day Mr. Tang has worked as a financial advisor. He worked for AXA Advisors, LLC from 2007 to 2009. For a brief 3 months in 2009 he worked as a financial advisor with O.N. Equity Sales Company. From 2009 to 2010 Mr. Tang worked at MetLife Securities, Inc. From 2010 to 2012 he worked for Prncor Financial Services Corporation. From 2012 to 2014 Mr. Tang worked for the National Planning Corporation. In 2014 Mr. Tang joined Securities America, Inc. as a Registered Representative and Verus Capital Partners, LLC as an Investment Advisor Representative. In 2020 Mr. Tang voluntarily terminated his affiliation with Securities America Inc., and subsequently affiliated with LPL Financial Holdings Inc. as Registered Representative. Currently Mr. Tang is a Registered Representative of LPL Financial Holdings Inc., and Investment Advisor Representative of Verus Capital Partners, LLC.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Mr. Tang is a registered representative of LPL Financial Holdings Inc. (LPL), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through LPL in his capacity as a registered representative, he will earn commissions. This presents a conflict of interest since Mr. Tang will receive fees and commissions if you choose to implement recommendations of Mr. Tang in his capacity as registered representative. Because Mr. Tang is a dually registered agent of LPL and Verus, LPL has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Mr. Tang will also receive compensation from mutual fund

sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Mr. Tang in his separate capacities as registered representative will be received to the extent permitted by applicable law.

Mr. Tang also has a relationship with LPL Financial LLC, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, LPL will receive a portion of the management fee or an administrative fee for the services provided.

Mr. Tang holds insurance licenses to sell limited insurance products. Mr. Tang will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Tang an incentive to recommend investment products based on the compensation received.

ADDITIONAL COMPENSATION

From time to time, Mr. Tang may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Mr. Mark Tang is a Registered Representative of LPL Financial Holdings, Inc. and an Independent Investment Advisor of Verus Capital Partners, LLC. His advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We routinely monitor the personal securities transactions of Investment Advisor Representatives. We continuously monitor email communications. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. Mark Tang can be reached at (480) 990-3719

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Dwight Emil Vilhauer

Mr. Vilhauer was born in 1952

Educational Background:

College for Financial Planning; CFP Professional Educational Program
07/05/1993 – 07/15/1994

Wisconsin Lutheran Seminary; Master of Divinity
09/10/1975 – 05/30/1979

Bethany Lutheran College; Seminary Entrance Certificate
09/12/1972 – 05/22/1975

Bethany Lutheran College; Associate in Arts
09/12/1972 – 05/21/1974

University of Wisconsin;
09/05/1970 – 05/20/1971

Securities Industry Licenses:

Mr. Vilhauer has the following industry licenses:

Series 7: General Securities Representative Examination
Series 24: General Securities Principal
Series 63: Uniform Securities Agent State Law

Additional Licenses:

Mr. Vilhauer holds his Life, Health, and Variable product insurance licenses

LPL Financial Holdings LLC; Registered Representative
10/2020 - Present

Verus Capital Partners LLC; Investment Advisor Representative
10/2014 – Present

Securities America INC.; Registered Representative
10/2014 – 10/2020

LPL Financial LLC; Branch Manager

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Mr. Vilhauer is a registered representative of LPL Financial Holdings Inc. (LPL), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through LPL in his capacity as a registered representative, he will earn commissions. This presents a conflict of interest since Mr. Vilhauer will receive fees and commissions if you choose to implement recommendations of Mr. Vilhauer in his capacity as registered representative. Because Mr. Vilhauer is a dually registered agent of LPL and Verus, LPL has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Mr. Vilhauer will also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions, or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Mr. Vilhauer in his separate capacities as registered representative will be received to the extent permitted by applicable law.

Mr. Vilhauer also has a relationship with LPL Financial LLC, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, LPL will receive a portion of the management fee or an administrative fee for the services provided.

Mr. Vilhauer holds insurance licenses to sell limited insurance products. Mr. Vilhauer will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Vilhauer an incentive to recommend insurance products based on the compensation received.

ADDITIONAL COMPENSATION

From time to time, Mr. Vilhauer may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Mr. Dwight Vilhauer is a Registered Representative of LPL Financial Holdings, Inc. and an Independent Investment Advisor of Verus Capital Partners, LLC. His advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We routinely monitor the personal securities transactions of Investment Advisor Representatives. We continuously monitor email communications. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. Dwight Vilhauer may be reached at 480-507-5740

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Barry Waxler:

Barry Waxler was born in 1957

Barry Waxler graduated high school and attended college.

Securities Industry Licenses:

Mr. Waxler has the following industry licenses:

Series 6: Investment Company and Variable Products Representative

Series 22: Direct Participation Limited Representative

Series 26: Investment Company/Variable Products Principal

Series 63: Uniform Securities Agent State Law

Series 65: Uniform Investment Adviser Law

Additional Licenses:

Mr. Waxler holds his Life, Health, and Disability insurance licenses

For the past 5 years Mr. Waxler has been an independent contractor for Life, Health, and Disability insurance. Additionally, he has sold Mutual Funds, Variable Annuities, and he has Managed Accounts.

From 06/1993 to 09/2003 he worked at Jefferson Pilot Securities Corporation. From 09/2003 to 05/2004 he worked at the National Planning Corporation. From 05/2004 to 10/2005 he worked at Waveland Capital Partners, LLC. From 10/2005 to 11/2009 he worked at Main Street Securities, LLC. From 11/2009 to 07/2010 he worked at the National Planning Corporation. From 08/2010 to 04/2014 he worked at the Independent Financial Group, LLC. In 2014 he joined Securities America, Inc. as a Registered Representative in 2014 and Verus Capital Partners, LLC as an Investment Advisor Representative. In 2020 Mr. Waxler voluntarily terminated his affiliation with Securities America Inc., and subsequently affiliated with LPL Financial Holdings Inc. as Registered Representative.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Mr. Waxler is a registered representative of LPL Financial Holdings Inc. (LPL) , a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through LPL in his capacity as a registered representative, he will earn commissions. This presents a conflict of interest since Mr. Waxler will receive fees and commissions if you choose to implement recommendations of Mr. Waxler in his capacity as registered representative. Because Mr. Waxler is a dually registered agent of LPL and Verus, LPL has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Mr. Waxler will also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Mr. Waxler in his separate capacities as registered representative will be received to the extent permitted by applicable law. This activity represents more than 10% of Mr. Waxler's time and income.

Mr. Waxler also has a relationship with LPL Financial LLC, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, LPL will receive a portion of the management fee or an administrative fee for the services provided.

Mr. Waxler holds insurance licenses to sell limited insurance products. Mr. Waxler will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Waxler an incentive to recommend investment products based on the compensation received.

ADDITIONAL COMPENSATION

From time to time, Mr. Waxler may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Mr. Barry Waxler is a Registered Representative of LPL Financial Holdings Inc., and an Investment Advisor of Verus Capital Partners, LLC. His advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We routinely monitor the personal securities transactions of Investment Advisor Representatives. We continuously monitor email communications. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. Barry Waxler can be reached at (619) 295-5920

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.