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384 Main Street, Chester, New Jersey 07930
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BENJAMIN H. OSTROVE

This brochure supplement provides information about Benjamin H. Ostrove that supplements the Personal CFO Solutions, LLC brochure. You should have received a copy of that brochure. Please contact us at 908-955-7055 if you did not receive the Personal CFO Solutions, LLC brochure or if you have any questions about the content of this supplement.

Additional information about Benjamin H. Ostrove is available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Personal CFO Solutions, LLC is 158248. Information on Benjamin H. Ostrove can be accessed via his Personal CRD Number 4992570.

Benjamin H. Ostrove
Personal CRD Number 4992570

Item 2: Educational Background and Business Experience

Year of birth: 1976

Education Background:

- Pennsylvania State University, BS (1999)
- University of Miami, MBA (2003)

Business Background:

- Personal CFO Solutions, LLC, SVP Financial Counseling, 10/2017 – Present
- The AYCO Company, L.P., VP Financial Counseling, 09/2003 – 10/2017

Item 3: Disciplinary Information

None.

Item 4: Other Business Activities

Benjamin H. Ostrove is also a licensed insurance agent. Mr. Ostrove's activities as an insurance product agent represents a conflict of interest in that he has an incentive to recommend to a client that the client purchase insurance products based on his ability to receive compensation from any such purchases, rather than based on a clients' needs. In an effort to address this conflict, it is firm policy that any such transactions are on terms that are acceptable for the industry and that those transactions must be suitable for the client's needs. No client is required to purchase such products through Mr. Ostrove, and each client has the option to purchase those products through other brokers or agents that are not affiliated with the firm.

In Mr. Ostrove's capacity as a licensed insurance agent, he may receive compensation from the sale of insurance products.

Item 5: Additional Compensation

Mr. Ostrove may receive compensation for the activities described in Item 4.

Benjamin H. Ostrove

Personal CRD Number 4992570

Item 6: Supervision

Mr. Ostrove's activities are supervised by Justin Dausch who serves as the Chief Compliance Officer for Personal CFO Solutions, LLC and Bryan Landadio who serves as Managing Director for Personal CFO Solutions, LLC. Both Mr. Dausch and Mr. Landadio can be reached at (908) 955-7055. We supervise Mr. Ostrove and monitor the advice he provides to clients by requiring that he adhere to our firm's policies and procedures, including our Code of Ethics, and by performing periodic reviews of his activities to ensure compliance with our policies and procedures.

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BRYAN LANDADIO, CFP®, CSA®

This brochure supplement provides information about Bryan Landadio that supplements the Personal CFO Solutions, LLC brochure. You should have received a copy of that brochure. Please contact us at 908-955-7055 if you did not receive the Personal CFO Solutions, LLC brochure or if you have any questions about the content of this supplement.

Additional information about Bryan Landadio is available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Personal CFO Solutions, LLC is 158248. Information on Bryan Landadio can be accessed via his Personal CRD Number 2734849.

Bryan Landadio
Personal CRD Number 2734849

Item 2: Educational Background and Business Experience

Year of birth: 1966

Education Background & Professional Designations:

- Seton Hall University, BS Finance (1988)
- Fairleigh Dickinson University, MBA Accounting (2006)
- Certified Financial Planner CFP® (2008)
- Certified Senior Advisor CSA® (2010)

Business Experience:

- Personal CFO Solutions, LLC, Chief Compliance Officer, Co-Managing Member and Managing Director, 9/2011- Present
- The AYCO Company, L.P., VP Counseling, 05/2005 – 08/2011
- Mercer Allied Company, L.P., VP Counseling, 05/2005 – 08/2011
- AMG National Trust, Financial Counselor, 02/1995 – 04/2005

Certified Financial Planner (CFP®)

CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. To attain the right to use CFP® an individual must have a Bachelor's Degree with course work in financial planning, pass a 10 hour exam, have at least 3 years full time financial planning related experience, agree to be bound by CFP Board's Standards of Professional Conduct, complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

Certified Senior Advisor (CSA®) certification is a voluntary certification; no federal or state law or regulation requires investment advisors to hold CSA® certification. To attain the right to use CSA® designation an individual must complete a candidate information profile, complete a disclosure questionnaire, pass a criminal background check, pass the Roles, Rules, and Responsibilities Ethics Exam, complete and submit the signed Certified Senior Advisors Application for Certification, which includes agreeing to the CSA Terms of awarding and maintaining certification and complete 30 hours of CSA credits every three years.

Bryan Landadio

Personal CRD Number 2734849

Item 3: Disciplinary Information

None.

Item 4: Other Business Activities

Bryan Landadio is also a licensed insurance agent. Mr. Landadio's activities as an insurance product agent represents a conflict of interest in that he has an incentive to recommend to a client that the client purchase insurance products based on his ability to receive compensation from any such purchases, rather than based on a clients' needs. In an effort to address this conflict, it is firm policy that any such transactions be on terms that are acceptable for the industry and that those transactions must be suitable for the client's needs. No client is required to purchase such products through Mr. Landadio, and each client has the option to purchase those products through other brokers or agents that are not affiliated with the firm.

In Mr. Landadio's capacity as a licensed insurance agent he may receive compensation from the sale of insurance products.

Item 5: Additional Compensation

Mr. Landadio may receive compensation for the activities described in Item 4.

Item 6: Supervision

Mr. Landadio's activities are supervised by John Vieira Co-Managing Member and Managing Director of the firm. Mr. Vieira can be reached at (908) 955-7055. We supervise Mr. Landadio and monitor the advice he provides to clients by requiring that he adhere to our firm's policies and procedures, including our Code of Ethics, and by performing periodic reviews of his activities to ensure compliance with our policies and procedures.

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JOHN VIEIRA

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Additional information about John Vieira is available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Personal CFO Solutions, LLC is 158248. Information on John Vieira can be accessed via his Personal CRD Number 4305977.

John Vieira

Personal CRD Number 4305977

Item 2: Educational Background and Business ExperienceYear of birth: 1975Education Background:

- Rutgers University, BS (1997)
- Centenary College, MBA (2005)

Business Background:

- Personal CFO Solutions, LLC, Co-Managing Member and Managing Director, 06/2011 – Present
- Personal CFO Solutions, LLC, Chief Compliance Officer, Chief Executive Officer and Managing Member, 06/2011 – 11/2011
- The AYCO Company, L.P., VP Counseling, 01/2003 – 05/2011
- Mercer Allied Company, L.P., VP Counseling, 01/2003 – 05/2011
- Raymond James, Analyst, 08/2000 – 11/2002
- Merrill Lynch, Analyst, 06/1997 – 07/2000

Item 3: Disciplinary Information

None.

Item 4: Other Business Activities

John Vieira is also a registered representative of Purshe Kaplan Sterling Investments in addition to being a licensed insurance agent. Mr. Vieira's activities as a registered representative and insurance product agent represents a potential conflict of interest. Mr. Vieira may have an incentive to recommend that a client purchase insurance products based on his ability to receive compensation from any such purchases, rather than purely based on a clients' needs. In an effort to address this conflict, it is firm policy that any such transactions be on terms that are acceptable for the industry and that those transactions meet the client's needs. No client is required to purchase such products through Mr. Vieira, and each client has the option to purchase those products through other brokers or agents that are not affiliated with the firm.

John Vieira

Personal CRD Number 4305977

Item 4: Other Business Activities (continued)

In Mr. Vieira's capacity as a registered representative, he may be entitled to receive compensation from distribution or service ("trail") fees from certain mutual funds during the period that the client maintains the mutual fund investment and/or administrative fees and service fees paid by insurance companies. In his capacity as a licensed insurance agent, he may receive compensation from the sale of non-variable insurance products.

Item 5: Additional Compensation

John Vieira may receive compensation for the activities described in Item 4 above. In addition, John Vieira will receive trail fees (e.g., 12b-1 fees) from certain mutual fund companies as outlined in the fund's prospectus. 12b-1 fees come from fund assets which are indirectly derived from mutual fund client assets. The receipt of such fees could represent an incentive for Mr. Vieira to continue to hold such funds over funds that have no fees or lower fees.

Item 6: Supervision

Mr. Vieira's activities are supervised by both Purshe Kaplan Sterling Investments compliance personnel and Justin Dausch who serves as the Chief Compliance Officer for Personal CFO Solutions, LLC along with Bryan Landadio who serves as Managing Director for Personal CFO Solutions, LLC. Both Mr. Dausch and Mr. Landadio can be reached at (908) 955-7055. We supervise Mr. Vieira and monitor the advice he provides to clients by requiring that he adhere to our firm's policies and procedures, including our Code of Ethics, and by performing periodic reviews of his activities to ensure compliance with our policies and procedures.

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JUSTIN FORIK

This brochure supplement provides information about Justin Forik that supplements the Personal CFO Solutions, LLC brochure. You should have received a copy of that brochure. Please contact us at 908-955-7055 if you did not receive the Personal CFO Solutions, LLC brochure or if you have any questions about the content of this supplement.

Additional information about Justin Forik is available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Personal CFO Solutions, LLC is 158248. Information on Justin Forik can be accessed via his Personal CRD Number 6538074.

Justin Forik
Personal CRD Number 6538074

Item 2: Educational Background and Business Experience

Year of birth: 1990

Education Background:

- Fairleigh Dickinson University, BS Finance (2015)

Business Background:

- Personal CFO Solutions, LLC, Client Relationship Manager, 5/2017 – Present
- The AYCO Company, L.P., Financial Analyst, 11/2015 – 9/2016
- Bank of America Merrill Lynch, Wealth Management Intern, 8/2015 – 10/2015

Item 3: Disciplinary Information

None.

Item 4: Other Business Activities

None.

Item 5: Additional Compensation

None.

Item 6: Supervision

Mr. Forik's activities are supervised by Justin Dausch who serves as the Chief Compliance Officer for Personal CFO Solutions, LLC and Bryan Landadio who serves as Managing Director for Personal CFO Solutions, LLC. Both Mr. Dausch and Mr. Landadio can be reached at (908) 955-7055. We supervise Mr. Forik and monitor the advice he provides to clients by requiring that he adhere to our firm's policies and procedures, including our Code of Ethics, and by performing periodic reviews of his activities to ensure compliance with our policies and procedures.

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KRISTIN SANGUINO

This brochure supplement provides information about Kristin Sanguino that supplements the Personal CFO Solutions, LLC brochure. You should have received a copy of that brochure. Please contact us at 908-955-7055 if you did not receive the Personal CFO Solutions, LLC brochure or if you have any questions about the content of this supplement.

Additional information about Kristin Sanguino is available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Personal CFO Solutions, LLC is 158248. Information on Kristin Sanguino can be accessed via her Personal CRD Number 4400710.

Kristin Sanguino
Personal CRD Number 4400710

Item 2: Educational Background and Business Experience

Year of birth: 1974

Education Background:

- Montclair State University, BS (1997) MBA (2002)
- Fairleigh Dickinson University, CFP (2007)

Business Background:

- Personal CFO Solutions, LLC, SVP Financial Counseling, 1/2019 – Present
- The AYCO Company, L.P., VP Financial Counseling, 1/1996 – 1/2019

Item 3: Disciplinary Information

None.

Item 4: Other Business Activities

Kristin Sanguino is also a licensed insurance agent. Ms. Sanguino's activities as an insurance product agent represents a conflict of interest in that she has an incentive to recommend to a client that the client purchase insurance products based on his ability to receive compensation from any such purchases, rather than based on a clients' needs. In an effort to address this conflict, it is firm policy that any such transactions are on terms that are acceptable for the industry and that those transactions must be suitable for the client's needs. No client is required to purchase such products through Ms. Sanguino, and each client has the option to purchase those products through other brokers or agents that are not affiliated with the firm.

In Ms. Sanguino's capacity as a licensed insurance agent, she may receive compensation from the sale of insurance products.

Kristin Sanguino

Personal CRD Number 4400710

Item 5: Additional Compensation

Ms. Sanguino may receive compensation for the activities described in Item 4.

Item 6: Supervision

Ms. Sanguino's activities are supervised by Justin Dausch who serves as the Chief Compliance Officer for Personal CFO Solutions, LLC and Bryan Landadio who serves as Managing Director for Personal CFO Solutions, LLC. Both Mr. Dausch and Mr. Landadio can be reached at (908) 955-7055. We supervise Ms. Sanguino and monitor the advice she provides to clients by requiring that she adhere to our firm's policies and procedures, including our Code of Ethics, and by performing periodic reviews of her activities to ensure compliance with our policies and procedures.

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MARYANNE B. MITCHELL

This brochure supplement provides information about Maryanne B. Mitchell that supplements the Personal CFO Solutions, LLC brochure. You should have received a copy of that brochure. Please contact Justin Dausch, Chief Compliance Officer, at 908-955-7055 if you did not receive the Personal CFO Solutions, LLC brochure or if you have any questions about the content of this supplement.

Additional information about Maryanne B. Mitchell is available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Personal CFO Solutions, LLC is 158248. Information on Maryanne B. Mitchell can be accessed via her Personal CRD Number 2808137.

Maryanne B. Mitchell
Personal CRD Number 2808137

Item 2: Educational Background and Business Experience

Year of birth: 1960

Educational Background:

- Montclair State University, BS (1983)
- Fairleigh Dickinson University, MS Taxation (2003)

Business Background:

- Personal CFO Solutions, LLC, SVP Financial Counseling, 08/2016 – Present
- The AYCO Company, L.P., VP Financial Counseling, 07/2002 – 08/2016
- Mercer Allied Company, L.P. LLC, Financial Planner, 05/1999 – 08/2016

Item 3: Disciplinary Information

None.

Item 4: Other Business Activities

Maryanne Mitchell is also a licensed insurance agent. Ms. Mitchell's activities as an insurance product agent represents a conflict of interest in that she has an incentive to recommend to a client that the client purchase insurance products based on her ability to receive compensation from any such purchases, rather than based on a clients' needs. In an effort to address this conflict, it is firm policy that any such transactions be on terms that are acceptable for the industry and that those transactions must be suitable for the client's needs. No client is required to purchase such products through Ms. Mitchell, and each client has the option to purchase those products through other brokers or agents that are not affiliated with the firm.

In Ms. Mitchell's capacity as a licensed insurance agent she may receive compensation from the sale of insurance products.

Maryanne B. Mitchell

Personal CRD Number 2808137

Item 5: Additional Compensation

Ms. Mitchell may receive compensation for the activities described in Item 4.

Item 6: Supervision

Ms. Mitchell's activities are supervised by Justin Dausch who serves as the Chief Compliance Officer for Personal CFO Solutions, LLC and Bryan Landadio who serves as Managing Director for Personal CFO Solutions, LLC. Both Mr. Dausch and Mr. Landadio can be reached at (908) 955-7055. We supervise Ms. Mitchell and monitor the advice she provides to clients by requiring that she adhere to our firm's policies and procedures, including our Code of Ethics, and by performing periodic reviews of her activities to ensure compliance with our policies and procedures.

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MICHAEL KIRKLAND

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Additional information about Michael Kirkland is available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Personal CFO Solutions, LLC is 158248. Information on Michael Kirkland can be accessed via his Personal CRD Number 5772525.

Michael Kirkland

Personal CRD Number 5772525

Item 2: Educational Background and Business Experience

Year of birth: 1982

Education Background:

- Fairfield University, BS Finance with Minors in Accounting and Economics (2004)
- California Western School of Law, JD (2009)

Business Background:

- Personal CFO Solutions, LLC, Vice President Financial Planning, 4/2013 – Present
- The AYCO Company, L.P., Financial Planner, 3/2010 – 3/2013

Item 3: Disciplinary Information

None.

Item 4: Other Business Activities

Michael Kirkland is also a licensed insurance agent. Mr. Kirkland's activities as an insurance product agent represents a conflict of interest in that he has an incentive to recommend to a client that the client purchase insurance products based on his ability to receive compensation from any such purchases, rather than based on a clients' needs. In an effort to address this conflict, it is firm policy that any such transactions be on terms that are acceptable for the industry and that those transactions must be suitable for the client's needs. No client is required to purchase such products through Mr. Kirkland, and each client has the option to purchase those products through other brokers or agents that are not affiliated with the firm.

Item 5: Additional Compensation

Mr. Kirkland may receive compensation for the activities described in Item 4.

Michael Kirkland

Personal CRD Number 5772525

Item 6: Supervision

Mr. Kirkland's activities are supervised by Justin Dausch who serves as the Chief Compliance Officer for Personal CFO Solutions, LLC and Bryan Landadio who serves as Managing Director for Personal CFO Solutions, LLC. Both Mr. Dausch and Mr. Landadio can be reached at (908) 955-7055. We supervise Mr. Kirkland

and monitor the advice he provides to clients by requiring that he adhere to our firm's policies and procedures, including our Code of Ethics, and by performing periodic reviews of his activities to ensure compliance with our policies and procedures.

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NICHOLAS LOPES

This brochure supplement provides information about Nicholas Lopes that supplements the Personal CFO Solutions, LLC brochure. You should have received a copy of that brochure. Please contact us at 908-955-7055 if you did not receive the Personal CFO Solutions, LLC brochure or if you have any questions about the content of this supplement.

Additional information about Nicholas Lopes is available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Personal CFO Solutions, LLC is 158248.

Nicholas Lopes

Item 2: Educational Background and Business Experience

Year of birth: 1989

Education Background:

- Ramapo College, BS Accounting (2012)

Business Background:

- Personal CFO Solutions, LLC, Relationship Manager, 6/2015 – Present
- Crown Bank, Accountant, 7/2014 – 5/2015
- Pereira & Azevedo, LLC, Accountant, 2/2012 – 7/2014

3: Disciplinary Information

None.

Item 4: Other Business Activities

None.

Item 5: Additional Compensation

None.

Item 6: Supervision

Mr. Lopes' activities are supervised by Justin Dausch who serves as the Chief Compliance Officer for Personal CFO Solutions, LLC and Bryan Landadio who serves as Managing Director for Personal CFO Solutions, LLC. Both Mr. Dausch and Mr. Landadio can be reached at (908) 955-7055. We supervise Mr. Lopes and monitor the advice he provides to clients by requiring that he adhere to our firm's policies and procedures, including our Code of Ethics, and by performing periodic reviews of his activities to ensure compliance with our policies and procedures.

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PATRICK NOLAN

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Additional information about Patrick Nolan is available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Personal CFO Solutions, LLC is 158248. Information on Patrick Nolan can be accessed via his Personal CRD Number 2873111.

PATRICK NOLAN

Personal CRD Number 2873111

Item 2: Educational Background and Business Experience

Year of birth: 1966

Education Background:

- Fairleigh Dickinson University, BS Economics (1995)
- Fairleigh Dickinson University, MS Taxation (2001)

Business Background:

- Personal CFO Solutions, LLC, Co-Managing Member and Managing Director, 12/2011 – Present
- The AYCO Company, L.P., VP Counseling, 11/1996 – 11/2011
- Mercer Allied Company, L.P., VP Counseling, 11/1996 – 11/2001

Item 3: Disciplinary Information

None.

Item 4: Other Business Activities

Patrick Nolan is also a licensed insurance agent. Mr. Nolan's activities as an insurance product agent represents a conflict of interest in that he has an incentive to recommend to a client that the client purchase insurance products based on his ability to receive compensation from any such purchases, rather than based on a clients' needs. In an effort to address this conflict, it is firm policy that any such transactions be on terms that are acceptable for the industry and that those transactions must be suitable for the client's needs. No client is required to purchase such products through Mr. Nolan, and each client has the option to purchase those products through other brokers or agents that are not affiliated with the firm.

In Mr. Nolan's capacity as a licensed insurance agent he may receive compensation from the sale of insurance products.

PATRICK NOLAN

Personal CRD Number 2873111

Item 5: Additional Compensation

Mr. Nolan may receive compensation for the activities described in Item 4.

Item 6: Supervision

Mr. Nolan's activities are supervised by Justin Dausch who serves as the Chief Compliance Officer for Personal CFO Solutions, LLC and Bryan Landadio who serves as Managing Director for Personal CFO Solutions, LLC. Both Mr. Dausch and Mr. Landadio can be reached at (908) 955-7055. We supervise Mr. Nolan and monitor the advice he provides to clients by requiring that he adhere to our firm's policies and procedures, including our Code of Ethics, and by performing periodic reviews of his activities to ensure compliance with our policies and procedures.

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ZACHARY SISKO

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Additional information about Zachary Sisko is available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Personal CFO Solutions, LLC is 158248.

Zachary Sisko

Item 2: Educational Background and Business Experience

Year of birth: 1990

Education Background:

- Saint Joseph's University, MBA Finance (2014)
- East Stroudsburg University, BS Business Management (2012)

Business Background:

- Personal CFO Solutions, LLC, Client Relationship Manager, 2/2018 – Present.
- Ayco, a Goldman Sachs Company, Financial Analyst, 10/2015 – 2/2018
- RoNetco Supermarkets, Inc, Grocery Manager, 1/2013 – 10/2015
- Perry Ellis International, Sales Associate, 11/2012 – 3/2013

Item 3: Disciplinary Information

None.

Item 4: Other Business Activities

None.

Item 5: Additional Compensation

None.

Item 6: Supervision

Mr. Sisko's activities are supervised by Justin Dausch who serves as the Chief Compliance Officer for Personal CFO Solutions, LLC and Bryan Landadio who serves as Managing Director for Personal CFO Solutions, LLC. Both Mr. Dausch and Mr. Landadio can be reached at (908) 955-7055. We supervise Mr. Sisko and monitor the advice he provides to clients by requiring that he adhere to our firm's policies and procedures, including our Code of Ethics, and by performing periodic reviews of his activities to ensure compliance with our policies and procedures.

John Higgins VII, CFP®

Item 2: Educational Background and Business Experience

Year of birth: 1992

Education Background & Professional Designations:

- Fairleigh Dickinson University, BS Finance (2014)
- University of Georgia, MS Financial Planning (2019)
- Certified Financial Planner CFP® (2020)

Business Experience:

- Personal CFO Solutions, LLC, Vice President, 2/2021- Present
- The AYCO Company, L.P., Senior Financial Planner, 08/2015 – 01/2021

Certified Financial Planner (CFP®)

CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. To attain the right to use CFP® an individual must have a Bachelor's Degree with course work in financial planning, pass a 10 hour exam, have at least 3 years full time financial planning related experience, agree to be bound by CFP Board's Standards of Professional Conduct, complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

Item 3: Disciplinary Information

None.

Item 4: Other Business Activities

John Higgins is also a licensed insurance agent. Mr. Higgins' activities as an insurance product agent represents a conflict of interest in that he has an incentive to recommend to a client that the client purchase insurance products based on his ability to receive compensation from any such purchases, rather than based on a clients' needs. In an effort to address this conflict, it is firm policy that any such transactions are on terms that are acceptable for the industry and that those transactions must be suitable for the client's needs. No client is required to purchase such products through Mr. Higgins', and each client has the option to purchase those products through other brokers or agents that are not affiliated with the firm.

In Mr. Higgins' capacity as a licensed insurance agent, he may receive compensation from the sale of insurance products.

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Benjamin H. Ostrove
Personal CRD Number 4992570

Item 2: Educational Background and Business Experience

Year of birth: 1976

Education Background:

- Pennsylvania State University, BS (1999)
- University of Miami, MBA (2003)

Business Background:

- Personal CFO Solutions, LLC, SVP Financial Counseling, 10/2017 – Present
- The AYCO Company, L.P., VP Financial Counseling, 09/2003 – 10/2017

Item 3: Disciplinary Information

None.

Item 4: Other Business Activities

Benjamin H. Ostrove is also a licensed insurance agent. Mr. Ostrove's activities as an insurance product agent represents a conflict of interest in that he has an incentive to recommend to a client that the client purchase insurance products based on his ability to receive compensation from any such purchases, rather than based on a clients' needs. In an effort to address this conflict, it is firm policy that any such transactions are on terms that are acceptable for the industry and that those transactions must be suitable for the client's needs. No client is required to purchase such products through Mr. Ostrove, and each client has the option to purchase those products through other brokers or agents that are not affiliated with the firm.

In Mr. Ostrove's capacity as a licensed insurance agent, he may receive compensation from the sale of insurance products.

Item 5: Additional Compensation

Mr. Ostrove may receive compensation for the activities described in Item 4.

Benjamin H. Ostrove

Personal CRD Number 4992570

Item 6: Supervision

Mr. Ostrove's activities are supervised by Justin Dausch who serves as the Chief Compliance Officer for Personal CFO Solutions, LLC and Bryan Landadio who serves as Managing Director for Personal CFO Solutions, LLC. Both Mr. Dausch and Mr. Landadio can be reached at (908) 955-7055. We supervise Mr. Ostrove and monitor the advice he provides to clients by requiring that he adhere to our firm's policies and procedures, including our Code of Ethics, and by performing periodic reviews of his activities to ensure compliance with our policies and procedures.

Item 1: Cover Page

Part 2B - Form ADV Brochure Supplement 2021



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www.personalcfosolutions.com www.pcfos.com

CARLI PICCOLELLA

This brochure supplement provides information about Carli Piccolella that supplements the Personal CFO Solutions, LLC brochure. You should have received a copy of that brochure. Please contact us at 908-955-7055 if you did not receive the Personal CFO Solutions, LLC brochure or if you have any questions about the content of this supplement.

Additional information about Carli Piccolella is available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Personal CFO Solutions, LLC is 158248. Information on Carli Piccolella can be accessed via her Personal CRD Number 5972358.

Carli Piccolella
Personal CRD Number 5972358

Item 2: Educational Background and Business Experience

Year of birth: 1988

Education Background:

- William Paterson University, BS Accounting (2010)
- William Paterson University, MBA – Accounting Concentration (2013)

Business Background:

- Personal CFO Solutions, LLC, Vice President, 09/2021 – Present
- Goldman Sachs/Ayco, L.P., Associate, 06/2009 – 09/2021

Item 3: Disciplinary Information

None.

Item 4: Other Business Activities

Carli Piccolella is also a licensed insurance agent. Ms. Piccolella's activities as an insurance product agent represents a conflict of interest in that he has an incentive to recommend to a client that the client purchase insurance products based on her ability to receive compensation from any such purchases, rather than based on a clients' needs. In an effort to address this conflict, it is firm policy that any such transactions are on terms that are acceptable for the industry and that those transactions must be suitable for the client's needs. No client is required to purchase such products through Ms. Piccolella, and each client has the option to purchase those products through other brokers or agents that are not affiliated with the firm.

In Ms. Piccolella's capacity as a licensed insurance agent, she may receive compensation from the sale of insurance products.

Item 5: Additional Compensation

Ms. Piccolella may receive compensation for the activities described in Item 4.

Item 6: Supervision

Ms. Piccolella's activities are supervised by Justin Dausch who serves as the Chief Compliance Officer for Personal CFO Solutions, LLC and Bryan Landadio who serves as Managing Director for Personal CFO Solutions, LLC. Both Mr. Dausch and Mr. Landadio can be reached at (908) 955-7055. We supervise Ms. Piccolella and monitor the advice she provides to clients by requiring that he adhere to our

firm's policies and procedures, including our Code of Ethics, and by performing periodic reviews of her activities to ensure compliance with our policies and procedures.