



Luis Salinas

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**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Luis Salinas that supplements the Apella Capital, LLC, DBA Apella Wealth (“Apella”) brochure. You should have received a copy of that brochure. Please contact Timothy Richards at 860-785-2260 if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Luis Salinas is available on the SEC’s website at www.adviserinfo.sec.gov. His individual CRD number is 6425033.

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Educational Background and Business Experience

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Luis Salinas

Year of Birth: 1986

Formal Education after High School:

- California Polytechnic University, San Luis Obispo - Bachelor of Science, Business Administration, Finance concentration.

Business Background for the Previous Five Years:

- Apella Wealth, Financial Advisor, April 2025 – Present
- LPL Financial, Financial Advisor, May 2024 to May 2025
- Northwestern Mutual Wealth Management, November 2014 to May 2024

Professional Certifications:

Certified Financial Planner (CFP®)

A CERTIFIED FINANCIAL PLANNER™ (CFP®) refers to the certification owned and awarded by the Certified Financial Planner Board of Standards, Inc. The CFP® designation is awarded to individuals who successfully complete the CFP Board's initial and ongoing certification requirements. Individuals desiring to become a CFP® professional must take extensive exams in the areas of financial planning, taxes, insurance, estate planning and retirement.

Candidates must prove that they have at least three years of full-time professional experience in the industry, or two years of apprenticeship in the industry, which is subject to further individualized requirements. Lastly, candidates and CFP® holders must adhere to the CFP Board's standards of professional conduct and regularly disclose information about their involvement in a variety of areas, such as criminal activity, government agency inquiries, bankruptcies, customer complaints or terminations by employers. Also, the CFP Board conducts extensive background checks on all candidates.

To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board's Code and Standards. This includes a commitment to the CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Chartered Life Underwriter® (CLU®)

Chartered Financial Consultant® (ChFC®)

Disciplinary Information

Form ADV Part 2B, Item 3

Apella is required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice.

Mr. Salinas was permitted to resign from Northwestern Mutual while undergoing an internal review into concerns that he may have violated company policies in an effort to help another representative in meeting minimum insurance commission requirements. Mr. Salinas was allowed to resign based on conduct entirely unrelated to his responsibilities as an investment advisor.

Mr. Salinas has never been subject to a criminal or civil action in a domestic, foreign or military court of competent jurisdiction in which the supervised person

1. was convicted of, or plead guilty or nolo contendere (no contest") to (a) any felony; (b) a misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
2. is the subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements, or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;
3. was found to have been involved in a violation of an investment-related statute or regulation; or
4. was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, the supervised person from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Other Business Activities

Form ADV Part 2B, Item 4

Mr. Salinas has no outside business activities.

Additional Compensation

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Mr. Salinas receives vested renewal income from insurance sales made prior to his affiliation with Apella, through Northwestern Mutual. This compensation is anticipated to conclude by the end of the year.

Supervision

Form ADV Part 2B, Item 6

Mr. Salinas is supervised by Jason Gentile, Regional Director at Apella. Mr. Gentile can be reached at 860-785-2260.