



ADV PART 2B BROCHURE

Brian Pon, EA, CFP®

APELLA CAPITAL, LLC

D/B/A

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This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Brian Pon (CRD #). The information in this brochure supplements the Part 2A brochure of Apella Capital, LLC d/b/a Apella Wealth (hereinafter "Apella" or "firm"), which you should have received a copy of. Please contact our Chief Compliance Officer at (860) 785-2260 or trichards@apellawealth.com if you did not receive Apella's Part 2A brochure or have any questions about the contents of this supplement. Additional information about Brian Pon is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

BRIAN PON

- CRD #: 5088203
- YEAR OF BIRTH: 1970

EDUCATIONAL BACKGROUND:

- 1992: University of California; Bachelor of Science in Engineering Physics
- 1998: University of California Extension; Personal Financial Planning

BUSINESS BACKGROUND:

- 2026 – Present: Apella Wealth; Senior Wealth Advisor
- 2000 – 2026: Financial Connections Group, Inc.; Financial Planner
- 1991 – 2000: Lawrence Berkeley National Laboratory; Research Associate
- 1997 – 2000: H& R Block; Tax Preparer

PROFESSIONAL DESIGNATIONS:

- CERTIFIED FINANCIAL PLANNER® (CFP®)

CERTIFIED FINANCIAL PLANNER (“CFP®”) DESIGNATION MINIMUM QUALIFICATIONS

I am certified for financial planning services in the United States by the Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and I may use these and the CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.CFP.net.

CFP® professionals have met the CFP Board’s high standards for education, examination, experience, and ethics. 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 the 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 the 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.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

• IRS SPECIAL ENROLLED AGENT ENROLLED AGENT (EA)

An **Enrolled Agent (EA)** is a federally authorized tax practitioner who has technical expertise in the field of taxation and who is empowered by the U.S. Department of the Treasury to represent taxpayers before all administrative levels of the Internal Revenue Service for audits, collections, and appeals. The license is earned in one of two ways, by passing a comprehensive examination which covers all aspects of the tax code, or having worked at the IRS for five years in a position which regularly interpreted and applied the tax code and its regulations. All candidates are subjected to a rigorous background check conducted by the IRS.

The IRS Restructuring and Reform Act of 1998 allows federally authorized practitioners (those bound by the Department of Treasury's Circular 230 regulations) a limited client privilege. This privilege allows confidentiality between the taxpayer and the Enrolled Agent under certain conditions. The privilege applies to situations in which the taxpayer is being represented in cases involving audits and collection matters. It is not applicable to the preparation and filing of a tax return. This privilege does not apply to state tax matters, although a number of states have an accountant-client privilege.

In addition to the stringent testing and application process, the IRS requires Enrolled Agents to complete 72 hours of continuing professional education, reported every three years, to maintain their Enrolled Agent status. National Association of Enrolled Agents (NAEA) members are obligated to complete 90 hours per three-year reporting period. Because of the knowledge necessary to become an Enrolled Agent and the requirements to maintain the license, there are only about 46,000 practicing Enrolled Agents.

Only Enrolled Agents are required to demonstrate to the IRS their competence in matters of taxation before they may represent a taxpayer before the IRS. Unlike attorneys and CPAs, who may or may not choose to specialize in taxes, all Enrolled Agents specialize in taxation. Enrolled Agents are the only

taxpayer representatives who receive their right to practice from the U.S. government (CPAs and attorneys are licensed by the states).

Enrolled Agents are required to abide by the provisions of the Department of Treasury's Circular 230, which provides the regulations governing the practice of Enrolled Agents before the IRS. NAEA members are also bound by the Code of Ethics and Rules of Professional Conduct of the Association.

ITEM 3: DISCIPLINARY INFORMATION

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

NO DISCIPLINARY HISTORY

Brian Pon has no history of any legal or disciplinary events deemed material to a client's consideration of Brian Pon to act as their investment adviser representative. FINRA's BrokerCheck® system and the Investment Adviser Public Disclosure system provide additional information regarding the registration and disciplinary history of Brian Pon. Please visit FINRA's BrokerCheck® system at <https://brokercheck.finra.org> or the IAPD system at www.adviserinfo.sec.gov for additional information.

DISCIPLINARY PAST 10 YEARS

Brian Pon has no material history of legal or disciplinary events necessary to include in this Brochure Supplement. FINRA's BrokerCheck® system and the Investment Adviser Public Disclosure system provides additional disclosure history concerning Brian Pon that is not included in this Brochure Supplement. Please visit FINRA's BrokerCheck® system at <https://brokercheck.finra.org> or the IAPD system at www.adviserinfo.sec.gov for additional information.

ITEM 4: OTHER BUSINESS ACTIVITIES

In addition to their role with Apella, Brian Pon is engaged in the following outside business activities:

Brian Pon is an Adjunct Professor at Golden Gate University involving tax planning matters. This activity involves one 15-week class per year. Brian Pon receives compensation for his work as an Adjunct Professor at Golden Gate University.

ITEM 5: ADDITIONAL COMPENSATION

Brian Pon does not receive any economic benefit outside of the salaries and bonuses described in Item 4 of this brochure or on Form ADV Part 2A Items 10 and 12.

ITEM 6: SUPERVISION

Brian Pon is supervised by Evelyn Zohlen. Evelyn Zohlen is responsible for overseeing the day-to-day advisory activities conducted by Brian Pon. Evelyn Zohlen conducts periodic reviews of the IAR's advisory work to ensure it is consistent with applicable regulatory requirements and the firm's compliance program. Evelyn Zohlen can be reached at 714-971-0663.

Ultimate supervisory authority and responsibility for compliance matters rests with the firm's Chief Compliance Officer (CCO), Timothy Richards, who monitors the overall effectiveness of the firm's supervisory structure. The CCO may review the IAR's activities as part of the firm's broader compliance testing program, including reviews of client files, trade activity, and communications, as warranted.