ITEM 1 - COVER PAGE

ADV PART 2B
BROCHURE

DANIEL H. YOO, CFP®, CEPA®, BFA™, CM&AA®
APELLA CAPITAL, LLC
D/B/A
APELLA WEALTH
65 MEMORIAL ROAD, SUITE C340
WEST HARTFORD, CT 06107
O / 860.785.2260
W / APELLAWEALTH.COM

949 South Coast Drive, Suite 100
Costa Mesa, CA 92626

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This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Daniel Yoo (CRD #5694949). 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 Daniel Yoo is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

DANIEL YOO, CFP®, CEPA, BFA™, CM&AA®

- CRD #: 5694949
- YEAR OF BIRTH: 1990

EDUCATIONAL BACKGROUND:

- 2012: Boston University, Massachusetts: B.S. in Management Information Systems

BUSINESS BACKGROUND:

- 2025 – Present: Apella Wealth: Senior Wealth Advisor
- 2020 – 2025: PBMares Wealth Management, LLC: Senior Wealth Advisor
- 2019 – 2020: PBMares Wealth Management, LLC: Wealth Advisor
- 2009 – 2019: UBS Financial Services, Inc.: Senior Wealth Strategist

PROFESSIONAL DESIGNATIONS:

- CERTIFIED FINANCIAL PLANNER™ (CFP®)
- CERITIFIED EXIT PLANNING ADVISOR (CEPA)
- BEHAVIORAL FINANCIAL ADVISOR (BFA™)
- CERTIFIED MERGERS & ACQUISITIONS ADVISOR (CM&AA®)

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.

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.

CERITIFIED EXIT PLANNING ADVISOR (CEPA) DESIGNATION MINIMUM QUALIFICATIONS

I am certified as a Certified Exit Planning Advisor ("CEPA®") by the Exit Planning Institute ("EPI"). Therefore, I may refer to myself as a CEPA® professional and may use the CEPA® certification mark as granted by EPI (the "CEPA® Certification Mark"). The CEPA® certification is voluntary. No federal or state law or regulation requires financial professionals or advisors providing exit planning guidance to hold the CEPA® certification.

CEPA® professionals have met EPI's standards for education, examination, experience, and ethics in the specialized discipline of exit planning. To earn the CEPA® certification, an individual must complete the following requirements:

- Education - Complete the CEPA® Program, a specialized executive-level curriculum developed by the Exit Planning Institute. The program covers business valuation, business strategy, financial planning, personal readiness, business readiness, succession planning, and EPI's Value Acceleration Methodology™.

- Examination - Pass the CEPA® Certification Examination, which evaluates a candidate's understanding of exit planning principles and their ability to apply the Value Acceleration Methodology™ in real-world owner transition situations.

- Experience - Meet EPI's experience requirements, which generally include relevant professional experience working with business owners in areas such as financial planning, valuation, accounting, legal services, business consulting, strategic advisory, or mergers and acquisitions.

- Ethics - Agree to adhere to EPI's Professional Standards of Conduct. CEPA® professionals are expected to maintain professional integrity, objectivity, competence, and confidentiality when providing exit planning services.

Individuals who become CEPA® certified must also meet continuing education and conduct standards to maintain the designation:

- Continuing Education - Complete the continuing education required annually by the Exit Planning Institute to maintain current knowledge of exit planning strategies, valuation principles, succession frameworks, and industry best practices.
- Ethics & Conduct - Remain in good standing with EPI and comply with the Professional Standards of Conduct. Failure to do so may result in suspension or revocation of the CEPA® certification.

BEHAVIORAL FINANCIAL ADVISOR (BFA™) DESIGNATION MINIMUM QUALIFICATIONS

I hold the Behavioral Financial Advisor™ (BFA™) designation, which is granted jointly by Kaplan Financial Education and think2perform, a leadership and behavioral sciences firm. The BFA™ designation is voluntary. No federal or state law or regulation requires financial professionals to hold the BFA™ designation. Additional information regarding the BFA™ program is available at www.think2perform.com.

The BFA™ designation focuses on the integration of traditional financial planning with behavioral science to help clients improve decision-making, increase financial follow-through, and reduce common emotional biases. To earn the BFA™ designation, individuals must meet the following requirements:

- Education - Complete the Behavioral Financial Advisor™ training program, which includes coursework on behavioral economics, emotional competence, values-based decision frameworks, goal-formation processes, and advisor-client communication strategies. The curriculum emphasizes both the theory and application of behavioral principles within financial planning.

- Examination - Pass the BFA™ certification exam, which assesses a candidate's understanding of behavioral finance concepts, decision-making frameworks, and practical application of behavioral coaching techniques in client planning scenarios.

- Ethics & Conduct - Agree to abide by professional conduct guidelines established by think2perform and Kaplan, including maintaining client confidentiality, acting with integrity, and engaging in client interactions in a manner consistent with behavioral coaching best practices.

- Experience - Although no specific years-of-experience requirement exists, BFA™ candidates are typically financial professionals working directly with clients in advisory, planning, or coaching roles. Program providers may require participants to hold certain industry credentials—or be actively working toward a financial-services designation—before enrollment.

Individuals who earn the BFA™ designation must complete ongoing requirements to maintain active status:

- Continuing Education - Satisfy continuing education requirements established by think2perform and Kaplan. Continuing education ensures that BFA™ professionals remain current on behavioral research, financial decision-making trends, and advances in the behavioral sciences.
- Good Standing - Maintain good standing with think2perform and Kaplan Financial Education, including compliance with any renewal requirements, ethical standards, and program-updated learning modules.

CERTIFIED MERGERS & ACQUISITIONS ADVISOR (CM&AA®) DESIGNATION MINIMUM QUALIFICATIONS

I hold the Certified Mergers & Acquisitions Advisor (CM&AA®) designation, which is granted by the Alliance of M&A Advisors® ("AM&AA"). The CM&AA® designation is voluntary. No federal or state law or regulation requires financial professionals, consultants, or advisors who work in mergers and acquisitions to hold the CM&AA® credential. Additional information about the CM&AA® designation is available at www.amaaonline.com.

The CM&AA® designation demonstrates advanced training in lower middle-market mergers and acquisitions, including valuation, deal structure, due diligence, growth strategies, and transaction execution. To earn the CM&AA® designation, individuals must meet the following requirements:

- Education - Complete the Certified Mergers & Acquisitions Advisor training program through the Alliance of M&A Advisors. The curriculum includes instruction in valuation methodologies, financial statement analysis, capital markets, transaction tax considerations, legal structures, exit strategies, due diligence, integration planning, and best practices for lower middle-market M&A advisory work.
- Examination - Pass the CM&AA® certification examination, which assesses comprehension of the AM&AA curriculum and the ability to apply M&A concepts in practical, transaction-focused scenarios.
- Experience - Meet AM&AA experience expectations, which typically require relevant professional background in finance, M&A advisory, legal services, accounting, private equity, investment banking, business valuation, or related transaction work. Experience requirements may vary depending on the candidate's professional credentials.
- Ethics & Conduct - Agree to comply with AM&AA's standards of professional conduct, which include maintaining confidentiality, exercising due care, acting with integrity, and adhering to recognized best practices in mergers and acquisitions advisory work.

Individuals who earn the CM&AA® designation must maintain their certification through ongoing requirements:

- Continuing Education - Complete continuing education required by the Alliance of M&A Advisors to remain informed on developments in M&A strategy, deal structure, valuation, regulation, and market trends.
- Good Standing - Maintain good standing with AM&AA, including compliance with membership standards, ethical guidelines, fee requirements, and continuing education obligations.

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.

Daniel Yoo has no history of any legal or disciplinary events deemed material to a client's consideration of Daniel Yoo to act as their investment adviser representative. FINRA's BrokerCheck® system and the Investment Adviser Public Disclosure system provides additional information regarding the registration history of Daniel Yoo. 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, Daniel Yoo is engaged in the following outside business activities:

LICENSED INSURANCE REPRESENTATIVE

Daniel Yoo is a licensed insurance agent. Insurance recommendation implementation is separate and apart from Daniel Yoo's role with Apella Wealth. As an insurance professional, Daniel Yoo will receive customary commissions and related revenues from the various insurance companies selling products. Daniel Yoo is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain insurance companies' products. Clients are not obligated to implement any recommendations made by Daniel Yoo. Daniel Yoo will spend approximately 10% of his time per month in this capacity.

ITEM 5: ADDITIONAL COMPENSATION

Daniel Yoo 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

Daniel Yoo is supervised by Rob Klingensmith. Rob Klingensmith is responsible for overseeing the day-to-day advisory activities conducted by Daniel Yoo. Rob Klingensmith conducts periodic reviews of the IAR's advisory work to ensure it is consistent with applicable regulatory requirements and the firm's compliance program. Rob Klingensmith can be reached at 757-229-7180.

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.