ITEM 1 - COVER PAGE

ADV PART 2B BROCHURE

JAMES R. FEMIA
APELLA CAPITAL, LLC
D/B/A
APELLA WEALTH
65 MEMORIAL ROAD, SUITE C340
WEST HARTFORD, CT 06107
O / 860.785.2260
W / APELLAWEALTH.COM

4 ATLANTIC AVENUE
MARBLEHEAD, MA 01945

65 MEMORIAL ROAD, SUITE C340
WEST HARTFORD, CT 06107

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This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of James Femia (CRD #2243133). 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 get in touch with 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 James Femia is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

JAMES FEMIA

- CRD #: 2243133
- YEAR OF BIRTH: 1960

EDUCATIONAL BACKGROUND:

- 1982: Villanova; B.A. Sociology

BUSINESS BACKGROUND:

- 2015 – Present: Apella; Senior Wealth Advisor
- 2015 – 2019: Symmetry Partners, LLC; Senior Financial Advisor
- 2007 – 2015: Sentinel Securities, Inc.; Registered Representative
- 2004 – 2015: Sentinel Pension Advisors; Investment Advisory Representative

PROFESSIONAL DESIGNATIONS:

- CHARTERED RETIREMENT PLANNING COUNSELOR (CRPC®) [1]
- ACCREDITED ASSET MANAGEMENT SPECIALIST (AAMS®) [2]
- CERTIFIED COLLEGE FUNDING SPECIALIST (PFS®) [3]

CERTIFIED FINANCIAL PLANNER ("CFP®") DESIGNATION MINIMUM QUALIFICATIONS[1]

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.

check designation status online at www.cfp.net/verify-a-cfp-professional

ACCREDITED ASSET MANAGEMENT SPECIALIST (AAMS®) DESIGNATION MINIMUM QUALIFICATIONS[2]

Issued by the College for Financial Planning®—a Kaplan Company

The AAMS® designation is a professional credential that demonstrates foundational expertise in asset management and comprehensive financial planning. It covers key areas such as investment strategies, asset allocation, tax planning, retirement and estate planning, and client-focused financial advising. Candidates earn the designation by completing a structured education program and passing a comprehensive exam. They are also required to adhere to a professional code of ethics and meet ongoing continuing education requirements. This designation is intended for financial professionals who aim to provide holistic and personalized investment guidance.

CERTIFIED COLLEGE FUNDING SPECIALIST (PFS®) DESIGNATION MINIMUM QUALIFICATIONS[3]

Issued by the National Institute of Certified College Planners (NICCP)

The Certified College Funding Specialist (PFS®) designation signifies expertise in college planning strategies, financial aid positioning, and funding optimization. This certification equips financial professionals with the knowledge to guide families through the complex landscape of college funding, including FAFSA strategies, EFC calculations, merit- and need-based aid, and tax-efficient funding options. To obtain the designation, individuals must complete a specialized education program, demonstrate proficiency through a comprehensive examination, and commit to ongoing professional education. The designation is designed for advisors who aim to provide strategic college financial planning as part of a broader financial services practice.

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.

James Femia has no history of any legal or disciplinary events deemed material to a client's consideration of James Femia to act as their investment adviser representative. FINRA's BrokerCheck® system and the Investment Adviser Public Disclosure system provides additional information regarding the registration and disciplinary history of James Femia. 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

James Femia does not engage in any other investment-related business or occupation outside of their role with Fiduciary Financial Advisors. This means the supervised person devotes their full professional time to providing advisory services through Fiduciary Financial Advisors and has no other business interests, affiliations, or roles that could create a potential conflict of interest.

ITEM 5: ADDITIONAL COMPENSATION

James Femia 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

James Femia is supervised by Jason Gentile, the Regional Director. The Regional Director is responsible for overseeing the day-to-day advisory activities conducted by James Femia. The Regional Director conducts periodic reviews of the IAR’s advisory work to ensure it is consistent with applicable regulatory requirements and the firm's compliance program.

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. Jason Gentile can be reached at 860-785-2260.