ITEM 1 - COVER PAGE

ADV PART 2B BROCHURE

Joseph F. Kilner, CPA®

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This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Joseph Kilner (CRD #4540098). 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 Joseph Kilner is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

JOSEPH KILNER

- CRD #: 4540098
- YEAR OF BIRTH: 1962

EDUCATIONAL BACKGROUND:

- 1984: Mount Saint Mary's College; bachelor's in accounting, and bachelor's in theology

BUSINESS BACKGROUND:

- 10/26 – Present: Apella Wealth; Partner, Senior Wealth Advisor
- 11/05 – 10/26: Kilner Capital Advisors; Managing Member, Wealth Advisor, and Chief Compliance Officer
- 10/05 – 10/12: Montgomery College; Instructor
- 06/96 – 06/08: Kilner Randles, PC; Partner

PROFESSIONAL DESIGNATIONS:

- CERTIFIED PUBLIC ACCOUNTANT (CPA®)

CERTIFIED PUBLIC ACCOUNTANT ("CPA®") DESIGNATION MINIMUM QUALIFICATIONS

The Certified Public Accountant (CPA®) Designation is issued by the Boards of Accountancy. Like regular accountants, CPAs can help organizations and individuals:

- Record and organize financial information;
- Analyze trends;
- Make budgetary recommendations;
- Prepare tax documents;
- Perform internal audits;
- Ensure all financial activities are compliant with local and federal regulations.

However, due to their training in the public sector, CPAs can do a few other things that regular accounts legally can't, such as:

- Representing clients during IRS audits;
- Perform external and public audits;
- Prepare audited financial statements for the Securities and Exchange Commission (SEC).

Each state has slightly different requirements that one must follow for CPA® certification. These requirements are determined by the state's Board of Accountancy and The American Institute of Certified Public Accountants (AICPA®). To verify an individual's CPA® status, please Search | NASBA.

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

Joseph Kilner has no history of any legal or disciplinary events deemed material to a client's consideration of Joseph Kilner 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 Joseph Kilner 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

Joseph Kilner engages in an investment-related activity outside of his role with Apella through his service on the International Commission on English in the Liturgy's ("ICEL") Finance Advisory Committee. The committee advises ICEL's Treasurer regarding the organization's finances, including investment policy, investment strategy, financial reporting, and financial condition. Mr. Kilner's role is strictly advisory, and neither he nor the committee has discretionary authority over ICEL's investments or financial affairs. ICEL retains independent investment managers to manage its investment assets and an independent certified public accounting firm to audit its financial statements. The committee meets quarterly to review reports from the investment managers, internal accounting personnel, and auditors, and provides recommendations to the Treasurer based on that information.

ITEM 5: ADDITIONAL COMPENSATION

Joseph Kilner 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

Joseph Kilner is supervised by Matt Cosgriff. Matt Cosgriff is responsible for overseeing the day-to-day advisory activities conducted by Joseph Kilner. Matt Cosgriff conducts periodic reviews of the IAR's advisory work to ensure it is consistent with applicable regulatory requirements and the firm's compliance program. Matt Cosgriff can be reached at 952-212-5676

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.