ITEM 1 - COVER PAGE

ADV PART 2B BROCHURE

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This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Kirk Okumura (CRD #3017402). 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 Kirk Okumura is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

KIRK OKUMURA

- CRD #: 3017402
- YEAR OF BIRTH: 1969

EDUCATIONAL BACKGROUND:

- 2012: The American College of Financial Services; M.S. Financial Services
- 1991: Pennsylvania State University; B.S. Secondary Education Mathematics

BUSINESS BACKGROUND:

- 2025 – Present: Apella; Associate Wealth Advisor
- 2016 – 2024: The American College of Financial Services; FSCP Program Director
- 2012 – 2016: Hoey Investments, Inc.; Investment Advisor Representative

PROFESSIONAL DESIGNATIONS:

- CHARTERED FINANCIAL CONSULTANT (CHFC®) [1]
- RETIREMENT INCOME CERTIFIED SPECIALIST (RICP®)[2]
- CHARTERED LIFE UNDERWRITER (CLU®)[3]

CHARTERED FINANCIAL CONSULTANT ("CHFC®") DESIGNATION MINIMUM QUALIFICATIONS[1]

Chartered Financial Consultant® is a professional certification granted in the United States by The American College for Financial Services. The ChFC® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold ChFC® certification. Currently, more than 48,000 individuals have been awarded ChFC® certification.

The ChFC® designation is financial planning's highest standard of knowledge and trust. The ChFC® designation allows an advisor to meet the advanced financial planning needs of individuals, professionals, and small business owners. The information covered during this course consists of in-depth coverage of the key financial planning disciplines, including insurance, income taxation, retirement planning, investments, and estate planning.

To receive the ChFC® designation, an individual must satisfactorily fulfill the following requirements:

- Education – Successfully complete required courses and electives in the ChFC® program.
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year).
- Code of Ethics – Agree to be bound by the Code of Ethics which includes the Professional Pledge and eight Canons.
- Professional Pledge

"In all my professional relationships, I pledge myself to the following rule of ethical conduct: I shall, in light of all conditions surrounding those I serve, which I shall make every conscientious effort to ascertain and understand, render that service which, in the same circumstances, I would apply to myself."

- The Canons
- Conduct yourself at all times with honor and dignity.
- Avoid practices that would bring dishonor upon your profession or The American College.
- Publicize your achievements in ways that enhance the integrity of your profession.
- Continue your studies throughout your working life so as to maintain a high level of professional competence.
- Do your utmost to attain a distinguished record of professional service.

- Support the established institutions and organizations concerned with the integrity of your profession.
- Participate in building your profession by encouraging and providing appropriate assistance to qualified persons pursuing professional studies.
- Comply with all laws and regulations, particularly as they relate to professional and business activities.

Individuals who receive the ChFC® designation and wish to continue to use the designation need to complete 30 hours continuing education of every two years to maintain competence and keep up with developments in the financial planning field.

RETIRMENT INCOME CERTIFIED SPECIALIST ("RICP®") DESIGNATION MINIMUM QUALIFICATIONS[2]

The Retirement Income Certified Professional® (RICP®) designation is a credential developed by the American College of Financial Services for financial professionals who specialize in retirement income planning. To qualify for the RICP® designation, candidates are generally expected to have a high school diploma at minimum, though most hold a bachelor's degree or higher in fields such as finance, business, or accounting. While not strictly required, prior experience in the financial services industry—particularly in areas like retirement planning, insurance, or investment advising—is strongly recommended. Many RICP® candidates are already practicing financial advisors, insurance agents, or Certified Financial Planner™ (CFP®) professionals. Candidates who hold related certifications such as the CFP®, Chartered Financial Consultant® (ChFC®), or Chartered Life Underwriter® (CLU®) may be especially well prepared. In addition to educational and professional qualifications, candidates must agree to abide by a rigorous Code of Ethics and fulfill ongoing continuing education requirements to maintain the designation. The academic portion of the RICP® program involves the completion of three key courses that focus on the retirement income planning process, the use and management of retirement income investments and income streams, and strategies for addressing various retirement risks. This designation is particularly valuable for professionals who work with pre-retirees and retirees and who seek to offer holistic, sustainable retirement income strategies within their financial planning practice.

CHARTERED LIFE UNDERWRITER ("CLU®") DESIGNATION MINIMUM QUALIFICATIONS[3]

The Chartered Life Underwriter® (CLU®) designation is a prestigious credential offered by the American College of Financial Services for professionals specializing in life insurance and estate planning. To qualify for the CLU® designation, candidates must have at least a high school diploma, though many possess a college degree in fields such as finance, law, or business. While formal academic prerequisites are minimal, the designation is best suited for experienced professionals already working in the insurance, financial advisory, or estate planning sectors. Candidates typically include licensed insurance agents, financial planners, and legal or tax professionals. In addition to academic and professional background, all candidates are required to adhere to a strict Code of Ethics and commit to ongoing continuing education to maintain the designation. The program itself is academically rigorous, covering key areas such as life insurance law, estate and retirement planning, business insurance, and personal risk management. Earning the CLU® demonstrates a deep understanding of the complexities involved in life insurance underwriting and financial planning, making it a valuable asset for those advising clients on wealth preservation, succession planning, and long-term financial protection strategies.

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.

Kirk Okumura has no history of any legal or disciplinary events deemed material to a client's consideration of Kirk Okumura 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 Kirk Okumura. 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 Fiduciary Financial Advisors, Kirk Okumura is engaged in the following outside business activities:

PEER REVIEWER

Kirk S. Okumura serves as a peer reviewer for the Retirement Income Certified Professional (RICP®) designation at The American College of Financial Services. In this capacity, he contributes to the maintenance and enhancement of the program's academic quality by evaluating course content, assessments, and learning objectives. This is a part-time role for which Mr. Okumura receives compensation. The responsibilities are educational in nature and do not involve the provision of investment advice or client services.

ADJUNCT INSTRUCTOR

Kirk S. Okumura a position as an adjunct instructor for the Financial Services Certified Professional (FSCP®) Program, also at The American College of Financial Services. His role includes teaching and mentoring financial professionals enrolled in the FSCP® curriculum. This instruction is provided on a part-time basis and is compensated. Like his peer review activities, this teaching engagement is educational in scope and is not expected to present any conflicts of interest with his primary employment.

ITEM 5: ADDITIONAL COMPENSATION

Kirk Okumura 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

Kirk Okumura is supervised by Jason Gentile, the Regional Director. The Regional Director is responsible for overseeing the day-to-day advisory activities conducted by Kirk Okumura. 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.