



# ADV PART 2B BROCHURE

**MARK L. PRENDERGAST, CFP® CPA® CDFIA®**

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This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Mark Prendergast (CRD #4422865). 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](mailto: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 Mark Prendergast is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## ITEM 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

### MARK PRENDERGAST, CFP® CPA® CDFIA®

- CRD #: 4422865
- YEAR OF BIRTH: 1955

### EDUCATIONAL BACKGROUND:

- 2020: College for Financial Planning, Denver; MS in Personal Financial Planning
- 1979: California State University, Fresno; B.S. in Business Administration

### BUSINESS BACKGROUND:

- 2023 – Present: Apella; Investment Advisor
- 1986 – Present: Mark L. Prendergast CPA; Owner
- 2007 – 2003: Inspired Financial LLC; Principal

### PROFESSIONAL DESIGNATIONS:

- CERTIFIED FINANCIAL PLANNER™ (CFP®) <sup>1</sup>
- CERTIFIED PUBLIC ACCOUNTANT (CPA®) <sup>2</sup>
- CERTIFIED DIVORCE FINANCIAL ANALYST (CDFIA®) <sup>3</sup>

#### CERTIFIED FINANCIAL PLANNER (“CFP®”) DESIGNATION MINIMUM QUALIFICATIONS<sup>1</sup>

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](http://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](http://www.cfp.net/verify-a-cfp-professional)

## CERTIFIED PUBLIC ACCOUNTANT (“CPA®”) DESIGNATION MINIMUM QUALIFICATIONS<sup>2</sup>

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 (AIPCA). To check the requirements of your state, please [click here](#). To verify an individual’s CPA status, please [click here](#).

## CERTIFIED DIVORCE FINANCIAL ANALYST (CDFA®) DESIGNATION MINIMUM QUALIFICATIONS<sup>3</sup>

The Certified Divorce Financial Analyst® (CDFA®) designation is a specialized certification granted by the Institute for Divorce Financial Analysts (IDFA™) to professionals who assist clients in navigating the financial complexities of divorce. To qualify for the CDFA® designation, candidates must possess a minimum of a bachelor’s degree along with three years of relevant professional experience in finance or divorce-related fields. Alternatively, individuals without a bachelor’s degree may be eligible if they have a minimum of five years of professional experience in areas such as financial planning, accounting, law, or family mediation. The designation is most appropriate for professionals like financial advisors, accountants, family lawyers, and mediators who want to deepen their understanding of how divorce impacts personal finances. Candidates must complete a series of educational modules that cover key topics including the division of property, tax implications, retirement assets, child and spousal support, and financial forecasting. They must also pass a series of proctored exams to demonstrate their competence. In addition to meeting educational and experience requirements, CDFA® professionals must adhere to a strict Code of Ethics and complete continuing education requirements to maintain their designation. This credential signifies a commitment to providing objective financial

guidance during one of life's most challenging transitions, helping clients make informed decisions that can have long-term financial consequences.

### **ITEM 3: DISCIPLINARY INFORMATION**

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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.

Mark Prendergast has no history of any legal or disciplinary events deemed material to a client's consideration of Mark Prendergast 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 Mark Prendergast. Please visit FINRA's BrokerCheck® system at <https://brokercheck.finra.org> or the IAPD system at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) for additional information.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

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In addition to their role with Fiduciary Financial Advisors, Mark Prendergast is engaged in the following outside business activities:

#### **BOARD MEMBER**

Mr. Prendergast has served on the Board of Directors of Regency Investment Advisers since 2012, dedicating approximately one hour per month to this role. He is subject to the confidentiality and Code of Ethics policies of both Regency and his primary firm, and this outside activity does not present a material conflict of interest. Clients are not obligated to implement any recommendations made by Mr. Prendergast. Mr. Prendergast will spend approximately 10% of his/her time per month in this capacity. In addition, disclosed to the president that I had some legacy tax preparation clients. Most of all I transferred over to Apella Services (Olympia CPA firm), but I retained a few for clients in their 80s and 90s. Revenue is nominal. Tax preparation for some legacy tax clients.

### **ITEM 5: ADDITIONAL COMPENSATION**

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Mark Prendergast 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**

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Mark Prendergast is supervised by Evelyn Zohlen, the Regional Director. The Regional Director is responsible for overseeing the day-to-day advisory activities conducted by Mark Prendergast. 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. 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.