ITEM 1 - COVER PAGE

ADV PART 2B BROCHURE

Steven Bradley Kingsley
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D/B/A
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This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Steven Bradley Kingsley (CRD #6891466). 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 Steven Bradley Kingsley is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

STEVEN BRADLEY KINGSLEY

- CRD #: 6891466
- YEAR OF BIRTH: 1970

EDUCATIONAL BACKGROUND:

- 1992: Salisbury University; bachelor's degree in business

BUSINESS BACKGROUND:

- 09/2026 – Present: Apella; Partner, Wealth Advisor
- 09/2025 – 09/2026: Morris Financial Concepts; Lead Advisor
- 03/2024 – 09/2026: Kingsley Financial LLC, Owner; Lead-Advisor and CCO
- 04/2022 – 09/2025: Blend Financial, Inc. dba Origin Insurance Services; Financial Planner
- 12/2017 – 03/2024: Cast Financial LLC; Investment Advisor Representative
- 07/2014 – 11/2023: Maximize Your Money; Owner
- 06/1996 – 07/2014: ORCS Web, Inc.; CEO

PROFESSIONAL DESIGNATIONS:

- CERTIFIED FINANCIAL PLANNER® (CFP®)
- Certified Exit Planning Advisor (CEPA)
- Retirement Income Certified Professional (RICP)

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. 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 be addressed by 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.

CERTIFIED EXIT PLANNING ADVISOR (CEPA):

This designation is issued by Exit Planning Institute and is granted to individuals who have at least 5 years of full-time or equivalent experience working directly with business owners as a financial advisor, or a similar professional capacity and meet the requirements below.
The candidate is required to attend the courses offered by the Exit Planning Institute which may include but are not limited to the following disciplines: wealth management, insurance, retirement and estate planning; taxation, mergers & acquisitions, business valuations, family business management, conducting a Triggering Event, and application of financial planning. Upon completion of all courses, the individual must pass a final proctored exam. Once issued, the individual is required to submit 40 hours of exit planning-related professional development, or a minimum of 30 hours of exit planning-related professional development plus 10 hours of qualifying leadership, authorship, and teaching activities contributing to the exit planning profession every 3 years, in addition to agreeing in writing to adhere to the EPI Professional Standards and Code of Ethics and re-attest that they have not been convicted of a felony related to the practice of exit planning.

RETIREMENT INCOME CERTIFIED PROFESSIONAL (RICP):

Steven Bradley Kingsley holds the Retirement Income Certified Professional® (RICP®) designation, which is awarded by The American College of Financial Services. The RICP® designation signifies that the designee has completed specialized coursework focused on retirement income planning, including topics such as Social Security, retirement distribution strategies, and income sustainability, and has passed required examinations. Designees must also meet ongoing continuing education requirements and adhere to applicable ethical

standards established by the issuing organization. The RICP® designation does not indicate a government-issued credential and does not guarantee a specific level of investment performance or client outcomes.

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.

DISCIPLINARY PAST 10 YEARS

Steven Bradley Kingsley has no material history of legal or disciplinary events necessary to include on this Brochure Supplement. FINRA's BrokerCheck® system and the Investment Adviser Public Disclosure system provides additional disclosure history concerning Steven Bradley Kinglsey that is not included in this Brochure Supplement. 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

Steven Bradley Kingsley 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

Steven Bradley Kingsley 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

Steven Bradley Kingsley is supervised by Kyra Morris. Kyra Morris is responsible for overseeing the day-to-day advisory activities conducted by Steven Bradley Kingsley. Kyra Morris conducts periodic reviews of the IAR's advisory work to ensure it is consistent with applicable regulatory requirements and the firm's compliance program. Kyra Morris can be reached at 843-884-6192.

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.