

EMBREE FINANCIAL Group

Part 2B of Form ADV

Education and Business Standards

EMBREE FINANCIAL Group requires that advisors in its employ have a bachelor's degree from an accredited undergraduate academic institution. The firm also encourages additional coursework and continuing education as part of its ongoing personnel training, and including but not limited to administration, operations, compliance, financial planning, tax planning and investment management. Coursework toward the following accreditations or degrees are also highly recommended: an MBA, a CFP®, a CFA®, a ChFC®, JD, CTFA, EA, CIMA or CPA. Additionally, advisors must demonstrate an aptitude for financial planning and investment management.

Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner™ (CFP®) professionals are licensed by the CFP Board to use the CFP® mark. CFP certification requirements:

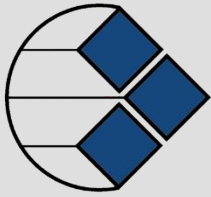
- Hold a bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP Board (www.cfp.net).
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.

Certified Investment Management Analyst (CIMA) are certified by the Investment Management Consultants Association

- The CIMA certification program covers five core topic areas.
- Requires that candidates meet all eligibility requirements, including experience, education, examination, and ethics.
- Applicants must complete five steps in order to earn the certification.
- The CIMA certification program also requires that certificants complete three certification renewal requirements during each certification renewal period.

C DFA® professionals are financial professionals skilled at analyzing data and providing expertise on the financial issues of divorce. The role of the C DFA® professional is to assist the client and his or her attorney to understand how the decisions he or she makes today will impact the client's financial future. A C DFA® professional can take on many roles in the divorce process:

- Understanding the short-term and long-term effects of dividing property.
- Analyzing pensions and retirement plans.
- Determining if the client can afford the marital home, and if not, what he or she can afford.
- Recognizing the tax consequences of different settlement proposals.



EMBREE FINANCIAL Group

Part 2B of Form ADV

Paul M. Embree: President & CEO, Investment Advisor Representative

Date of Birth: 08/07/1959

Education:

MBA, Finance and International Business, J.L. Kellogg Graduate School of Management (1987)
BA Economics and Spanish, Vanderbilt University (1981)

Licenses:

Series 65 State RIA (07/98)
Series 63 State Law (09/87)

Business Experience:

President, Founder & CEO of EMBREE FINANCIAL Group since 1995
Lehman Brothers, Inc., Vice President specializing in institutional fixed income sales & derivatives (04/87 - 09/94)

Disciplinary Information:

Paul M. Embree does not have any legal or disciplinary events.

Other Business Activities:

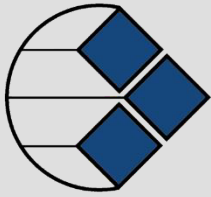
Paul M. Embree does not have any other investment related business activities.

Additional Compensation:

Paul M. Embree does not receive any additional economic benefit from third parties for providing advisory services.

Supervision:

James Karabas, Managing Director and Chief Compliance Officer, will supervise Paul Embree.



EMBREE FINANCIAL Group

Part 2B of Form ADV

Matthew L. Stadler: Senior Investment Advisor Representative

Date of Birth: 08/26/1963

Education:

BS Marketing and Personnel Management, Indiana University (1985)

Licenses:

Series 65 State RIA (04/98)
Series 63 State Law (06/91)
Series 6 Variable Contracts (05/89)
Life & Health Insurance

Business Experience:

EMBREE FINANCIAL Group, Senior Investment Advisor (01/03 - present)
LPL Financial (01/03 - 01/10)
SunAmerica Securities Inc., Registered Representative (03/94 - 12/02)
Northwestern Mutual Life, Field Representative (10/87 - 09/94)
Sony Corporation of America, Sales Representative (05/85 - 10/87)

Disciplinary Information:

Matthew L. Stadler does not have any legal or disciplinary events.

Other Business Activities:

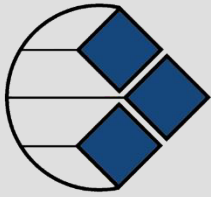
Matthew L. Stadler is a licensed insurance agent and, in such capacity, may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that EMBREE FINANCIAL Group recommends the purchase of insurance products where Supervised Person receives insurance commissions or other additional compensation. EMBREE FINANCIAL Group seeks to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

Additional Compensation:

Matthew L. Stadler does not receive any additional economic benefit from third parties for providing advisory services.

Supervision:

James Karabas, Managing Director and Chief Compliance Officer, will supervise Matthew L. Stadler.



EMBREE FINANCIAL Group

Part 2B of Form ADV

James Karabas: Chief Compliance Officer, Investment Advisor Representative

Date of Birth: 12/06/1961

Education:

JD, John Marshall Law School, Chicago IL (1991)
BBA Finance, Loyola University of Chicago (1983)

Licenses:

Series 65 State RIA (07/98)
Series 63 State Law (09/84)
Series 24 General Sec Principal (04/07)
Certified Financial Planner™ (CFP®)
Certified Investment Management (CIMA)

Business Experience:

Managing Director - EMBREE FINANCIAL Group (01/16 - present)
Waddell and Reed – District Branch Manager (10/13 – 12/15)
Vestor Capital – Managing Director (09/06 – 03/13)
Merrill Lynch – First Vice President – Financial Advisor (01/88 – 09/06)

Disciplinary Information:

James Karabas does not have any legal or disciplinary events.

Other Business Activities:

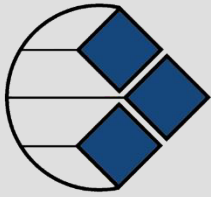
James Karabas does not have any other investment related business activities.

Additional Compensation:

James Karabas does not receive any additional economic benefit from third parties for providing advisory services.

Supervision:

Paul Embree, President & CEO, will supervise James Karabas.



EMBREE FINANCIAL Group

Part 2B of Form ADV

Samantha Davidson: Director of Operations, Investment Advisor Representative

Date of Birth: 03/11/1992

Education:

Bachelor's Degree in Political Science, University of Michigan - Ann Arbor, Michigan (2014)

Licenses:

Series 65 State (11/16)
Certified Financial Planner™ (CFP®)

Business Experience:

EMBREE FINANCIAL Group (05/14 - present)

Disciplinary Information:

Samantha Davidson does not have any legal or disciplinary events.

Other Business Activities:

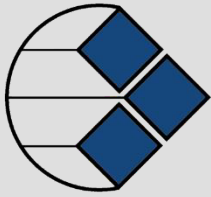
Samantha Davidson does not have any other investment related business activities.

Additional Compensation:

Samantha Davidson does not receive any additional economic benefit from third parties for providing advisory services.

Supervision:

James Karabas, Managing Director & Chief Compliance Officer, will supervise Samantha Davidson.



EMBREE FINANCIAL Group

Part 2B of Form ADV

Michael Peart: Director of Private Wealth Management Relationships, Investment Advisor Representative

Date of Birth: 06/04/1993

Education:

Bachelor's Degree in Business – University of Iowa (2015)

Licenses:

Series 65 State RIA
Series 6 Variable Contracts
Series 63 State Law
Life & Health Insurance

Business Experience:

EMBREE FINANCIAL Group (06/18 - Present)
McAdam Financial (06/15-06/18)

Disciplinary Information:

Michael Peart is a licensed insurance agent and, in such capacity, may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that EMBREE FINANCIAL Group recommends the purchase of insurance products where Supervised Person receives insurance commissions or other additional compensation. EMBREE FINANCIAL Group seeks to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

Other Business Activities:

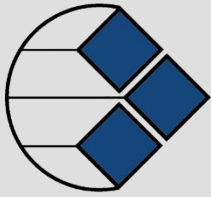
Michael Peart does not have any other investment related business activities.

Additional Compensation:

Michael Peart does not receive any additional economic benefit from third parties for providing advisory services.

Supervision:

James Karabas, Managing Director & Chief Compliance Officer, will supervise Michael Peart.



EMBREE FINANCIAL Group

Part 2B of Form ADV

Lara Dalton, Director of Financial Planning

Date of Birth: 07/13/1986

Education:

B.B.A. International Business - Florida International University (2007)

Licenses:

Certified Financial Planner™ (CFP®)
Life & Health Insurance

Business Experience:

EMBREE FINANCIAL Group (07/23 - present)
Waldron Private Wealth, Wealth Advisor (01/16 – 11/22)
UBS, Registered Client Service Associate (11/08 – 12/15)
Morgan Stanley, Client Service Associate (02/08 – 11/08)

Disciplinary Information:

Lara Dalton does not have any legal or disciplinary events.

Other Business Activities:

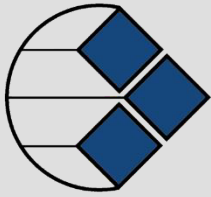
Lara Dalton is a licensed insurance agent and, in such capacity, may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that EMBREE FINANCIAL Group recommends the purchase of insurance products where Supervised Person receives insurance commissions or other additional compensation. EMBREE FINANCIAL Group seeks to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

Additional Compensation:

Lara Dalton does not receive any additional economic benefit from third parties for providing advisory services.

Supervision:

James Karabas, Managing Director & Chief Compliance Officer, will supervise Lara Dalton.



EMBREE FINANCIAL Group

Part 2B of Form ADV

Jared Funk: Senior Investment Advisor Representative

Date of Birth: 08/13/1987

Education:

Masters of Education, Organizational Leadership – Vanderbilt Peabody College (2011)
Bachelor’s Degree in Economics, Corporate Strategy – Vanderbilt University (2010)

Licenses:

Series 66 Uniformed Combined State Law Examination
Life & Health Insurance

Business Experience:

EMBREE FINANCIAL Group (07/23 - Present)
Lenox Advisors (07/11 – 07/23)

Disciplinary Information:

Jared Funk does not have any legal or disciplinary events.

Other Business Activities:

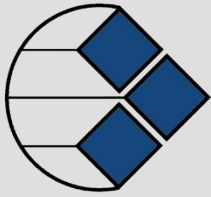
Jared Funk is a licensed insurance agent and, in such capacity, may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that EMBREE FINANCIAL Group recommends the purchase of insurance products where Supervised Person receives insurance commissions or other additional compensation. EMBREE FINANCIAL Group seeks to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

Additional Compensation:

Jared Funk does not receive any additional economic benefit from third parties for providing advisory services.

Supervision:

James Karabas, Managing Director & Chief Compliance Officer, will supervise Jared Funk.



EMBREE FINANCIAL Group

Part 2B of Form ADV

Jennifer Clifford: Investment Advisor Representative

Date of Birth: 03/28/1981

Education:

Bachelor's Degree in Finance, DePaul University (2003)

Licenses:

Certified Financial Planner™ (CFP®)
Certified Divorce Financial Analyst (CDFA®)

Business Experience:

EMBREE FINANCIAL Group (08/03 - present)

Disciplinary Information:

Jennifer Clifford does not have any legal or disciplinary events.

Other Business Activities:

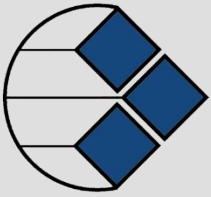
Jennifer Clifford does not have any other investment related business activities.

Additional Compensation:

Jennifer Clifford does not receive any additional economic benefit from third parties for providing advisory services.

Supervision:

James Karabas, Managing Director & Chief Compliance Officer, will supervise Jennifer Clifford.



EMBREE FINANCIAL Group

Part 2B of Form ADV

William Embree: Investment Advisor Representative

Date of Birth: 02/20/1963

Education:

Bachelor's Degree, Boston University – Boston, Massachusetts (1986)

Licenses:

Series 65 State RIA (01/18)

Business Experience:

EMBREE FINANCIAL GROUP (10/17-Present)
CitiGroup, Director (08/89 - 11/17)

Disciplinary Information:

William Embree does not have any legal or disciplinary events.

Other Business Activities:

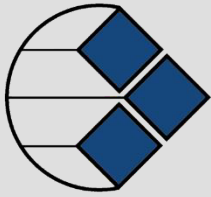
William Embree does not have any other investment related business activities.

Additional Compensation:

William Embree does not receive any additional economic benefit from third parties for providing advisory services.

Supervision:

James Karabas, Managing Director & Chief Compliance Officer, will supervise William Embree.



EMBREE FINANCIAL Group

Part 2B of Form ADV

Gregory Makela: Investment Advisor Representative

Date of Birth: 05/22/1958

Education:

Bachelor's Degree in Economics - University of North Carolina – Chapel Hill

Licenses:

Series 65 State RIA
Series 63 State Law

Business Experience:

EMBREE FINANCIAL Group, Investment Advisor (01/21-Present)
Morgan Stanley (1980-2020)

Disciplinary Information:

Gregory Makela has one disclosure event in 2003 in prior employment.

Other Business Activities:

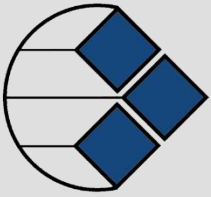
Gregory Makela is a Managing Partner and Founder of Stone Blue Capital LLC – a firm that researches and provides systematic solutions to select clientele. Stone Blue Capital LLC is not a registered investment advisor. The content on the site is for informational and educational use only. Investment advisory services are offered solely through EMBREE FINANCIAL Group, an SEC-registered advisor. A conflict of interest exists to the extent that EMBREE FINANCIAL Group recommends the use of a recommended strategy. EMBREE FINANCIAL Group seeks to ensure that all recommendations are made in the best interests of clients.

Additional Compensation:

Gregory Makela does not receive any additional economic benefit from third parties for providing advisory services.

Supervision:

James Karabas, Managing Director and Chief Compliance Officer, will supervise Gregory Makela.



EMBREE FINANCIAL Group

Part 2B of Form ADV

Andrew Farinelli: Investment Advisor Representative

Date of Birth: 06/14/1991

Education:

Bachelor's Degree in Business – Indiana University (2014)

Licenses:

Series 66 Uniform Combined State Law Examination
Life & Health Insurance

Business Experience:

EMBREE FINANCIAL Group, Investment Advisor (01/21-Present)
McAdam Financial (11/14-01/21)

Disciplinary Information:

Andrew Farinelli does not have any legal or disciplinary events.

Other Business Activities:

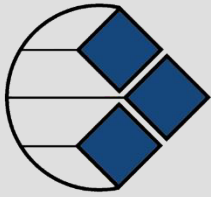
Andrew Farinelli is a licensed insurance agent and, in such capacity, may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that EMBREE FINANCIAL Group recommends the purchase of insurance products where Supervised Person receives insurance commissions or other additional compensation. EMBREE FINANCIAL Group seeks to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

Additional Compensation:

Andrew Farinelli does not receive any additional economic benefit from third parties for providing advisory services.

Supervision:

James Karabas, Managing Director and Chief Compliance Officer, will supervise Andrew Farinelli.



EMBREE FINANCIAL Group

Part 2B of Form ADV

Nick Demopoulos: Investment Advisor Representative

Date of Birth: 06/16/1962

Education:

Bachelor's Degree – DePaul University
MBA, Booth School of Business – University of Chicago

Licenses:

Certified Financial Planner™ (CFP®)
Certified Public Accountant (CPA)
Series 63 Uniform Securities Agent State Law Exam
Series 55 Securities Trader Representative

Business Experience:

EMBREE FINANCIAL Group, Investment Advisor (10/21-Present)
Creative Planning Strategies, London, England (2020-2021)
Banco Do Brasil Group, London England (2011-2019)
Nomura Securities International, New York, NY & Tokyo, Japan (2008-2011)
Merrill Lynch, New York, NY (2007-2008)
Mitsubishi Securities, Tokyo, Japan (2004-2006)
West LB Panmure, London, England (2001-2003)
ING Barings, Tokyo, Japan (1998-2001)
Union Bank of Switzerland, Tokyo, Japan (1996 - 1998)
Logical Information Machines, Asia, Tokyo, Japan (1996-1998)
Lehman Brothers Japan, Tokyo, Japan (1991-1994)

Disciplinary Information:

Nick Demopoulos does not have any legal or disciplinary events.

Other Business Activities:

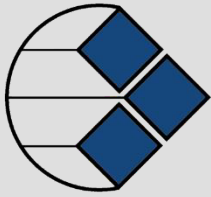
Nick Demopoulos does not have any other investment related business activities.

Additional Compensation:

Nick Demopoulos does not receive any additional economic benefit from third parties for providing advisory services.

Supervision:

James Karabas, Managing Director & Chief Compliance Officer, will supervise Nick Demopoulos.



EMBREE FINANCIAL Group

Part 2B of Form ADV

Cooper Perry: Investment Advisor Representative

Date of Birth: 07/05/1994

Education:

Bachelor's Degree in Finance - University of Iowa (2016)

Licenses:

Series 65 State RIA (02/18)
Life & Health Insurance

Business Experience:

EMBREE FINANCIAL Group, Investment Advisor (06/23 - Present)
McAdam Financial (10/16 - 06/23)

Disciplinary Information:

Cooper Perry does not have any legal or disciplinary events.

Other Business Activities:

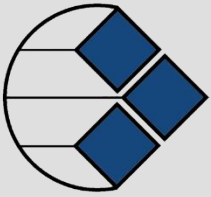
Cooper Perry is a licensed insurance agent and, in such capacity, may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that EMBREE FINANCIAL Group recommends the purchase of insurance products where Supervised Person receives insurance commissions or other additional compensation. EMBREE FINANCIAL Group seeks to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

Additional Compensation:

Cooper Perry does not receive any additional economic benefit from third parties for providing advisory services.

Supervision:

James Karabas, Managing Director and Chief Compliance Officer, will supervise Cooper Perry.



EMBREE FINANCIAL Group

Part 2B of Form ADV