This brochure supplement provides information about Andrew Farinelli that supplements the EMBREE FINANCIAL Group brochure. You should have received a copy of that brochure. Please contact Andrew Farinelli if you have not received EMBREE FINANCIAL Group's brochure or if you have any questions about the contents of this supplement.

Additional information about Andrew Farinelli is also available on the SEC's website at www.adviserinfo.sec.gov.

EMBREE FINANCIAL Group

Form ADV Part 2B – Individual Disclosure Brochure

for

Andrew Farinelli

Personal CRD Number: 6355958

Investment Adviser Representative

EMBREE FINANCIAL Group
440 N Wells St, Suite 530
Chicago, IL 60654
(312) 527-5565
afarinelli@embreefinancial.com

UPDATED: 1/1/2025

Item 2: Educational Background and Business Experience

Name: Andrew Farinelli **Born:** 1991

Educational Background and Professional Designations:

Education:

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

Business Background:

01/2021 - Present	Investment Advisor EMBREE FINANCIAL Group
11/2014 – 01/2021	Investment Advisor McAdam Financial

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: 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.

Andrew Farinelli is a Managing Partner of Initium Capital Partners LLC, a private real estate investment vehicle. Initium Capital Partners LLC is not a registered investment adviser or registered fund and is not affiliated with EMBREE FINANCIAL Group. Andrew Farinelli has solicited clients of EMBREE FINANCIAL Group to invest with him in Initium Capital Partners LLC and Andrew Farinelli will profit if the real estate in which Initium Capital Partners LLC invests performs. A conflict of interest exists to the extent that Andrew Farinelli recommended

that clients invest in Initium Capital Partners LLC. EMBREE FINANCIAL Group seeks to ensure that all recommendations made by EMBREE FINANCIAL Group are made in the best interests of clients.

Item 5: Additional Compensation

Andrew Farinelli does not receive any economic benefit from any person, company, or organization other than EMBREE FINANCIAL Group in exchange for providing clients advisory services through EMBREE FINANCIAL Group.

Item 6: Supervision

As a representative of EMBREE FINANCIAL Group, Andrew Farinelli is supervised by Samantha Davidson, the firm's Chief Compliance Officer. Samantha Davidson is responsible for ensuring that Andrew Farinelli adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Samantha Davidson is (312) 527-5565.

This brochure supplement provides information about Andrew Nigh that supplements the EMBREE FINANCIAL Group brochure. You should have received a copy of that brochure. Please contact Andrew Nigh if you have not received EMBREE FINANCIAL Group's brochure or if you have any questions about the contents of this supplement.

Additional information about Andrew Nigh is also available on the SEC's website at www.adviserinfo.sec.gov.

EMBREE FINANCIAL Group

Form ADV Part 2B – Individual Disclosure Brochure

for

Andrew Nigh

Personal CRD Number: 6078615

Investment Adviser Representative

EMBREE FINANCIAL Group
440 N. Wells St, Suite 530
Chicago, IL 60654
(312) 527-5565
anigh@embreefinancial.com

UPDATED: 01/01/2025

Item 2: Educational Background and Business Experience

Name: Andrew Nigh **Born:** 1991

Educational Background and Professional Designations:

Education:

Bachelors Business Administration Finance & Risk Management, Wisconsin-Madison - 2013

Designations:

CFA – Chartered Financial Analyst

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute - the largest global association of investment professionals.

There are currently more than 90,000 CFA charterholders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards
The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition
Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders-often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge
The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

To learn more about the CFA charter, visit www.cfainstitute.org.

Business Background:

09/2024 - Present	Investment Adviser Representative EMBREE FINANCIAL Group
04/2022 – 08/2024	Investment Product Consultant Envestnet
09/2020 - 04/2022	Director of Business Development Frontier Partners
04/2017 - 09/2020	Sr Risk Analytics Consultant MSCI
04/2015 - 04/2017	Performance Analyst The Northern Trust
05/2013 - 04/2015	Associate Marsh & Mclennan

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Andrew Nigh is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5: Additional Compensation

Andrew Nigh does not receive any economic benefit from any person, company, or organization, other than EMBREE FINANCIAL Group in exchange for providing clients advisory services through EMBREE FINANCIAL Group.

Item 6: Supervision

As a representative of EMBREE FINANCIAL Group, Andrew Nigh is supervised by Samantha Davidson, the firm's Chief Compliance Officer. Samantha Davidson is responsible for ensuring that Andrew Nigh adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Samantha Davidson is (312) 527-5565.

This brochure supplement provides information about Cooper Perry that supplements the EMBREE FINANCIAL Group brochure. You should have received a copy of that brochure. Please contact Cooper Perry if you have not received EMBREE FINANCIAL Group's brochure or if you have any questions about the contents of this supplement.

Additional information about Cooper Perry is also available on the SEC's website at www.adviserinfo.sec.gov.

EMBREE FINANCIAL Group

Form ADV Part 2B – Individual Disclosure Brochure

for

Cooper Perry

Personal CRD Number: 6667132

Investment Adviser Representative

EMBREE FINANCIAL Group
440 N Wells St, Suite 530
Chicago, IL 60654
(312) 527-5565
cperry@embreefinancial.com

UPDATED: 1/1/2025

Item 2: Educational Background and Business Experience

Name: Cooper Perry **Born:** 1994

Educational Background and Professional Designations:

Education:

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

Business Background:

06/2023 - Present	Investment Advisor EMBREE FINANCIAL Group
10/2016 – 06/2023	Investment Advisor McAdam Financial

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: 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.

Item 5: Additional Compensation

Cooper Perry does not receive any economic benefit from any person, company, or organization other than EMBREE FINANCIAL Group in exchange for providing clients advisory services through EMBREE FINANCIAL Group.

Item 6: Supervision

As a representative of EMBREE FINANCIAL Group, Cooper Perry is supervised by Samantha Davidson, the firm's Chief Compliance Officer. Samantha Davidson is responsible for ensuring that Cooper Perry adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Samantha Davidson is (312) 527-5565.

This brochure supplement provides information about James Karabas that supplements the EMBREE FINANCIAL Group brochure. You should have received a copy of that brochure. Please contact James Karabas if you have not received EMBREE FINANCIAL Group's brochure or if you have any questions about the contents of this supplement.

Additional information about James Karabas is also available on the SEC's website at www.adviserinfo.sec.gov.

EMBREE FINANCIAL Group

Form ADV Part 2B – Individual Disclosure Brochure

for

James Karabas

Personal CRD Number: 1296427

Investment Adviser Representative

EMBREE FINANCIAL Group
440 N. Wells St, Suite 530
Chicago, IL 60654
(312) 527-5565
jkarabas@embreefinancial.com

UPDATED: 2/18/2025

Item 2: Educational Background and Business Experience

Name: James Karabas

Educational Background and Professional Designations:

Education:

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

Designations:

CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

i. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
ii. Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to the CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

CFE® – Certified Fraud Examiner

CFE holders must be an Associate Member of the Association of Certified Fraud Examiners (ACFE) to take the CFE Exam and earn the CFE credential. The CFE requirements follow an Eligibility Points System. Members earn points for education and fraud-related work experience. Members must have a minimum of 40 points in the eligibility points system to take the CFE Exam and a minimum of 50 points to be certified. For example, having a bachelor's degree (or equivalent) from an institution of higher learning earns 40 qualifying points. No specific field of study is required. If you do not have a bachelor's degree, you may substitute two years of fraud-related professional experience for each year of academic study.

At the time of certification, members must have at least two years of professional experience in a field either directly or indirectly related to the detection or deterrence of fraud. The CFE Exam tests knowledge of the four major areas that comprise the fraud examination body of knowledge: Financial Transactions and Fraud Schemes, Law, Investigation, and Fraud Prevention and Deterrence. The CFE Exam is a closed-book and closed-notes exam with multiple-choice questions. Exam takers have a two-hour time limit on each of the four sections.

Members must agree to abide by the ACFE's bylaws and Code of Professional Ethics in order to be an Associate Member of the ACFE and maintain the CFE credential. There are no continuing education requirements.

CIMA - Certified Investment Management Analyst

MINIMUM QUALIFICATIONS:

- The CIMA certification program requires that candidates meet all eligibility requirements, including experience, education, examination, and ethics.
- Candidates must demonstrate a minimum of three years of client-centered financial services experience and complete five steps to earn the certification: 1. submit application, fee, and pass background check; 2. pass online Qualification Examination; 3. complete education program with Registered Education Provider; 4. pass online Certification Examination; 5. and sign licensing agreement.

Business Background:

01/2016 - Present	Managing Director EMBREE FINANCIAL Group
10/2013 – 12/2015	District Branch Manager Waddell and Reed
09/2006 – 03/2013	Managing Director Vestor Capital
01/1988 – 09/2006	First Vice President Merrill Lynch

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

James Karabas is the owner of Pente Consulting LLC, which provides litigation support and consulting services to attorneys in the Financial Services industry. He dedicates 10 hours per month outside of trading hours, with 2% of his yearly compensation derived from the business.

Item 5: Additional Compensation

James Karabas does not receive any economic benefit from any person, company, or organization other than EMBREE FINANCIAL Group in exchange for providing clients advisory services through EMBREE FINANCIAL Group.

Item 6: Supervision

As a representative of EMBREE FINANCIAL Group, James Karabas is supervised by Samantha Davidson, the firm's Chief Compliance Officer. Samantha Davidson is responsible for ensuring that James Karabas adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Samantha Davidson is (312) 527-5565.

This brochure supplement provides information about Jared Funk that supplements the EMBREE FINANCIAL Group brochure. You should have received a copy of that brochure. Please contact Jared Funk if you have not received EMBREE FINANCIAL Group's brochure or if you have any questions about the contents of this supplement.

Additional information about Jared Funk is also available on the SEC's website at www.adviserinfo.sec.gov.

EMBREE FINANCIAL Group

Form ADV Part 2B – Individual Disclosure Brochure

for

Jared Funk

Personal CRD Number: 5800670

Investment Adviser Representative

EMBREE FINANCIAL Group
440 N Wells St, Suite 530
Chicago, IL 60654
(312) 527-5565
jfunk@embreefinancial.com

UPDATED: 1/1/2025

Item 2: Educational Background and Business Experience

Name: Jared Funk **Born:** 1987

Educational Background and Professional Designations:

Education:

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

Business Background:

07/2023 - Present	Senior Investment Advisor EMBREE FINANCIAL Group
07/2011 – 07/2023	Senior Vice President Lenox Advisors

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: 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.

Jared Funk is the owner of a Rental Property in Chicago used for Investment Purposes.

Item 5: Additional Compensation

Jared Funk does not receive any economic benefit from any person, company, or organization other than EMBREE FINANCIAL Group in exchange for providing clients advisory services through EMBREE FINANCIAL Group.

Item 6: Supervision

As a representative of EMBREE FINANCIAL Group, Jared Funk is supervised by Samantha Davidson, the firm's Chief Compliance Officer. Samantha Davidson is responsible for ensuring that Jared Funk adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Samantha Davidson is (312) 527-5565.

This brochure supplement provides information about Jennifer Clifford that supplements the EMBREE FINANCIAL Group brochure. You should have received a copy of that brochure. Please contact Jennifer Clifford if you have not received EMBREE FINANCIAL Group's brochure or if you have any questions about the contents of this supplement.

Additional information about Jennifer Clifford is also available on the SEC's website at www.adviserinfo.sec.gov.

EMBREE FINANCIAL Group

Form ADV Part 2B – Individual Disclosure Brochure

for

Jennifer Clifford

Personal CRD Number: 6621120

Investment Adviser Representative

EMBREE FINANCIAL Group
440 N. Wells St, Suite 530
Chicago, IL 60654
(312) 527-5565
jclifford@embreefinancial.com

UPDATED: 1/1/2025

Item 2: Educational Background and Business Experience

Name: Jennifer Clifford **Born:** 1981

Educational Background and Professional Designations:

Designations:

CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

i. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
ii. Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary

standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to the CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

CDFA®- Certified Divorce Financial Analyst

MINIMUM QUALIFICATIONS

- In order to be considered for this designation, a professional must have at least two years' experience in the financial or legal industry.
- Must complete a series of four examinations based upon material learned from four self-study courses. Coursework outlines several key areas important in divorce proceedings, including the treatment of property during divorce, alimony and child support, and tax implications of property division. The entire program generally takes at least 4 months to complete.

Education:

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

Business Background:

08/2003 - Present	Senior Investment Advisor EMBREE FINANCIAL Group

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Jennifer Clifford is the owner of Sisu for Me LLC, a consulting firm that provides divorce financial consulting services to a select clientele. Sisu for Me LLC is not a registered investment advisor. Investment advisory services are offered solely through EMBREE FINANCIAL Group, an SEC-registered advisor. A conflict of interest exists to the extent that Jennifer Clifford recommends, on a fully-disclosed basis, a consulting client to EMBREE FINANCIAL Group for investment management and planning services. Jennifer Clifford may have an incentive to recommend clients to EMBREE FINANCIAL Group as she is compensated for her work as an advisor on those accounts. EMBREE FINANCIAL Group seeks to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

Item 5: Additional Compensation

Jennifer Clifford does not receive any economic benefit from any person, company, or organization other than EMBREE FINANCIAL Group in exchange for providing clients advisory services through EMBREE FINANCIAL Group.

Item 6: Supervision

As a representative of EMBREE FINANCIAL Group, Jennifer Clifford is supervised by Samantha Davidson, the firm's Chief Compliance Officer. Samantha Davidson is responsible for ensuring that Jennifer Clifford adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Samantha Davidson is (312) 527-5565.

This brochure supplement provides information about Lara Dalton that supplements the EMBREE FINANCIAL Group brochure. You should have received a copy of that brochure. Please contact Lara Dalton if you have not received EMBREE FINANCIAL Group's brochure or if you have any questions about the contents of this supplement.

Additional information about Lara Dalton is also available on the SEC's website at www.adviserinfo.sec.gov.

EMBREE FINANCIAL Group

Form ADV Part 2B – Individual Disclosure Brochure

for

Lara Dalton

Personal CRD Number: 5496578

Investment Adviser Representative

EMBREE FINANCIAL Group
440 N. Wells St, Suite 530
Chicago, IL 60654
(312) 527-5565
ldalton@embreefinancial.com

UPDATED: 1/1/2025

Item 2: Educational Background and Business Experience

Name: Lara Dalton **Born:** 1986

Educational Background and Professional Designations:

Designations:

CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

i. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
ii. Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary

standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to the CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Education:

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

Business Background:

07/2023 - Present	Director of Financial Planning EMBREE FINANCIAL Group
01/2016 – 11/2022	Wealth Advisor Waldron Private Wealth
11/2008 – 12/2015	Client Service Associate UBS
02/2008 – 11/2008	Client Service Associate Morgan Stanley

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: 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.

Lara Dalton, with a 20% stake in LOBO One LLC, participates in venture capital investments. The firm has backed Contra Healthcare Systems, developing a single-use endoscope, and Revive Biotechnology Inc., focused on retinal disease treatments. She spends 1 hour monthly outside trading hours, with 2% of her annual compensation from this venture.

Item 5: Additional Compensation

Lara Dalton does not receive any economic benefit from any person, company, or organization other than EMBREE FINANCIAL Group in exchange for providing clients advisory services through EMBREE FINANCIAL Group.

Item 6: Supervision

As a representative of EMBREE FINANCIAL Group, Lara Dalton is supervised by Samantha Davidson, the firm's Chief Compliance Officer. Samantha Davidson is responsible for ensuring that Lara Dalton adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm’s Code of Ethics and compliance manual. The phone number for Samantha Davidson is (312) 527-5565.

This brochure supplement provides information about Matthew Stadler that supplements the EMBREE FINANCIAL Group brochure. You should have received a copy of that brochure. Please contact Matthew Stadler if you have not received EMBREE FINANCIAL Group's brochure or if you have any questions about the contents of this supplement.

Additional information about Matthew Stadler is also available on the SEC's website at www.adviserinfo.sec.gov.

EMBREE FINANCIAL Group

Form ADV Part 2B – Individual Disclosure Brochure

for

Matthew Stadler

Personal CRD Number: 1847690

Investment Adviser Representative

EMBREE FINANCIAL Group
440 N Wells St, Suite 530
Chicago, IL 60654
(312) 527-5565
mstadler@embreefinancial.com

UPDATED: 1/1/2025

Item 2: Educational Background and Business Experience

Name: Matthew Stadler **Born:** 1963

Educational Background and Professional Designations:

Education:

BS Marketing and Personnel Management, Indiana University (1985)

Business Background:

09/2002 - Present	Senior Investment Advisor EMBREE FINANCIAL Group
09/1997 – 09/2002	Investment Advisor Waterstone Securities
09/1992 – 09/1997	Investment Advisor Sun America Securities
10/1987 – 09/1992	Field Representative Northwestern Mutual Life
08/1985 – 10/1987	Sales Representative Sony Corporation of America

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Matthew 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.

Item 5: Additional Compensation

Matthew Stadler does not receive any economic benefit from any person, company, or organization other than EMBREE FINANCIAL Group in exchange for providing clients advisory services through EMBREE FINANCIAL Group.

Item 6: Supervision

As a representative of EMBREE FINANCIAL Group, Matthew Stadler is supervised by Samantha Davidson, the firm's Chief Compliance Officer. Samantha Davidson is responsible for ensuring that Matthew Stadler adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm’s Code of Ethics and compliance manual. The phone number for Samantha Davidson is (312) 527-5565.

This brochure supplement provides information about Michael Peart that supplements the EMBREE FINANCIAL Group brochure. You should have received a copy of that brochure. Please contact Michael Peart if you have not received EMBREE FINANCIAL Group's brochure or if you have any questions about the contents of this supplement.

Additional information about Michael Peart is also available on the SEC's website at www.adviserinfo.sec.gov.

EMBREE FINANCIAL Group

Form ADV Part 2B – Individual Disclosure Brochure

for

Michael Peart

Personal CRD Number: 6507793

Investment Adviser Representative

EMBREE FINANCIAL Group
440 N Wells St, Suite 530
Chicago, IL 60654
(312) 527-5565
mpeart@embreefinancial.com

UPDATED: 1/1/2025

Item 2: Educational Background and Business Experience

Name: Michael Peart **Born:** 1993

Educational Background and Professional Designations:

Education:

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

Business Background:

01/2022 – Present	Director of Private Wealth Management Relationships EMBREE FINANCIAL Group
06/2018 – 01/2022	Senior Investment Advisor EMBREE FINANCIAL Group
06/2015 – 06/2018	Investment Advisor McAdam Financial

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

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.

Item 5: Additional Compensation

Michael Peart does not receive any economic benefit from any person, company, or organization other than EMBREE FINANCIAL Group in exchange for providing clients advisory services through EMBREE FINANCIAL Group.

Item 6: Supervision

As a representative of EMBREE FINANCIAL Group, Michael Peart is supervised by Samantha Davidson, the firm's Chief Compliance Officer. Samantha Davidson is responsible for ensuring that Michael Peart adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Samantha Davidson is (312) 527-5565.

This brochure supplement provides information about Nick Demopoulos that supplements the EMBREE FINANCIAL Group brochure. You should have received a copy of that brochure. Please contact Nick Demopoulos if you have not received EMBREE FINANCIAL Group's brochure or if you have any questions about the contents of this supplement.

Additional information about Nick Demopoulos is also available on the SEC's website at www.adviserinfo.sec.gov.

EMBREE FINANCIAL Group

Form ADV Part 2B – Individual Disclosure Brochure

for

Nick Demopoulos

Personal CRD Number: 1461593

Investment Adviser Representative

EMBREE FINANCIAL Group
440 N. Wells St, Suite 530
Chicago, IL 60654
(312) 527-5565
ndemopoulos@embreefinancial.com

UPDATED: 1/1/2025

Item 2: Educational Background and Business Experience

Name: Nick Demopoulos **Born:** 1962

Educational Background and Professional Designations:

Designations:

CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

i. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
ii. Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary

standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to the CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

CPA - Certified Public Accountant

- CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination.

- In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three-year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services.

- In addition to the *Code of Professional Conduct*, AICPA members who provide personal financial planning services are required to follow the *Statement on Standards in Personal Financial Planning Services* (SSPFPS).

Education:

MBA, Booth School of Business – University of Chicago (1991)
Bachelor's Degree – DePaul University (1984)

Business Background:

10/2021 - Present	Investment Advisor EMBREE FINANCIAL Group
03/2020 – 09/2021	Market Strategist Creative Planning
09/2011 – 12/2019	Head – Inst. Investment Advising, Sales & Dist. Banco do Brasil
07/2008 – 09/2011	Director Nomura

09/2007 – 07/2008	Director Merrill Lynch
06/2004 – 06/2006	Co-Head of International Sales Trading Mitsubishi
06/2003 – 06/2004	Co-Head of International Sales Trading CLSA
06/2001 – 06/2003	Head of International Sales Trading West LB
06/1998 – 06/2001	Senior Sales Trader ING Barings
06/1996 – 06/1998	Senior Sales Trader UBS
12/1994 – 05/1996	President & Founder Logical Info Machines
09/1991 – 09/1994	VP Proprietary Derivatives Trading/Capital Markets Lehman Brothers

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Nick Demopoulos is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5: Additional Compensation

Nick Demopoulos does not receive any economic benefit from any person, company, or organization other than EMBREE FINANCIAL Group in exchange for providing clients advisory services through EMBREE FINANCIAL Group.

Item 6: Supervision

As a representative of EMBREE FINANCIAL Group, Nick Demopoulos is supervised by Samantha Davidson, the firm's Chief Compliance Officer. Samantha Davidson is responsible for ensuring that Nick Demopoulos adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Samantha Davidson is (312) 527-5565.

This brochure supplement provides information about Patrick Cortazzo Jr that supplements the EMBREE FINANCIAL Group brochure. You should have received a copy of that brochure. Please contact Patrick Cortazzo Jr if you did not receive Embree Financial Group's brochure or if you have any questions about the contents of this supplement.

Additional information about Patrick Cortazzo Jr is also available on the SEC's website at www.adviserinfo.sec.gov.

EMBREE FINANCIAL Group

Form ADV Part 2B – Individual Disclosure Brochure

for

Patrick Cortazzo Jr

Personal CRD Number: 6865265

Investment Adviser Representative

EMBREE FINANCIAL Group
440 N Wells St, Suite 530
Chicago, IL 60654
(312) 527-5565
pcortazzo@embreefinancial.com

UPDATED: 11/10/2025

Item 2: Educational Background and Business Experience

Name: Patrick Cortazzo Jr **Born:** 1996

Educational Background and Professional Designations:

Education:

Bachelor of Science Finance, Saint Vincent College (2018)

Designations:

CFP® - Certified Financial Planner

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To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

i. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
ii. Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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.

ChFC®- Chartered Financial Consultant®

ChFC® MINIMUM QUALIFICATIONS:

- Bachelor's degree or its equivalent, in any discipline, from an accredited university, this qualifies as one year of business experience
- Three years of full-time business experience is required; this three-year period must be within the five years preceding the date of the award (part-time qualifying business experience is also credited toward the three-year requirement with 2,000 hours representing the equivalent of one year full-time experience).
- Must fulfill the ChFC® seven course curriculum, as well as two additional elective courses
- Pass the exams for all required and elective courses
- Pass a background check and candidate fitness standards test. You must reveal any criminal history, pending litigation or ethical violations. The CFP board verifies all employment history, qualifications and disciplinary issues via FINRA's Central Registration Depository.

Business Background:

11/2025 - Present	Investment Adviser Representative EMBREE FINANCIAL Group
05/2022 - 11/2025	Wealth Planning Analyst Waldron Private Wealth
12/2018 - 05/2022	Wealth Advisor Treloar & Heisel Wealth Management

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Patrick Cortazzo Jr 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.

Item 5: Additional Compensation

Patrick Cortazzo Jr does not receive any economic benefit from any person, company, or organization, other than EMBREE FINANCIAL Group in exchange for providing clients advisory services through EMBREE FINANCIAL Group.

Item 6: Supervision

As a representative of EMBREE FINANCIAL Group, Patrick Cortazzo Jr is supervised by Samantha Davidson, the firm's Chief Compliance Officer. Samantha Davidson is responsible for ensuring that Patrick Cortazzo Jr adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Samantha Davidson is (312) 527-5565.

This brochure supplement provides information about Paul M. Embree that supplements the EMBREE FINANCIAL Group brochure. You should have received a copy of that brochure. Please contact Paul M. Embree if you have not received EMBREE FINANCIAL Group's brochure or if you have any questions about the contents of this supplement.

Additional information about Paul M. Embree is also available on the SEC's website at www.adviserinfo.sec.gov.

EMBREE FINANCIAL Group

Form ADV Part 2B – Individual Disclosure Brochure

for

Paul M. Embree

Personal CRD Number: 1714334

Investment Adviser Representative

EMBREE FINANCIAL Group
440 N Wells St Suite 530
Chicago, IL 60654
(312) 527-5565
pembree@embreefinancial.com

UPDATED: 1/1/2025

Item 2: Educational Background and Business Experience

Name: Paul M. Embree **Born:** 1959

Educational Background and Professional Designations:

Education:

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

Business Background:

09/1994 - Present	President, Founder & CEO EMBREE FINANCIAL Group
04/1987 – 09/1994	Vice President Lehman Brothers

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Paul M. Embree is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5: Additional Compensation

Paul M. Embree does not receive any economic benefit from any person, company, or organization other than EMBREE FINANCIAL Group in exchange for providing clients advisory services through EMBREE FINANCIAL Group.

Item 6: Supervision

As a representative of EMBREE FINANCIAL Group, Paul M. Embree is supervised by Samantha Davidson, the firm's Chief Compliance Officer. Samantha Davidson is responsible for ensuring that Paul M. Embree adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Samantha Davidson is (312) 527-5565.

This brochure supplement provides information about Samantha Davidson that supplements the EMBREE FINANCIAL Group brochure. You should have received a copy of that brochure. Please contact Samantha Davidson if you have not received EMBREE FINANCIAL Group's brochure or if you have any questions about the contents of this supplement.

Additional information about Samantha Davidson is also available on the SEC's website at www.adviserinfo.sec.gov.

EMBREE FINANCIAL Group

Form ADV Part 2B – Individual Disclosure Brochure

for

Samantha Davidson

Personal CRD Number: 6753155

Investment Adviser Representative

EMBREE FINANCIAL Group
440 N. Wells St, Suite 530
Chicago, IL 60654
(312) 527-5565
sdavidson@embreefinancial.com

UPDATED: 1/1/2025

Item 2: Educational Background and Business Experience

Name: Samantha Davidson **Born:** 1992

Educational Background and Professional Designations:

Designations:

CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

i. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
ii. Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary

standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to the CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Education:

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

Business Background:

05/2014 - Present	Director of Operations EMBREE FINANCIAL Group

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Samantha Davidson is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5: Additional Compensation

Samantha Davidson does not receive any economic benefit from any person, company, or organization other than EMBREE FINANCIAL Group in exchange for providing clients advisory services through EMBREE FINANCIAL Group.

Item 6: Supervision

As a representative of EMBREE FINANCIAL Group, Samantha Davidson is supervised by Paul M. Embree, the firm's President & CEO. Paul M. Embree is responsible for ensuring that Samantha Davidson adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and Compliance Manual. The phone number for Paul M. Embree is (312) 527-5565.

This brochure supplement provides information about William Embree that supplements the EMBREE FINANCIAL Group brochure. You should have received a copy of that brochure. Please contact William Embree if you have not received EMBREE FINANCIAL Group's brochure or if you have any questions about the contents of this supplement.

Additional information about William Embree is also available on the SEC's website at www.adviserinfo.sec.gov.

EMBREE FINANCIAL Group

Form ADV Part 2B – Individual Disclosure Brochure

for

William Embree

Personal CRD Number: 1623427

Investment Adviser Representative

EMBREE FINANCIAL Group
440 N Wells St, Suite 530
Chicago, IL 60654
(312) 527-5565
wembree@embreefinancial.com

UPDATED: 1/1/2025

Item 2: Educational Background and Business Experience

Name: William Embree **Born:** 1963

Educational Background and Professional Designations:

Education:

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

Business Background:

10/2017 - Present	Investment Advisor EMBREE FINANCIAL Group
08/1989 – 11/2017	Director Citigroup

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

William Embree is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5: Additional Compensation

William Embree does not receive any economic benefit from any person, company, or organization other than EMBREE FINANCIAL Group in exchange for providing clients advisory services through EMBREE FINANCIAL Group.

Item 6: Supervision

As a representative of EMBREE FINANCIAL Group, William Embree is supervised by Samantha Davidson, the firm's Chief Compliance Officer. Samantha Davidson is responsible for ensuring that William Embree adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Samantha Davidson is (312) 527-5565.