Arax Advisory Partners, LLC

d/b/a US Capital Wealth Advisors, LLC

Austin Office

300 WEST 6th STREET, SUITE 1900
AUSTIN, TX 78701
512-813-1100

Firm website: www.uscwealth.com

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FORM ADV PART 2B – BROCHURE SUPPLEMENT
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This brochure supplement provides information about the Arax Advisory Partners, LLC's supervised persons and supplements Arax Advisory Partners' firm brochure. You should have received a copy of that brochure. Please contact us at the phone number above if you did not receive Arax Advisory Partners' brochure or if you have any questions regarding this supplement. The information in this supplement has not been approved or verified by the United States Securities and Exchange Commission ("SEC") or by any state securities authority.

Additional information about the following supervised persons is available on the SEC's website at https://adviserinfo.sec.gov/

Arax Advisory Partners ("AAP" or "the Firm") is an investment adviser registered with the Securities and Exchange Commission. AAP is affiliated with U.S. Capital Wealth, LLC. U.S. Capital Wealth, LLC also owns USCA Securities, LLC, USCA Municipal Advisors, LLC, and USCA Insurance Agency, LLC. A related entity, USCA, LLC (f/k/a/ U.S. Capital Advisors, LLC) owns USCA Asset Management, LLC (an SEC registered investment adviser) and USCA Investment Holdings, LLC.

Any relevant disciplinary information, other business activities and additional compensation related to a Financial Advisor is disclosed for that Financial Advisor where appropriate. If any supervised person has a disciplinary history, the details regarding this can be found on FINRA's BrokerCheck system or the IAPD. To do this, click on one of the following links and enter the name of the person and search for their information. The BrokerCheck link is www.finra.org/brokercheck; the IAPD link is www.adviserinfo.sec.gov. You can reach out to the Firm for any assistance in obtaining this information. More information regarding supervision can be found at the end of this brochure. Definitions of professional designations can be found at the end of this brochure.

Financial Advisor Information

AUSTIN OFFICE
300 W. 6TH STREET, SUITE 1900, AUSTIN, TEXAS 78701

This office includes:

- The Gottesman Group
  Morris Gottesman | Ashley Giles
- The McTee Group
  Ford McTee | Blake McTee |Taylor Parsons
- Chase Abshier
- Ransom Adams
- Kelly Cooper
- Dale Cooper
- Tammy Lee
- James McDaniel
- Timothy "Tim" Myers
- Ana Romero
- Derek Su
- Sam Parker

THE GOTTESMAN GROUP

Morris Gottesman and Ashley Giles work as a team and are assisted in serving clients by Jessie Timmins.

- **Morris Gottesman**

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE. Morris was born in 1961. He earned a BBA degree from the University of Texas in 1983. He has been with the Firm and its predecessor, U.S. Capital Wealth Advisors, since June 2021 as a Senior Managing Member. Prior to that, he was a Senior Managing Director with USCA RIA, LLC since December 2014. Prior to that, Morris was a Senior Vice President – Investments with Wells Fargo. He started in the securities industry in 1988 with Shearson and moved to Prudential Securities in 2001, which merged with Wachovia and ultimately, Wells Fargo Advisors.

DISCIPLINARY INFORMATION. AAP is currently not aware of any disciplinary information about this advisor that requires disclosure in this brochure. However, we encourage you to review the information that may be important to you about the advisor at www.finra.org.brokercheck or www.adviserinfo.sec.gov.

OTHER BUSINESS ACTIVITIES. Morris is a registered representative of USCA Securities, LLC, a FINRA registered broker-dealer and receives commissions for the sale of securities or investment products sold through the broker-dealer. Commissions can include distribution or service ("trail") fees from mutual funds. He also is a shareholder in Arax Investment Partner Holdings, LLC and a shareholder in a related entity, USCA, LLC (f/k/a U.S. Capital Advisors, LLC). Morris also sells insurance products to clients and receives commissions. All of these activities result in an incentive to recommend investment products based on the compensation received, and/or ownership interests owned. However, in order to minimize these conflicts, the Firm always puts the best interest of the clients first and has established procedures to monitor and address these conflicts of interest. In addition, Morris devotes approximately 25% of his time to his private and family investments, and he serves on various charitable boards.

ADDITIONAL COMPENSATION. No persons other than clients provide economic benefits for providing advisory services.

SUPERVISION. The advice given to clients is monitored by reviewing and approving new client accounts, changes to existing client accounts, trading activity in client accounts and emails to and from clients. As a supervised and Access Person of the Firm, compliance with the Code of Ethics and Compliance Manual is required, and periodic compliance training is conducted. Supervision is conducted by the Chief Compliance Officer and Branch Office Manager. Jon Meyer is the Chief Compliance Officer and his number is 512-342-0202. Patti Trieglaff is the office's Branch Office Manager and her number is 713-366-0500.

- **Ashley Giles**

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE. Ashley was born in 1987. She earned a Bachelor of Science in Public Relations and Business Foundations Certification from The University of Texas. Ashley has been with the Firm and its predecessor, U.S. Capital Wealth Advisors, since June 2021 as a Financial Advisor. Prior to that, she was a Financial Advisor with USCA RIA, LLC since 2015. She was a Financial Advisor for Wells Fargo Advisors from August 2014 until January 2015.

DISCIPLINARY INFORMATION. AAP is currently not aware of any disciplinary information about this advisor that requires disclosure in this brochure. However, we encourage you to review the information that may be important to you about the advisor at www.finra.org.brokercheck or www.adviserinfo.sec.gov.

OTHER BUSINESS ACTIVITIES. She became a CERTIFIED FINANCIAL PLANNER™ practitioner in November 2017. Ashley is a registered representative of USCA Securities, LLC, a FINRA registered broker-dealer and receives commissions for the sale of securities or investment products sold through the broker-dealer. Commissions can include distribution or service ("trail") fees from mutual funds. She also is a shareholder in Arax Investment Partner Holdings, LLC and a shareholder in a related entity, USCA, LLC (f/k/a U.S. Capital Advisors, LLC). Ashley also sells insurance products to clients and receives commissions. All of these activities result in an incentive to recommend investment products based on the compensation received, and/or ownership interests owned. However, in order to minimize these conflicts, the Firm always puts the best interest of the clients first and has established procedures to address these conflicts of interest.

ADDITIONAL COMPENSATION. No persons other than clients provide economic benefits for providing advisory services.

SUPERVISION. The advice given to clients is monitored by reviewing and approving new client accounts, changes to existing client accounts, trading activity in client accounts and emails to and from clients. As a supervised and Access Person of the Firm, compliance with the Code of Ethics and Compliance Manual is required, and periodic compliance training is conducted. Supervision is conducted by the Chief Compliance Officer and Branch Office Manager. Jon Meyer is the Chief Compliance Officer and his number is 512-342-0202. Patti Trieglaff is the office's Branch Office Manager and her number is 713-366-0500.

THE MCTEE GROUP

Ford McTee, Blake McTee and Taylor Parsons work as a team and are assisted in serving clients by Emily Erwin.

- **Ford McTee**

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE. Ford was born in 1959. He holds a B.B.A. in Management from The University of Texas at Austin. Ford has been with Firm and its predecessor, U.S. Capital Wealth Advisors, as a Senior Managing Director since June 2021 Prior to

that, he was with USCA RIA, LLC as a Senior Managing Director and head of the Austin Market from 2012 - 2023. Prior to that he has worked at Wells Fargo (2003-2012), Prudential Securities (1991-2003), and Merrill Lynch (1986-1991).

DISCIPLINARY INFORMATION. AAP is currently not aware of any disciplinary information about this advisor that requires disclosure in this brochure. However, we encourage you to review the information that may be important to you about the advisor at www.finra.org.brokercheck or www.adviserinfo.sec.gov.

OTHER BUSINESS ACTIVITIES. He has held the designation of Certified Financial Planner (CFP®) for over 26 years. Ford is a registered representative of USCA Securities, LLC, a FINRA registered broker-dealer and receives commissions for the sale of securities or investment products sold through the broker-dealer. Commissions can include distribution or service ("trail") fees from mutual funds. He also is a shareholder in Arax Investment Partner Holdings, LLC, and a shareholder in a related entity, USCA, LLC (f/k/a U.S. Capital Advisors, LLC). Ford also sells insurance products to clients and receives commissions. All of these activities result in an incentive to recommend investment products based on the compensation received, and/or ownership interests owned. However, in order to minimize these conflicts. The Firm always puts the best interest of the clients first and has established procedures to monitor and address these conflicts of interest.

ADDITIONAL COMPENSATION. No persons other than clients provide economic benefits for providing advisory services.

SUPERVISION. The advice given to clients is monitored by reviewing and approving new client accounts, changes to existing client accounts, trading activity in client accounts and emails to and from clients. As a supervised and Access Person of the Firm, compliance with the Code of Ethics and Compliance Manual is required, and periodic compliance training is conducted. Supervision is conducted by the Chief Compliance Officer and Branch Office Manager. Jon Meyer is the Chief Compliance Officer and his number is 512-342-0202. Patti Trieglaff is the office's Branch Office Manager and her number is 713-366-0500.

- ## Blake McTee

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE. Blake was born in 1991. Blake graduated from Baylor University with a BA in Finance. He re-joined the Firm and its predecessor, U.S. Capital Wealth Advisors, in December 2025 as a Financial Advisor. Prior to that, he was a Special Warfare Officer with the U.S. Air Force from February 2024 through December 2025. Before that he was a Financial Advisor with USCA RIA, LLC from February 2020 until December 2023. He was a Registered Representative with Wells Fargo Clearing Services from June 2019 through February 2020. He began his career in May 2015 and was a Special Warfare Officer with the United States Air Force. After four years of training and combat deployment, he was honorably discharged as a Captain in May 2019.

DISCIPLINARY INFORMATION. AAP is currently not aware of any disciplinary information about this advisor that requires disclosure in this brochure. However, we encourage you to review the

information that may be important to you about the advisor at www.finra.org.brokercheck or www.adviserinfo.sec.gov.

OTHER BUSINESS ACTIVITIES. Blake is a registered representative of USCA Securities, LLC, a FINRA registered broker-dealer and receives commissions for the sale of securities or investment products sold through the broker-dealer. Commissions can include distribution or service ("trail") fees from mutual funds. He is also a shareholder in Arax Investment Partner Holdings, LLC. Blake also sells insurance products to clients and receives commissions. All of these activities result in an incentive to recommend investment products based on the compensation received, and/or ownership interests owned. However, in order to minimize these conflicts, the Firm always puts the best interest of the clients first and has established procedures to monitor and address these conflicts of interest.

ADDITIONAL COMPENSATION. No persons other than clients provide economic benefits for providing advisory services.

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- ## Taylor Parsons

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE. Taylor was born in 1987. She earned a Bachelors in Biochemistry from Baylor University and Master's in Cardiovascular Science from Midwestern University. Taylor joined the Firm and its predecessor, U.S. Capital Wealth Advisors, as a Financial Advisor in August 2025. Before that, she was a Perfusionist with Blue Blood Perfusion Group/Comprehensive Care Services for 14 years.

DISCIPLINARY INFORMATION. AAP is currently not aware of any disciplinary information about this advisor that requires disclosure in this brochure. However, we encourage you to review the information that may be important to you about the advisor at www.finra.org.brokercheck or www.adviserinfo.sec.gov.

OTHER BUSINESS ACTIVITIES. Taylor is a registered representative of USCA Securities, LLC, a FINRA registered broker-dealer and receives commissions for the sale of securities or investment products sold through the broker-dealer. Commissions can include distribution or service ("trail") fees from mutual funds. She is also a shareholder in Arax Investment Partner Holdings, LLC. Taylor also sells insurance products to clients and receives commissions. All of these activities result in an incentive to recommend investment products based on the compensation received, and/or ownership interests owned. However, in order to minimize these conflicts, the Firm always puts the best interest of the clients first and has established procedures to monitor and address these conflicts of interest.

ADDITIONAL COMPENSATION. No persons other than clients provide economic benefits for providing advisory services.

SUPERVISION.
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• Chase Abshier

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE. Chase was born in 1996. He received a Bachelor of Business Administration in Finance from Texas A&M University. He joined the Firm and its predecessor, U.S. Capital Wealth Advisors, in 2018 and serves as a Financial Analyst.

DISCIPLINARY INFORMATION. AAP is currently not aware of any disciplinary information about this advisor that requires disclosure in this brochure. However, we encourage you to review the information that may be important to you about the advisor at www.finra.org.brokercheck or www.adviserinfo.sec.gov.

OTHER BUSINESS ACTIVITIES. Chase is a licensed Realtor and sells real estate to clients of the Firm and receives compensation in the form of commissions for this activity. Chase also sells insurance products to clients and receives commissions. These present conflicts of interest which are mitigated by putting the interest of the client first. The Firm has established procedures to monitor and address conflicts of interest related to these activities.

ADDITIONAL COMPENSATION. No persons other than clients provide economic benefits for providing advisory services.

SUPERVISION. The advice given to clients is monitored by reviewing and approving new client accounts, changes to existing client accounts, trading activity in client accounts and emails to and from clients. As a supervised and Access Person of the Firm, compliance with the Code of Ethics and Compliance Manual is required, and periodic compliance training is conducted. Supervision is conducted by the Chief Compliance Officer and Branch Office Manager. Jon Meyer is the Chief Compliance Officer and his number is 512-342-0202. Patti Trieglaff is the office's Branch Office Manager and her number is 713-366-0500.

• Ransom Adams

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE. Ransom was born in 1976. He received a B.S. in Financial Planning and Management. He has been with the Firm and its predecessor, U.S. Capital Wealth Advisors, since 2018 as a Financial Advisor. Prior to that, he was an advisor with USAA Financial Planning Services from 2009- 2018.

DISCIPLINARY INFORMATION. AAP is currently not aware of any disciplinary information about this advisor that requires disclosure in this brochure. However, we encourage you to review the information that may be important to you about the advisor at www.finra.org.brokercheck or www.adviserinfo.sec.gov.

OTHER BUSINESS ACTIVITIES. Ransom is a Certified Financial Planner (CFP) ®. Ransom sells fixed insurance products to clients of the Firm and receives compensation in the form of commissions for this activity. He also receives referral fees for property and casualty insurance referrals. He is also a shareholder in Arax Investment Partner Holdings, LLC. All of these activities result in an incentive to recommend investment products based on the compensation received, and/or ownership interests owned. However, in order to minimize these conflicts, the Firm always puts the best interest of the clients first and has established procedures to monitor and address these conflicts of interest. These present conflicts of interest which are mitigated by putting the interest of the client first. The Firm has established procedures to monitor and address these conflicts of interest.

ADDITIONAL COMPENSATION. No persons other than clients provide economic benefits for providing advisory services.

SUPERVISION. The advice given to clients is monitored by reviewing and approving new client accounts, changes to existing client accounts, trading activity in client accounts and emails to and from clients. As a supervised and Access Person of the Firm, compliance with the Code of Ethics and Compliance Manual is required, and periodic compliance training is conducted. Supervision is conducted by the Chief Compliance Officer and Branch Office Manager. Jon Meyer is the Chief Compliance Officer and his number is 512-342-0202. Patti Trieglaff is the office's Branch Office Manager and her number is 713-366-0500.

- ## Kelly Cooper

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE. Kelly was born in 1985. He earned a Bachelor of Business Administration from Stephen F. Austin State University. He has been with the Firm and its predecessor, U.S. Capital Wealth Advisors, since 2017 as a Financial Advisor. Prior to that, he was with Commonwealth Financial Network as an Advisor from 2016-2017. Prior to that, he was a registered representative with LPL Financial. LLC from 2011-2016.

DISCIPLINARY INFORMATION. AAP is currently not aware of any disciplinary information about this advisor that requires disclosure in this brochure. However, we encourage you to review the information that may be important to you about the advisor at www.finra.org.brokercheck or www.adviserinfo.sec.gov.

OTHER BUSINESS ACTIVITIES. Kelly is a Certified Financial Planner (CFP) ® and a Chartered Life Underwriter (CLU). Kelly sells fixed insurance products to clients of the Firm and receives compensation in the form of commissions for this activity. He also receives referral fees for property and casualty insurance referrals. He is also a shareholder in Arax Investment Partner Holdings, LLC. All these activities result in an incentive to recommend investment products based on the compensation received, and/or ownership interests owned. However, in order to minimize

these conflicts, the Firm always puts the best interest of the clients first and has established procedures to monitor and address these conflicts of interest.

ADDITIONAL COMPENSATION. No persons other than clients provide economic benefits for providing advisory services.

SUPERVISION. The advice given to clients is monitored by reviewing and approving new client accounts, changes to existing client accounts, trading activity in client accounts and emails to and from clients. As a supervised and Access Person of the Firm, compliance with the Code of Ethics and Compliance Manual is required, and periodic compliance training is conducted. Supervision is conducted by the Chief Compliance Officer and Branch Office Manager. Jon Meyer is the Chief Compliance Officer and his number is 512-342-0202. Patti Trieglaff is the office's Branch Office Manager and her number is 713-366-0500.

- ## Kenneth "Dale" Cooper

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE. Dale was born in 1950. He earned a Bachelor of Business Administration from Stephen F. Austin University. He has been with the Firm and its predecessor, U.S. Capital Wealth Advisors, since 2018 as a Financial Advisor. Prior to that, he was a Partner at Carr Riggs & Ingram from 2010 to 2018.

DISCIPLINARY INFORMATION. AAP is currently not aware of any disciplinary information about this advisor that requires disclosure in this brochure. However, we encourage you to review the information that may be important to you about the advisor at www.finra.org.brokercheck or www.adviserinfo.sec.gov.

OTHER BUSINESS ACTIVITIES. Dale is a Certified Public Accountant (CPA) and an Accredited Estate Planner (AEP). Dale is also a Partner Emeritus with Carr Riggs & Ingram and works part-time to assist in client transition and is compensated for that time. This presents minimal conflicts, mainly the time he needs to perform these duties.

ADDITIONAL COMPENSATION. No persons other than clients provide economic benefits for providing advisory services.

SUPERVISION. The advice given to clients is monitored by reviewing and approving new client accounts, changes to existing client accounts, trading activity in client accounts and emails to and from clients. As a supervised and Access Person of the Firm, compliance with the Code of Ethics and Compliance Manual is required, and periodic compliance training is conducted. Supervision is conducted by the Chief Compliance Officer and Branch Office Manager. Jon Meyer is the Chief Compliance Officer and his number is 512-342-0202. Patti Trieglaff is the office's Branch Office Manager and her number is 713-366-0500.

- ## Tammy Lee

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE. Tammy was born in 1982. She received a B.A. in English and Asian American Studies from the University of California at Irvine. She has been with the Firm and its predecessor, U.S. Capital Wealth Advisors, since 2022 as a Financial

Advisor. Prior to that, she was a Financial Advisor with Alpha Cubed Investments from 2019 to 2022. Before that, she was a Financial Advisor with Penniall and Associates from 2014-2019.

DISCIPLINARY INFORMATION. AAP is currently not aware of any disciplinary information about this advisor that requires disclosure in this brochure. However, we encourage you to review the information that may be important to you about the advisor at www.finra.org.brokercheck or www.adviserinfo.sec.gov.

OTHER BUSINESS ACTIVITIES. Tammy is a Certified Financial Planner (CFP) ®. Tammy sells fixed insurance products to clients of the Firm and receives compensation in the form of commissions for this activity. These present a conflict of interest which is mitigated by putting the interest of the client first. The Firm has established procedures to monitor and address these conflicts of interest. Tammy is also the Managing Member of RIA Strategic Implementation and Execution, LLC which provides operations and strategy implementation and consultation for registered investment advisors.

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- ## James McDaniel

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE. James was born in 1990. He received a Bachelor of Science from Texas A&M University. He has been with the Firm and its predecessor, U.S. Capital Wealth Advisors, since 2017 as a Financial Advisor. He was an advisor with Commonwealth Financial Network from 2015-2017.

DISCIPLINARY INFORMATION. AAP is currently not aware of any disciplinary information about this advisor that requires disclosure in this brochure. However, we encourage you to review the information that may be important to you about the advisor at www.finra.org.brokercheck or www.adviserinfo.sec.gov.

OTHER BUSINESS ACTIVITIES. James sells fixed insurance products to clients of the Firm and receives compensation in the form of commissions for this activity. He also receives referral fees for property and casualty insurance referrals. He is also a shareholder in Arax Investment Partner Holdings, LLC. All of these activities result in an incentive to recommend investment products based on the compensation received, and/or ownership interests owned. However, in order to minimize these conflicts, the Firm always puts the best interest of the clients first and has established procedures to monitor and address these conflicts of interest.

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- ## Timothy Myers

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE. Timothy was born in 1963. He earned a bachelor's and a master's degree in science from West Virginia University. He has been with the Firm and its predecessor, U.S. Capital Wealth Advisors, since June 2021 as a Director. Prior to that, he was with USCA RIA, LLC as a Director since 2013. He was a Financial Advisor at Salomon Smith Barney from August 1995 to May 2004 and at Wachovia/Wells Fargo Advisors from May 2004 until August 2013. Mr. Myers completed the portfolio management training programs at both Salomon Smith Barney and Wells Fargo Advisors.

DISCIPLINARY INFORMATION. AAP is currently not aware of any disciplinary information about this advisor that requires disclosure in this brochure. However, we encourage you to review the information that may be important to you about the advisor at www.finra.org.brokercheck or www.adviserinfo.sec.gov.

OTHER BUSINESS ACTIVITIES. Timothy is a registered representative of USCA Securities, LLC, a FINRA registered broker-dealer and receives commissions for the sale of securities or investment products sold through the broker-dealer. Commissions can include distribution or service ("trail") fees from mutual funds. He also is a shareholder in Arax Investment Partner Holdings, LLC, and a shareholder in a related entity, USCA, LLC (f/k/a U.S. Capital Advisors, LLC). Tim also sells insurance products to clients and receives commissions. All of these activities result in an incentive to recommend investment products based on the compensation received, and/or ownership interests owned. However, in order to minimize these conflicts, the Firm always puts the best interest of the clients first and has established procedures to monitor and address these conflicts of interest.

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Compliance Officer and his number is 512-342-0202. Patti Trieglaff is the office's Branch Office Manager and her number is 713-366-0500.

- **Ana Romero**

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE. Ana was born in 1993. She received a Bachelor of Arts degree with an architecture major from Texas A&M University. She has been with the Firm and its predecessor, U.S. Capital Wealth Advisors, since 2020 and serves as a Senior Registered Client Service Manager. Prior to that, she was a Registered Staff Member with Business Financial Group since 2018.

DISCIPLINARY INFORMATION. AAP is currently not aware of any disciplinary information about this advisor that requires disclosure in this brochure. However, we encourage you to review the information that may be important to you about the advisor at www.finra.org.brokercheck or www.adviserinfo.sec.gov.

OTHER BUSINESS ACTIVITIES. Ana is not currently engaged in any outside investment-related business activities and is not engaged in any other business or occupation.

ADDITIONAL COMPENSATION. No persons other than clients provide economic benefits for providing advisory services.

SUPERVISION. The advice given to clients is monitored by reviewing and approving new client accounts, changes to existing client accounts, trading activity in client accounts and emails to and from clients. As a supervised and Access Person of the Firm, compliance with the Code of Ethics and Compliance Manual is required, and periodic compliance training is conducted. Supervision is conducted by the Chief Compliance Officer and Branch Office Manager. Jon Meyer is the Chief Compliance Officer and his number is 512-342-0202. Patti Trieglaff is the office's Branch Office Manager and her number is 713-366-0500.

- **Derek Su**

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE. Derek was born in 1969. He attended the University of Texas at Austin, where he received a BA degree in biology in 1993 and an MBA in 1996. Derek has been with the Firm and its predecessor, U.S. Capital Wealth Advisors, since June 2021 as a Financial Advisor. Prior to that, he was with USCA RIA, LLC as a Financial Advisor since August 2014. Prior to that, he was a Financial Advisor at Wells Fargo Advisors, LLC from 2010 to 2014.

DISCIPLINARY INFORMATION. AAP is currently not aware of any disciplinary information about this advisor that requires disclosure in this brochure. However, we encourage you to review the information that may be important to you about the advisor at www.finra.org.brokercheck or www.adviserinfo.sec.gov.

OTHER BUSINESS ACTIVITIES. Derek is a registered representative of USCA Securities, LLC, a FINRA registered broker-dealer and receives commissions for the sale of securities or investment products sold through the broker-dealer. Commissions can include distribution or service ("trail")

fees from mutual funds. He also is a shareholder in Arax Investment Partner Holdings, LLC, and a shareholder in a related entity, USCA, LLC (f/k/a U.S. Capital Advisors, LLC). Derek also sells insurance products to clients and receives commissions. All of these activities result in an incentive to recommend investment products based on the compensation received, and/or ownership interests owned. However, in order to minimize these conflicts, the Firm always puts the best interest of the clients first and has established procedures to monitor and address these conflicts of interest.

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- ## Samuel ("Sam") D. Parker, Jr.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE. Sam was born in 1961. He received a Bachelor of Science in Industrial Distribution from Texas A&M University. Sam has been with the Firm and its predecessor, U.S. Capital Wealth Advisors, since June 2024 as a Senior Managing Director. Prior to that, he was a Managing Director at UBS Financial Services, Inc. since 1994. Prior to that, he worked at Smith Barney (1993-1994) and Lehman Brothers Inc. (1988-1994).

DISCIPLINARY INFORMATION. AAP is currently not aware of any disciplinary information about this advisor that requires disclosure in this brochure. However, we encourage you to review the information that may be important to you about the advisor at www.finra.org.brokercheck or www.adviserinfo.sec.gov.

OTHER BUSINESS ACTIVITIES. He has held the Certified Exit Planning Advisor (CEPA) designation since 2023. Sam is a registered representative of USCA Securities, LLC, a FINRA registered broker-dealer and receives commissions for the sale of securities or investment products sold through the broker-dealer. Commissions can include distribution or service ("trail") fees from mutual funds. Sam is a shareholder in Arax Investment Partner Holdings, LLC. Sam also sells insurance products to clients and receives commissions. All of these activities result in an incentive to recommend investment products based on the compensation received, and/or ownership interests owned. However, in order to minimize these conflicts, the Firm always puts the best interest of the clients first and has established procedures to monitor and address these conflicts of interest.

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Descriptions of Certifications

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CFP®, Certified Financial Planner. The CFP® certification is a voluntary certification 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. CFP® certification requires (i) a Bachelor's degree and completion of an advanced course of study addressing the financial planning subject areas including insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning; (ii) passing the comprehensive CFP® Certification Examination; (iii) completion of at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and (iv) agreement to be bound by the CFP® Board's *Standards of Professional Conduct*. Continued use of the designation requires completion of 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the S*tandards of Professional Conduct*; and renewing the agreement to be bound by the *Standards of Professional Conduct* which require that CFP® professionals provide financial planning services at a fiduciary standard of care.

Certified Public Accountant (CPA). CPAs are licensed 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).

Accredited Estate Planner (AEP). In order to qualify for an AEP designation, candidates must meet the "credential requirement" which involves satisfying a threshold level of education and training, as well as a "professional discipline engaged in estate planning requirement" which requires the candidate be significantly engaged in "estate planning activities" such that a third of their time is devoted to estate planning.

Chartered Life Underwriter (CLU). The CLU designation represents a financial professional with extensive knowledge of life insurance and the knowledge to help clients address their estate planning needs. In order to get the CLU designation, there is a requirement consisting of five college-level core courses and three electives and pass a 100-question examination. The American College

of Financial Services confers the CLU designation and encourage holders to adhere to high standards. There is also a requirement for 30 hours of continuing education every two years.

Certified Exit Planning Advisor (CEPA). The CEPA designation is a professional designation issued by the Exit Planning Institute. Individuals must have five years of full-time experience working directly with business owners as a financial advisor, attorney, CAP, business broker, investment banker, commercial lender, estate planner, insurance professional, business consultant or in a related capacity. Individuals must also have an undergraduate degree, be an Exit Planning Member in good standing, complete a five-day educational program, and complete a final exam. Every three years, CEPA professionals must complete 40 hours of continuing education.