



**FORM ADV Part 2B**  
**October 15, 2024**

***This brochure supplement provides information about:***

*Laurie M. Peer, CPA, CFP®*  
*Brandon K. Adams, CFA®, CAIA®*  
*Samuel A. Ben Ali*  
*Harold Beshaw, CFP®, ChFC®, CASL®*  
*Reed J. Bruner*  
*Brayden J. Campbell, CFP®*  
*Maggie G. Fisher*  
*Brady M. Goodling*  
*Joshua T. Guevin*  
*Tyler L. Harris, CFP®, CAIA®*  
*Michael R. Hinderdeer*  
*Shelby T. Jury*  
*Deborah J. Lander, CFP®, QKA*  
*Tyler L. Leiphart, CIMA®, RICP®*  
*Nikolas C. Madonis*  
*David M. Morais, CFP®, CEPA*  
*William M. Onorato*  
*James J. Palys, CFP®, QKA*  
*Thomas D. Reardon, CFP®*  
*Haley Schwartz, CFP®, RICP®*  
*Chad M. Stauffer*  
*Ronald I. Stiles, III*

This brochure supplement provides information about the employees of RKL Wealth Management which supplements the disclosure brochure which you should have received. If you did not receive our brochure or if you have any questions about the contents of this supplement, please contact your Investment Advisor or the Chief Compliance Officer at (717) 399-1700 or by email at [compliance@rklwealth.com](mailto:compliance@rklwealth.com). Additional information about our employees listed above is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Investment advisory services offered through RKL Wealth Management LLC. Consulting and tax services offered through RKL LLP. RKL Wealth Management is a subsidiary of RKL LLP.

**Formal Education:**

Certified Financial Planner (CFP®), 2001  
Certified Public Accountant (CPA), Commonwealth of Pennsylvania, 1989  
Bachelor of Science in Accountancy, The Pennsylvania State University, 1987

**Business Experience:**

2012 – Present	RKL LLP Partner
2000 – Present	RKL Wealth Management LLC
2018 – Present	President
2015 – 2018	Executive Vice President
2000 – 2015	Financial Planner
2004 – 2016	RKL LLP
2012 – 2016	CPA and Partner, Tax Services
2008 – 2011	CPA and Principal, Tax Services
2004 – 2007	CPA and Manager, Tax Services
1992 – 2004	Reinsel & Company LLP CPA, Tax Services

**Disciplinary Information:**

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

**Other Business Activities & Additional Compensation:**

Ms. Peer is not actively engaged in any other investment-related business but serves as a CPA and Partner of RKL LLP, the parent company of RKL Wealth. Ms. Peer is Past President of the Berks County Estate Planning Council. Ms. Peer is First Vice-Chair, Treasurer, and Board member of the Reading Public Museum. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client. As a Partner, Ms. Peer does indirectly benefit from the referral of RKL Wealth clients to the CPA firm through its compensation structure.

**Supervision:**

Ms. Peer self-supervises but has her personal trading reviewed by the Chief Compliance Officer. Ms. Peer can be reached at (610) 376-9561 or via email at [lmpeer@rklwealth.com](mailto:lmpeer@rklwealth.com).

**Formal Education:**

Chartered Alternative Investment Analyst (CAIA®), CAIA Association, 2021  
Chartered Financial Analyst (CFP®), CFA Institute, 2018  
Bachelor of Science in Finance, The Pennsylvania State University, 2008

**Business Experience:**

2016 – Present	<i>RKL Wealth Management LLC</i>
2024 – Present	Managing Director, Investment Strategy
2018 – 2024	Senior Portfolio Manager
2016 – 2018	Portfolio Manager
2012 – 2016	<i>Ambassador Advisors LLC</i> Assistant Portfolio Manager
2008 – 2011	<i>Cambridge Associates LLC</i> Analyst

**Disciplinary Information:**

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

**Other Business Activities & Additional Compensation:**

Mr. Adams is not actively engaged in any other investment-related business. Mr. Adams is a member of the Water Street Mission Finance Committee. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

**Supervision:**

On behalf of RKL Wealth, Laurie Peer, President, is responsible for the supervision of the employee. Ms. Peer can be reached at (610) 376-9561 or via email [atlmpeer@rklwealth.com](mailto:atlmpeer@rklwealth.com). Mr. Adams's work is supervised through frequent office interactions, collaborative client meetings, and weekly investment team meetings.

**Formal Education:**

Bachelor of Science in Finance, Cabrini University, May 2024  
Coatesville Area Senior High, 2021

**Business Experience:**

2023 – Present                      RKL Wealth Management LLC  
Wealth Analyst

**Disciplinary Information:**

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

**Other Business Activities & Additional Compensation:**

Mr. Ben Ali is not actively engaged in any other investment-related business. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

**Supervision:**

On behalf of RKL Wealth, Thomas Reardon, Senior Wealth Advisor, is responsible for the supervision of the employee. Mr. Reardon can be reached at (610) 898-8137 or via email at [treardon@rklwealth.com](mailto:treardon@rklwealth.com). Mr. Ben Ali's work is supervised through frequent office interactions, collaborative client meetings, and monthly advisor team meetings.

**Formal Education:**

Chartered Financial Consultant (ChFC®), The American College, 2013  
Chartered Advisor for Senior Living (CASL®), The American College, 2008  
Certified Financial Planner (CFP®), The American College, 2005  
Bachelor of Science in Finance, Cedarville University, 1995

**Business Experience:**

2022 – Present	RKL Wealth Management LLC Senior Wealth Advisor
2019-2021	Avantax Investment Services, Inc. Financial Advisor
2012-2019	1 <sup>st</sup> Global Capital Corp. Financial Advisor

**Disciplinary Information:**

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

**Other Business Activities & Additional Compensation:**

Mr. Beshaw is not actively engaged in any other investment-related business. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

**Supervision:**

On behalf of RKL Wealth, Dave Morais, Managing Director, Wealth Advisory, is responsible for the supervision of the employee. Mr. Morais can be reached at (717) 399-1700 or via email at [dmorais@rklwealth.com](mailto:dmorais@rklwealth.com). Mr. Beshaw's work is supervised through frequent office interactions, collaborative client meetings, and weekly investment team meetings.

**Formal Education:**

Bachelor of Science in Finance, Pennsylvania State University, 2019

**Business Experience:**

2024 – Present                      *RKL Wealth Management LLC*  
Wealth Analyst

2020 – 2024                      *Faithward Advisors*  
2022 – 2024                      Investment Analyst  
2020 – 2022                      Analyst/Trader

2019 – 2020 & 2022              *Edward Jones*  
Registered Representative

**Disciplinary Information:**

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

**Other Business Activities & Additional Compensation:**

Mr. Bruner is not actively engaged in any other investment-related business. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

**Supervision:**

On behalf of RKL Wealth, David Morais, Managing Director, is responsible for the supervision of the employee. Mr. Morais can be reached at (717) 885-5761 or via email at [dmorais@rklwealth.com](mailto:dmorais@rklwealth.com). Mr. Bruner’s work is supervised through frequent office interactions, collaborative client meetings, and monthly advisor team meetings.

**Formal Education:**

Certified Financial Planner (CFP®), Brett Danko LLC, 2020  
Bachelor of Science in Business Administration, American University, 2013

**Business Experience:**

2018 – Present	<i>RKL Wealth Management LLC</i>
2022- Present	Senior Wealth Advisor
2018 – 2021	Wealth Advisor

2017 – 2018	<i>Lanterna Distributors Inc.</i>
	Fine Wine Specialist

2016 – 2017	<i>Greysteel</i>
	Capital Markets Analyst

2014 – 2016	<i>Rite Aid Corporation</i>
	Real Estate Analyst

**Disciplinary Information:**

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

**Other Business Activities & Additional Compensation:**

Mr. Campbell is not actively engaged in any other investment-related business. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

**Supervision:**

On behalf of RKL Wealth, Dave Morais, Managing Director, Wealth Advisory, is responsible for the supervision of the employee. Mr. Morais can be reached at (717) 399-1700 or via email at [dmorais@rklwealth.com](mailto:dmorais@rklwealth.com). Mr. Campbell's work is supervised through frequent office interactions, collaborative client meetings, and monthly advisor team meetings.

**Formal Education:**

Bachelor of Science in Analytical Finance, Lebanon Valley College, 2020

**Business Experience:**

2021 – Present                      RKL Wealth Management LLC  
Wealth Analyst

2019 – 2020                        Sauder’s Eggs  
Accounting Intern

**Disciplinary Information:**

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

**Other Business Activities & Additional Compensation:**

Mrs. Fisher is not actively engaged in any other investment-related business. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

**Supervision:**

On behalf of RKL Wealth, Haley Schwartz, Senior Wealth Advisor, is responsible for the supervision of the employee. Ms. Schwartz can be reached at (717) 399-1700 or via email at [hschwartz@rklwealth.com](mailto:hschwartz@rklwealth.com). Mrs. Fisher’s work is supervised through frequent office interactions, collaborative client meetings, and monthly advisor team meetings.



**Formal Education:**

Bachelor of Science in Software Engineering, Monmouth University, 2016

**Business Experience:**

2021 – Present	RKL Wealth Management LLC
2023 – Present	Operations Associate
2021 – 2022	Wealth Analyst
2017 – 2020	Amerprise Financial Services, Inc. Registered Rep

**Disciplinary Information:**

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

**Other Business Activities & Additional Compensation:**

Mr. Goodling is not actively engaged in any other investment-related business. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

**Supervision:**

On behalf of RKL Wealth, Julie Englert, Chief Compliance Officer, is responsible for the supervision of the employee. Ms. Englert can be reached at (717) 399-1700 or via email at [jaenglert@rklwealth.com](mailto:jaenglert@rklwealth.com). Mr. Goodling’s work is supervised through frequent office interactions and collaborative team meetings.

***Formal Education:***

Bachelor of Science in Mathematics & Bachelor of Arts in Philosophy, Villanova University, 2019  
Master of Arts in Mathematics, Villanova University, 2020

***Business Experience:***

2021 – Present                      *RKL Wealth Management LLC*  
Wealth Analyst

***Disciplinary Information:***

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

***Other Business Activities & Additional Compensation:***

Mr. Guevin is not actively engaged in any other investment-related business. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

***Supervision:***

On behalf of RKL Wealth, Brandon Adams, Managing Director, Investment Strategy, is responsible for the supervision of the employee. Mr. Adams can be reached at (717) 399-1700 or via email at [badams@rklwealth.com](mailto:badams@rklwealth.com). Mr. Guevin's work is supervised through frequent office interactions, collaborative client meetings, and weekly investment team meetings.

**Formal Education:**

Certified Financial Planner (CFP®), 2019

Bachelor of Science in Finance and Bachelor of Science in Economics, West Chester University of Pennsylvania, 2013

**Business Experience:**

2019 – Present	RKL Wealth Management LLC
2022 – Present	Portfolio Manager
2019 – 2022	Senior Wealth Analyst
2013 – 2019	Vanguard
2017 – 2019	Relationship Manager
2015 – 2017	Securities Lending Analyst
2014 – 2015	Fund Financial Associate
2013 – 2014	Brokerage Investment Professional

**Disciplinary Information:**

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

**Other Business Activities & Additional Compensation:**

Mr. Harris is not actively engaged in any other investment-related business. Mr. Harris is a member of the Investment Committee of the Lancaster County Community Foundation. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

**Supervision:**

On behalf of RKL Wealth, Brandon Adams, Managing Director, Investment Strategy, is responsible for the supervision of the employee. Mr. Adams can be reached at (717) 399-1700 or via email at [badams@rklwealth.com](mailto:badams@rklwealth.com). Mr. Harris' work is supervised through frequent office interactions, collaborative client meetings, and weekly investment team meetings.

**Formal Education:**

Mr. Hinerdeer has not pursued continuing formal education.

**Business Experience:**

2006 – Present                      RKL Wealth Management LLC  
Senior Trader

1994 – 2006                        Small Business Owner

**Disciplinary Information:**

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

**Other Business Activities & Additional Compensation:**

Mr. Hinerdeer is not actively engaged in any other investment-related business. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

**Supervision:**

On behalf of RKL Wealth, Brandon Adams, Managing Director, Investment Strategy, is responsible for the supervision of the employee. Mr. Adams can be reached at (717) 399-1700 or via email at [badams@rklwealth.com](mailto:badams@rklwealth.com). Mr. Hinerdeer's work is supervised through frequent office interactions, collaborative client meetings, and weekly investment team meetings.

**Formal Education:**

Bachelor of Science in Accounting, Susquehanna University, 2019

**Business Experience:**

2023 – Present	RKL Wealth Management LLC
2023 – Present	Client Service Associate
2019 – 2023	RKL LLP
2021 – 2023	Senior Audit Associate
2019 – 2021	Audit Associate

**Disciplinary Information:**

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

**Other Business Activities & Additional Compensation:**

Ms. Jury is not actively engaged in any other investment-related business. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

**Supervision:**

On behalf of RKL Wealth, Deborah Lander, Director of Retirement Plan Services, is responsible for the supervision of the employee. Mrs. Lander can be reached at (717) 885-5767 or via email at [dlander@rklwealth.com](mailto:dlander@rklwealth.com). Ms. Jury's work is supervised through frequent office interactions, collaborative client meetings, and monthly advisor team meetings.

**Formal Education:**

Certified Plan Fiduciary Advisor (CPFA®), National Association of Plan Advisors, 2020  
Certified Financial Planner (CFP®), CFP Board, 2006  
Qualified 401k Administrator (QKA), American Society of Pension Professionals & Actuaries, 2004  
Associate's Degree, Banking and Finance, Central Pennsylvania College, 1988

**Business Experience:**

<i>2018 – Present</i>	<i>RKL Wealth Management, LLC</i>
<i>2024 – Present</i>	Director of Retirement Plan Services
<i>2022 – 2024</i>	Senior Retirement Plan Advisor
<i>2018 – 2022</i>	Retirement Plan Advisor

<i>1989 – 2018</i>	<i>M&amp;T Bank, Wilmington Trust</i>
	VP, Relationship Manager

**Disciplinary Information:**

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

**Other Business Activities & Additional Compensation:**

Mrs. Lander is not actively engaged in any other investment-related business. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

**Supervision:**

On behalf of RKL Wealth, Laurie Peer, President, is responsible for the supervision of the employee. Ms. Peer can be reached at (610) 376-9561 or via email at [lmpeer@rklwealth.com](mailto:lmpeer@rklwealth.com). Mrs. Lander's work is supervised through frequent office interactions, collaborative client meetings, and monthly advisor team meetings.

**Formal Education:**

Retirement Income Certified Professional (RICP®) – The American College of Financial Services, 2022  
Certified Investment Management Analyst (CIMA®) – Yale School of Management - 2019  
Bachelor of Science in Finance, York College of Pennsylvania – 2014

**Business Experience:**

2023 – Present                      *RKL Wealth Management LLC*  
Client Service Associate

2017 – 2023                        *MST Financial*  
Portfolio Manager

2014 – 2017                        *Northwestern Mutual*  
Investment Operations

**Disciplinary Information:**

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

**Other Business Activities & Additional Compensation:**

Mr. Leiphart is not actively engaged in any other investment-related business. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

**Supervision:**

On behalf of RKL Wealth, Deb Lander, Senior Retirement Plan Advisor, is responsible for the supervision of the employee. Ms. Lander can be reached at (717) 399-1700 or via email at [dlander@rklwealth.com](mailto:dlander@rklwealth.com). Mr. Leiphart’s work is supervised through frequent office interactions, collaborative client meetings, and monthly advisor team meetings.

**Formal Education:**

Bachelor of Science in Finance, Fordham University, 2020

**Business Experience:**

2023 – Present                      *RKL Wealth Management LLC*  
Wealth Analyst

2020 – 2023                      *Lloyds Bank*  
2022 – 2023                      Financial Sponsors Associate  
2020 – 2023                      Senior Rotational Analyst

**Disciplinary Information:**

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

**Other Business Activities & Additional Compensation:**

Mr. Madonis is not actively engaged in any other investment-related business. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

**Supervision:**

On behalf of RKL Wealth, Brandon Adams, Managing Director, Investment Strategy, is responsible for the supervision of the employee. Mr. Adams can be reached at (717) 399-1700 or via email at [badams@rklwealth.com](mailto:badams@rklwealth.com). Mr. Madonis' work is supervised through frequent office interactions, collaborative client meetings, and weekly investment team meetings.



**Formal Education:**

Certified Financial Planner (CFP®), The American College, 2009  
Bachelor of Arts in Finance, James Madison University, 2000

**Business Experience:**

2018 – Present	<i>RKL Wealth Management LLC</i>
2024 – Present	Managing Director, Wealth Advisory
2018 – 2024	Senior Wealth Advisor
2010 – 2018	<i>Wilmington Trust, N.A.</i>
	Sr. Private Client Advisor
2007 – 2010	<i>M&amp;T Securities, Inc.</i>
	Financial Consultant
2005 – 2007	<i>M&amp;T Bank</i>
2005 – 2007	Branch Manager II
2002 – 2004	Select Banker II
2001 – 2002	<i>Waddell &amp; Reed, Inc.</i>
	Financial Advisor

**Disciplinary Information:**

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

**Other Business Activities & Additional Compensation:**

Mr. Morais is not actively engaged in any other investment-related business. Mr. Morais is a member of the Investment Committee and the Charitable Endowment Committee of The Rotary Club of York, a member of the program committee of the York Estate Planning Council, and a member of the program committee and the steering committee of York Leave-a-Legacy. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

**Supervision:**

On behalf of RKL Wealth, Laurie Peer, President, is responsible for the supervision of the employee. Ms. Peer can be reached at (610) 376-9561 or via email at [lmpeer@rklwealth.com](mailto:lmpeer@rklwealth.com). Mr. Morais' work is supervised through frequent office interactions, collaborative client meetings, and monthly advisor team meetings.

**Formal Education:**

Master of Business Administration in Accounting and Technology, Loyola University Maryland, 2001  
Juris Doctor, University of Baltimore School of Law, 1995  
Bachelor of Business Administration in Finance, Loyola University Maryland, 1992

**Business Experience:**

2022 – Present	<i>RKL Wealth Management LLC</i>
2022 – Present	Managing Director, Wealth Strategy
2019 – 2022	Senior Wealth Strategist
2015 – 2019	<i>Hawthorn, PNC</i>
	Family Wealth Senior Wealth Strategist
2010 – 2015	<i>Sageworth Trust Company</i>
	Wealth Strategist
2009 – 2010	<i>PNC Wealth Management</i>
	Senior Wealth Planner

**Disciplinary Information:**

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

**Other Business Activities & Additional Compensation:**

Mr. Onorato is not actively engaged in any other investment-related business. Mr. Onorato is a member of the Berks County Estate Planning Council and the Lancaster Estate Planning Council. He is also an officer for Founders Fiduciary. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

**Supervision:**

On behalf of RKL Wealth, Laurie Peer, President, is responsible for the supervision of the employee. Ms. Peer can be reached at (610) 376-9561 or via email at [lmpeer@rklwealth.com](mailto:lmpeer@rklwealth.com). Mr. Onorato's work is supervised through frequent office interactions, collaborative client meetings, and monthly advisor team meetings.

**Formal Education:**

Bachelor of Business Administration in Finance, Wilkes University, 2018  
Certified Financial Planner (CFP®), Brett Danko LLC, 2022  
Qualified 401k Administrator (QKA), American Society of Pension Professionals & Actuaries, 2020

**Business Experience:**

2018 – Present	RKL Wealth Management LLC
2023 – Present	Wealth Advisor
2022 – 2023	Retirement Plan Advisor
2019 – 2022	Retirement Plan Analyst
2018 – 2019	Investment Analyst

**Disciplinary Information:**

There has been no disciplinary action, nor is any disciplinary pending against this employee.

**Other Business Activities & Additional Compensation:**

Mr. Palys is not actively engaged in any other investment-related business. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

**Supervision:**

On behalf of RKL Wealth, Brayden Campbell, Senior Wealth Advisor, is responsible for the supervision of the employee. Mr. Campbell can be reached at (717) 399-1700 or via email at [bcampbell@rklwealth.com](mailto:bcampbell@rklwealth.com). Mr. Palys' work is supervised through frequent office interactions, collaborative client meetings, and weekly investment team meetings.

**Formal Education:**

Certified Financial Planner (CFP®), 2013

Bachelor of Science in Business Management, West Chester University, 2006

**Business Experience:**

2022 – Present

RKL LLP  
Partner

2008 – Present

RKL Wealth Management LLC

2015 – 2021

Senior Wealth Advisor

2008 – 2014

Wealth Advisor

2006 – 2008

Santander Bank  
HR Benefits Analyst

**Disciplinary Information:**

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

**Other Business Activities & Additional Compensation:**

Mr. Reardon is not actively engaged in any other investment-related business but serves as a Partner of RKL LLP, the parent company of RKL Wealth. He serves on the board of the Wyomissing Football Association, is the Endowment Committee Chairperson for the Bausman UCC Church, and an Investment Committee member of the United Way of Berks County. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

**Supervision:**

On behalf of RKL Wealth, Laurie Peer, President, is responsible for the supervision of the employee. Ms. Peer can be reached at (610) 376-9561 or via email at [lmpeer@rklwealth.com](mailto:lmpeer@rklwealth.com). Mr. Reardon's work is supervised through frequent office interactions, collaborative client meetings, and monthly advisor team meetings.

**Formal Education:**

Certified Financial Planner (CFP®), Brett Danko, LLC, 2019  
Retirement Income Certified Professional (RICP®), The American College, 2014  
Bachelor of Science in Business Management, The Pennsylvania State University, 2011

**Business Experience:**

2017 – Present	RKL Wealth Management LLC
2020 – Present	Senior Wealth Advisor
2017 – 2020	Wealth Advisor
2011 – 2017	Prudential Insurance Company of America/Pruco Securities LLC Registered Representative

**Disciplinary Information:**

There has been no disciplinary action, nor is any disciplinary action pending against this employee

**Other Business Activities & Additional Compensation:**

Ms. Schwartz is not actively engaged in any other investment-related business. Ms. Schwartz is a member of the American Business Women’s Association, Penn Square Chapter; a board member of the Penn State University Alumni Association of Lancaster; and a board member of the Lancaster Estate Planning Council. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

**Supervision:**

On behalf of RKL Wealth, Dave Morais, Managing Director, Wealth Advisory, is responsible for the supervision of the employee. Mr. Morais can be reached at (717) 399-1700 or via email at [dmorais@rklwealth.com](mailto:dmorais@rklwealth.com). Ms. Schwartz’s work is supervised through frequent office interactions, collaborative client meetings, and monthly advisor team meetings.

**Formal Education:**

Bachelor of Business Administration in Business Administration, American Military University, 2021  
Associate in Science in Business Administration, Harrisburg Area Community College, 2008

**Business Experience:**

2023 – Present	RKL Wealth Management LLC Wealth Analyst
2022 – 2023	Seven One Seven Capital Management Trader
2017 – 2022	Senior Wellness Services, LLC Owner

**Disciplinary Information:**

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

**Other Business Activities & Additional Compensation:**

Mr. Stauffer is not actively engaged in any other investment-related business. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

**Supervision:**

On behalf of RKL Wealth, Brandon Adams, Managing Director, Investment Strategy, is responsible for the supervision of the employee. Mr. Adams can be reached at (717) 399-1700 or via email at [badams@rklwealth.com](mailto:badams@rklwealth.com). Mr. Stauffer’s work is supervised through frequent office interactions, collaborative client meetings, and weekly investment team meetings.

**Formal Education:**

Bachelor of Arts in Business Management and History, Alvernia University, 1995

**Business Experience:**

2023 – Present	<i>RKL Wealth Management LLC</i> Wealth Advisor
2021 – 2023	<i>PFG Advisors   Lincoln Financial Advisors</i> Relationship Manager
2020 – 2021	<i>Self-Employed / Independent Advisor with an Affiliation to Lincoln Financial Advisors</i> Financial Professional
2006 – 2020	<i>Wilmington Trust Company</i> Client Relationship Manager

**Disciplinary Information:**

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

**Other Business Activities & Additional Compensation:**

Mr. Stiles is not actively engaged in any other investment-related business. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

**Supervision:**

On behalf of RKL Private Wealth, Thomas Reardon, Senior Wealth Advisor, is responsible for the supervision of the employee. Mr. Reardon can be reached at (610) 898-8137 or via email at [treardon@rklwealth.com](mailto:treardon@rklwealth.com). Mr. Stiles' work is supervised through frequent office interactions, collaborative client meetings, and monthly advisor team meetings.

## Supervision

RKL Wealth's manner of supervision is a multi-tiered process. RKL Wealth maintains a Code of Ethics to which all employees must subscribe. The Code of Ethics provides for RKL Wealth and its employees to exercise fiduciary duty to its clients by acting in the best interest of the client and always placing the client's interest's first and foremost. RKL Wealth takes seriously its compliance and regulator obligations and requires all staff and employees to comply with all federal and state regulations as well as RKL Wealth's policies and procedures. Employees are required, no less than annually, to attest to their compliance with the firm's compliance policies and to their understanding of RKL Wealth's Code of Ethics.

## Education and Business Standards

RKL Wealth requires that advisors in its employ must possess, minimally, a college degree and/or appropriate business experience and all required licenses. Advisors must have work experience that demonstrates their aptitude for investment management. We encourage our advisors to pursue further coursework demonstrating knowledge of issues pertaining to insurance, estate planning, financial planning, tax planning and investment management. Examples of acceptable coursework include those leading to the following certifications and credentials: CAIA®, CASL®, CEPA, CFA®, CFP®, ChFC®, CIMA®, CPA, CRPS®, QKA, RICP®.

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## Professional Certifications

### Chartered Alternative Investment Analyst (CAIA®).

The Chartered Alternative Investment Analyst (CAIA®), is a certification that guarantees that the holder has completed the level I and II examinations and the holder can be regarded as a specialist in Alternative Investment. This professional certification details that the holder has been trained in areas such as hedge funds, venture capital, private equity, funds of funds, derivatives and real estate investments. This professional certification is granted by the Chartered Alternative Investment Analyst Association.

### Chartered Advisor for Senior Living (CASL®)

A CASL is licensed by the American College Board to use the CASL mark. CASL certification requirements include i) Completion of the 5 core courses on Investments, Fundamentals of Estate Planning, Understanding the Older Client, Health and Long-Term Care Financing for Seniors and Financial Decisions for Retirement; ii) Successful completion of a proctored exam for each course; iii) Three-year qualifying full-time work experience; and, iv) compliance with The American College Code of Ethics and Procedures.

### Certified Exit Planning Advisor (CEPA)

Advisors with this credential are specially trained to help business owners create an exit plan – a blueprint for selling company with maximum benefit.

### Chartered Financial Analyst (CFA®)

CFAs have completed a globally recognized, graduate level curriculum that provides a strong foundation of real-world investment analysis and portfolio management skills. The CFA designation is issued by the CFA Institute.

To become a charter holder, a candidate must satisfy the following requirements: (i) Have four years (48 months) of qualified work experience (or a combination of education and work experience acceptable by the CFA Institute); ii) Complete the CFA Program (mastery of the current CFA curriculum and passing three six-hour examinations); iii) Become a member of the CFA Institute and apply for membership to a local CFAMember society; iv) Adhere to the *CFA Institute Code of Ethics and Standards of Professional Conduct*; and, iv) Successfully pass the Candidate Fitness Standards and background check.

Independent of any other requirements for becoming a charter holder, the CFA Program takes an average of four years for candidates to complete.

### Certified Financial Planner (CFP®)

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. To attain the right to use the CFP marks, an employee must satisfactorily fulfill the following requirements: (i) 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; (ii) attain a Bachelor's Degree from a regionally accredited United States college or university (iii) pass the comprehensive CFP Certification Examination which is administered in 10 hours over a two-day period; (iv) complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and (v) 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.

### Chartered Financial Consultant (ChFC®)

The ChFC® designation has been a mark of excellence for almost thirty years and currently requires nine college-level courses, the most of any financial planning credential. Average study time to earn the ChFC exceeds 450 hours. Required courses cover extensive education and application training in financial planning, income taxation, investments, and estate and retirement planning. Additional electives are chosen from such topics as macroeconomics, financial decisions for retirement, and executive compensation. ChFC designees must meet experience requirements and adhere to continuing education and ethical standards. The credential is awarded by The American College, a non-profit educator with an 84-year heritage and the highest level of academic accreditation.



Employees 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) 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) 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.

#### **Certified Investment Management Analyst (CIMA®)**

The CIMA certification is uniquely designed to provide a useful and relevant balance of theory and practical knowledge. It goes well beyond the fundamentals, with deep dives into advanced portfolio management, portfolio construction, and risk management techniques. The CIMA program provides a systematic process advisors and consultants can use to put their clients' strategies into action. From behavioral finance to plan design and beyond, they gain critical skills and knowledge from the world's most sophisticated business schools (including the University of Chicago Booth School of Business and the Yale School of Management.)

#### **Certified Public Account (CPA)**

Certified Public Accountants 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: i) Bachelor's or master's degree from a college or university approved by the Pennsylvania State Board of Accountancy and 120 post-secondary credits with a minimum 24 credit hours in accounting-related subjects, including accounting and auditing, business law, finance or other State Board of Accountancy-approved tax subject; ii) Applicants with 150 credits must have completed 36 hours in the above subjects; iii) Successful passage of the Uniform CPA Examination; iv) Applicants who have completed a bachelor's degree program with less than 150 credit hours must have at least two years of professional 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 or verification by a CPA; v) Applicants who have completed a master's or a bachelor's degree program with 150 credit hours are required to have at least one year (1,600 hours) of professional experience; vi) 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). Adherence to a rigorous Code of Professional Conduct which requires that the CPA acts with integrity, objectivity, due care, competence, fully discloses any conflicts of interest (and obtain client consent if a conflict exists), maintains client confidentiality, and discloses to the client any commission or referral fees, and serve the public interest when providing financial services.

#### **Qualified 401(k) Administrator (QKA)**

Qualified 401(k) Administrator (QKA) credential is offered for retirement plan professionals who work primarily with 401(k) plans. Applicants for the QKA credentials are from various professional disciplines.

#### **Retirement Income Certified Professional (RICP®)**

RICP holders obtain their designation from the American College of Financial Services to use the trademark. RICP certification requirements include i) Completion of the 3 core courses; ii) Successful completion of a proctored exam for each course; iii) Three-years qualifying full-time work experience; and, iv) compliance with The American College Code of Ethics and Procedures.