

## Item 1 Cover Page

A.

**Roy E. Williams**

Prestige Wealth Management Group, LLC

Brochure Supplement

Dated: March 15, 2023

Contact: Roy E. Williams, Chief Compliance Officer

31 State Route 12

Flemington, New Jersey 08822

B.

**This Brochure Supplement provides information about Roy E. Williams that supplements the Prestige Wealth Management Group, LLC Brochure; you should have received a copy of that Brochure. Please contact Roy E. Williams, Chief Compliance Officer, if you did *not* receive Prestige Wealth Management Group, LLC's Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Roy E. Williams is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)**

## Item 2 Education Background and Business Experience

Roy E. Williams was born in 1959. Mr. Williams graduated from Lycoming College in 1982, with a Bachelor of Arts degree in Business. Mr. Williams is the Founder and has been the President of Prestige Wealth Management Group, LLC since 1994. Mr. Williams is also the Founder and has been the President of Prestige Wealth Services Group, Inc. since 2013. Mr. Williams has also been a registered representative of Triad Advisors, LLC since 2011.

Mr. Williams has held the designation of Chartered Financial Consultant (ChFC®) since 1994. ChFC® is a financial planning designation for the insurance industry conferred by The American College. Candidates must meet education, experience, examination, and continuing ethical requirements. Candidates must have at least three years of experience in the financial industry, or an undergraduate or graduate degree from an accredited university and two years of experience in the financial industry. Candidates are required to take nine academic courses each followed by

an exam. The courses and exams cover topics in finance, investing, insurance, and estate planning.

Mr. Williams has held the designation of Chartered Life Underwriter (CLU®) since 1994. CLU® is a financial planning designation for the insurance industry conferred by The American College. Candidates must meet education, experience, examination, and continuing ethical requirements. Candidates must have at least three years of experience in the financial industry, or an undergraduate or graduate degree from an accredited university and two years of experience in the financial industry. Candidates are required to take eight academic courses each followed by an exam. The courses and exams cover topics in finance, investing, insurance, and estate planning.

### **Item 3 Disciplinary Information**

None.

### **Item 4 Other Business Activities**

- A. **Registered Representative of Triad Advisors, LLC.** Mr. Williams is a registered representative of Triad Advisors, LLC ("*Triad*"), an SEC Registered and FINRA member broker-dealer. Clients may choose to engage Mr. Williams in his individual capacity as a registered representative of *Triad*, to implement investment recommendations on a commission basis.
1. **Conflict of Interest.** The recommendation by Mr. Williams that a client purchase a securities commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend investment products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any commission products from Mr. Williams. Clients are reminded that they may purchase investment products recommended by Mr. Williams through other, non-affiliated broker dealers. **The Registrant's Chief Compliance Officer, Roy E. Williams, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**
  2. **Commissions.** In the event the client chooses to purchase investment products through *Triad*, brokerage commissions will be charged by *Triad* to effect securities transactions, a portion of which commissions shall be paid by *Triad* to Mr. Williams. The brokerage commissions charged by *Triad* may be higher or lower than those charged by other broker-dealers. The securities commission business conducted by Mr. Williams is separate and apart from Registrant's investment management services discussed in the Registrant's *Brochure*.

**Other Investment Adviser Firm.** Mr. Williams, also serves as the President and an investment adviser representative of Prestige Wealth Services Group, Inc. (“PWSG”), an affiliated SEC registered investment advisor firm. Mr. Williams may refer certain clients to PWSG for advisory services. The recommendation by Mr. Williams that a client engage the investment advisory services of PWSG presents a **conflict of interest**. Mr. Williams, the Registrant’s Principal, may receive a direct economic benefit from any such referral. No client is under any obligation to engage the services of PWSG. **The Registrant’s Chief Compliance Officer, Roy E. Williams, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

- B. **Licensed Insurance Agent.** Mr. Williams, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Williams to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Williams that a client purchase an insurance commission product presents a **conflict of interest**, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client’s need. No client is under any obligation to purchase any insurance commission products from Mr. Williams. Clients are reminded that they may purchase insurance products recommended by Mr. Williams through other, non-affiliated insurance agents. **The Registrant’s Chief Compliance Officer, Roy E. Williams, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

**Williams Family Make a Difference Foundation.** Mr. Williams, established the Williams Family Make a Difference Foundation (the “Foundation”) in 2014. The Foundation was formed with the intent to fund various 501(c)3 charities. The Foundation may sponsor or co-sponsor events that certain of the Registrants clients may be invited to attend. No client is under any obligation to attend any event sponsored by or make a donation to the Foundation. **The Registrant’s Chief Compliance Officer, Roy E. Williams, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

## **Item 5 Additional Compensation**

The supervised person’s annual compensation is based, in part, on the amount of assets under management that he introduces to the Registrant. Accordingly, the supervised has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client’s best interests.

## **Item 6 Supervision**

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Roy E. Williams, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Williams at (908) 782-0001.

**Item 1 Cover Page**

A.

**John DeAngelo**

Prestige Wealth Management Group, LLC

Brochure Supplement

Dated: March 15, 2023

Contact: Roy E. Williams, Chief Compliance Officer

31 State Route 12

Flemington, New Jersey 08822

B.

**This Brochure Supplement provides information about John DeAngelo that supplements the Prestige Wealth Management Group, LLC Brochure; you should have received a copy of that Brochure. Please contact Roy E. Williams, Chief Compliance Officer, if you did *not* receive Prestige Wealth Management Group, LLC's Brochure or if you have any questions about the contents of this supplement.**

**Additional information about John DeAngelo is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)**

**Item 2 Education Background and Business Experience**

John DeAngelo was born in 1969. Mr. DeAngelo graduated from Richard Stockton College in 1997, with a Bachelor of Science degree in Business Management and Finance. Mr. DeAngelo has been with Prestige Wealth Management Group, LLC since 2012 and is currently a Managing Director and Wealth Advisor. Mr. DeAngelo has also been with Prestige Wealth Services Group, Inc. since 2017 and is currently a Managing Director and Wealth Advisor. Mr. DeAngelo has also been a registered representative of Triad Advisors, LLC since 2012. From 2008 through 2012, Mr. DeAngelo was a Financial Representative with Merrill Lynch, Pierce, Fenner & Smith, Inc.

Mr. DeAngelo has been a CERTIFIED FINANCIAL PLANNER™ since 2004.

Mr. DeAngelo is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

### Item 3 Disciplinary Information

None.

### Item 4 Other Business Activities

- A. **Registered Representative of Triad Advisors, LLC.** Mr. DeAngelo is a registered representative of Triad Advisors, LLC ("*Triad*"), an SEC Registered and FINRA member broker-dealer. Clients may choose to engage Mr. DeAngelo in his individual capacity as a registered representative of *Triad*, to implement investment recommendations on a commission basis.
1. **Conflict of Interest.** The recommendation by Mr. DeAngelo that a client purchase a securities commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend investment products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any commission products from Mr. DeAngelo. Clients are reminded that they may purchase investment products recommended by Mr. DeAngelo through other, non-affiliated broker dealers. **The Registrant's Chief Compliance Officer, Roy E. Williams, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**
  2. **Commissions.** In the event the client chooses to purchase investment products through *Triad*, brokerage commissions will be charged by *Triad* to effect securities transactions, a portion of which commissions shall be paid by *Triad* to Mr. DeAngelo. The brokerage commissions charged by *Triad* may be higher or lower than those charged by other broker-dealers. The securities commission business conducted by Mr. DeAngelo is separate and apart from Registrant's investment management services discussed in the Registrant's *Brochure*.
- Other Investment Adviser Firm.** Mr. DeAngelo, also serves as an investment adviser representative of Prestige Wealth Services Group, Inc. ("*PWSG*"), an affiliated SEC registered investment advisor firm. Mr. DeAngelo may refer certain clients to *PWSG* for advisory services. The recommendation by Mr. DeAngelo that a client engage the investment advisory services of *PWSG* presents a *conflict of interest*. Mr. DeAngelo, may receive a direct economic benefit from any such referral. No client is under any obligation to engage the services of *PWSG*. **The Registrant's Chief Compliance Officer, Roy E. Williams, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**
- B. The supervised person is not actively engaged in any non-investment-related

business or occupation for compensation.

#### **Item 5 Additional Compensation**

The supervised person's annual compensation is based, in part, on the amount of assets under management that he introduces to the Registrant. Accordingly, the supervised has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

#### **Item 6 Supervision**

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Roy E. Williams, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Williams at (908) 782-0001.



## Item 1 Cover Page

A.

**Alyssa Y. McMahon**

Prestige Wealth Management Group, LLC

Brochure Supplement

Dated: March 15, 2023

Contact: Roy E. Williams, Chief Compliance Officer

31 State Route 12

Flemington, New Jersey 08822

B.

**This Brochure Supplement provides information about Alyssa Y. McMahon that supplements the Prestige Wealth Management Group, LLC Brochure; you should have received a copy of that Brochure. Please contact Roy E. Williams, Chief Compliance Officer, if you did *not* receive Prestige Wealth Management Group, LLC's Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Alyssa Y. McMahon is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)**

## Item 2 Education Background and Business Experience

Alyssa Y. McMahon was born in 1980. Ms. McMahon graduated from Montclair State in 2002, with a Bachelor of Science degree in Finance and Management received her MBA from Rutgers School of Business. Ms. McMahon has been with Prestige Wealth Management Group, LLC and Prestige Wealth Services Group, Inc. since 2013 and is currently the Director of Financial Planning and Investment Operations. From 2005 through 2013, Ms. McMahon was a Financial Planner with American Economic Planning Group, Inc.

Ms. McMahon has been a CERTIFIED FINANCIAL PLANNER™ since 2008.

Ms. McMahon is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, she may refer to herself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and she may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The

CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Ms. McMahon has been a CFA® Charterholder 2015. CFA® designates an international professional certificate that is offered by the CFA Institute. 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 178,000 CFA® Charterholders working in over 170 countries and regions. 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 38 countries/territories recognize the CFA® charter as a proxy for meeting certain licensing requirements, and more than 466 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.

### **Item 3 Disciplinary Information**

None.

#### Item 4 Other Business Activities

A. **Registered Representative of Triad Advisors, LLC.** Ms. McMahon is a registered representative of Triad Advisors, Inc. (“*Triad*”), an SEC Registered and FINRA member broker-dealer. Clients may choose to engage Ms. McMahon in her individual capacity as a registered representative of *Triad*, to implement investment recommendations on a commission basis.

1. **Conflict of Interest.** The recommendation by Ms. McMahon that a client purchase a securities commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend investment products based on commissions to be received, rather than on a particular client’s need. No client is under any obligation to purchase any commission products from Ms. McMahon. Clients are reminded that they may purchase investment products recommended by Ms. McMahon through other, non-affiliated broker dealers. **The Registrant’s Compliance Officer, Roy E. Williams, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**
2. **Commissions.** In the event the client chooses to purchase investment products through *Triad*, brokerage commissions will be charged by *Triad* to effect securities transactions, a portion of which commissions shall be paid by *Triad* to Ms. McMahon. The brokerage commissions charged by *Triad* may be higher or lower than those charged by other broker-dealers. The securities commission business conducted by Ms. McMahon is separate and apart from Registrant’s investment management services discussed in the Registrant’s *Brochure*.

**Other Investment Adviser Firm.** Ms. McMahon, also serves as an investment adviser representative of Prestige Wealth Services Group, Inc. (“*PWSG*”), an affiliated SEC registered investment advisor firm. Ms. McMahon may refer certain clients to *PWSG* for advisory services. The recommendation by Ms. McMahon that a client engage the investment advisory services of *PWSG* presents a *conflict of interest*. Ms. McMahon, may receive a direct economic benefit from any such referral. No client is under any obligation to engage the services of *PWSG*. **The Registrant’s Chief Compliance Officer, Roy E. Williams, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

B. **Licensed Insurance Agent.** Ms. McMahon, in her individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Ms. McMahon to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Ms. McMahon that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend insurance products based on

commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Ms. McMahon. Clients are reminded that they may purchase insurance products recommended by Ms. McMahon through other, non-affiliated insurance agents. **The Registrant's Compliance Officer, Roy E. Williams, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

#### **Item 5 Additional Compensation**

The supervised person's annual compensation is based, in part, on the amount of assets under management that she introduces to the Registrant. Accordingly, the supervised has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

#### **Item 6 Supervision**

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Roy E. Williams, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Williams at (908) 782-0001.

**Item 1 Cover Page**

A.

**Paul R. Esposito**

Prestige Wealth Management Group, LLC

Brochure Supplement

Dated: March 15, 2023

Contact: Roy E. Williams, Compliance Officer  
31 State Route 12  
Flemington, New Jersey 08822

B.

**This Brochure Supplement provides information about Paul R. Esposito that supplements the Prestige Wealth Management Group, LLC Brochure; you should have received a copy of that Brochure. Please contact Roy E. Williams, Compliance Officer, if you did *not* receive Prestige Wealth Management Group, LLC's Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Paul R. Esposito is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)**

**Item 2 Education Background and Business Experience**

Paul R. Esposito was born in 1981. Mr. Esposito graduated from St. Joseph's University in May 2003, with a Bachelor of Science degree in Finance and Marketing. Mr. Esposito has been a Senior Portfolio Manager of Prestige Wealth Management Group, LLC and Prestige Wealth Services Group since March 2018. From October 2014 through March 2018, Mr. Esposito was a Portfolio Manager with Alliance Wealth Management Group. From March 2011 through October 2014, Mr. Esposito was a Portfolio Manager with Wells Fargo Trust.

Mr. Esposito has been a CERTIFIED FINANCIAL PLANNER™ since August 2007.

Mr. Esposito is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use

these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Mr. Esposito has been a CFA® Charter Holder since August 2014. CFA® designates an international professional certificate that is offered by the CFA Institute.

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 178,000 CFA charter holders working in 170 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 charter holders 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 38 countries/territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 466 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.



### Item 3 Disciplinary Information

None.

### Item 4 Other Business Activities

- A. **Other Investment Adviser Firm.** Mr. Esposito also serves as a Senior Portfolio Manager of Prestige Wealth Services Group, Inc. (“PWSG”), an affiliated SEC registered investment advisor firm. Mr. Esposito may refer certain clients to PWSG for advisory services. The recommendation by Mr. Esposito that a client engage the investment advisory services of PWSG presents a **conflict of interest**. Mr. Esposito may receive a direct economic benefit from any such referral. No client is under any obligation to engage the services of PWSG. **The Registrant’s Chief Compliance Officer, Roy E. Williams, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

### Item 5 Additional Compensation

None.

### Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant’s policies and procedures manual. The primary purpose of the Registrant’s Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the “Act”). The Registrant’s Chief Compliance Officer, Roy E. Williams, is primarily responsible for the implementation of the Registrant’s policies and procedures and overseeing the activities of the Registrant’s supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Compliance Officer. Should a client have any questions regarding the Registrant’s supervision or compliance practices, please contact Mr. Williams at (908) 782-0001.

## **Item 1 Cover Page**

A.

**Nathaniel P. Hodgson**

Prestige Wealth Management Group, LLC

Brochure Supplement

Dated: March 15, 2023

Contact: Roy E. Williams, Compliance Officer

31 State Route 12

Flemington, New Jersey 08822

B.

**This Brochure Supplement provides information about Nathaniel P. Hodgson that supplements the Prestige Wealth Management Group, LLC Brochure; you should have received a copy of that Brochure. Please contact Roy E. Williams, Compliance Officer, if you did *not* receive Prestige Wealth Management Group, LLC's Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Nathaniel P. Hodgson is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)**

## **Item 2 Education Background and Business Experience**

Nathaniel P. Hodgson was born in 1984. Mr. Hodgson graduated from Metropolitan State University of Denver in 2013, with a Bachelor of Science degree in Financial Services. Mr. Hodgson has been a Client Services Associate of Prestige Wealth Management Group, LLC since August 2017. Mr. Hodgson has also been a registered representative of Triad Advisors, LLC since September 2017. From October 2015 through August 2017, Mr. Hodgson was a Quality Analyst with Applegate. From March 2014 through September 2015, Mr. Hodgson was a Trading and Operations Assistant with Ladenburg Thalmann.

## **Item 3 Disciplinary Information**

None.

#### Item 4 Other Business Activities

- A. **Registered Representative of Triad Advisors, LLC.** Mr. Hodgson is a registered representative of Triad Advisors, LLC ("*Triad*"), an SEC Registered and FINRA member broker-dealer. Clients may choose to engage Mr. Hodgson in his individual capacity as a registered representative of *Triad*, to implement investment recommendations on a commission basis.
1. **Conflict of Interest.** The recommendation by Mr. Hodgson that a client purchase a securities commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend investment products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any commission products from Mr. Hodgson. Clients are reminded that they may purchase investment products recommended by Mr. Hodgson through other, non-affiliated broker dealers. **The Registrant's Chief Compliance Officer, Roy E. Williams, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**
  2. **Commissions.** In the event the client chooses to purchase investment products through *Triad*, brokerage commissions will be charged by *Triad* to effect securities transactions, a portion of which commissions shall be paid by *Triad* to Mr. Hodgson. The brokerage commissions charged by *Triad* may be higher or lower than those charged by other broker-dealers. The securities commission business conducted by Mr. Hodgson is separate and apart from Registrant's investment management services discussed in the Registrant's *Brochure*.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

#### Item 5 Additional Compensation

None.

#### Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Roy E. Williams, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Compliance Officer. Should a client have any questions

regarding the Registrant's supervision or compliance practices, please contact Mr. Williams at (908) 782-0001.

## Item 1 Cover Page

A.

**Michael L. Williams**

Prestige Wealth Management Group, LLC

Brochure Supplement

Dated: March 15, 2023

Contact: Roy E. Williams, Compliance Officer

31 State Route 12

Flemington, New Jersey 08822

B.

**This Brochure Supplement provides information about Michael L. Williams that supplements the Prestige Wealth Management Group, LLC Brochure; you should have received a copy of that Brochure. Please contact Roy E. Williams, Compliance Officer, if you did *not* receive Prestige Wealth Management Group, LLC's Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Michael L. Williams is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)**

## Item 2 Education Background and Business Experience

Michael L. Williams was born in 1985. Mr. Williams graduated from James Madison University in 2007 with a Bachelor of Business Administration degree in Finance. Mr. Williams has been a Wealth Advisor of Prestige Wealth Management Group, LLC and Prestige Wealth Services Group, LLC since September 2018. Mr. Williams has also been a registered representative of Triad Advisors, LLC since September 2018. From February 2011 through August 2018, Mr. Williams was an Underwriter with Wells Fargo.

Mr. Williams has been a CERTIFIED FINANCIAL PLANNER™ since 2021.

Mr. Williams is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The

CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Mr. Williams has held the designation of Enrolled Agent (EA) since 2022. Enrolled Agent (EA) is a tax professional who has passed an IRS test covering all aspects of taxation, plus passed an IRS background check. Enrolled Agents have passed a two-day, 8-hour examination. The examination (called the Special Enrollment Examination) covers all aspects of federal tax law,

including the taxation of individuals, corporations, partnerships, and various regulations governing IRS collections and audit procedures. Like CPAs and tax attorneys, EAs can handle any type of tax matter and represent their client's interests before the IRS. Unlike CPAs and tax attorneys, Enrolled Agents are tested directly by the IRS, and enrolled agents focus exclusively on tax accounting. The "EA" designation may be revoked by the IRS' Office of Professional Responsibility for malpractice.

### Item 3 Disciplinary Information

None.

### Item 4 Other Business Activities

A. **Registered Representative of Triad Advisors, LLC.** Mr. Williams is a registered representative of Triad Advisors, LLC ("*Triad*"), an SEC Registered and FINRA member broker-dealer. Clients may choose to engage Mr. Williams in his individual capacity as a registered representative of *Triad*, to implement investment recommendations on a commission basis.

1. **Conflict of Interest.** The recommendation by Mr. Williams that a client purchase a securities commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend investment products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any commission products from Mr. Williams. Clients are reminded that they may purchase investment products recommended by Mr. Williams through other, non-affiliated broker dealers. **The Registrant's Chief Compliance Officer, Roy E. Williams, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**
2. **Commissions.** In the event the client chooses to purchase investment products through *Triad*, brokerage commissions will be charged by *Triad* to effect securities transactions, a portion of which commissions shall be paid by *Triad* to Mr. Williams. The brokerage commissions charged by *Triad* may be higher or lower than those charged by other broker-dealers. The securities commission business conducted by Mr. Williams is separate and apart from Registrant's investment management services discussed in the Registrant's *Brochure*.

**Other Investment Adviser Firm.** Mr. Williams also serves as a Wealth Advisor of Prestige Wealth Services Group, Inc. ("*PWSG*"), an affiliated SEC registered investment advisor firm. Mr. Williams may refer certain clients to *PWSG* for advisory services. The recommendation by Mr. Williams that a client engage the investment advisory services of *PWSG* presents a *conflict of interest*. Mr. Williams may receive a direct economic benefit from any such referral. No client is under any obligation to engage the services of *PWSG*. **The Registrant's Chief Compliance Officer, Roy E.**

**Williams, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

- B. **Licensed Insurance Agent.** Mr. Williams, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Williams to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Williams that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Williams. Clients are reminded that they may purchase insurance products recommended by Mr. Williams through other, non-affiliated insurance agents. **The Registrant's Compliance Officer, Roy E. Williams, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

#### **Item 5 Additional Compensation**

None.

#### **Item 6 Supervision**

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Roy E. Williams, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Williams at (908) 782-0001.