

Part 2 of Form ADV

Firm Brochure

The Alder Financial Group, Inc.
300 Galleria Parkway
Suite 600
Atlanta, Georgia 30339
877.249.2629

On the Web at: alderfinancial.com
CRD – 108837



This brochure provides information about the qualifications and business practices of The Alder Financial Group. If you have any questions about the contents of this brochure, please contact us at 877-249-2629. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. The term “registered investment adviser” does not imply a certain level of skill or training.

Additional information about The Alder Financial Group also is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 Material Changes From Our Last Filing |

This brochure has been updated as part of the firm's annual amendment filing. The following material changes have been made since the prior version:

- The total asset managed under item 4 has been updated to reflect the balance as of December 31st 2025.
- The firm's Custody disclosure Item 15 has been updated to clarify that Alder Financial Group is deemed to have limited custody solely due to its authority to deduct advisory fees directly from client accounts and Standing Letters of Authorization (SLOAs).
- The Brokerage Practices Item 12 has been revised to provide additional detail regarding the firm's best execution review process and its custodial relationship.
- The Proxy Voting Item 17 has been updated to clarify the firm's fiduciary approach to voting client securities and conflict-of-interest procedures.
- The Methods of Analysis and Risk Disclosure section has been expanded to provide additional information regarding investment risks, including liquidity risk, concentration risk, and options risk.
- The firm's compliance disclosures have been enhanced to reflect updates to its policies and procedures, including its Anti-Money Laundering and supervisory framework.

Clients may request a copy of the firm's current brochure at any time.

This brochure provides information about the qualifications and business practices of The Alder Financial Group. If you have any questions about the contents of this brochure, please contact us at 877-249-2629. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. The term "registered investment adviser" does not imply a certain level of skill or training.

Additional information about The Alder Financial Group also is available on the SEC's website at www.adviserinfo.sec.gov.

Contents

- Item 1 Cover page..... 1
- Item 2 Material Changes From Our Last Filing | 2
- Item 3 Table of Contents 3
- Item 4 Description of Advisory Business..... 4
- Item 5 Fees and Compensation 4
- Item 6 Performance-Based Fees and Side-By-Side Management 5
- Item 7 Types of Clients..... 5
- Item 8 Methods of Analysis, Investment Strategies and Risk of Loss..... 5
- Item 9 Disciplinary Information 5
- Item 10 Other Financial Industry Activities and Affiliations 7
- Item 11 Code of Ethics, Participation/Interest in Client Transactions and Personal Trading..... 7
- Item 12 Brokerage Practices 8
- Item 13 Review of Accounts 9
- Item 14 Client Referrals and Other Compensation..... 9
- Item 15 Custody..... 9
- Item 16 Investment Discretion 10
- Item 17 Voting Client Securities..... 11
- Item 18 Financial Information..... 11

This brochure provides information about the qualifications and business practices of The Alder Financial Group. If you have any questions about the contents of this brochure, please contact us at 877-249-2629. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. The term “registered investment adviser” does not imply a certain level of skill or training.

Additional information about The Alder Financial Group also is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 4 Description of Advisory Business |

Alder Financial Group is an independent investment adviser registered with the U.S. Securities and Exchange Commission and headquartered in Atlanta, Georgia. The firm has provided investment management and financial advisory services since 1995. The firm's principal owners are Charles Webb and Lorraine Eason.

As of December 31, 2025, Alder Financial Group manages approximately \$224 million in client assets on a discretionary basis.

The firm provides discretionary investment management services as well as financial planning and related advisory services to individual clients and families. Our services are designed to help clients define and pursue their long-term financial objectives through the development and ongoing management of personalized investment strategies.

As part of our advisory process, we work with clients to evaluate their overall financial situation, investment objectives, risk tolerance, time horizon, and other relevant factors. Based on this information, we construct and manage diversified portfolios tailored to each client's specific needs and circumstances. Because our portfolios are customized, clients may impose reasonable restrictions on the securities or types of securities purchased in their accounts.

Client assets are held by an independent qualified custodian, typically Charles Schwab & Co., Inc. As described in Item 15, the Firm is deemed to have limited custody of client assets for the purposes of fee deduction and Standing Letters of Authorization, but does not take physical custody of client funds or securities.

In addition to managing client accounts directly, we may provide advice regarding other investment assets held outside of accounts we manage, such as employer-sponsored retirement plans, stock options, or other investment holdings. In these cases, we provide recommendations and guidance, but we do not have discretionary authority or custody over those assets unless separately authorized.

Item 5 Fees and Compensation |

Alder Financial Group charges an investment management fee for its advisory services. Fees may be structured either as a percentage of assets under management ("asset-based fee") or as a fixed advisory fee, depending on the nature and size of the client relationship.

Asset-based fees are typically billed quarterly in arrears, based on the value of assets under management as of the last day of the calendar quarter. The standard fee is 0.25% per quarter (1.00% annually), although this fee is negotiable and may be lower depending on the size, complexity, and scope of the advisory relationship.

This brochure provides information about the qualifications and business practices of The Alder Financial Group. If you have any questions about the contents of this brochure, please contact us at 877-249-2629. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. The term "registered investment adviser" does not imply a certain level of skill or training.

Additional information about The Alder Financial Group also is available on the SEC's website at www.adviserinfo.sec.gov.

The firm does not impose a minimum account size requirement; however, a minimum quarterly fee of \$500 generally applies. This minimum fee may be waived at the firm's discretion.

For certain larger client relationships, the firm may charge a fixed advisory fee rather than an asset-based fee. Fixed fees are typically billed monthly in arrears. The amount of the fixed fee is negotiated with the client and is subject to mutual agreement. Any changes to the fee arrangement will be communicated to the client and require client consent.

Clients authorize Alder Financial Group, in writing, to deduct advisory fees directly from their custodial accounts. The qualified custodian maintains custody of client assets and provides account statements directly to clients at least quarterly. Clients are encouraged to review these statements carefully and compare them with any fee information provided by the firm.

In addition to the advisory fees paid to Alder Financial Group, clients may incur certain charges imposed by third parties, including custodial fees, brokerage commissions, transaction fees, and mutual fund or exchange-traded fund expenses. These fees are separate from and in addition to the firm's advisory fees. Alder Financial Group does not receive any portion of these third-party fees.

The firm seeks to minimize transaction costs for clients and fulfills its fiduciary duty to seek best execution, as described in the Brokerage Practices section of this brochure.

Item 6 Performance-Based Fees and Side-By-Side Management |

The Alder Financial Group does not participate in performance-based compensation or have any side-by-side management relationships.

Item 7 Types of Clients |

The Alder Financial Group provides investment and planning advice to a variety of individuals and businesses. These include families, individuals, small businesses and their owners, and trusts funds. We do not impose a minimum account size but do have minimum fees as described in the Fees and Compensation section of this document.

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss |

Alder Financial Group utilizes fundamental analysis and macroeconomic analysis as the primary methods in making investment decisions. Information used in this analysis is obtained from a variety of sources, including publicly available issuer filings, financial publications, economic reports, and financial data services.

Our investment strategy focuses on the disciplined allocation of assets among major asset classes, including equities, fixed income, and cash equivalents. As part of our advisory process,

This brochure provides information about the qualifications and business practices of The Alder Financial Group. If you have any questions about the contents of this brochure, please contact us at 877-249-2629. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. The term "registered investment adviser" does not imply a certain level of skill or training.

Additional information about The Alder Financial Group also is available on the SEC's website at www.adviserinfo.sec.gov.

we evaluate each client's financial situation, investment objectives, risk tolerance, time horizon, and other relevant factors. Based on this evaluation, we develop an appropriate asset allocation strategy designed to help clients pursue their financial goals. In appropriate cases, this process may include the development of an Investment Policy Statement or similar planning framework.

We utilize internal analytical tools and modeling techniques to assist in determining asset allocation and portfolio construction. These tools support our decision-making process but do not guarantee investment performance or prevent losses.

Client portfolios are constructed using publicly traded securities, including exchange-traded funds (ETFs), mutual funds, individual stocks, bonds, preferred stocks, and, in certain circumstances, options. Portfolios are customized based on each client's individual needs, preferences, and objectives.

Investing in securities involves risk of loss that clients should be prepared to bear. The principal risks include, but are not limited to:

Market Risk: The value of securities may fluctuate due to changes in general market conditions, economic conditions, or investor sentiment.

Equity Risk: Stocks and equity-based funds may experience price volatility due to company-specific factors or broader market movements.

Interest Rate Risk: Fixed income securities may decline in value when interest rates rise.

Credit Risk: Bond issuers may fail to make required interest or principal payments.

Inflation Risk: The purchasing power of investment returns may be reduced by inflation.

Liquidity Risk: Certain securities, particularly individual bonds, preferred stocks, or thinly traded securities, may be difficult to sell at an advantageous time or price.

Concentration Risk: Portfolios that are concentrated in a particular security, sector, or asset class may be subject to greater volatility than diversified portfolios.

ETF and Mutual Fund Risk: These investment vehicles are subject to market risk, and their performance depends on the underlying securities they hold. While diversification may reduce company-specific risk, it does not eliminate market risk.

Options Risk: Options involve additional risks and may be more volatile than other investments. Options strategies may expose clients to significant losses and are not appropriate for all investors. Options are used selectively and in a manner consistent with client objectives and risk tolerance.

This brochure provides information about the qualifications and business practices of The Alder Financial Group. If you have any questions about the contents of this brochure, please contact us at 877-249-2629. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. The term "registered investment adviser" does not imply a certain level of skill or training.

Additional information about The Alder Financial Group also is available on the SEC's website at www.adviserinfo.sec.gov.

Diversification and asset allocation strategies are designed to help manage risk but do not guarantee profits or protect against losses in declining markets.

Cybersecurity Risk: The Firm and its service providers are subject to risks associated with cybersecurity incidents. While the Firm has implemented safeguards and internal controls, a breach could result in the unauthorized access to client data or a disruption in advisory services.

Item 9 Disciplinary Information |

There have been no legal or disciplinary events with our firm, our firm's principals or its employees.

Item 10 Other Financial Industry Activities and Affiliations |

Neither The Alder Financial Group nor its managers have any financial industry activities or affiliations that are material to our advisory business or our clients.

Item 11 Code of Ethics, Participation/Interest in Client Transactions and Personal Trading |

Alder Financial Group has adopted a written Code of Ethics that establishes standards of conduct for its employees and reflects the firm's fiduciary duty to its clients. The Code of Ethics is based in part on the CFA Institute Code of Ethics and Standards of Professional Conduct and requires employees to act with integrity, competence, diligence, and in the best interests of clients.

The Code of Ethics addresses, among other things, personal trading by employees, conflicts of interest, and the protection of client confidential information. Employees are required to comply with the firm's policies and procedures designed to prevent conflicts of interest and to ensure that client interests are always placed first.

Clients or prospective clients may request a copy of the firm's Code of Ethics by contacting the firm.

From time to time, the firm or its employees may invest in the same securities that are recommended to clients. This creates a potential conflict of interest because employees could have an incentive to trade for their own benefit. However, the firm has established policies and procedures to mitigate this conflict.

Employee personal securities transactions are monitored, and employees are required to place client interests ahead of their own. In situations where the firm determines that market liquidity may be insufficient to accommodate both client and employee transactions without adversely affecting execution prices, employee transactions will be prohibited until client transactions have been completed.

This brochure provides information about the qualifications and business practices of The Alder Financial Group. If you have any questions about the contents of this brochure, please contact us at 877-249-2629. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. The term "registered investment adviser" does not imply a certain level of skill or training.

Additional information about The Alder Financial Group also is available on the SEC's website at www.adviserinfo.sec.gov.

Due to the size of the firm's transactions relative to the overall market and the liquidity of the securities typically used in client portfolios, employee transactions are not expected to have a material impact on market prices.

Item 12 Brokerage Practices |

Alder Financial Group selects qualified custodians and broker-dealers to hold client assets and execute transactions. In most cases, client accounts are maintained at Charles Schwab & Co., Inc. ("Schwab"), a registered broker-dealer and member SIPC, which serves as the firm's primary custodian.

The firm seeks to fulfill its fiduciary duty to obtain best execution for client transactions. Best execution means seeking the most favorable terms reasonably available under the circumstances, taking into account factors such as price, execution quality, reliability, services, technology, financial strength, and overall cost of the transaction.

The firm is not compensated for directing client transactions to any particular broker-dealer or custodian and does not receive commissions, soft dollar benefits, or other compensation in exchange for directing brokerage.

On an annual basis, the firm conducts a best execution review. This review is performed by the principals of the firm and evaluates whether the custodial and brokerage services being used continue to provide best execution and competitive overall value for clients. As part of this process, the firm may review publicly available information and compare its existing custodial relationships with other brokerage firms based on factors such as services, pricing, execution capability, reliability, and technology.

From time to time, the firm may aggregate transactions for multiple client accounts into a single block trade when doing so is consistent with its duty to seek best execution. Block trading may allow the firm to obtain more favorable pricing or more efficient execution. When block trades are executed, participating client accounts will receive the same average execution price, and transactions will be allocated in a fair and equitable manner based on client investment objectives, available cash, and other relevant factors. Clients do not pay higher commissions or transaction costs as a result of participation in block trades.

From time to time, the Firm may effect internal cross transactions between client accounts (e.g., moving a bond from a selling client to a purchasing client) when the Firm determines it is in the best interest of both parties. These trades are executed without commissions or additional compensation to the Firm. The Firm utilizes independent custodial pricing to ensure the transaction is fair to both the buyer and the seller. This practice may benefit clients by reducing transaction costs or providing access to liquidity in fixed-income markets.

This brochure provides information about the qualifications and business practices of The Alder Financial Group. If you have any questions about the contents of this brochure, please contact us at 877-249-2629. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. The term "registered investment adviser" does not imply a certain level of skill or training.

Additional information about The Alder Financial Group also is available on the SEC's website at www.adviserinfo.sec.gov.

Item 13 Review of Accounts |

Charles Webb serves as the firm's portfolio manager and is responsible for the review and oversight of client accounts.

Client accounts are reviewed on a regular basis as part of the firm's ongoing portfolio management process. Formal internal account reviews are conducted at least quarterly. These reviews evaluate factors such as asset allocation, portfolio performance, changes in portfolio value, and consistency with client investment objectives and asset allocation targets.

In addition to periodic formal reviews, client accounts are monitored on an ongoing basis. The firm's portfolio management system is updated regularly with account balances, positions, transactions, and market values, which assists in identifying accounts that may require rebalancing or other adjustments.

Clients receive account statements directly from their qualified custodian, typically Charles Schwab & Co., Inc., at least quarterly. In addition, Alder Financial Group provides supplemental portfolio reports to clients, generally on a quarterly basis, which include information such as portfolio allocation, performance, and account activity.

Portfolio reviews may occur more frequently based on various factors, including changes in market conditions, client financial circumstances, cash flows into or out of the account, or changes in investment objectives.

The firm may also conduct periodic meetings or consultations with clients to review their financial situation and investment strategy. These reviews are typically conducted annually, but the frequency may vary based on client preferences and circumstances. The firm will continue to manage client accounts in accordance with the agreed investment strategy and client objectives regardless of whether periodic meetings occur.

Item 14 Client Referrals and Other Compensation |

The Alder Financial Group does not compensate others for client referrals and is not compensated to refer its clients to other investment advisors or other investment advisory services.

Item 15 Custody |

The Alder Financial Group does not take physical custody of client funds or securities. Client assets are held by a qualified custodian, typically Charles Schwab & Co., Inc., which maintains possession of client accounts and assets.

This brochure provides information about the qualifications and business practices of The Alder Financial Group. If you have any questions about the contents of this brochure, please contact us at 877-249-2629. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. The term "registered investment adviser" does not imply a certain level of skill or training.

Additional information about The Alder Financial Group also is available on the SEC's website at www.adviserinfo.sec.gov.

The firm is deemed to have limited custody of client assets because it is authorized to (1) deduct advisory fees directly from client accounts and (2) direct the qualified custodian to transfer funds to third parties pursuant to Standing Letters of Authorization (SLOAs) established by the client.

For those accounts where the firm is deemed to have custody due to SLOAs, the firm and the qualified custodian adhere to the seven conditions set forth in the 2017 SEC No-Action Letter to the Investment Adviser Association. By meeting these conditions, the firm is not required to undergo an annual surprise CPA examination.

Clients receive account statements directly from their qualified custodian at least quarterly. These statements show all transactions, positions, and balances in the account, including advisory fee deductions and any transfers made via SLOA. Clients are encouraged to review these statements carefully and compare them with any reports provided by Alder Financial Group.

Item 16 Investment Discretion |

Alder Financial Group manages client accounts on a discretionary basis. Discretionary authority is granted by the client through the firm's investment management agreement and the custodian's account agreement.

This discretionary authority permits the firm to determine, without obtaining specific client consent prior to each transaction, the securities to be bought or sold, the amount of securities to be traded, and the timing of transactions. Investment decisions are made in accordance with the client's investment objectives, risk tolerance, financial circumstances, and agreed-upon investment strategy.

In appropriate cases, the firm may assist in developing an Investment Policy Statement or similar investment guidelines, which may be updated from time to time based on changes in the client's circumstances or objectives.

Discretionary authority does not prevent clients from placing reasonable restrictions on their accounts. Clients may request limitations on certain securities, industries, or types of investments for various reasons, including tax considerations, investment preferences, or personal values. The firm will honor reasonable client-imposed restrictions and will maintain records of such restrictions as part of its portfolio management process.

If the firm believes that a restricted position presents elevated risk or is otherwise inconsistent with the client's overall investment strategy, the firm will communicate those concerns to the client. However, clients retain ultimate authority regarding restricted positions.

This brochure provides information about the qualifications and business practices of The Alder Financial Group. If you have any questions about the contents of this brochure, please contact us at 877-249-2629. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. The term "registered investment adviser" does not imply a certain level of skill or training.

Additional information about The Alder Financial Group also is available on the SEC's website at www.adviserinfo.sec.gov.

The firm's discretionary authority remains in effect until modified or revoked by the client in writing or until the advisory relationship is terminated.

Item 17 Voting Client Securities |

Unless otherwise directed by the client, Alder Financial Group accepts authority to vote proxies and exercise other corporate action rights associated with securities held in client accounts. These rights may include voting proxies, tender offers, mergers, rights offerings, and other issuer-related matters.

The firm votes proxies in a manner it believes is in the best interest of its clients and consistent with its fiduciary duty. In evaluating proxy matters, the firm considers various factors, including the potential impact on shareholder value and the long-term interests of clients.

In many cases, the firm may vote in accordance with issuer management's recommendations if the firm determines that such recommendations are consistent with the best interests of clients. However, the firm retains the authority to vote differently when it believes doing so is appropriate.

The firm maintains records of proxy voting decisions and retains relevant supporting documentation. Clients may request information regarding how their proxies were voted and may obtain a copy of the firm's proxy voting policies and procedures upon request.

The firm has established procedures designed to address potential conflicts of interest that may arise in connection with proxy voting. In the event of a material conflict of interest, the firm will take appropriate steps to ensure that proxy votes are cast in the client's best interest.

Clients may also choose to retain proxy voting authority themselves by notifying the firm in writing.

Item 18 Financial Information |

Not Applicable

This brochure provides information about the qualifications and business practices of The Alder Financial Group. If you have any questions about the contents of this brochure, please contact us at 877-249-2629. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. The term "registered investment adviser" does not imply a certain level of skill or training.

Additional information about The Alder Financial Group also is available on the SEC's website at www.adviserinfo.sec.gov.

Part 2B of Form ADV

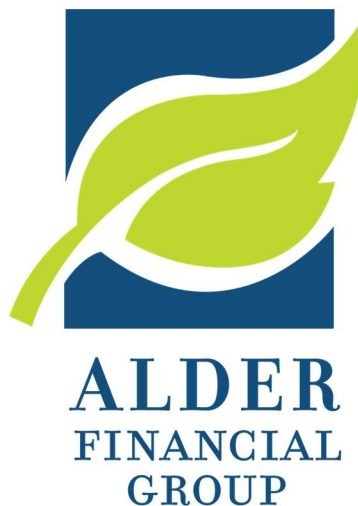
Firm Brochure

Charle H. Webb
Lorraine M. Eason

This brochure provides information about the qualifications and business practices of The Alder Financial Group, Inc. If you have any questions about the contents of this brochure, please contact us at 877-249-2629 or email at info@alderfinancial.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Additional information about The Alder Financial Group is also available on the SEC's website at www.adviserinfo.sec.gov.

The Alder Financial Group, Inc.
300 Galleria Parkway
Suite 600
Atlanta, Georgia 30339
877.249.2629

On the Web at: alderfinancial.com
CRD – 108837



This brochure provides information about the qualifications and business practices of The Alder Financial Group. If you have any questions about the contents of this brochure, please contact us at 877-249-2629. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. The term "registered investment adviser" does not imply a certain level of skill or training.

Additional information about The Alder Financial Group also is available on the SEC's website at www.adviserinfo.sec.gov.

Principal Executive Officers

Charles H. Webb
CRD - 1711187

Item 2. Educational Background and Business Experience |

Charles Webb, born in 1964, completed his BBA in Finance from The University of Alabama. He is a regular member of both the Atlanta Society of Financial Analysts and CFA Institute.

As Chief Investment Officer, Charles is primarily responsible for charting the firm's equity investment strategy, performing portfolio management duties, and executing equity trades. In addition, he works extensively with the firm's clients on the development and implementation of their financial plans and investment policies.

Charles is also the firm's Chief Compliance officer. As such, he is responsible for establishment, implementation and review of the firm's regulatory compliance program.

Prior to founding Alder, he spent 8 years as a Financial Analyst in the health care industry, where he concentrated his efforts on financial forecasting, corporate valuations and mergers & acquisitions.

CFA Institute Membership

To qualify as a regular member of CFA Institute and a local society, you must:

- Hold a bachelor's degree from an accredited institution or have equivalent education or work experience.
- Pass Level I of the CFA exam or pass the self-administered Standards of Practice Examination.
- Have 48 months of acceptable professional work experience in the investment decisionmaking process.
- Fulfill society requirements, which vary by society (find a society). All societies require
- two sponsor statements as part of each application; these are submitted online by your sponsors.
- Agree to adhere to and sign the Member's Agreement, a Professional Conduct Statement, and any additional documentation requested by CFA Institute.

Item 3. Disciplinary Information |

None

Item 4. Other Business Activities |

None

This brochure provides information about the qualifications and business practices of The Alder Financial Group. If you have any questions about the contents of this brochure, please contact us at 877-249-2629. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. The term "registered investment adviser" does not imply a certain level of skill or training.

Additional information about The Alder Financial Group also is available on the SEC's website at www.adviserinfo.sec.gov.

Item 5. Additional Compensation |

Charles does not receive any bonus that is based, all or in part, on the number or amount of sales, client referrals, or new accounts. Also, he does not receive any economic benefit from anyone who is not a client for providing advisory services.

Item 6. Supervision |

Charles, as President and Chief Compliance Officer, is the principal executive of The Alder Financial Group's supervisory structure. Accordingly, he has direct or indirect supervisory authority over all of the firm's investment advisory representatives, including himself. Although Charles does not have a direct supervisor, his activities are monitored by The Alder Financial Group's supervisory structure. In addition, The Alder Financial Group's Trade Oversight Committee monitors the trading activity of its employees. He can be reached at (770) 563-8240.

This brochure provides information about the qualifications and business practices of The Alder Financial Group. If you have any questions about the contents of this brochure, please contact us at 877-249-2629. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. The term "registered investment adviser" does not imply a certain level of skill or training.

Additional information about The Alder Financial Group also is available on the SEC's website at www.adviserinfo.sec.gov.

Lorraine M. Eason
CRD - 7804301

Item 2. Educational Background and Business Experience |

Lorraine M. Eason (Lori), born in 1983, holds the designation of Certified Financial Planner (CFP). Lori completed her undergraduate work at The University of Georgia with a degree in International Business with an emphasis in Finance.

Lori joined Alder Financial in August of 2006 as the firm's Financial Planning Specialist. Lori has served a Senior Advisor and Partner since January of 2024. Lori is responsible for overseeing all aspects of the development and implementation financial plans. In addition, she provides ongoing assistance in portfolio review, client communications and reporting and quantitative analysis.

Prior to the joining The Alder Financial Group, Lori's previous experience was working with a financial planning firm where she assisted in all facets of producing comprehensive financial plans. In August of 2009, Lori earned the Certified Financial Planner (CFP) designation.

Certified Financial Planner (CFP®)

The CFP® professional certification is granted by the Certified Financial Planner Board of Standards, Inc. ("CFP® Board"). It's recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

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

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP® Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP® Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is currently a computer-based, 170-question exam administered over 6 hours in a single day.
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year);
- Ethics – Agree to be bound by CFP® Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals. Individuals who

This brochure provides information about the qualifications and business practices of The Alder Financial Group. If you have any questions about the contents of this brochure, please contact us at 877-249-2629. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. The term "registered investment adviser" does not imply a certain level of skill or training.

Additional information about The Alder Financial Group also is available on the SEC's website at www.adviserinfo.sec.gov.

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

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

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

Item 3. Disciplinary Information |

None

Item 4. Other Business Activities |

None

Item 5. Additional Compensation |

Lori does not receive any bonus that is based, all or in part, on the number or amount of sales, client referrals, or new accounts. Also, she does not receive any economic benefit from anyone who is not a client for providing advisory services.

Item 6. Supervision |

Lori reports to Mr. Charles Webb, President and Chief Compliance Officer. Mr. Webb can be reached at (770) 563-8240. Lori’s activities are monitored by The Alder Financial Group’s supervisory structure. In addition, The Alder Financial Group’s Trade Oversight Committee monitors the trading activity of its employees.

This brochure provides information about the qualifications and business practices of The Alder Financial Group. If you have any questions about the contents of this brochure, please contact us at 877-249-2629. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. The term “registered investment adviser” does not imply a certain level of skill or training.

Additional information about The Alder Financial Group also is available on the SEC’s website at www.adviserinfo.sec.gov.