Marotta Wealth Management, Inc.

Descriptive Brochure, October 1, 2026
ADV Part 2A and Part 2B

Marotta Wealth Management, Inc.
1000 Ednam Center, Suite 200
Charlottesville, VA 22903-4615
MarottaOnMoney.com
(434) 244-0000

Item 1. Cover Page

This brochure provides current and prospective clients with information about Marotta Wealth Management that should be carefully considered before becoming an advisory client, including the qualifications, business practices, and nature of its services. The contents of this brochure have not been approved or verified by the Securities and Exchange Commission (SEC) or any other state or federal authority. Although the firm is a registered investment adviser, this registration alone does not imply that the firm or its associated personnel has a certain level of skill or training. Additional information on registered firms, including ours, can be found at www.adviserinfo.sec.gov. If you have any questions, you can contact us at 434-244-0000.

Throughout this document, Marotta Wealth Management, Inc. is referred to as "we" and the current or prospective client as "you."

Item 2. Material Changes

This section lists specific material changes that we have made to the brochure and provides you with a summary of such changes. It is made available within 120 days of the close of our fiscal year and references the date of our last annual update.

There were no material changes since our March 30, 2026 filing.

We will also provide you with a new brochure at any time without charge. You can request it by calling the office at (434) 244-000. Our latest brochure is also available, free of charge, at MarottaOnMoney.com/brochure on our website.

Item 3. Table of Contents

Table of Contents

Item 1. Cover Page 1
Item 2. Material Changes 2
Item 3. Table of Contents 3
Item 4. Advisory Business 4
Item 5. Fees and Compensation 4
Item 6. Performance-Based Fees and Side-by-Side Management 6
Item 7. Types of Clients 6
Item 8. Methods of Analysis, Investment Strategies, and Risk of Loss 7
Item 9. Disciplinary Information 8
Item 10. Other Financial Industry Activities and Affiliations. 8
Item 11. Code of Ethics, Participation or Interest in Client Transactions, and Personal Trading 8
Item 12. Brokerage Practices 9
Item 13. Review of Accounts 11
Item 14. Client Referrals and Other Compensation 13
Item 15. Custody 13
Item 16. Investment Discretion 14
Item 17. Voting Client Securities 14
Item 18. Financial Information 14
Item 19. Requirements for State-Registered Advisors 14
Item 20. Miscellaneous 14
Part 2B: Brochure Supplement (Advisory Personnel) 16
About Professional Designations 18

Item 4. Advisory Business

Marotta Wealth Management, Inc. is an independent comprehensive wealth management firm that, since 2000, has offered a complete range of investment management and financial planning services. David John Marotta is the President, sole owner, and Chief Compliance Officer of Marotta Wealth Management. The firm is not publicly owned or traded. There are no indirect owners of the firm or intermediaries with any ownership interests.

All of our financial advisors are fee-only fiduciaries who are paid a preset amount regardless of which services they provide to you and have signed a fiduciary oath promising to strive to act in good faith and in the best interest of you, the client.

We offer a holistic and integrated approach to your finances including investment management, retirement planning, tax planning, education planning, business ownership concerns, intergenerational support, and estate management.

Our support is tailored to suit your needs, and we meet with you to determine your needs and clarify your financial goals. We rely on you to inform us promptly anytime there are significant changes in your financial situation, goals, or objectives. We rely on you to engage with us in the process. We design your Investment Policy Statement together and tailor your security selections to your goals, needs, and restrictions.

We offer three service levels. First, the "Comprehensive" service level includes access to all of our offered services. Second, the "Collaborative" service level includes investment management as well as a select list of financial planning services. Third, the "Do-It-Yourself" service level offers investment management as well as access to a limited list of our services for an additional planning fee.

Marotta Wealth Management does not participate in any wrap fee programs (an investment program that bundles together custodial and financial advisory services for one fee), because we believe separating the two services reduces conflicts of interest.

As of December 31, 2025, we manage $660,898,118 on a discretionary basis and $25,137,530 on a nondiscretionary basis. Nondiscretionary assets include self-directed Employee Benefit Plan Services.

Item 5. Fees and Compensation

Our "Comprehensive" and "Collaborative" service level fees start at 0.25% of the amount of investable assets we manage billed quarterly (1% annual) and the rate is discounted for amounts over one million dollars as follows:

- 0.25% of the first million ($1M) which is 1% annual
- 0.20% for the next 2 million ($1–3M) which is 0.8% annual
- 0.175% for the next 2 million ($3–5M) which is 0.7% annual
- 0.15% for the next 5 million ($5–10M) which is 0.6% annual

- 0.125% for the next 15 million ($10–25M) which is 0.5% annual
- 0.1% for the remainder ($25M+) which is 0.4% annual
- For 529 plan accounts, when billing is directed to the plan itself, those assets are not aggregated for break point discounts.

Our minimum fee for "Comprehensive" services is $2,500 per quarter or $1 million in assets under management. Our minimum fee for "Collaborative" services is $1,000 per quarter or $400,000 in assets under management.

We also offer a “Do-It-Yourself” Service level that has no minimum fee. This includes basic investment management services along with access to some select bonus services for an additional planning fee. Our "Do-It-Yourself" service level fees are 0.1% of the amount of investable assets we manage billed quarterly (0.4% annual). There are no minimum fees for Do-It-Yourself services. The minimum account size for investing using the Schwab Institutional Intelligent Portfolios platform in our "Do-It-Yourself" Service level is $5,000. There is no minimum account size for the "Do-It-Yourself" service level using other account platforms.

We will not increase these fee schedules without prior written notification.

Although we recommend an ongoing relationship, as time permits, we may on occasion offer some services for a fixed fee or a rate of $500 per hour for clients without managed accounts.

As fee-only financial planners, we and all our supervised persons receive no other form of compensation.

We believe this policy helps mitigate the conflict of interests inherent in commission-based compensation. We do not receive any payments or commissions from fund or insurance companies. Our only compensation is from the clients we serve.

You are still responsible for all other expenses, including custodian fees, mutual fund expenses, brokerage and transaction costs, and so on. We neither set the rate of these fees nor do we receive any revenue from them.

Our fees are deducted from client assets quarterly in advance, based on their value at the end of the previous quarter after all the transactions have been settled. To verify these amounts you are encouraged to compare account balances provided in our statements to those of their custodian. If you drop our services in the middle of the quarter, you will receive a prorated refund of fees paid for the number of days remaining in the quarter.

We may, at our sole discretion, reduce our minimum fee or charge a lesser investment management fee based on certain criteria (e.g., anticipated future earning capacity, anticipated future additional assets, dollar amount of assets to be managed, related accounts, negotiations with client, family relationships, pro bono work, investment-only management, etc.).

We have a lower fee schedule for corporate retirement plans (e.g. 401(k) accounts) because participants do not receive the personalized service we offer our comprehensive wealth management clients. We bill quarterly and our fee schedule for corporate retirement plans is as follows:

- 0.125% of the first million ($1M) which is 0.5% annual
- 0.1% for the next 2 million ($1–3M) which is 0.4% annual
- 0.0875% for the next 2 million ($3–5M) which is 0.35% annual
- 0.075% for the next 5 million ($5–10M) which is 0.3% annual
- 0.0625% for the next 15 million ($10–25M) which is 0.25% annual
- 0.05% for the remainder ($25M+) which is 0.2% annual

Item 6. Performance-Based Fees and Side-by-Side Management

We do not use performance-based fees, or fees based on a share of the capital gains or capital appreciation of the funds in a client's account.

We do not engage in side-by-side management, which refers to an advisor simultaneously managing accounts that do pay performance-based fees (typically hedge funds) and those that do not.

We choose not to use a performance-based fee structure or side-by-side management because of the potential conflict of interest it can create. Performance-based compensation of any kind can pose an incentive for an advisor to recommend an investment that may carry a higher than warranted degree of risk to the client in order to earn potentially higher fees.

Item 7. Types of Clients

Clients include individuals, pension and profit-sharing plans, trusts, estates, and charitable organizations. We specialize in clients approaching retirement, university professors, small business owners, generational trusts, and other supersavers.

For our "Comprehensive" service level, account size must be at least $1 million or clients must be willing to pay a $2,500 quarterly fee. For our "Collaborative" service level, account size must be at least $400,000 or clients must be willing to pay a $1,000 quarterly fee. For our “Do-It-Yourself” service level, we have no minimum account size or minimum quarterly fee.

We generally recommend that our clients be and stay debt free (except for their mortgage), follow a savings/spending plan to achieve their goals, be willing to read and follow periodic advice, be able to communicate via e-mail, prefer fee-only management for all their investment assets, and be willing to diversify for safety while investing for growth.

We reserve the right to decline services to any prospective client for any reason.

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

Our investment philosophy is based on the analytic principles of modern portfolio theory. We use six different asset classes: three for stability and three for appreciation. We divide the asset classes for stability into short money, U.S. bonds, and foreign bonds. We divide appreciation into U.S. stocks, foreign stocks, and resource stocks.

We believe markets are relatively efficient over long periods of time and that asset allocation decisions rather than market timing or stock picking will determine most of your long-term return. As a result, most of the time we recommend diversified portfolios composed of investments with low expense ratios that follow the index of a subsector of one of the asset classes.

No asset class is risk free. Even relatively stable investments can lose money. Bonds can default or have their credit rating reduced, cash can lose its purchasing power due to inflation, and even the money market can "break the dollar" and return less than you invested. The equity markets are even more inherently volatile. Investing in securities involves a risk of loss that clients should be prepared to weather.

We advocate periodic rebalancing, which means buying more of markets that have gone down and selling some of the markets that have gone up.

No firm, ours included, can represent, guarantee, or imply that their services or methods of analysis can or will predict future results, successfully identify market tops or bottoms, or insulate you from losses due to market corrections or crashes. No guarantees can be offered that your goals or objectives will be achieved. Furthermore, no promises or assumptions can be made that the advisory services offered by a particular firm will provide a return superior to alternative investment strategies.

Having said that, we do not generally recommend strategies that involve investments we believe would be classified as unusually risky. We also do not advise frequent trading, which can increase brokerage costs and taxes.

We craft individual portfolios tailored to your needs. That includes analyzing your current holdings as well as additional investment choices. Appropriate investment vehicles may include exchange-traded funds (ETFs), mutual funds, closed-end funds, money market funds, certificates of deposit (CDs), individual stocks, individual bonds, and, on rare occasions, level 1 options (e.g., selling covered call options).

We do not normally recommend investing in hedge funds, private offerings, or nonpublic limited partnerships. Because these investments are not publicly priced and traded, valuing these assets is difficult. The value of these assets is often assumed to be their purchase price until the management company provides a new value. However, their liquidation value might be only a fraction of the investment's presumed value.

Investments that are not publicly priced and traded cause many conflicts of interest when it comes to reporting and billing. We do not have confidence in computing a return on a portfolio of investments that are not publicly priced and traded and do not know how to value such investments for computing fees. If new clients own such investments, we will help them determine if they should continue to hold them, but we do not normally recommend purchasing them because of their inherent difficulties.

We also do not typically recommend purchasing options or futures because these investments are hedges or bets more than they are investments. Futures and options can and do make money, but on average they are closer to a zero-sum game even before factoring in trading costs.

Item 9. Disciplinary Information

We do not have any disciplinary information to report.

Neither Marotta Wealth Management nor any of its associated personnel have been the subject of a reportable legal or disciplinary event under the Investment Advisers Act of 1940 ("Advisers Act") as amended or any similar state statue.

Item 10. Other Financial Industry Activities and Affiliations.

None of our business ownerships involve a substantial amount of time, and they do not present any material conflicts of interest.

None of the advisors serve as an officer, director, partner, or employee of any other organization engaged in the business of trading securities.

Item 11. Code of Ethics, Participation or Interest in Client Transactions, and Personal Trading

The Advisers Act imposes a fiduciary duty on investment advisers. As fiduciaries, we have a duty of utmost good faith to act solely in the best interests of each of our clients. Our fiduciary duty compels all employees to act with the utmost integrity in all of our dealings. This fiduciary duty is the core principle underlying our Code of Ethics and Personal Trading Policy, and it represents the expected basis of all of our dealings with our clients.

We have adopted a Code of Ethics that sets forth the high ethical standards of business conduct we require of our employees. Character is as important as competence in the financial services profession, and we strive to be outstanding in both. We have structured the firm to avoid many potential conflicts of interest. The most obvious conflict of interest we have avoided is commission-based compensation. We operate on a fee-only basis.

We place the interests of clients ahead of the firm's or any employee's own investment interests. Employees are expected to conduct their personal securities transactions in

accordance with the firm's Personal Trading Policy and strive to avoid any actual or perceived conflict of interest with the interests of clients.

Our Code of Ethics includes provisions forbidding the use of nonpublic securities information (insider trading) and requires compliance with all applicable federal and state securities laws. We have an obligation to adhere not only to the specific provisions of the Code of Ethics but to the general principles guiding that code.

We suggest the same investments to you that we may hold in our own accounts, and we purchase securities in our own accounts that we may also recommend to you. Most of our recommended securities have a sufficient daily volume such that our trading activities should not significantly move a security's price. Our Personal Trading Policy provides advisor guidelines to avoid any appearance of front-running or trying to benefit from the timing of personal trades.

A copy of our Code of Ethics is available to our advisory clients and prospective clients. We reaffirm our commitment to the Code of Ethics annually or whenever it is amended. To request a copy, e-mail us at compliance [at] emarotta [dot] com or call 434-244-0000.

Item 12. Brokerage Practices

The Custodian and Brokers We Use

Marotta Wealth Management does not maintain custody of the assets we manage. Your assets are housed at a qualified custodian. We often recommend Charles Schwab & Co., Inc. ("Schwab"), a registered broker-dealer and member of the Securities Investor Protection Corporation (SPIC), as the qualified custodian.

We may be deemed to have custody of your assets if you give us authority to withdraw assets from your accounts, pay bills on your behalf, or have credit card information. Therefore, we have structured the firm such that we refuse to accept these powers or information.

We may be allowed with your permission to transfer money between two accounts which are both owned by you. This allows us to help you satisfy required minimum distributions, withdrawals for lifestyle, or savings plans. Prior to 2017 this was not deemed as "having custody" of your assets. After 2017 this power is deemed as "having custody" whenever the two accounts are not identically registered. We do accept this limited power for the convenience of clients who want it and therefore now report that we "have custody" of some client assets in this very limited way.

We are independently owned and operated and not affiliated with Schwab or any other custodian. Although we often recommend Schwab as a custodian, you will decide whether to do so and will open your account with Schwab by entering into an agreement directly with them. We do not open the account for you, although we may assist in the process.

We are also given a limited power of attorney to make trades on your behalf and to withdraw our quarterly fee. The ability to withdraw our fee is currently deemed by the SEC as "having custody" of assets in a very limited way, but the SEC directs us that we should answer "No" to "Do you have custody of advisory assets?" if we have custody solely because we deduct our advisory fees directly from our clients' accounts.

We strongly recommend that clients do not allow their financial advisor to have actual custody of their assets in anything but the limited ability to make trades on your behalf, move money between your accounts, and take out a fee. We believe the SEC's new custody rules have made it more difficult to know which firms have actual custody of client assets and therefore pose a greater risk to safeguarding customer assets and which firms do not because they use a qualified custodian to secure investor assets. While we are deemed as "having custody", we use a qualified custodian to hold and secure investor assets.

We generally do not aggregate client transactions, also known as block trading. Your accounts are individually reviewed and managed.

How We Select Brokers/Custodians
We seek to recommend a custodian who will hold your assets and execute transactions on terms that overall are most advantageous when compared to other available providers and their services. We consider a wide range of factors, including, among others:

- Asset custody services and security
- Transaction execution services, including the capability to execute, clear, and settle trades
- Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, etc.)
- Breadth of available investment products (stocks, bonds, mutual funds, ETFs, etc.)
- Quality and promptness of service
- Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate the prices
- Reputation, financial strength, and stability
- Previous experience of us and our clients

Your Brokerage and Custody Costs
For our clients' accounts held at Schwab, Schwab does not charge a separate fee for custody services.

Schwab offers many no-transaction-fee trading opportunities, but they do charge commissions on some types of trades that Schwab executes in your Schwab account. When they do charge a transaction fee, Schwab charges you a flat dollar amount as a "prime broker."

If you choose to execute trades via another broker-dealer, Schwab charges you a "trade-away" fee for each trade executed by that different broker-dealer but where the securities bought or the funds from the securities sold are deposited (settled) into your Schwab account. These

trade-away fees are in addition to the commissions or other compensation you pay the executing broker-dealer.

To minimize your trading costs, we take advantage of no-transaction-fee opportunities and have Schwab execute most trades for your account as a prime broker. We have determined that having Schwab execute most trades is consistent with our responsibility to seek the "best execution" of your trades, which means the most favorable terms for a transaction based on all relevant factors.

Item 13. Review of Accounts

We review your accounts regularly and rebalance according to your target asset allocation. Accounts are set for review and rebalancing quarterly or more frequently if necessary. Our investment philosophy is formed by our Investment Committee and then individual managers review client portfolios.

As a part of our service, we provide quarterly reports which show information pertaining to your asset allocation, change in your portfolio, performance summary by asset class, your portfolio value versus cumulative net investment, contributions and withdrawals by year, yearly performance summary by asset class, and information on our fee for that quarter.

Each of these sections is described in more detail below:

Asset Allocation

Shows the current value and percentage of each of the following Asset Categories:

- Short Money
- US Bonds
- Foreign Bonds
- US Stocks
- Foreign Stocks
- Resource Stocks
- Total Portfolio Value

Change in Portfolio

Shows the following activity both during the previous quarter and since inception:

- Beginning Portfolio Value
- Contributions
- Withdrawals
- Unrealized Gain/Loss
- Realized Gain/Loss
- Transfers

- Income and Expenses
- Ending Portfolio Value
- Investment Gain
- The portfolio's time-weighted return (net of management fees and expenses) during the quarter and various longer periods

Performance Summary by Asset Class

Shows the time-weighted return net of fees for each of the six asset classes (Short Money, US Bonds, Foreign Bonds, US Stocks, Foreign Stocks, and Resource Stocks) as well as the portfolio as a whole for each of the following time periods:

- Last 3 Months
- Last 1 Year
- Last 3 Years
- Last 5 Years
- Since Inception

The Portfolio Value versus Cumulative Net Investment

Shows a graphical chart over time of the cumulative net investment and the portfolio value.

Contributions and Withdrawals by Year

Shows the following activity each year for the past three calendar years:

- Beginning Portfolio Value
- Contributions
- Withdrawals
- Ending Portfolio Value
- Investment Gain/Loss

Yearly Performance Summary by Asset Class

Shows the time-weighted return net of fees for each of the six asset classes (Short Money, US Bonds, Foreign Bonds, US Stocks, Foreign Stocks, and Resource Stocks) as well as the portfolio as a whole for each of the past five calendar years.

The Investment Advisory Statement (for the upcoming quarter)

- Portfolio value at the end of the previous quarter
- Billing rates at each break point
- Total fee
- Prorated portion of the fee for each account

Separate from our reports, you usually also receive trade and transaction confirmation notices and regular summary account statements directly from the custodian of your accounts.

Hourly financial planning clients do not receive any ongoing review and reporting.

Item 14. Client Referrals and Other Compensation

We limit any noncash compensation ("soft dollars") we receive from any service provider to that which enhances our ability to render quality advice and service to all of our clients, such as online information and tools provided by your custodian.

We do not pay for referrals nor do we accept compensation from referrals.

Item 15. Custody

We do not have actual custody of client assets. Schwab or other brokerage firms maintain actual custody of your assets. You will receive account statements directly from the custodian to the e-mail or postal mailing address you provided to them. We suggest you review these statements promptly and compare them to the periodic portfolio reports you receive from us.

Under government regulations, a firm is deemed to have custody of your assets if, for example, you authorize the firm to instruct them to pay bills for living expenses directly from your account or if you grant them authority to move your money to another person's account. We do not accept authorization to move money outside of the accounts in your name.

We do, however, deduct our advisory fee directly from your account. This procedure is considered custody in a very limited sense. We disclose it here for completeness, but answer "No" to the question "Do you have custody of advisory assets?" as per guidance of the SEC.

We may be allowed with your permission to transfer money between two accounts which are both owned by you. This allows us to help you satisfy required minimum distributions, withdrawals for lifestyle, or savings plans. Prior to 2017, this was not deemed as "having custody" of your assets. After 2017, this power is deemed as "having custody" whenever the two accounts are not identically registered. We do accept this limited power for the convenience of clients who want it and therefore now report that we "have custody" of some client assets in this very limited way.

We strongly recommend that clients do not allow their financial advisor to have actual custody of their assets in anything but the limited ability to make trades on your behalf, move money between your accounts, and take out a fee. We believe the SEC's new custody rules have made it more difficult to know which firms have actual custody of client assets and therefore pose a greater risk to safeguarding customer assets and which firms do not because they use a qualified custodian to secure investor assets. While we are deemed as "having custody", we use a qualified custodian to hold and secure investor assets.

Item 16. Investment Discretion

Our clients give us a limited power of attorney to make trades on their behalf. We use this discretionary authority to implement their investment policy statement.

Item 17. Voting Client Securities

We do not vote client proxies on behalf of clients.

You have the exclusive responsibility for directing how to proxy or vote securities and making all elections for events related to owning a security (e.g., mergers, acquisitions, tender offers, class action securities litigation, bankruptcy proceedings, etc.). We instruct the custodian of assets to send all copies of proxies and shareholder information directly to you. We can, upon request, provide advice to you regarding your voting of proxies.

Item 18. Financial Information

We have no financial commitments that impair our ability to meet our contractual and fiduciary commitment to you.

We do not require or solicit prepayment more than six months in advance.

We have not been the subject of a bankruptcy proceeding.

Consequently, an audited balance sheet is not required or included in this disclosure nor is any further financial information.

Item 19. Requirements for State-Registered Advisors

We are not a state-registered advisor; therefore this section is not applicable.

Item 20. Miscellaneous

Limited Consulting Services. For some clients, we provide limited consulting services on an hourly or fixed fee for projects not included in their service level.

Client Obligations. In performing our services, we are not required to verify any information received from you or from any other professionals you employ. We rely on that information being correct. Moreover, it remains your responsibility to notify us promptly if there is ever any change in your financial situation or investment objectives for the purpose of reviewing, evaluating, or revising our previous recommendations or services.

Assignment. Neither we nor you may assign the *Investment Advisory Agreement* without the prior consent of the other party. Transactions that do not result in a change of actual control or our management are not considered an assignment. This means your beneficiaries may choose to remain with our firm but this will require they sign their own *Investment Advisory Agreement*

with us. Additionally, your accounts cannot be managed by another party wishing to acquire our firm without your consent.

Disclosure Statement. A copy of this part 2 of Form ADV should be given to you prior to or along with our *Investment Advisory Agreement*. If you have not received this document at least 48 hours before executing our *Investment Advisory Agreement*, you have five business days subsequent to executing the agreement to terminate our services without penalty.

Part 2B: Brochure Supplement (Advisory Personnel)

This brochure supplement provides required information about our advisory personnel at Marotta Wealth Management as well as information about the professional designations we hold. Additional information about each supervised person is available on the SEC's website at www.adviserinfo.sec.gov.

All our financial professionals are paid a monthly salary in a direct deposit for a preset amount. Their advice, recommendations, planning, investment selections, or any other services provided to clients is irrelevant to the matter of their compensation. None of our advisory personnel receive any form of additional compensation.

Although some advisory personnel own businesses, none of our advisory personnel's other business ownerships involves a substantial amount of time; nor do they present any material conflicts of interest. None of our advisory personnel serve as an officer, director, partner, or employee of any other organization engaged in trading securities.

All our advisory personnel are supervised by David John Marotta, president, sole owner, and chief compliance officer of the firm. David John Marotta can be contacted at (434) 244-0000.

David John Marotta, CFP®, AIF®, AAMS®

David John Marotta (born 1960) has no disciplinary history. He holds a Bachelors of Arts and Sciences in Electrical Engineering and Philosophy from Stanford University (1982) and a Masters of Arts and Sciences in Computer Information Science from University of Oregon (1989). He is a CERTIFIED FINANCIAL PLANNER™ (CFP®) professional since 2009 and holds AIF® (Accredited Investment Fiduciary) and AAMS® (Accredited Asset Management Specialist) designations (2005 and 2002 respectively). He is a NAPFA Registered Advisor® with National Association of Personal Financial Advisors (2010). He has been President of Marotta Wealth Management since 2000. Prior to Marotta Wealth Management, David was president of DT7 Software (1998–2015), a Senior Computer Systems Engineer for University of Virginia (1990–99), Instructor, Computer and Information Science, University of Oregon, Eugene, OR, 1985, a Programming Manager (1987-90) at Lane Community College, and Instructor of Computer Science at Lane Community College (1982-87) and the University of Oregon (1985).

Megan Russell, CFP®, APMA®

Megan Russell (born 1991) has no disciplinary history. She holds a Bachelor of Arts in Cognitive Science from University of Virginia (2012). She holds the APMA® (Accredited Portfolio Management Advisor℠) designation since 2020. She is a CERTIFIED FINANCIAL PLANNER™ (CFP®) professional since 2023. She is a NAPFA Registered Advisor® with National Association of Personal Financial Advisors since 2023. She has worked with Marotta Wealth Management since 2005.

Courtney Fraser Regan, CFP®, CFT™

Courtney Fraser Regan (born 1994) has no disciplinary history. She holds a Bachelor of Science in Applied Economic Management from Virginia Polytechnic Institute and State University

(2016). She is a CERTIFIED FINANCIAL PLANNER™ (CFP®) professional since 2018. She is a NAPFA Registered Advisor® with National Association of Personal Financial Advisors since 2019. She has worked with Marotta Wealth Management since 2016.

Elizabeth Brew, CFP®

Elizabeth Brew (born 1995) has no disciplinary history. She holds a Bachelor of Science in Business from Virginia Polytechnic Institute and State University (2017). She is a CERTIFIED FINANCIAL PLANNER™ (CFP®) professional since 2019. She is a NAPFA Registered Advisor® with National Association of Personal Financial Advisors since 2020. She has worked with Marotta Wealth Management since 2017.

Elizabeth "Libby" Horbaly, CFP®

Elizabeth Horbaly (born 1997) has no disciplinary history. She holds a Bachelor of Science in Business from Virginia Polytechnic Institute and State University (2019). She is a CERTIFIED FINANCIAL PLANNER™ (CFP®) professional since 2021. She is a NAPFA Registered Advisor® with National Association of Personal Financial Advisors since 2022. She has worked with Marotta Wealth Management since 2019.

Greg Vairo, CFP®

Greg Vairo (born 1999) has no disciplinary history. He holds a Bachelor of Science in Business from Virginia Polytechnic Institute and State University (2021). He is a CERTIFIED FINANCIAL PLANNER™ (CFP®) professional since 2023. He is a NAPFA Registered Advisor® with National Association of Personal Financial Advisors since 2023. He has worked with Marotta Wealth Management since 2021.

Jacob Massanopoli, CFP®

Jacob Massanopoli (born 1999) has no disciplinary history. He holds a Bachelor of Science in Business from Virginia Polytechnic Institute and State University (2021). He is a CERTIFIED FINANCIAL PLANNER™ (CFP®) professional since 2023. He is a NAPFA Registered Advisor® with National Association of Personal Financial Advisors since 2023. He has worked with Marotta Wealth Management since 2021.

Alex Goldston

Alex Goldston (born 2000) has no disciplinary history. She holds an Associate Degree in Business Administration from Tidewater Community College (2022) and a Bachelor of Science in Financial Planning and Wealth Management from Virginia Polytechnic Institute and State University (2024). She has worked with Marotta Wealth Management since 2025.

James Brynmor

James Brynmor (born 1999) has no disciplinary history. He holds a Bachelor of Science in Financial Planning and Wealth Management from Virginia Polytechnic Institute and State University (2025). He has worked with Marotta Wealth Management since 2026.

About Professional Designations

CERTIFIED FINANCIAL PLANNER™ (CFP®)

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

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

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 U.S. 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. This 6-hour examination, administered over one day, includes case studies and client scenarios designed to test the examinee's ability to diagnose financial planning issues correctly and apply his or her knowledge of financial planning to real-world circumstances.
- Experience: Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year).
- 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.

Certified individuals must complete the following ongoing education and ethics requirements 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 standards and requirements just described may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

NAPFA-Registered Financial Advisor®

NAPFA-Registered Financial Advisor® is the top level of membership in the National Association of Personal Financial Advisors (NAPFA). All NAPFA-Registered Financial Advisors® must have three years of comprehensive financial planning experience, present a sample comprehensive financial plan, and pass a peer review process.

Since January 1, 2009, all NAPFA-Registered Financial Advisors® must possess a bachelor's degree from an accredited institution. Since January 1, 2010, new NAPFA-Registered Financial Advisors® must also possess either the Certified Financial Planner™ designation awarded by the Certified Financial Planner Board of Standards, Inc., or (since mid-2010) the American Institute of Certified Public Accountants' Personal Financial Specialist (CPA/PFS) credential. All NAPFA-Registered Financial Advisors® must also adhere to NAPFA's Fiduciary Oath, Standards of Membership and Affiliation, and Bylaws. NAPFA-Registered Financial Advisors® must also comply with NAPFA's industry-leading strict continuing education requirements of 60 hours every two years.

All NAPFA-Registered Financial Advisors® provide investment and/or financial advice on a strictly Fee-Only basis as defined by NAPFA. NAPFA defines a Fee-Only financial advisor as one who is compensated solely by the client with neither the advisor nor any related party receiving compensation that is contingent on the purchase or sale of a financial product. No NAPFA-Registered Financial Advisor® may receive commissions, rebates, awards, finder's fees, bonuses, or other forms of compensation from others as a result of a client's implementation of the individual's planning recommendations. In addition, NAPFA-Registered Financial Advisors® must continue to meet NAPFA's standards for strong character and adherence to the laws and regulation governing the profession.

Accredited Portfolio Management Advisor℠ (APMA®)

The Accredited Portfolio Management Advisor℠, or APMA® program, is a graduate-level designation program for experienced financial professionals. The program covers the finer points of portfolio creation, augmentation, and maintenance.

Following initial conferment of one of the College for Financial Planning's professional designations, authorization for continued use of the credential must be renewed every two years by completing 16 hours of continuing education; reaffirming compliance with the Standards of Professional Conduct, Terms, and Conditions; and complying with self-disclosure requirements.

Accredited Investment Fiduciary® (AIF®)

The AIF designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF

designation, individuals must complete a training program, successfully pass a comprehensive closed-book final examination under the supervision of a proctor, and agree to abide by the AIF Code of Ethics. To maintain the AIF designation, individuals must annually renew their affirmation of the AIF Code of Ethics and complete six hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies.

Accredited Asset Management Specialist℠ (AAMS®)

Individuals who hold the AAMS® designation have completed a course of study encompassing investments, insurance, tax, retirement, and estate planning issues. The program is designed for approximately 80 to 100 hours of self-study. The program is self-paced and must be completed within one year from enrollment.

Following initial conferment of one of the College for Financial Planning's professional designations, authorization for continued use of the credential must be renewed every two years by completing 16 hours of continuing education; reaffirming compliance with the Standards of Professional Conduct, Terms, and Conditions; and complying with self-disclosure requirements.

Certified Financial Therapist™ (CFT™)

Individuals who hold the CFT™ designation have completed a course of study dedicated to the integration of cognitive, emotional, behavioral, relational, and financial aspects of well-being. The program is designed for approximately 11 hours of self-study.

Once certified, financial therapists must complete continuing education to maintain their certification. CFT™ Professionals are required to submit 20 hours of continuing education each bi-annual period after initial certification; continuing education hours must fulfill the following minimums: 10 hours in Financial Therapy (minimum of 2 hours in FTA Ethics), Flexible CEUs (8 remaining).