

Part 2B of Form ADV: *Brochure Supplement*

CFO Capital Management

**An investment advisory service and
d/b/a for Cruice Investment Advisors, Ltd.**

19 Ludlow Road, STE: 301, Westport, CT 06880
203-221-0202/ 656-0033
www.cruicefinancial.com

January 25, 2021

James S. H. Cruice, Jr.

This brochure supplement provides information about James S. H. Cruice, Jr. that supplements Part 2A of Form ADV: Firm Brochure for Cruice Investment Advisors, Ltd. and CFO Capital Management (hereinafter collectively referred to as the **CFO**). You will have been notified of the availability of a copy of that brochure by no later than April 30, 2021, or within 120 days of the end of the **CFO**'s fiscal year. However, if you did not receive such notification or you have any questions about the contents of this Brochure Supplement, please contact our office and/ or James S. H. Cruice, Jr., our President and Chief Compliance Officer, at (203) 221-0202 or email him directly at jay@cruicefinancial.com. You may also access that brochure at our **CFO** website by no later than January 31, 2021.

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 **CFO** is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser. Additional information about the **CFO** is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2. Educational Background and Business Experience

Education Background:

- **University of Pennsylvania, Philadelphia, Pa: BA 1976;**
- **The Wharton School, Philadelphia, Pa: BS 1976;**
- **The Colgate Darden Graduate School of Business at the University of Virginia, Charlottesville, VA: MBA 1981;**

Professional Designations:

- **Certified Financial Planner [CFP®], 1984;**

- Minimum Qualifications:

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 several 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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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 includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s 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); and
- 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 become certified 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; and
- 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.

Chartered Life Underwriter [CLU], 1985;

- **Minimum Qualifications:** The Chartered Life Underwriter is issued by the American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. Individuals must complete five core courses and three elective courses. Each course has a final proctored exam. Candidates must also meet ethics standards and agree to comply with the American College Code of Ethics and Procedures. Candidates matriculating after June 30, 1989 who fall into specified categories are also required to earn 30 hours of continuing education credits every two years.

Chartered Financial Consultant [ChFC], 1985;

- **Minimum Qualifications:** The Chartered Financial Consultant (ChFC®) designation is issued by the American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take seven mandatory courses as well as two elective courses. Each course has a final proctored exam and once issued; the individual is required to submit 30 hours of continuing education every two years.

Certified Fund Specialist [CFS], 1995

- **Minimum Qualifications:** The Certified Fund Specialist designation is issued by the Institute of Business & Finance. To earn this designation, candidates must have at least 2,000 hours of work experience in the financial services industry or a bachelor's degree from an accredited college or university. Candidates must complete a self-study program that consists of six modules and then take three proctored online exams and perform one case study. Individuals must also perform 30 hours of continuing education every two years.

Business Background [Since 1987]:

- President and Chief Compliance Officer of Cruice Investment Advisors, Ltd. [the **CFO**] and its affiliated advisory services, 1987 to Present;
- Chief Investment Officer of Cruice Investment Advisors and the Cruice Financial Organization investment advisory service, 1987 to Present;
- Co-Chief Investment Advisor of the CFO Capital Management investment advisory service, November 2018;
- Registered Representative for Westport Resources Investment Services, 1997 to 12-2017;
- Registered Representative for United Planners Financial Services, 12-2017 to 01-2021;
- Series 7, Series 63, Series 65, Series 24, and Insurance licensed [Life & Health].

Mr. Cruice was born in 1953.

Item 3. Disciplinary Information

None. There have never been any client or regulatory complaints filed against Mr. Cruice.

Item 4. Other Business Activities

From December of 2017 until January 2021, Mr. Cruice was registered with United Planners Financial Services of America, an SEC-registered broker-dealer and FINRA member, as a Registered Representative and Registered Principal.

Item 5. Additional Compensation

Mr. Cruice has an equity ownership interest in the **CFO** and its affiliated advisory services through which he indirectly receives a portion of the investment and financial advisory fees made to **CFO** from its affiliated services performed in part by Mr. Cruice.

Mr. Cruice is licensed as an insurance agent/broker and, as such, may receive separate and typical compensation for purchasing insurance products for clients. No client is obligated to use Mr. Cruice to purchase insurance products. Any such compensation is separate and distinct from the advisory fees charged by **CFO**.

Item 6. Supervision

Mr. Cruice is the President and Chief Compliance Officer of the **CFO** and its affiliated advisory services.

Mr. Cruice does not have a supervisor with respect to his advisory activities, but he is subject to the **CFO**'s compliance policies and procedures and Code of Ethics with respect to such activities.

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January 25, 2021

Timothy G. C. Tymniak

This brochure supplement provides information about Timothy G. C. Tymniak that supplements Part 2A of Form ADV: Firm Brochure for Cruice Investment Advisors, Ltd. and CFO Capital Management (hereinafter collectively referred to as the **CFO**). You will have been notified of the availability of a copy of that brochure by no later than April 30, 2021, or within 120 days of the end of the **CFO**'s fiscal year. However, if you did not receive such notification or you have any questions about the contents of this Brochure Supplement, please contact our office and/ or James S. H. Cruice, Jr., our President and Chief Compliance Officer, at (203) 221-0202 or email him directly at jay@cruicefinancial.com. You may also access that brochure at our **CFO** website by no later than January 31, 2021.

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Item 2. Educational Background and Business Experience

Education Background:

- Fairfield College Preparatory School, Fairfield, CT: 2001;
- Fairfield University, Fairfield, CT: BA Business Communications, Minor Sociology 2006;
- Certified Fund Specialist [CFS], 2009;
 - Minimum Qualifications: The Certified Fund Specialist designation is issued by the Institute of Business & Finance. To earn this designation, candidates must have at least 2,000 hours of work experience in the financial services industry or a bachelor's degree from an accredited college or university. Candidates must complete a self-study program that consists of six modules and then take three proctored online exams and perform one case study. Individuals must also perform 30 hours of continuing education every two years.
- Certified Income Specialist [CIS], 2014;
 - Minimum Qualifications: The Certified Income Specialist designation is issued by the Institute of Business & Finance. To earn this designation, candidates must have at least 2,000 hours of work experience in the financial services industry or a bachelor's degree from an accredited college or university. Candidates must complete a self-study program that consists of six modules and then take three proctored online exams and perform one case study. Individuals must also perform 30 hours of continuing education every two years.

Business Background [Since 2006]:

- Cruice Financial Organization 2006 to Present;
- Investment, Research & Operations Manager of the *CFO*;
- Assistant Representative for Westport Resources Investment Services, Inc., 2007 to 12/ 2017;
- Assistant Representative for United Planners Financial Services, December 2017 to January 2021;
- Series 11, Series 66

Mr. Tymniak was born in 1982.

Item 3. Disciplinary Information

None.

Item 4. Other Business Activities

From December of 2017 until January 2021, Mr. Tymniak was registered with United Planners Financial Services of America, an SEC-registered broker-dealer and FINRA member, as an Assistant Representative-Order Processor.

Item 5. Additional Compensation

Mr. Tymniak indirectly receives a portion of the investment advisory fees made to the **CFO** and its affiliates for services performed in part by Mr. Tymniak.

Item 6. Supervision

Mr. Tymniak is the Investment Research & Operations Manager for the **CFO** as well as an Investment Adviser Representative of the **CFO**. James S. H. Cruice, Jr., the President and Chief Compliance Officer of the **CFO**, is responsible for supervising Mr. Tymniak's advisory activities. Mr. Cruice can be contacted at (203) 221-0202.

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January 25, 2021

William O. Webster, Jr.

This brochure supplement provides information about William O. Webster, Jr. that supplements Part 2A of Form ADV: Firm Brochure for Cruice Investment Advisors, Ltd. and CFO Capital Management (hereinafter collectively referred to as the **CFO**). You will have been notified of the availability of a copy of that brochure by no later than April 30, 2021, or within 120 days of the end of the **CFO**'s fiscal year. However, if you did not receive such notification or you have any questions about the contents of this Brochure Supplement, please contact our office and/ or James S. H. Cruice, Jr., our President and Chief Compliance Officer, at (203) 221-0202 or email him directly at jay@cruicefinancial.com. You may also access that brochure at our **CFO** website by no later than January 31, 2021.

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Item 2. Educational Background and Business Experience

Education:

- Dartmouth College, Hanover, NH: BA, 1965
- New York University Stern School of Business, New York, NY: MBA, 1971

Professional Designations:

- **Certified Financial Planner [CFP®], 1979**

- Minimum Qualifications:

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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 several 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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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 includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s 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); and
- 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 become certified 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; and

- 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.

Business Background [Since 2006]:

- Cruice Financial Organization, Investment Adviser Representative and Senior Vice President of Investments, 1-2017 to Present;
- Registered Representative for United Planners Financial Services 12-2017 to 01-2021;
- Registered Representative and Senior Vice President of Investments, Westport Resources Investment Services, Inc., 2010 to 12-2017;
- Westport Resources Management Inc. Registered Investment Adviser Representative, 2010 to December 2016;
- Morgan Stanley Smith Barney, 2009 to 2010;
- Morgan Stanley & Co. Incorporated, 2008 to 2010;
- UBS Financial Services Inc., 1972 to 2008;
- Series 63, Series 65, Series 8, Series 1, AMEX Put and Call Exam

Mr. Webster was born in **1943**.

Item 3. Disciplinary Information

There are no legal or disciplinary events presumptively material to a client's or prospective client's evaluation of Mr. Webster's integrity. Mr. Webster's disciplinary history is available through the FINRA Broker Check system, www.finra.org/brokercheck and the SEC's Investment Adviser Public Disclosure system, www.adviserinfo.sec.gov.

Item 4. Other Business Activities

From December of 2017 until January 2021, Mr. Webster was registered with United Planners Financial Services of America, an SEC-registered broker-dealer and FINRA member, as a Registered Representative.

Item 5. Additional Compensation

Mr. Webster indirectly receives a portion of the investment advisory fees made to the *CFO* and its affiliates for services performed in part by Mr. Webster.

Mr. Webster is licensed as an insurance agent/ broker and, as such, may receive separate and typical compensation for purchasing insurance products for clients. No client is obligated to use Mr. Webster to purchase insurance products. Any such compensation is separate and distinct from the advisory fees charged by *CFO*.

Item 6. Supervision

As described above under Item 2, Mr. Webster is an Investment Adviser Representative of the *CFO*. James S. H. Cruice, Jr., the President and Chief Compliance Officer of the *CFO*, is responsible for supervising Mr. Webster's advisory activities. Mr. Cruice can be contacted at (203) 221-0202.

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January 25, 2021

Joseph A. Tatusko

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Item 2. Educational Background and Business Experience

Education Background:

- . New York University, New York, NY: MBA Finance 1984
- . Eisenhower College/Rochester Institute of Technology, BA Asian Studies 1977

Chartered Financial Analyst®, 1997

The Chartered Financial Analyst® (CFA) credential is held by over 150,000 professionals around the world. The charter gives a strong understanding of advanced investment analysis and real-world portfolio management skills.

The CFA Program is a self-study, graduate-level program divided into three levels of exams. Exams are held annually in June and to be registered as a Chartered Financial Analyst® (CFA) the individual must pass all three levels in succession, have four years of professional work experience in the investment decision-making process, and join the CFA Institute as a regular member.

CFA Institute Body of Knowledge is comprised of 10 core topics that include:

Ethical and Professional Standards: Learn about putting investors first in critical and everyday practice.

Quantitative Methods: From time value of money analysis to correlation analysis and regression, learn robust quantitative methods.

Economics: Delve into supply and demand, the monetary system, inflation, effects of government regulation, and much more.

Financial Reporting and Analysis: Learn the details of the financial reporting system (emphasis on international standards, IFRS) and analysis of taxes, debt, global operations, and more.

Corporate Finance: From corporate governance to capital structure decisions, we cover complex issues in corporate finance.

Equity Investments: Study the types of equity securities, equity portfolio measurements, and much more.

Fixed Income: Study fixed income security types, portfolio benchmarks, and other complex topics.

Derivatives: Learn about forward markets, future markets, option markets, and more.

Alternative Investments: Examine real estate, private equity, commodities, and more.

Portfolio Management and Wealth Planning: Examine the essentials of managing different types of portfolios successfully.

Certified Financial Planner [CFP®], 2006

- Minimum Qualifications:

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- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s 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); and
- 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.

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- 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.

Business Background [Since 1984]:

Co-Chief Investment Officer of CFO Capital Management, November 2018 until present.

Registered Representative of United Planners Financial Services, November 2018 until January 2021.

Registered Investment Advisor, LPL Financial, 2016 to November 2018

Registered Investment Advisor & Chief Investment Officer, Westport Resources Investment Services Inc. & Westport Resources Management Inc., 2003 - 2016

Risk Management, Credit Suisse, 2002

Vice President, Proxicom, Inc. 1997 - 2001

Senior Manager, KPMG, 1995 - 1997

Vice President, Bankers Trust Company, 1984 - 1995

Series 63, Uniform Securities Agent, 2003

Series 7, General Securities Representative, 2003

Series 86, Research Analyst Part 1, 2005 and Series 87, Research Analyst Part 2, 2005

Mr. Tatusko was born in 1954.

Item 3. Disciplinary Information

None.

Item 4. Other Business Activities

From December of 2017 until January 2021, Mr. Tatusko was registered with United Planners Financial Services of America, an SEC-registered broker-dealer and FINRA member, as a Registered Representative.

Item 5. Additional Compensation

Mr. Tatusko can indirectly receive a portion of the investment advisory fees made to the *CFO* and its affiliates for investment advisory services performed in part by Mr. Tatusko.

Item 6. Supervision

Mr. Tatusko is Co-Chief Investment Officer of CFO Capital Management and an Investment Advisor Representative of the *CFO*. James S. H. Cruice, Jr., the President and CCO of the *CFO*, is responsible for supervising Mr. Tatusko's investment advisory activities. Mr. Cruice can be contacted at (203) 221-0202.

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January 25, 2021

G. Thorne Daimler

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Item 2. Educational Background and Business Experience

Education Background:

- Wilton High School, Wilton, CT: 2006;
- University of Kansas, Lawrence, KS: BS- Finance: 2010;

Business Background [Since 2010]:

- Cruice Financial Organization 2018 to Present;
- Portfolio Manager of the **CFO**;
- Registered Representative for United Planners Financial Services 01-2020 to 01-2021;
- Assistant Representative for United Planners Financial Services, August 2018 to December 31, 2019;
- Hospital Representative for Johnson & Johnson, June 2017 to April 2019
- Territory Sales Manager for PDI Healthcare, January 2016 to June 2017;
- Unit Manager for Altria Group, May 2010 to December 2015;
- SIE, Series 7, Series 63, Series 66

Mr. Daimler was born in 1988.

Item 3. Disciplinary Information

None.

Item 4. Other Business Activities

From December of 2017 until January 2021, Mr. Daimler was registered with United Planners Financial Services of America, an SEC-registered broker-dealer and FINRA member, as a Registered Representative.

Item 5. Additional Compensation

Mr. Daimler indirectly receives a portion of the investment advisory fees made to the **CFO** and its affiliates for services performed in part by Mr. Daimler.

Item 6. Supervision

Mr. Daimler is a Portfolio Manager for the **CFO** as well as an Investment Adviser Representative of the **CFO**. James S. H. Cruice, Jr., the President and Chief Compliance Officer of the **CFO**, is responsible for supervising Mr. Daimler's advisory activities. Mr. Cruice can be contacted at (203) 221-0202.

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Branch Office: 1657 West Broad Street, Unit 5, Richmond, VA 23220
(804) 332-1373

Home Office: 19 Ludlow Road, STE: 301, Westport, CT 06880
(203) 221-0202

www.cruicefinancial.com

November 2, 2021

David R. Peters

This brochure supplement provides information about David R. Peters that supplements Part 2A of Form ADV: Firm Brochure for Cruice Investment Advisors, Ltd. and CFO Capital Management (hereinafter collectively referred to as the **CFO**). You will have been notified of the availability of a copy of that brochure by no later than April 30, 2021, or within 120 days of the end of the **CFO**'s fiscal year. However, if you did not receive such notification or you have any questions about the contents of this Brochure Supplement, please contact our office and/ or James S. H. Cruice, Jr., our President and Chief Compliance Officer, at (203) 221-0202 or email him directly at jay@cruicefinancial.com. You may also access that brochure at our **CFO** website by no later than January 31, 2021.

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Item 2. Educational Background and Business Experience

Education Background:

The American College, Bryn Mawr, PA

- *Doctorate in Financial Planning & Retirement Income* – Currently Enrolled
- *Master of Science in Financial Services* – Graduated July 2014

Virginia Commonwealth University, Richmond, VA

- *MBA (Investments Concentration)* - Graduated May 2011

Pittsburgh Theological Seminary, Pittsburgh, PA

- *Master of Divinity* - Graduated November 2006

University of Illinois, Champaign, IL

- *Master of Science in Accounting (Tax Specialization)* - Graduated May 2004

Valparaiso University, Valparaiso, IN

- *Bachelor of Science in Business Admin* - Graduated May 2003 (Magna Cum Laude)

Licenses	Securities Licenses Held In:	VA
	Insurance P&C Licenses Held In:	CT, NC, VA
	Insurance Life Licenses Held In:	CT, NC, VA
	Insurance Consultant Licenses Held In:	VA
	Real Estate Agent Licenses Held In:	VA

Professional Designations

Certified Financial Planner (CFP) – since December 2013

Chartered Life Underwriter (CLU) – since June 2013

Chartered Financial Consultant (ChFC) – since June 2013

Chartered Property & Casualty Underwriter (CPCU) – since May 2013

Chartered Global Management Accountant (CGMA) – since July 2012

Certified Public Accountant (CPA) – Virginia, North Carolina, South Carolina

Minimum Qualifications for above professional designations:

CERTIFIED FINANCIAL PLANNER™ (CFP®)

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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 several 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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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 includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s 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); and
- 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 become certified 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; and
- 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.

Chartered Life Underwriter® (CLU®)

- **Minimum Qualifications:** The Chartered Life Underwriter is issued by the American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. Individuals must complete five core courses and three elective courses. Each course has a final proctored exam. Candidates must also meet ethics standards and agree to comply with the American College Code of Ethics and Procedures. Candidates matriculating after June 30, 1989 who fall into specified categories are also required to earn 30 hours of continuing education credits every two years.

Chartered Financial Consultant® (ChFC®)

- **Minimum Qualifications:** The Chartered Financial Consultant (ChFC®) designation is issued by the American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take seven mandatory courses as well as two elective courses. Each course has a final proctored exam and once issued; the individual is required to submit 30 hours of continuing education every two years.

Chartered Property & Casualty Underwriter (CPCU)

- **Minimum Qualifications:** The CPCU designation is issued by The Institutes and is granted to individuals who have at least 24 months of insurance-related work in the 5 years preceding conferment of the designation, and who complete three courses in either the personal or commercial lines and one elective course, and pass the final examination.

Chartered Global Management Accountant® (CGMA®)

- **Minimum Qualifications:** The CGMA designation is awarded by the AICPA to individuals who demonstrate mastery of technical finance and accounting skills as well as the business acumen and strategic leadership abilities outlined in [the CGMA Competency Framework](#), and have a minimum of three years of relevant, work-based experience. Holders of the CGMA designation must be members of the AICPA.

Certified Public Accountant (CPA) – Virginia, North Carolina, South Carolina

- **Minimum Qualifications:** All CPA candidates must pass the Uniform CPA Examination to qualify for the CPA designation and license to practice public accounting. Eligibility to sit for the Uniform CPA Exam is typically a bachelor's degree with a focus in accounting and business administration and an additional 1 year of study.

Business Background [past 5 years]:

- **Cruise Financial Organization/CFO Capital Management**, Investment Adviser Representative, 11/2021 to Present
- **Demystifying Finance, LLC**, Owner, 06/2019 to Present
- **Peters Financial, LLC**, Owner, 06/2019 to Present
- **Kaplan Test Preparation**, Part-time Instructor, 07/2018 to Present
- **South Carolina Association of CPAs**, Teacher and Discussion Leader, 05/2016 to Present
- **Charlotte CPCU Society**, Teacher, 03/2016 to Present
- **Virginia Society of CPAs**, Teacher and Discussion Leader, 06/2015 to Present
- **Peters Tax Preparation & Consulting PC**, President & Founder, 11/2006 to Present
- **Cetera Advisor Networks**, Registered Representative, 01/2016 to 10/2021

- **Carroll Financial Associates**, Strategic Relationship Manager/Financial Advisor, 12/2015 – 10/2021
- **Intuit Inc., DBA Turbo Tax**, Seasonal Tax Expert, 06/2020 to 05/2021
- **The American College**, Moderator, 12/2015 to 06/2018
- **David Peters, CPA**, Tax Preparer/Bookkeeper, 06/2004 to 02/2017

Mr. Peters was born in 1981.

Item 3. Disciplinary Information

None.

Item 4. Other Business Activities

One of the IARs of CFO, David Peters, is also the owner of Peters Tax Preparation & Consulting PC, a tax preparation firm. If and when the need may arise, the IARs of CFO may refer a client to David Peters and Peters Tax Preparation & Consulting PC, in which cases Mr. Peters will receive separate and typical fees for providing tax preparation and consulting services. No CFO client is obligated to use Mr. Peters or his tax preparation firm for any service. Peters Tax Preparation & Consulting PC is not affiliated with CFO-CM, and CFO-CM will not share in any fees generated by Peters Tax Preparation & Consulting PC. All fees charged by CFO-CM are entirely separate and distinct from any fees received by Peters Tax Preparation & Consulting PC.

Item 5. Additional Compensation

Mr. Peters is licensed as an insurance agent and, as such, may receive separate and typical compensation for purchasing insurance products for clients. No client is obligated to use Mr. Peters to purchase insurance products. Any such compensation is separate and distinct from the advisory fees charged by **CFO**.

Item 6. Supervision

James S. H. Cruice, Jr., the President and CCO of **CFO**, is responsible for supervising Mr. Peters' investment advisory activities. Mr. Cruice can be contacted at (203) 221-0202.