

DHH Advisors, LLC, d/b/a EKS Associates

We are registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs) which also provides educational materials about broker-dealers, investment advisers and investing.

Item 2. Relationships and Services***What investment services and advice can you provide me?***

We offer wealth management services to retail investors, which include financial planning and portfolio management services. We provide advice regarding your investment goals and objectives, personal balance sheet, tax planning, risk management, retirement, education, cash flow and investment planning. We will continuously monitor your investment accounts that are being overseen by us. Our services include ongoing financial counseling, account review and monitoring, securities research and other advisory services related to investments. Our portfolio management services are offered on a discretionary or non-discretionary basis. If we are granted discretionary authority by the contract you sign, we will determine the securities to be bought or sold as well as the amount to be bought or sold. If we do not have discretionary authorization, we will provide you with recommendations and will execute the trades only after we receive your approval. We do not require an account minimum.

Additional Information: See more detailed information in our Form ADV, Part 2A brochure (Items 4 and 7).

Conversation Starters: Ask your financial professional:

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- How will you choose investments to recommend to me?
- What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

Item 3. Fees, Costs, Conflicts, and Standards of Conduct***What fees will I pay?***

Financial planning fees are currently billed at a flat rate for services rendered. Depending on the information outlined in your Client Agreement, you will be billed either quarterly, semi-annually or annually. Our fees may differ from client to client; however, our fees are generally non-negotiable.

The annual fee for investment advisory services shall not be more than 1.5% of the market value of the assets under our management. This means that the more assets that are in your advisory account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase, or not to take actions that would decrease, the assets in your account. Our investment advisory fee is exclusive of, and in addition to, brokerage commissions, transaction fees, and other related costs and expenses which will be incurred by your account. However, we do not receive any portion of those commissions, fees and costs. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Additional Information: See more detailed information in our Form ADV, Part 2A brochure (Item 5).

Conversation Starters:

- Help me understand how these fees and costs might affect my investment. If I give you \$10,000 to invest, how much will go to fees and costs and how much will be invested for me?

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we must act in your best interest and not put our interests ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here is an example to help you understand what this means:

Charles Schwab & Co., Inc. ("Schwab") is our choice for custody and brokerage services. In evaluating whether to recommend Schwab to our clients, we may take into account the availability of the products and services available from them and not solely the nature, cost or quality of custody and brokerage services provided by Schwab. These products and services may be used for all of our clients or may benefit us. This is a conflict that comes out of how we service clients.

One of our associated persons is a registered representative of Purshe Kaplan Sterling Investments, Inc. ("PKS") which is a broker dealer registered with the SEC and as such has the ability to accept compensation for the sale of securities or other investment products. However, as a fee-only firm, we will not sell investment products that generate a commission.

Conversation Starters:

- How might your conflict of interest affect me, and how will you address them?

Additional Information: See more detailed information in our Form ADV, Part 2A brochure (Items 10-12, 14).

How do your financial professionals make money?

Our financial professionals are compensated by a salary and bonus structure. They are not compensated on factors such as amount of client assets they service, time and complexity required to meet a client's needs or the revenue we earn from their advisory services.

Item 4. **Disciplinary History**

Do you or your financial professionals have legal or disciplinary history?

No, our firm and our financial professionals do not have any legal or disciplinary history to disclose.

Conversation Starters:

- As a financial professional, do you have any disciplinary history? For what type of conduct?

Item 5. **Additional Information**

You can find additional information about our firm and the services we provide on our website www.eksassociates.com and www.investors.gov/CRS. Additionally, you can contact us at 973-740-2400 or thagberg@eksassociates.com to request more or up-to-date information and a copy of our Form CRS.

Conversation Starters:

- Who is my primary contact person?
- Is he or she a representative of an investment adviser or a broker-dealer?
- Who can I talk to if I have concerns about how this person is treating me?

EKS ASSOCIATES

Fee-Only Comprehensive Financial Life Planning

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Web Site: www.EKSassociates.com

March 2026

Form ADV Part 2A Brochure

This brochure provides information about the qualifications and business practices of EKS Associates. If you have any questions about the contents of this brochure, please contact us at 609-921-1016 or 973-740-2400. 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 EKS Associates also is available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for EKS Associates is 169687.

EKS Associates is a Registered Investment Adviser. Registration with the United States Securities and Exchange Commission or any state securities authority, or the use of the term "registered" does not imply a certain level of skill or training.

Item 2: Material Changes

This section of the brochure highlights specific material changes made since the last update and offers clients a concise summary of these modifications. The most recent update to our brochure was March 2025.

Clients are encouraged to request a copy of the Form ADV Part 2A at any time, free of charge. Requests can be made by sending a written notice to our Chief Compliance Officer at 601 Ewing Street, Suite A-7, Princeton, NJ 08540, or via email at thagberg@EKSassociates.com.

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Item 4: Advisory Business

The United States Securities and Exchange Commission granted the investment adviser registration of EKS Associates (“EKS”) on August 26, 2014. The company was formed in October 2013. The firm’s principal owners are Darren Zagarola (CRD # 5121491), Howard Milove (CRD # 3230483) and Howard Hook (CRD # 4199828). Tracy A. Hagberg (CRD Number 1841992) is Chief Compliance Officer of the firm. The firm is not publicly owned or traded. The firm manages each client’s portfolio on an individualized basis, tailoring our services to the individual needs of clients. Clients can impose restrictions on investing in certain securities or types of securities. The firm does not sponsor any wrap programs. The amount of our assets under management as of December 31, 2025, is \$324,280,466 which represents 267 accounts.

Financial Planning

We offer our clients a comprehensive range of financial planning services that are tailored to their specific needs and goals. Through a thorough analysis of their financial resources, we provide our clients with personalized financial programs that cover their present and future assets and liabilities, including insurance, savings, investments, and retirement benefits.

Our financial planning services go beyond providing general recommendations for our clients. We provide specific actions that clients can take to achieve their financial objectives, such as acquiring insurance coverage, setting up an individual retirement account, or investing in certain securities. We also offer ongoing financial counseling, account reviews, securities research, and other advisory services related to investments.

If needed, we can recommend the services of other professionals to implement our recommendations. However, our clients are not obligated to use any recommended professionals, and they retain absolute discretion over all such decisions.

The scope of our financial planning services is outlined in the *Financial Planning Agreement* (“Agreement”) that clients sign with us. We strongly encourage our clients to renew their financial planning services annually to review and update our previous recommendations and services, ensuring that their financial plans remain aligned with their evolving needs and goals.

Investment Implementation and Management

At times, we offer customized investment implementation services to our clients. We take the responsibility of making recommendations based on their financial plan and specific needs. After making recommendations, if our clients accept them, we implement them by executing the purchase or sale. However, we do not exercise discretionary authority, meaning all recommendations require approval from the client before implementation.

The *Agreement* the clients sign with us outlines the investment implementation and asset management services we offer. This *Agreement* ensures transparency and clarity in our services, allowing clients to understand the scope and terms of our engagement.

Investment Advisory Services

We offer investment advisory services aimed at constructing portfolios that achieve the highest possible returns without exceeding the client's risk tolerance. We review the client's asset allocation and provide advice on it, including regular supervisory and management services, economic advisory letters, articles, and other written materials. We monitor the client's investments and provide guidance on the investment and reinvestment of designated assets.

Our investment advisory services do not require a minimum account balance. The fees are paid quarterly in advance. The client's *Agreement* can be terminated by either the client or us at any time by written notice.

Our investment advisory services are provided on a non-discretionary basis, as specified in the client's *Agreement*. Since asset management is only done on a non-discretionary basis, we can only execute transactions with the client's prior approval after providing recommendations.

We strive to provide investment advisory services that meet our clients' specific needs and goals. Our investment approach is transparent, and we prioritize clear communication with our clients to ensure that they understand the services and fees involved.

Item 5: Fees and Compensation

The firm offers its services on a flat fee basis, as outlined in the *Agreement*. The billing frequency will also be specified in the *Agreement*, which can be terminated at any time. If the contract is terminated within five business days of signing the *Agreement* or as otherwise required by law, a full refund of any fees paid will be made. The firm's fees differ from client to client and are generally non-negotiable.

Clients may be subject to certain charges imposed by the custodians that hold their assets or that relate to holdings in a client's account, which are exclusive of and in addition to the fees charged by *EKS*. Such charges and fees include custodial fees, transaction fees, charges imposed directly by a mutual fund or exchange-traded fund ("ETF") in the account, deferred sales charges, wire transfer, and electronic fund fees. *EKS* does not receive any portion of these fees. For more information on Brokerage Practices, please refer to Item 12.

One of *EKS's* associated persons, Howard Milove, is a registered representative of Purshe Kaplan Sterling Investments ("PKS"), which is an SEC registered broker-dealer, Member of FINRA and the Municipal Rulemaking Board. Howard Milove will not accept compensation for the sale of securities or other investment products to the clients of *EKS*. Therefore, we do not believe that this arrangement creates a conflict of interest.

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

Our firm does not charge performance-based fees, which are fees based on a share of capital gains or capital appreciation of the assets of a client. We believe that charging such fees creates conflicts of interest between our clients and us. Instead, our compensation is a flat fee, as outlined in our *Agreement* with the client.

Item 7: Types of Clients

EKS offers its services to a wide range of clients, including individuals, high net worth individuals, pension and profit-sharing plans, trusts, estates, charitable organizations, corporations, and other business entities. We are committed to providing personalized services that cater to the unique needs and goals of each client. While we do not require a minimum portfolio size, we do require all clients to enter into a formal services *Agreement* that outlines the specific services to be provided.

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

We take a long-term approach to financial planning, considering a client's short-term cash needs, emergency fund, and insurance coverage before designing an investment strategy that aligns with their long-term financial goals.

Our goal is to ensure that our clients' investments are tailored to their financial objectives. To achieve future financial security, we create customized investment portfolios based on each client's cash needs and risk tolerance, using asset allocation techniques. Our preferred investment vehicles are mutual funds and ETFs, taking into account the client's existing investment holdings, whether or not they are managed by *EKS*. If necessary, we recommend individual bonds or certificates of deposit to meet a client's cash needs. However, we do not recommend the purchase of individual stocks for a client's portfolio and will recommend selling a portion or all of any individual stock holdings if they represent greater than 10% of the total portfolio value.

Clients should be aware that investing in securities involves risk, and they should be prepared to bear potential losses.

EKS has an inherent conflict of interest related to the relationship with *Access Wealth Planning, LLC* ("*Access*"). Certain principal owners of *EKS* are also principal owners of *Access*. This creates a conflict of interest, as there may be a financial incentive for *EKS* to refer clients to *Access*, as they would have personal financial gain. Additionally, there is a conflict where being an employee of *Access* may potentially take away from an employee's ability to conduct business for *EKS*. *EKS* attempts to mitigate these conflicts of interest by requiring employees to acknowledge the firm's Code of Ethics and remind them of their individual fiduciary duty to the clients of *EKS*, which requires that employees to put the interests of their clients above their own.

Item 9: Disciplinary Information

We are obligated to inform our clients and prospective clients of any legal or disciplinary events that could materially affect their assessment of our advisory business or the integrity of our management. *EKS* has nothing to report on this item.

Item 10: Other Financial Industry Activities and Affiliations

We are required to disclose any relationships or arrangements that are material to our advisory business with certain related persons.

Registered Representative of a Broker Dealer

As discussed in Items 5 and 12, Howard Milove, an *EKS* supervised person, is a registered representative of *PKS*. Please refer to those sections for additional disclosures related to this relationship.

Other Investment Adviser

Darren Zagarola, Howard Milove and Howard Hook are owners and Investment Advisory Representatives (IAR) of *Access Wealth*, an SEC registered investment adviser that provides financial planning and investment advisory services. *EKS* and *Access* have a business agreement, whereby *EKS* has hired *Access* to provide back-office and administrative services and support for a fee.

Tax Preparation

All associated persons of *EKS* are Certified Public Accountants (“CPAs”). Howard Hook prepares tax returns for individuals who are not clients of *EKS*. His tax business is not promoted through *EKS*.

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

As a fiduciary, *EKS* and its associates have a duty of utmost good faith to act solely in the best interests of each client. Our clients entrust us with their funds and personal information, which places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all our dealings.

Code of Ethics Description:

Our Code of Ethics is designed to ensure that we act with the highest standards of ethical behavior and professionalism. It is not intended to identify all possible conflicts of interest, and associated persons are still liable for personal trading or other conduct that violates their fiduciary duty to advisory clients. A summary of the Code of Ethics' Principles is outlined below:

- Integrity – We shall offer and provide professional services ethically, honestly, and fairly.
- Objectivity – We shall be objective in providing professional services to clients.
- Competence – We shall provide services to clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which we are engaged.
- Fairness – We shall perform professional services in a manner that is fair and reasonable to clients and shall disclose conflicts of interest in providing such services.
- Confidentiality – We shall not disclose confidential client information without the specific consent of the client, except in response to proper legal process, or as required by law.

We periodically review and update our Code of Ethics to ensure that it remains current and relevant, and we require all firm access persons to attest to their understanding of and adherence to the Code of Ethics at least annually. We are happy to provide a copy of our Code of Ethics to any client or prospective client upon request.

Participation or Interest in Client Transactions

We and our related persons can buy or sell securities that are the same, similar, or different from those we recommend to clients. Recommendations vary between clients due to differing objectives and risk tolerances. However, we ensure that neither we nor any related party receives preferential treatment over our clients.

Personal Trading

To avoid conflicts of interest, we may restrict or prohibit associates from trading certain securities. Any exceptions must be approved by our Chief Compliance Officer beforehand, and we keep records of all personal securities transactions as required by regulations.

Item 12: Brokerage Practices

Suggestion of Broker

Charles Schwab

EKS does not maintain custody of your assets that we manage. Your assets must be maintained in an account at a “qualified custodian”, generally a broker-dealer or bank. We recommend that our clients use Charles Schwab & Co., Inc. (“*Schwab*”), a registered broker-dealer, member SIPC, as the qualified custodian.

We are independently owned and operated and are not affiliated with *Schwab*. *Schwab* will hold your assets in a brokerage account and buy and sell securities when we instruct them to. While we recommend that you use *Schwab* as custodian/broker, you will decide whether to do so and will open your account with *Schwab* by entering into an account agreement directly with them. Conflicts of interest associated with this arrangement are described below as well as in Item 14 (Client Referrals and Other Compensation). You should consider these conflicts of interest when selecting your custodian.

We do not open an account for you, although we may assist you in doing so. If you do not wish to place your assets with *Schwab*, then we cannot manage your account.

How We Select Brokers/Custodians

We seek to select a custodian/broker that will hold your assets and execute transactions. When considering whether the terms that *Schwab* provides are, overall, most advantageous to you when compared with other available providers and their services, we consider a wide range of factors including:

1. Combination of transaction execution services and asset custody services (generally without a separate fee for custody).
2. Capability to execute, clear and settle trades (buy and sell securities for your account).
3. Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, etc.)
4. Breadth of available investment products (stocks, bonds, mutual funds, exchange-traded funds, etc.)
5. Availability of investment research and tools that assist us in making investment decisions.
6. Quality of services.
7. Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate the prices.
8. Reputation, financial strength, security and stability.
9. Prior service to us and our clients.

10. Availability of other products and services that benefit us, as discussed below (see “Products and Services Available to us from *Schwab*”).

Your Brokerage and Trading Costs

For our client accounts that *Schwab* maintains, *Schwab* generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your *Schwab* account. Certain trades (for example, many mutual funds, and U.S. exchange-listed equities and ETFs) may not incur *Schwab* commissions or transaction fees. *Schwab* is also compensated by earning interest on the uninvested cash in your account in *Schwab*’s Cash Features Program.

In addition to commissions, *Schwab* charges you a flat dollar amount as a “prime broker” or “trade away” fee for each trade that we have executed by a different broker-dealer but where the securities sold are deposited (settled) into your *Schwab* account. These fees are in addition to the commissions or other compensation you pay the executing broker-dealer. Because of this, in order to minimize your trading costs, we have *Schwab* execute most trades for your account.

We are not required to select the broker or dealer that charges the lowest transaction cost, even if that broker provides execution quality comparable to other brokers or dealers. Although we are not required to execute all trades through *Schwab*, we have determined that having *Schwab* execute most trades is consistent with our duty to seek “best execution” of your trades. Best execution means the most favorable terms for a transaction based on all relevant factors, including those listed above (see “How We Select Brokers/Custodians”). By using another broker or dealer you may pay lower transaction costs.

Products and Services Available to us from Schwab

Schwab Advisor Services™ is *Schwab*’s business serving independent investment advisory firms like ours. They provide us and our clients with access to their institutional brokerage services (trading, custody, reporting and related services), many of which are not typically available to *Schwab* retail customers. However, certain retail investors may be able to get institutional brokerage services from *Schwab* without going through our firm. *Schwab* also makes available various support services. Some of those services help us manage or administer our clients’ accounts, while others help us manage and grow our business. *Schwab*’s support services are generally available at no charge to us. Following is a more detailed description of *Schwab*’s support services:

Services that benefit you. *Schwab*’s institutional brokerage services include access to a broad range of investment products, execution of securities transactions and custody of client assets. The investment products available through *Schwab* include some to which we might not otherwise have access or that

would require a significantly higher minimum initial investment by our clients. *Schwab's* services described in this paragraph generally benefit you and your account.

Services that do not directly benefit you. *Schwab* also makes available to us other products and services that benefit us but do not directly benefit you or your account. These products and services assist us in managing and administering our clients' accounts and operating our firm. They include investment research, both *Schwab's* own and that of third parties. We use this research to service all or a substantial number of our clients' accounts, including accounts not maintained at *Schwab*. In addition to investment research, *Schwab* also makes available software and other technology that:

1. Provide access to client account data (such as duplicate trade confirmations and account statements).
2. Facilitate trade execution and allocate aggregated trade orders for multiple client accounts.
3. Provide pricing and other market data.
4. Facilitate payment of our fees from our clients' accounts.
5. Assist with back-office functions, record keeping and client reporting.

Services that generally benefit only us. *Schwab* also offers other services intended to help us manage and further develop our business enterprise. These services include:

1. Educational conferences and events.
2. Consulting on technology and business needs.
3. Publications and conferences on practice management and business succession.
4. Access to employee benefits providers, human capital consultants and insurance providers.
5. Marketing consulting and support.

Schwab provides some of these services itself. In other cases, it will arrange for third-party vendors to provide the services to us. *Schwab* also discounts or waives fees for some of these services or pays all or a part of a third party's fees. *Schwab* also provides us with other benefits, such as occasional business entertainment for our personnel. If you did not maintain your account with *Schwab*, we would be required to pay for these services from our own resources.

Our Interest in Schwab's Services

The availability of these services from *Schwab* benefits us because we do not have to produce or purchase them. We do not have to pay for *Schwab's* services. The fact that we receive these benefits from *Schwab* is an incentive for us to recommend the use of *Schwab* rather than making such decision based exclusively on your interest in receiving the best value in custody services and the most favorable execution of your transactions. This is a conflict of interest. We believe, however, that taken in the aggregate, our selection of *Schwab* as custodian and broker is in the best interest of our clients. Our

selection is supported by the scope, quality and price of *Schwab's* services and not *Schwab's* services that benefit only us.

When feasible *EKS* will aggregate client trades, and prices shall be allocated evenly among participating client accounts.

Item 13: Review of Accounts

As we cater to various types of clients, our review process is tailored accordingly:

1. For Retainer Clients, your accounts undergo quarterly reviews. During these sessions, we assess your financial status, revise your goals, and provide additional recommendations as necessary.
2. Semi-Annual Retainer Clients receive reviews twice a year. Similar to quarterly reviews, we evaluate your financial status, adjust your goals, and offer further recommendations as needed.

Update Clients benefit from reviews conducted as frequently as desired. Our team conducts thorough assessments of your financial status, goal updates, and provides recommendations.

Each client is paired with a dedicated planner who conducts these reviews, with a secondary planner performing a final review for comprehensive oversight.

Item 14: Client Referrals and Other Compensation

EKS receives an economic benefit from *Schwab* in the form of the support products and services it makes available to us and other independent investment advisors whose clients maintain their accounts at *Schwab*. We benefit from the products and services provided because the cost of these services would otherwise be borne directly by us, and this creates a conflict. You should consider these conflicts of interest when selecting a custodian. These products and services, how they benefit us, and the related conflicts of interest are described above (see Item 12 – Brokerage Practices).

Item 15: Custody

Schwab maintains actual custody of your assets. You will receive account statements directly from *Schwab* at least quarterly. They will be sent to the email or postal mailing address you provided to *Schwab*. You should carefully review those statements promptly when you receive them.

We also urge you to compare *Schwab's* account statements with the periodic reports that you will receive from us.

Item 16: Investment Discretion

EKS cannot have the authority to exercise investment discretion on behalf of clients. This means that we cannot make transactions for clients without seeking their consent. Since we do not have discretionary authority, we must receive permission from the client prior to securities to be purchased or sold.

Item 17: Voting Client Securities

EKS does not vote proxies on behalf of clients as part of our firm policy. Clients are responsible for voting their own proxies, and proxies and solicitations are sent to clients directly by the custodian or issuing company. If a client requests assistance with voting proxies, we will provide recommendations to them. However, if a conflict of interest exists, we will disclose it to the client.

Item 18: Financial Information

EKS does not foresee any financial condition that would impair our ability to meet contractual commitments to clients.

Additionally, we do not require or solicit payment of fees more than \$1,200 per client more than six months in advance of services rendered.

EKS ASSOCIATES

Fee-Only Comprehensive Financial Life Planning

**601 Ewing Street, Suite A-7
Princeton, NJ 08540**

**Phone: 609-921-1016
Fax: 609-921-2681**

March 2026

Form ADV Part 2B Brochure Supplement

**Darren Zagarola
Howard Hook
Howard Milove**

This brochure supplement provides information about the above listed individuals that supplements the EKS Associates brochure. You should have received a copy of that brochure. Please contact Tracy A. Hagberg, Chief Compliance Officer if you did not receive EKS Associates brochure or if you have any questions about the contents of this supplement. Additional information about the above-named supervised persons is available on the SEC's website at www.adviserinfo.sec.gov.

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Item 2 - Educational Background and Business Experience

Darren L. Zagarola, CPA, CFP®

Born – 1971

Formal Education after High School:

King's College – BS in Accounting

Business Background for the preceding five years:

DHH Advisors, LLC – November 2013 - Present

EKS Associates – January 2009 - Present

Access Wealth – August 2005 – Present

EJ Brooks Company – December 2000 – April 2007

Ernest & Young – October 1993 – November 2000

Howard M. Hook, CPA, CFP®

Born – 1965

Formal Education after High School:

State University of NY at Binghamton – BS in Accounting

Business Background for the preceding five years:

DHH Advisors, LLC – November 2013 - Present

EKS Associates – January 2013 - Present

Access Wealth – July 2001 – Present

Royal Alliance Associates, Inc. – August 2000 – December 2012

Access Financial Planning, Inc. – August 2000 – June 2001

Howard Scott Milove, CPA, PFS

Born – 1973

Formal Education after High School:

Syracuse University – BS in Accounting

Business Background for the preceding five years:

DHH Advisors, LLC – November 2013 - Present

Purshe Kaplan Sterling Investments – May 2015 – Present

Access Wealth – July 2001 – Present

Royal Alliance Associates, Inc. – December 2000 – April 2015

Access Financial Planning, Inc. – December 2000 – June 2001

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. Currently, more than 62,000 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, administered in 10 hours over a two-day period, 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 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; 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.

Certified Public Accountant (CPA) CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three-year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's Code Professional Conduct within their state accountancy laws or have created their own.

Personal Financial Specialist (PFS) The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, fulfill 3,000 hours of personal financial planning business experience, complete 80 hours of personal financial planning CPE credits, pass a comprehensive financial planning exam and be an active member of the AICPA. A PFS credential holder is required to adhere to AICPA's Code of Professional Conduct, and is encouraged to follow AICPA's Statement on Responsibilities in Financial Planning Practice. To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS credential is administered through the AICPA.

Item 3 - Disciplinary Information

EKS is committed to transparency and to providing clients with complete and accurate information about our business. We are required to disclose any material legal or disciplinary events that could affect a client's evaluation of our advisory business or the integrity of our management. As of the date of this disclosure, *EKS* does not have any required disclosures to report.

Item 4 - Other Business Activities

As noted in Items 5 and 12 of the *EKS* Form ADV Part 2A, Howard Milove, one of *EKS*'s associated persons, is a registered representative of Purshe Kaplan Sterling Investments ("PKS"). Please refer to those items for further information regarding this association.

Additionally, some associated persons of *EKS* also serve as Investment Advisory Representatives (IAR) of *Access Wealth*, a Registered Investment Advisory firm. However, we do not view this relationship as a significant conflict of interest.

Furthermore, all members of *EKS* are Certified Public Accountants, and Howard Hook provides tax preparation services to individuals who are not clients of *EKS*. His tax business is not marketed through *EKS*, and we do not consider this outside business to create a material conflict of interest.

Item 5 - Additional Compensation

Certain of the firm's associated persons may engage in other business activities that may result in compensation. Please refer to the section above entitled "Other Business Activities" for further details.

Item 6 – Supervision

The investment advisory and financial planning activities at *EKS* are supervised by Managing Member Darren Zagarola, who oversees the random review of client accounts, trading, email, and correspondence. Additionally, as members of *EKS*, Howard Hook and Howard Milove also supervise Mr. Zagarola's activities through the same random review process.

The contact information for each is listed below:

Darren Zagarola
Telephone # 609-921-1016
dzagarola@eksassociates.com

Howard Hook
Telephone # 609-921-1016
hhook@eksassociates.com

Howard Milove
Telephone # 973-740-2400
hmilove@eksassociates.com

EKS ASSOCIATES

Fee-Only Comprehensive Financial Life Planning

PRIVACY NOTICE

In order to perform services for you, we will need to collect, maintain and utilize personal information about you. We do not disclose your personal information to any third party for the purpose of allowing that party to market other products to you. We maintain your information in confidence and do not share this information with any individual or entity unless that individual or entity has a need to access that information for the purpose of providing services to you. While in our possession, your information is maintained with the same safeguards as we utilize to maintain our own confidential information, and these systems and safeguards are reviewed periodically. Various state and federal privacy laws require us to provide the following additional disclosures regarding your confidential information:

Categories of Personal Information We Collect

We have collected some or all of the following categories of personal information from individuals within the last twelve (12) months:

- Identifiers, such as name, contact details and address (including physical address, email address and Internet Protocol address), and other identification (including social security number, passport number and drivers' license or state identification card number);
- Other customer records, such as telephone number, signature, bank account number, other financial information (including accounts and transactions with other institutions and anti-money laundering information), and verification documentation and information regarding clients' status under various laws and regulations (including social security number, tax status, income and assets);
- Protected classification characteristics under state or federal law, such as date of birth, citizenship and birthplace;
- Commercial information, such as account data and other information contained in any document provided by clients to authorized service providers (whether directly or indirectly), risk tolerance, transaction history, investment experience and investment activity; and
- Internet or other electronic network activity information, such as information regarding your use of our website and client portal (e.g., cookies, browsing history and/or search history), as well as information you provide to us when you correspond with us in relation to inquiries.

Within the last twelve (12) months, we have shared each of the categories of personal information collected with affiliates and third-party service providers, and we collect personal information from the sources set forth above.

Purposes for Collecting Personal Information

We may collect or share the personal information we collect about you for one or more of the following business or commercial purposes:

- performing services to you, including but not limited to:
 - the administrative processes (and related communication) in preparing for account opening and closing and the processing of transactions;
 - ongoing communication with you, your representatives, advisors and agents;

- ongoing operations, administrative, accounting, reporting, account maintenance and other processes and communication required to invest, reinvest and otherwise monitor your assets;
- keeping you informed about our business;
- auditing and verifications related to client interactions, including but not limited to, verifying the quality and effectiveness of services and compliance;
- detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity; and
- complying with U.S., state, local and non-U.S. laws, rules and regulations.

WE DO NOT SELL ANY OF THE PERSONAL INFORMATION WE COLLECT ABOUT YOU TO THIRD PARTIES.

Deletion Rights

You have the right to request that we delete any of your personal information that we retain, subject to certain exceptions, including, but not limited to, our compliance with U.S., state, local and non-U.S. laws, rules and regulations.

Disclosure and Access Rights

You have the right to request that we disclose to you certain information regarding our collection, use, disclosure and sale of personal information specific to you over the last twelve (12) months. Such information includes:

- The categories of personal information we collected about you;
- The categories of sources from which the personal information is collected;
- Our business or commercial purpose for collecting such personal information;
- Categories of third parties with whom we share the personal information;
- The specific pieces of personal information we have collected about you; and
- Whether we disclosed your personal information to a third party, and if so, the categories of personal information that each recipient obtained.

No Discrimination

We will not discriminate against you for exercising your rights, including by denying service, suggesting that you will receive, or charging, different rates for services or suggesting that you will receive, or providing, a different level or quality of service to you.

How to Exercise Your Rights

To exercise any of your rights under applicable privacy laws, or to access this notice in an alternative format, please submit a request using any of the methods set forth below.

Via email: thagberg@access-wealth.com

Telephone: please submit your request and telephone number by email to - thagberg@access-wealth.com and we will call you between 9 a.m. and 6 p.m. Eastern Time.

We will contact you to confirm receipt of your request and request any additional information necessary to verify your request. We verify requests by matching information provided in connection with your request to information contained in our records. Depending on the sensitivity of the request and the varying levels of risk in responding to such requests (for example, the risk of responding to fraudulent or malicious requests), we may request additional information in order to verify your request. You may designate an authorized agent to make a request on your behalf, provided that you provide a signed agreement verifying such authorized agent's authority to make requests on your behalf, and we may verify such authorized person's identity using the procedures

above.

*Some state laws give residents additional rights to limit sharing. Under these laws, we may not be able to share information of minors who are of a certain age. In some states, this age is 13 years old. In order to share this information, we must obtain first written permission (“opting-in”). If we do not receive permission to share personal information, then we are prohibited from sharing it or processing it for targeted advertising:

I give you permission to share my personal information:

Signature of Client(s): _____

Printed Name: _____

Our goal is to respond to any verifiable consumer request within forty-five (45) days of our receipt of such request. We will inform you in writing if we cannot meet that timeline. Please contact Tracy Hagberg, the Chief Compliance Officer of EKS Associates, at thagberg@access-wealth.com with any questions about this Privacy Notice.

PRIVACY NOTICE SUPPLEMENT: CALIFORNIA RESIDENTS

California law requires us to disclose that you may request to be placed on our “do not call” list at any time by calling us at 973-740-2400. To obtain further information, contact The Office of the California Attorney General at P.O. Box 944255, Sacramento, CA 94244; phone (916) 210-6276.

PRIVACY NOTICE SUPPLEMENT: COLORADO RESIDENTS

Colorado law requires us to disclose that you may request to be placed on our “do not call” list at any time by calling us at 973-740-2400. To obtain further information, contact The Office of the Attorney General, Colorado Department of Law at 1300 Broadway, 10th Floor, Denver, CO 80203; phone (720) 508-6000.

PRIVACY NOTICE SUPPLEMENT: CONNECTICUT RESIDENTS

Connecticut law requires us to disclose that you may request to be placed on our “do not call” list at any time by calling us at 973-740-2400. To obtain further information, contact The Office of the Attorney General, 165 Capitol Avenue, Hartford, CT 06106; phone (860) 808-5318; email Attorney.General@ct.gov.

PRIVACY NOTICE SUPPLEMENT: DELAWARE RESIDENTS

Delaware law requires us to disclose that you may request to be placed on our “do not call” list at any time by calling us at 973-740-2400. To obtain further information, contact The Office of the Attorney General, 820 N. French St., Wilmington, DE 19801; phone (302) 577-8400; email attorney.general@delaware.gov.

PRIVACY NOTICE SUPPLEMENT: FLORIDA RESIDENTS

Florida law requires us to disclose that you may request to be placed on our “do not call” list at any time by calling us at 973-740-2400. To obtain further information, contact The Office of the Attorney General, PL-01 The Capitol, Tallahassee, FL 32399-1050; phone (866) 966-7226.

PRIVACY NOTICE SUPPLEMENT: IOWA RESIDENTS

Iowa law requires us to disclose that you may request to be placed on our “do not call” list at any time by calling us at 973-740-2400. To obtain further information, contact The Office of the Attorney General, 1305 E. Walnut Street, Des Moines IA 50319; phone 888-777-4590; email consumer@ag.iowa.gov.

PRIVACY NOTICE SUPPLEMENT: INDIANA RESIDENTS

Indiana law requires us to disclose that you may request to be placed on our “do not call” list at any time by calling us at 973-740-2400. To obtain further information, contact The Office of the Attorney General, 302 W. Washington St., 5th Floor Indianapolis, IN 46204; phone (317) 232-6201; email info@atq.in.gov.

PRIVACY NOTICE SUPPLEMENT: KENTUCKY RESIDENTS

Kentucky law requires us to disclose that you may request to be placed on our “do not call” list at any time by calling us at 973-740-2400. To obtain further information, contact The Office of the Attorney General, 1024 Capital Center Drive Frankfort, KY 40601.

PRIVACY NOTICE SUPPLEMENT: MARYLAND RESIDENTS

Maryland law requires us to disclose that you may request to be placed on our “do not call” list at any time by calling us at 973-740-2400. To obtain further information, contact The Office of the Attorney General, 200 St. Paul Place, Baltimore, MD 21202; phone 888-743-0023 ; email consumer@oag.state.md.us .

PRIVACY NOTICE SUPPLEMENT: MINNESOTA RESIDENTS

Minnesota law requires us to disclose that you may request to be placed on our “do not call” list at any time by calling us at 973-740-2400. To obtain further information, contact The Office of the Attorney General, 445 Minnesota Street, Suite 600, St. Paul, MN 55101; phone (800) 657-3787.

PRIVACY NOTICE SUPPLEMENT: MONTANA RESIDENTS

Montana law requires us to disclose that you may request to be placed on our “do not call” list at any time by calling us at 973-740-2400. To obtain further information, contact The Office of the Attorney General, 215 N Sanders, Third Floor, PO Box 201401, Helena, MT 59620-1401; phone (406) 444-2026; contactdoj@mt.gov.

PRIVACY NOTICE SUPPLEMENT: NORTH CAROLINA RESIDENTS

North Carolina law requires us to disclose that you may request to be placed on our “do not call” list at any time by calling us at 973-740-2400. To obtain further information, contact The Office of the Attorney General, 9001 Mail Service Center, Raleigh, NC 27699-9001; phone (919) 716-6400.

PRIVACY NOTICE SUPPLEMENT: NORTH DAKOTA RESIDENTS

North Dakota law requires us to disclose that you may request to be placed on our “do not call” list at any time by calling us at 973-740-2400. To obtain further information, contact The Office of the

Attorney General, 600 E. Boulevard Ave., Dept 125, Bismarck, ND 58505-0040; phone (701) 328-2210; email ndag@nd.gov.

PRIVACY NOTICE SUPPLEMENT: NEW HAMPSHIRE RESIDENTS

New Hampshire law requires us to disclose that you may request to be placed on our “do not call” list at any time by calling us at 973-740-2400. To obtain further information, contact The Office of the Attorney General, 1 Granite Place South Concord, NH 03301; phone (603) 271-3658.

PRIVACY NOTICE SUPPLEMENT: NEBRASKA RESIDENTS

Nebraska law requires us to disclose that you may request to be placed on our “do not call” list at any time by calling us at 973-740-2400. To obtain further information, contact The Office of the Attorney General, 2115 State Capitol, PO Box 98920, Lincoln, NE 68509; phone (402) 471-2683; email ago.info.help@nebraska.gov.

PRIVACY NOTICE SUPPLEMENT: NEW JERSEY RESIDENTS

New Jersey law requires us to disclose that you may request to be placed on our “do not call” list at any time by calling us at 973-740-2400. To obtain further information, contact The Office of the Attorney General, 140 East Front Street, 6th Floor Trenton, NJ 08625-0090; phone (609) 292-4925.

PRIVACY NOTICE SUPPLEMENT: NEVADA RESIDENTS

Nevada law requires us to disclose that you may request to be placed on our “do not call” list at any time by calling us at 973-740-2400. To obtain further information, contact The Bureau of Consumer Protection, Office of the Nevada Attorney General at 555 E. Washington Ave., Suite 3900, Las Vegas, NV 88101; phone (888) 434-9989; email BCPINFO@ag.state.nv.us.

PRIVACY NOTICE SUPPLEMENT: OKLAHOMA RESIDENTS

Oklahoma law requires us to disclose that you may request to be placed on our “do not call” list at any time by calling us at 973-740-2400. To obtain further information, contact The Office of the Attorney General, 313 NE 21st Street Oklahoma City, OK 73105; phone (405) 521-3921; email contact@oag.ok.gov.

PRIVACY NOTICE SUPPLEMENT: OREGON RESIDENTS

Oregon law requires us to disclose that you may request to be placed on our “do not call” list at any time by calling us at 973-740-2400. To obtain further information, contact The Office of the Attorney General, 1162 Court St. NE, Salem, OR 97301-4096; phone (503) 378-4400; email AttorneyGeneral@doj.oregon.gov.

PRIVACY NOTICE SUPPLEMENT: RHODE ISLAND RESIDENTS

Rhode Island law requires us to disclose that you may request to be placed on our “do not call” list at any time by calling us at 973-740-2400. To obtain further information, contact The Office of the Attorney General, Licht Judicial Complex, 150 South Main Street, Providence, RI 02903; phone (401) 274-4400; email ag@riag.ri.gov.

PRIVACY NOTICE SUPPLEMENT: TENNESSEE RESIDENTS

Tennessee law requires us to disclose that you may request to be placed on our “do not call” list at any time by calling us at 973-740-2400. To obtain further information, contact The Office of the Attorney General, P.O. Box 20207, Nashville, TN 37202; phone (615) 741-3491.

PRIVACY NOTICE SUPPLEMENT: TEXAS RESIDENTS

Texas law requires us to disclose that you may request to be placed on our “do not call” list at any time by calling us at 973-740-2400. To obtain further information, contact The Office of the Attorney General, P.O. Box 12548, Austin, TX 78711-2548; phone (512) 463-2100.

PRIVACY NOTICE SUPPLEMENT: UTAH RESIDENTS

Utah law requires us to disclose that you may request to be placed on our “do not call” list at any time by calling us at 973-740-2400. To obtain further information, contact The Office of the Attorney General, P.O. Box 142320, Salt Lake City, UT 84114; phone (801) 366-0260; email uag@agutah.gov.

PRIVACY NOTICE SUPPLEMENT: VIRGINIA RESIDENTS

Virginia law requires us to disclose that you may request to be placed on our “do not call” list at any time by calling us at 973-740-2400. To obtain further information, contact The Office of the Attorney General, 202 North Ninth Street, Richmond, VA 23219; phone (804) 786-2071.

PRIVACY NOTICE SUPPLEMENT: VERMONT RESIDENTS

Vermont law requires us to disclose that you may request to be placed on our “do not call” list at any time by calling us at 973-740-2400. To obtain further information, contact The Office of the Attorney General, 109 State Street, Montpelier, VT 05609; phone (802) 828-3171; email ago.info@vermont.gov.