

## **Firm Brochure**

(Part 2A of Form ADV)

### **The Estate Planners Group, LLC**

**37 S. Delaware Avenue, Suite 1  
Yardley, PA 19067**

**Telephone: 215-321-4410**

**Fax: 215-321-4405**

**Email: [info@epgnow.net](mailto:info@epgnow.net)**

**Website: [www.epgnow.net](http://www.epgnow.net)**

This brochure provides you with information about the qualifications, business practices, and nature of advisory services of THE ESTATE PLANNERS GROUP, LLC, all of which should be considered before becoming an advisory client of our firm. Please contact David Wayne Loesser, Managing Member, if you have any questions about this narrative brochure.

The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission ("SEC"), or by any state securities authority.

We are registered as an Investment Adviser with the U.S. Securities and Exchange Commission. Nonetheless, registration with the Commission does not imply any level of skill or training. Additional information about our firm is available on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can search this site by using a unique identifying number, known as a CRD number. Our firm's CRD number is 124418.

March 31, 2025

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## **ITEM 2 MATERIAL CHANGES**

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### MATERIAL CHANGES SINCE THE LAST UPDATE

1. David Wayne Loesser, who owns 100% of the Estate Planners Group, LLC (“EPG”) owns 18% of xE Fund MGR, LLC and 50% of xE Fund Advisory, LLC. xE Fund MGR is an investment manager and engages xE Fund Advisory, a state exempt reporting adviser, as investment adviser for private funds (“xE funds”). EPG clients who are accredited investors may be solicited to invest in xE funds so long as the proposed investment is suitable for, and in the best interest of the client. See Items 10.C and 11.B for more details.

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**Item 4      ADVISORY SERVICES**

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**A.      FIRM DESCRIPTION**

THE ESTATE PLANNERS GROUP, LLC (“EPG”) is an investment management firm established in 2001, organized as a New Jersey Limited Liability Company in 2002, now domesticated in Pennsylvania as of 2020. Its primary place of business is at 37 S. Delaware Avenue, Suite 1, Yardley, PA 19067, with additional offices located at 5660 Strand Court, Naples, FL 34110 and 155 E. Boardwalk Drive #516, Fort Collins, CO 80525. EPG became a SEC registered investment adviser in 2017.

EPG currently provides personal portfolio management services, financial planning services and investment advisory services to individuals.

**1. Principal Owner**

David Wayne Loesser owns 100% of EPG. In addition to serving as Managing Member, David Loesser is an Investment Adviser Representative and its Chief Compliance Officer.

**B.      TYPES OF ADVISORY SERVICES**

EPG provides investment management services to individuals, including high net worth individuals, whose primary objective is to preserve and enhance capital. EPG’s approach is to help each client individually establish and meet specific goals, while staying within the client’s indicated risk tolerance level. EPG accomplishes this by spending focused time with each client, asking questions and discussing a variety of ideas with clients.

**1. Investment Supervisory Services**

EPG develops a personal investment policy for each client through discussions with the client concerning his or her individual goals and objectives. EPG creates and manages a portfolio based on that policy which is in the client’s best interests and takes into consideration the client’s objectives (e.g., maximum capital preservation, growth, income, growth and income) and risk tolerance. This portfolio will typically include, but will not necessarily be limited to, investments in stocks, bonds, and mutual funds. EPG will have discretionary authority to manage such advisory accounts and will not obtain approval prior to placing trades or the purchase or sale of assets. EPG will discuss and reach agreement with the client for selection (or termination) of a broker-dealer and/or third-party investment manager. EPG does not receive a commission on the purchase or sale of any security and consults with the client on the selection of a broker-dealer whose fee schedule and execution policies best suit the client’s needs. EPG requires a written Investment Management Agreement (“the Agreement”) to be signed by the client to engage EPG’s services. The Agreement outlines the services rendered by EPG and the fees clients will be charged. The Agreement cannot be assigned or transferred by either

party without the prior consent of the other. EPG delivers a Form ADV Part 2 Brochure containing supplements describing each investment adviser representative that will be providing advisory services to the client, and Part 3 Customer Relationship Summary, at or before the time when the Agreement is signed. The client has a right to terminate the contract without penalty within 5 business days after signature.

## **2. Financial Consulting Services**

In some instances, upon meeting with a client, EPG may determine it is appropriate to recommend a program to a client where an unrelated third-party investment adviser manages the investments. Only third-party investment advisors who are registered with the Securities and Exchange Commission are recommended to clients. In such cases, EPG will continue to advise the client, monitor the third-party investment advisers, and annually review the client's portfolio in light of the client's stated objectives. EPG will supply clients and potential clients with a copy of the third-party investment advisor's Form ADV Part 2 Brochure and Part 3 Customer Relationship Summary.

## **3. Financial Planning**

EPG also offers financial planning services to its clients, including consideration of a client's needs with respect to trust and estate plans, long term care and insurance. EPG will advise clients whether such products are appropriate for the client through individual consultations with clients for which no fee is charged. In instances when EPG believes a client may benefit from establishing a will or trust, the client is referred to a third-party law firm qualified to create such documents. EPG does not receive any form of compensation for referring clients to law firms.

For clients who purchase an insurance product through EPG, David Loesser and/or Michael Sullivan will receive a commission from the insurance carrier with whom they are licensed. Such commissions are based on the amount of premium charged to the client by the insurance carrier. David Loesser is licensed to sell insurance products in New Jersey, Pennsylvania, and Florida, and Michael Sullivan is licensed to sell insurance products in New Jersey and Pennsylvania.

## **4. Informational Seminars**

EPG also provides financial and retirement planning classes on college campuses that are open to the general public. These classes consist of providing generalized information with respect to risk management (long term care, life and disability insurance), social security planning, investments (taxable v. non-taxable) and estate management (wills, trusts, estate taxes).

### C. TAILORED SERVICES

EPG’s portfolio management advisory programs are based on the individual needs of our clients and the suitability of products and services. Our advice is based on thorough assessment of each client’s goals, objectives, investment horizon, and risk tolerance.

### D. WRAP FEE PROGRAMS

EPG does not participate in nor is it a sponsor of any Wrap Fee Program.

### E. ASSETS UNDER MANAGEMENT

EPG determines its regulatory assets under management based on the market value within 90 days prior to the date of filing Form ADV. As of March 31, 2025, EPG has approximately \$356,692,000 in regulatory assets under management, over which we have continuous and regular supervisory oversight and discretionary authority. In addition, EPG has approximately \$4,244,000 of non-discretionary assets, over which it does not have continuous and regular supervisory oversight.

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## ITEM 5 FEES AND COMPENSATION

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### A. ADVISORY FEES

EPG earns its fees by providing advisory services including portfolio management.

#### 1. Investment Supervisory Services Fees

EPG requires a written Investment Management Agreement (“the Agreement”) to be signed by the client prior to engagement of services. The Agreement outlines the services rendered by EPG and the fees clients will be charged. The Agreement gives EPG written authority to deduct fees from custodial accounts according to the schedule below:

#### FEE SCHEDULE

ASSETS UNDER MANAGEMENT	QUARTERLY FEE PERCENTAGE
\$0 to \$500,000	.25%
\$500,001 to \$1,000,000	.225%
\$1,000,001 and higher	.20%

The quarterly fee is charged at the beginning of each quarter and computed as a percentage of the total value of the assets under management (based upon formal valuation) on the last day of the preceding quarter.



The investment supervisory service fees are the only fees charged by EPG for investment management services. These fees do NOT include fees or other charges due to the broker-dealer / custodian, portfolio software, any third-party investment manager, exchange traded funds or mutual funds. The fees charged by broker-dealer / custodians are outlined in their separate client agreements. The fees charged by independent third-party investment managers are outlined in their advisory agreement or their statement of investment selection. Mutual fund fees and expenses are described in each fund's prospectus. Mutual fund charges will generally include a management fee, other fund expenses and a possible distribution fee. If a mutual fund also imposes sales charges, a client may pay an initial or deferred sales charge. Clients could invest in a mutual fund directly, without the services of EPG.

In that case, the client would not receive the services provided by EPG in determining whether the mutual fund is the most appropriate to each client's financial condition and objectives. Accordingly, the client should review both the fees charged by all parties to the client's individual program to fully understand the total amount of fees to be paid and to thereby evaluate the advisory services being provided.

Fees are generally due quarterly, in advance. EPG sends each client a consolidated summary of the fees for all parties employed in implementing the investment strategy for each client (broker-dealer / custodians, third-party investment managers, etc., in addition to EPG fees) due for the upcoming quarter and that will be pulled from the client's accounts in bulk with the quarterly performance reports. If a client selects a custodian where fees are collected on a different schedule from that outlined in the Investment Management Agreement ("the Agreement"), the effective annual fee rate shall be the same as that outlined in the Agreement.

EPG's fees are negotiable. EPG reserves the right to waive or reduce management fees.

## **2. Financial Consulting, Financial Planning, and Informational Seminars**

EPG does not charge for financial consulting or financial planning services. EPG does charge up to \$90 per person for financial planning classes held on college campuses. EPG estimates these fees represent .00001% of its advisory billing each year.

## **B. BILLING PROCEDURES**

### **1. Investment Supervisory Services**

EPG's advisory fees for portfolio management accounts are payable quarterly in advance. The fee assessment is based upon the market value of a client's assets on the last day of the previous quarter and billed the first month of the quarter. As outlined in the terms of EPG's Investment Management Agreement, EPG's fees are deducted directly from the client's account(s) pursuant to the client's written authorization. EPG sends the custodian written notice of the total of all fees including third-party investment managers and the

broker-dealer as well as EPG fees to be deducted from client's account. The custodian implements the direct withdrawal of fees from the client account. EPG pays the broker-dealer and third-party manager from fees collected.

These fees do not include any fees and expenses charged by mutual funds or exchange-traded funds. EPG advises clients whether such products are appropriate for the client through individual consultations with clients, for which no fee is charged.

The account custodian sends statements to clients at least quarterly that show all disbursements from client accounts.

### **C. OTHER FEES & EXPENSES**

There may be additional costs associated with portfolio management. Clients may incur no-load, 12b-1 distribution fees, or certain deferred sales charges on mutual funds and expense ratios charged on exchange-traded funds. Accounts can also incur certain charges imposed by other third parties in connection with investments made through the account, including, but not limited to, annual maintenance fees.

EPG offers its clients sophisticated performance reporting and portfolio analysis tools as well as electronic data vaults. Clients may be charged a minimal fee for access to these electronic tools, not to exceed .02% of AUM per year.

### **D. REFUND POLICY**

An Investment Management Agreement may be terminated without penalty if terminated by the client within five (5) business days of signing. After five (5) business days, an Investment Management Agreement may be canceled at any time, by either party, for any reason upon not less than 30 days prior written notice. With 30 days written notice, fees will be refunded on a prorated basis.

### **E. OTHER COMPENSATION**

EPG does not accept compensation for the sale of securities or other investment products. Individual EPG owners and employees may receive compensation for the sale of insurance products.

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## **ITEM 6 PERFORMANCE BASED FEES AND SIDE-BY-SIDE MANAGEMENT**

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EPG does not charge performance fees and does not conduct side-by-side investment product management.

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## **ITEM 7      TYPES OF CLIENTS**

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EPG manages wealth portfolios for many different types of clients. EPG generally provides advice to individuals, including high net-worth individuals.

### **1. Portfolio Management Accounts**

EPG requires a minimum account value of \$500,000 for advisory services; however, EPG has the discretion to waive this minimum.

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## **ITEM 8      METHODS OF ANALYSIS, INVESTMENT STRATEGIES, AND RISK OF LOSS**

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### **A.      METHODS OF ANALYSIS**

EPG utilizes a variety of investment strategies including charting, fundamental, technical, and cyclical analyses. The main sources of information EPG uses include, but are not limited to, financial newspapers and magazines, inspections of corporate activities, research material prepared by others, annual reports, prospectuses, and corporate filings with the SEC.

EPG employs fundamental analysis as its primary method for analyzing securities to achieve the investment objectives and goals of our clients. Fundamental analysis consists of analyzing financial statements of companies, calculating financial ratios, and reviewing cyclical trends of industries in conjunction with other monetary policy indicators to assess the overall performance and profitability of companies. EPG may at times also employ technical analysis and charting to analyze securities.

### **B.      INVESTMENT STRATEGIES**

The investment strategies of EPG are based on modern portfolio theory of diversification across non-correlated asset groups. EPG's primary approach for constructing and managing client portfolios uses various investment styles. The diversification process uses equities, mutual funds, bonds, and alternative investments in different companies in diverse industry sectors.

### **C.      RISK OF LOSS**

Notwithstanding the method of analysis or investment strategy employed by EPG, the

assets within a client's portfolio are subject to risk of devaluation or loss. EPG wants clients to be aware that there are many different events that can affect the value of their assets or portfolio including, but not limited to, changes in financial status of companies, market fluctuations, changes in exchange rates, trading suspensions and delays, economic changes, technological changes, political developments and natural disasters.

All investment programs have certain risks that are borne by the investor. EPG's investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- **Interest-Rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic, and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar received next year will be worth less than a dollar received today, eroding purchasing power at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business's operations increases the risk of profitability, because the company must meet the terms of

its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

- Tax Risk: Tax laws and regulations affecting the investment process are increasingly subject to change. Unforeseen alterations in the rules can seriously and adversely affect investment planning.

While this information provides a synopsis of the events that may affect clients' investments, this listing is not exhaustive. EPG wants clients to understand that there are inherent risks associated with investing and depending on the risk occurrence; clients may suffer LOSS OF ALL OR PART OF THEIR PRINCIPAL INVESTMENT.

#### **D. RECOMMENDATION OF SPECIFIC TYPES OF SECURITIES**

EPG's clients may be solicited to invest in limited partnerships or other pooled investment vehicles, including affiliated funds (see Item 10 below).

The affiliated funds, which include pooled investment vehicles, invest in and trade securities, consisting principally, but not solely, of equity and equity-related securities that are traded publicly in U.S. markets as well as real estate and commercial mortgages. Pooled investment vehicles are sophisticated investments designed for investors who have the knowledge and experience in financial matters to evaluate the merits and risks of such investments.

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### **ITEM 9      DISCIPLINARY INFORMATION**

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EPG and its employees have not been involved in any disciplinary events related to past or present investment clients.

EPG settled a matter in 2016, wherein a client complained that more than 5% of their assets were held in one bond holding. The client had assets managed through a third-party adviser, who had a 5% rule which was not part of EPG's investment policy. The client misconstrued the third-party adviser's rule as part of the EPG's policy, and lodged their complaint based upon this misunderstanding.

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### **ITEM 10      OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS**

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#### **A.      FINANCIAL INDUSTRY ACTIVITIES**

EPG is not a registered broker-dealer nor does it have an application pending to register as a broker-dealer. Furthermore, none of EPG's management or supervised persons are registered, or have applications pending to register, as representatives of a broker-dealer.

**B. FINANCIAL INDUSTRY AFFILIATIONS**

EPG is not a registered Futures Commission Merchant, Commodity Pool Operator, or Commodity Trading Advisor and does not have an application pending to register as such. Furthermore, none of EPG's management or supervised persons are registered, or have applications pending to register, as associated persons of the foregoing types of entities.

**C. OTHER MATERIAL RELATIONSHIPS; INVESTMENT ADVISERS**

Hamilton Asset Advisers, LLC is under common control with EPG by nature of David Loesser's 100% ownership of both entities. Hamilton Asset Advisers is an investment manager and SEC exempt reporting adviser (CRD #291683) of private funds ("Hamilton funds"). Hamilton Asset Advisers serves as managing member of, and adviser to Hamilton Real Estate Fund III, LLC, which invests in commercial mortgages and real estate.

xE Fund MGR, LLC and xE Fund Advisory, LLC are under common control with EPG by nature of David Loesser's 100% ownership of EPG, 18% ownership of xE Fund MGR, and 50% ownership of xE Fund Advisory. xE Fund MGR is an investment manager and engages xE Fund Advisory, a state exempt reporting adviser (CRD #334194), as investment adviser for private funds ("xE funds"). xE Fund MGR is managing member of xE MF Equity Fund I, LLC, which invests in real estate acquisition and development. xE Fund MGR is general partner of xE RE Debt Fund I, LP, which makes and manages loans and other debt-related mortgage instruments to real estate borrowers.

EPG clients may be solicited to invest in one or more of the Hamilton funds or xE funds, so long as they are qualified to invest in such fund or funds and each proposed investment is suitable for the client and in their best interests. EPG forgives its management fees on client investments made in the Hamilton funds, as well as xE MF Equity Fund I. EPG charges its usual management fees on client investments made in xE RE Debt Fund I, which does not charge its own management fee.

EPG does not have any other material arrangements with related persons who are broker-dealers, investment companies, other investment advisers, financial planning firms, commodity pool operators or trading advisers, futures commission merchants, banking institutions, accounting firms, law firms, insurance companies, pension consultants, real estate brokers, or entities creating or packaging limited partnerships.

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**ITEM 11 CODE OF ETHICS, PARTICIPATION, OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING**

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**A. CODE OF ETHICS**

EPG acts as a fiduciary in the best interests of clients. All employees of EPG must act in an ethical and professional manner. In view of the foregoing and applicable provisions of relevant law, EPG has adopted a Code of Ethics to specify and prohibit certain types of transactions deemed to create conflicts of interest (including the potential for or the appearance of such a conflict), and to establish reporting requirements and enforcement procedures relating to personal trading by EPG personnel. EPG's Code of Ethics, which deals with professional standards, insider trading, personal trading, gifts and entertainment, and fiduciary duties, establishes ideals for ethical conduct based upon fundamental principles of openness, integrity, honesty, and trust. EPG will provide a copy to any client or prospective client upon request.

**B. PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS**

As noted above, EPG is related to Hamilton Asset Advisers, which serves as investment adviser and managing member for Hamilton Real Estate Fund III. Hamilton Real Estate Fund III pays to Hamilton Asset Advisers from the capital accounts of limited partners who are "qualified clients" (i) a quarterly management fee equal to 0.5% (a 2% annual rate), (ii) a 2% acquisition fee on assets purchased and 1% disposition fee on assets sold by the fund, (iii) a 1.5% annual performance fee after members receive a 6% annual preferred return, and (iv) 25% of net profits thereafter; and from the capital accounts of non-qualified members a quarterly management fee equal to 1% (a 4% annual rate) of the value of each account. An EPG client who invests in this fund may pay to Hamilton Asset Advisers a management fee on their fund investment higher than that charged by EPG on the client's other managed assets. EPG does not charge management fees on client investments in this fund. As noted above, EPG is also related to xE Fund MGR, the managing member of xE MF Equity Fund I. xE MF Equity Fund I pays to xE Fund MGR from the capital accounts of limited partners: (i) a quarterly management fee equal to 0.5% (a 2% annual rate), and (ii) after a 7% annual preferred return to investor, 35% of net profits thereafter. An EPG client who invests in this fund may pay to xE Fund MGR a management fee on their fund investment which is higher than that charged by EPG on the client's other managed assets. EPG does not charge management fees on client investments in this fund.

xE Fund MGR also serves as general partner of xE RE Debt Fund I. xE RE Debt Fund I does not charge an asset management fee to its investors. EPG charges its usual management fees on client investments in this fund.

EPG may recommend to its clients that they invest in one or more of these funds. EPG is not compensated for referrals, nor does EPG share in the fund managers' compensation. EPG is aware of the possible conflicts of interest involved and is careful to take this into consideration when considering the client's best interests and recommending client investments in the funds.

David Loesser, managing member of EPG, and Michael Sullivan are Investment Adviser Representatives with EPG who are also licensed to sell insurance products (fixed annuities, as well as long term care, life, and health insurance) through more than 3 insurance companies. They are able to purchase insurance products for any client in need of such services and receive separate, typical compensation for such purchases. Clients are in no way obligated to purchase such insurance products.

### **C. PROPRIETARY TRADING**

At times, EPG may buy or sell securities for its own accounts that EPG has also recommended to clients. EPG will not intentionally favor a proprietary account over a client account, nor will EPG knowingly permit a proprietary account to trade ahead of a client account. EPG will always document any transactions that could be construed as conflicts of interest. To mitigate or remedy any conflicts of interest or perceived conflicts of interest, EPG will monitor its proprietary and personal trading reports for adherence to its Code of Ethics.

### **D. SIMULTANEOUS TRADING**

From time to time, representatives of EPG ("related persons") may buy or sell securities for themselves at or around the same time as for clients. In any instance where similar securities are being bought or sold, related persons will uphold their fiduciary duty by always transacting on behalf of their clients before transacting for their own benefit.

It is the policy of EPG that related persons must avoid security transactions and activities for their own accounts which might conflict with or be detrimental to the interest of their clients. To the extent that related persons are aware of trades in individual issues being considered, recommended, or traded for client accounts, the related persons will make every effort to trade in their own accounts after trades are executed for the client accounts. However, at no time is a client account trade or a related person trade expected to be of such volume as to affect the price of an individual issue.



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## **ITEM 12    BROKERAGE PRACTICES**

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### **A.    SELECTION AND RECOMMENDATION**

EPG will recommend National Financial Services LLC and Fidelity Brokerage Services LLC, registered broker-dealers and subsidiaries of FMR LLC (collectively, “Fidelity Investments”), or Jefferson National Life Insurance Company, a subsidiary of Nationwide Mutual Insurance Company; but the ultimate choice of custodian/broker-dealer will be left to the discretion of the client prior to entering into the Agreement. Where EPG has discretion with respect to broker-dealer selection, EPG will seek “best execution” for each trade, which is a combination of price, quality of execution and other factors. In making brokerage suggestions, EPG will consider a number of factors, including, without limitation: 1) clearance and settlement capabilities; 2) quality of confirmations and account statements; 3) the ability of the broker-dealer to settle the trade promptly and accurately; 4) the financial standing, reputation and integrity of the broker-dealer; 5) the broker-dealer’s access to markets, research capabilities, market knowledge, and any “value added” characteristics; 6) EPG’s past experience with the broker-dealer; 7) EPG’s past experience with similar trades; and 8) any other factors EPG deems important. Recognizing the value of these factors, clients may pay a brokerage commission in excess of that which another broker might have charged for effecting the same transaction.

EPG is an advisory platform participant of Fidelity Investments, whereby custodial and brokerage services are provided to EPG. Fidelity Investments receives preferred status for EPG’s brokerage and asset custodial needs. This custodian was chosen based on their relatively low transaction fees, client services, back-office support, and product selections.

#### **1. SOFT DOLLAR BENEFITS**

EPG does not currently generate “soft dollars.” If and when it does, EPG will comply with the “safe harbor” of Section 28(e) of the Securities Exchange Act of 1934, as amended regarding “soft dollar” arrangements. Under “soft dollar” arrangements, one or more of the brokerage firms would provide or pay the costs of certain services, including research, trading strategies or software equipment or other items for the benefit of EPG or one or more of their affiliates in consideration of allocating to the broker firm securities transactions (with resulting commission income) made on behalf of EPG’s clients on both an agency and net basis. These “soft dollar” benefits are generally made available to all client accounts. The availability of these benefits may create a conflict of interest by creating an incentive for EPG to choose a particular brokerage firm chiefly because of its ability to supply a certain benefit. Although these soft dollar arrangements may benefit clients and EPG by reducing its expenses, the amount of the Management Fees payable

to EPG will not be reduced. EPG believes, however, that to the extent it makes allocations of brokerage business with soft dollar arrangements, these would generally enhance EPG's ability to obtain research, optimal execution, and other benefits to clients.

## **2. BROKERAGE FOR CLIENT REFERRALS**

When selecting or recommending broker dealers to clients, EPG does not consider whether it receives client referrals from a broker-dealer or third party.

## **3. DIRECTED BROKERAGE**

Clients may direct EPG to use a particular broker-dealer for custodial or transaction services on behalf of the client's portfolio. In directed brokerage arrangements, the client is responsible for negotiating the commission rates and other fees to be paid to the broker. Accordingly, a client who directs brokerage should consider whether such designation may result in certain costs or disadvantages to the client, either because the client may pay higher commissions or other account fees, obtain less favorable execution, or the designation limits the investment options available to the client. The arrangement that EPG has with Fidelity Investments is designed to maximize efficiency and cost effectiveness. By directing brokerage arrangements, the client acknowledges that these economies of scale and levels of efficiency are generally compromised when alternative broker-dealers are used. While every effort is made to treat every client equally, the fact that a client chooses to use the brokerage and/or custodial services of these alternative service providers may in fact result in a certain degree of delay in executing trades and otherwise effectively managing the account(s).

## **B. ORDER AGGREGATION**

EPG may, at times, aggregate buy and sell orders of securities for the purpose of obtaining the best pricing averages and minimizing trading costs. This practice is reasonably likely to result in administrative convenience to EPG. Clients also benefit with better purchase or sell execution prices, lower commission expenses or beneficial timing of transactions or a combination of these and other factors. EPG's policies and procedures mandate aggregating multiple orders. Aggregate orders will be allocated to accounts in a systematic non-preferential manner.

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# **ITEM 13 REVIEW OF ACCOUNTS**

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## **A. PERIODIC REVIEWS**

EPG's criterion for reviewing client accounts is as follows:

Client accounts are reviewed quarterly in a written performance appraisal. Any recommendations developed from the review with respect to reallocation or rebalancing

in order to maintain suitability and risk tolerance are communicated to the client by phone or in person. The investment consultant for the client and/or the Managing Member of EPG, David Loesser, meet with each client regularly to review the client's investment goals, changes in the client's financial situation, account performance and any reallocation or rebalancing recommendations.

**B. INTERMITTENT REVIEW FACTORS**

Intermittent reviews may be triggered by substantial market fluctuation, economic or political events, or by changes in a client's financial status (e.g., retirement, termination of employment, relocation, or inheritance).

**C. CLIENT REPORTS**

Client will receive account statements from the custodian according to the terms of the contract with the custodian. Clients with 401(k) or 403(b) accounts receive quarterly statements from the custodian. The statements include a description of the assets held, the value of the assets as of the end of the period, the change in the value of the assets during the period, and transactions during the period. EPG also releases quarterly financial reports that include fee disclosures.

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**ITEM 14 CLIENT REFERRALS AND OTHER COMPENSATION**

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**A. ECONOMIC BENEFITS FOR ADVISORY SERVICES RENDERED**

EPG does not receive and does not have any arrangement to receive economic benefits (such as sales awards or other prizes) from any non-client as a result of providing investment advice or other advisory services to clients.

**B. COMPENSATION FOR CLIENT REFERRALS**

Neither EPG nor any of its related persons pay any compensation directly or indirectly to any person who is not a supervised person for client referrals.

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**ITEM 15 CUSTODY**

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**A. CUSTODY OF ASSETS**

While EPG has custody of client assets by virtue of its ability to deduct advisory fees from client accounts, it has no authority to write checks or transfer funds to third parties other than as specifically requested by the client. Unless instructed otherwise by a client, Fidelity Investments and/or Jefferson National Insurance Company are the custodians of clients' non-401(k) portfolio assets. 401(k) or 403(b) assets are held with the custodian selected by the third-party administrator. These assets remain under control of the client.

EPG's related party Hamilton Asset Advisers has custody of some clients' funds and securities in its capacity as general manager of Hamilton Real Estate Fund III. The cash assets for this fund are held in a dual signature account at Capital Bank. International Fund Management, LLC, a third-party firm, conducts accounting and tax services for Hamilton Asset Advisers.

EPG's related party xE Fund MGR has custody of some clients' funds and securities in its capacity as managing member of xE MF Equity Fund I, LLC and general partner of xE RE Debt Fund I, LP. The cash assets for the xE funds are held at Cendera Bank.

Audits, tax, and additional accounting services for Hamilton Real Estate Fund III and the xE funds are conducted by Sanville & Company, a third-party firm specializing in auditing of hedge funds and private equity funds in compliance with the SEC audit rules.

## **B. ACCOUNT STATEMENTS**

Clients' monthly or quarterly account statements are mailed or emailed by Fidelity Investments or Jefferson National Insurance Company or other broker-dealers that a client may elect to use. Broker-dealers must issue statements at least quarterly. When clients receive these statements, they should review them carefully and compare asset values, holdings, and fees to those in the quarterly fee report issued by EPG.

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## **ITEM 16 INVESTMENT DISCRETION**

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### **A. DISCRETIONARY AUTHORITY**

It is EPG's customary procedure to have full discretionary authority to supervise and direct the investments of clients' accounts. Clients grant this authority upon execution of EPG's Investment Management Agreement. This authority is for the purpose of making and implementing investment decisions, without clients' prior consultation. All investment decisions are made in accordance with a client's stated investment objectives. Clients may inform EPG of restrictions that they would like to impose regarding investment strategies or types of securities transactions within their account(s).

#### **1. STANDARD LIMITATIONS**

EPG's discretionary authority does not give authority to take or have possession of any assets in a client's account, or to direct delivery to EPG of any securities or payment of any funds held in the account, with the exception of fees as outlined in Item 5. Furthermore, EPG's authority by agreement does not allow EPG to direct the disposition of such securities or funds to anyone except the client or other person or entity as authorized by the client.

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**ITEM 17 VOTING CLIENT SECURITIES**

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EPG will not vote nor advise clients how to vote proxies for securities held in client accounts. Fiduciary obligations of prudence and loyalty require an investment adviser with proxy voting responsibility to vote proxies on issues that affect the value of the client's investment.

EPG will not take nor be required to take any action or render any advice with respect to the voting of proxies solicited by or with respect to the issuers of securities in which assets of the client's account may be invested in occasionally. Furthermore, EPG will not be required to take any action or render any advice with respect to any securities held in any client's accounts that are named in or subject to class action lawsuits. EPG will however, forward to a client any information received by EPG regarding proxies and class action legal matters involving any security held in the client's account.

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**ITEM 18 FINANCIAL INFORMATION**

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**A. BALANCE SHEET REQUIREMENT**

EPG does not require or solicit prepayment of more than \$500 in advisory fees per client, six months or more in advance.

**B. DISCRETIONARY AUTHORITY**

EPG has discretionary authority to manage client assets and, by client's written authority, has the ability to deduct advisory fees payable to EPG as noted in Item 15.

EPG does not have any financial impairment that will preclude it from meeting contractual commitments to clients.

**C. BANKRUPTCY PETITION**

EPG has not been the subject of a bankruptcy petition at any time during the last 10 years.

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**PRIVACY POLICY**

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EPG does not disclose nonpublic personal information about its clients or former clients to any persons other than as described below. EPG collects information about its clients (such a name, address, social security number, assets, and income) from discussions with clients, from documents that clients may deliver to EPG (such as account applications) and in the course of providing services. In order to service its client accounts and effect client transactions, EPG may provide client personal information to its affiliates

and to firms that assist it in servicing client accounts and which have a need for such information. EPG does not otherwise provide information about its clients to outside firms, organizations or individuals except as required by law. Any party that receives this information will be required to use it only for the services it renders and as allowed by applicable law or regulations, and is not permitted to share or use this information for any other purpose.

# **Brochure Supplement**

(Part 2B of Form ADV)

This brochure supplement provides information about the Investment Adviser Representatives (IARs) of The Estate Planners Group, LLC (“EPG”). This information supplements the EPG Firm Brochure. You should have received a copy of that brochure. Please contact David Loesser at 215-321-4410 if you did not receive the EPG Firm Brochure. You can also contact Mr. Loesser if you have any questions about the content of this supplement. Additional information about the IARs delineated within this supplement is available on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can search this website by using the IAR’s CRD number as listed herein.

## **The Estate Planners Group, LLC**

**37 S. Delaware Avenue, Suite 1  
Yardley, PA 19067**

**Telephone: 215-321-4410**

**Fax: 215-321-4405**

**Email: [info@epgnow.net](mailto:info@epgnow.net)**

**Website: [www.epgnow.net](http://www.epgnow.net)**

**March 31, 2025**

## **A. GENERAL REQUIREMENTS**

Generally, EPG requires employees to hold a college or advanced degree or have relevant working experience in the securities industry. Any employee of EPG acting in an adviser representative capacity will be appropriately licensed or registered as such.

## **B. INVESTMENT ADVISER REPRESENTATIVE INFORMATION**

We currently have five (5) investment adviser representatives employed by EPG as follows:



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## DAVID WAYNE LOESSER, CFP

### INVESTMENT ADVISER REPRESENTATIVE

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CRD No. 3177524

Year of Birth: 1958

#### ITEM 2 EDUCATION AND BUSINESS EXPERIENCE

David Loesser established The Estate Planners Group (“EPG”) in 2002, and he serves as the President of EPG. He has been in the financial services industry since 1996, and has over 20 years of experience in executive management positions. David is an ASPPA member and a Certified Financial Planner™. In 2008, David was recognized as one of “America’s Top Financial Planners” by SLD Industries, Inc, and he is listed in the 2008 edition of their “Guide to America’s Top Financial Planners. Before EPG, David worked at several financial firms, including Freedom Financial, Prudential Financial, and Faith Financial Planners. He is a registered Investment Adviser Representative, and he is also a licensed insurance producer in New Jersey and Pennsylvania. He currently holds a Series 66 license and is a notary public in Pennsylvania. In 1980, David graduated with high honors from The College of New Jersey. Shortly afterwards, he attained two master’s degrees, and later earned the prestigious Certified Financial Planner designation. In January 2013, David completed an Executive MBA in Asset and Wealth Management from Carnegie Mellon University and HEC Lausanne University (Switzerland) and the Swiss Finance Institute.

#### Educational Background:

Executive MBA in Asset and Wealth Management, Carnegie Mellon University & HEC Lausanne	2013
Doctoral Studies, Regent University	1997
M.Div., Missio Seminary (formerly Biblical Theological Seminary)	1989
M.A., Missio Seminary (formerly Biblical Theological Seminary)	1989
B.A., The College of New Jersey (formerly Trenton State College)	1980

#### Professional Designations:

Certified Financial Planner™ (CFP®)  
Certified Private Wealth Advisor® (CPWA®)

#### Business Experience:

##### **Financial Adviser**

The Estate Planners Group 2001 – Present

<b><i>Adjunct Professor</i></b> Philadelphia Biblical University	1991 – 2007
<b><i>Registered Representative</i></b> Freedom Financial Inc./Freedom Asset Management	2002 – 2002
<b><i>Financial Advisory Agent</i></b> Pruco Securities Corporation	1998 – 2001
<b><i>Financial Consultant and Insurance Agent</i></b> Maclean Agency	1997 – 1998

### **ITEM 3      DISCIPLINARY INFORMATION**

None. David Loesser, Investment Adviser Representative, does not have any legal or disciplinary events material to a client's or prospective client's evaluation.

### **ITEM 4      OTHER BUSINESS ACTIVITIES**

David Loesser sells insurance products to clients, on behalf of a number of insurance carriers. The time spent on selling insurance accounts for approximately 5 hours per year.

### **ITEM 5      ADDITIONAL COMPENSATION**

David Loesser, Investment Adviser Representative, is affiliated with Hamilton Asset Advisers, which is the general partner of Hamilton Opportunistic Credit Fund, LP. Hamilton Asset Advisers is the managing member for Hamilton Real Estate Fund III, LLC. David receives compensation as the managing member of Hamilton Asset Advisers and as a Founding Limited Partner in Hamilton Real Estate Fund III.

As noted in Item 4, David is licensed to sell insurance products (fixed annuities, as well as long term care, life, and health insurance) through more than 3 insurance companies. He will be able to purchase products for any client in need of such services and will receive separate, yet typical, compensation for the purchase of insurance products. Clients are in no way obligated to purchase such insurance product services.

### **ITEM 6      SUPERVISION**

David Loesser is EPG's Managing Member, Chief Compliance Officer, and one of its Investment Adviser Representatives. David periodically reviews EPG's guidelines and advisory services it provides. He reviews clients' applications and suitability information for conformity with EPG's account establishment policies and procedures. If you have any questions, David can be reached by phone at 215-321-4410.

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**MICHAEL RAYMOND SULLIVAN, CIMA**

**INVESTMENT ADVISER REPRESENTATIVE**

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CRD No. 2962858

Year of Birth: 1954

**ITEM 2 EDUCATION AND BUSINESS EXPERIENCE**

Dr. Michael Sullivan is Vice President of Advisory Services for The Estate Planners Group (EPG). He holds the Certified Investment Management Analyst® designation administered by the Investments & Wealth Institute™ and taught in conjunction with The Wharton School, University of Pennsylvania. Michael is a registered Investment Adviser Representative, and he is also a licensed insurance producer in New Jersey and Pennsylvania. Michael began his career in 1996 at Prudential, and he has been with EPG since its inception in 2004. He has held Series 6, 7, 66 and 65 security licenses. Michael earned a Bachelor of Science from Cairn University, Master of Arts from Columbia International University, and Doctor of Ministry from Regent University. Michael has held executive positions in both non-profit and for-profit organizations and is skilled at helping both individuals and organizations meet their strategic financial goals.

*Educational Background:*

DMin, Regent University	2001
M.S., Columbia International University	1982
B.S., Cairn University	1978

*Professional Designation:*

Certified Investment Management Consultant® (CIMA®)	2012
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*Business Experience:*

***Financial Adviser***

The Estate Planners Group	2004 – Present
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***Senior Staff Advisor***

Washington Crossing United Methodist Church	1998 – 2007
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***Financial Marketing and Administrative Support***

Maclean Agency – Prudential	1996 – 1998
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### **ITEM 3        DISCIPLINARY INFORMATION**

None. Dr. Michael Sullivan, Investment Adviser Representative, does not have any legal or disciplinary events material to a client's or prospective client's evaluation.

### **ITEM 4        OTHER BUSINESS ACTIVITIES**

Dr. Michael Sullivan sells insurance products to clients, on behalf of a number of insurance carriers. The time spent on selling insurance accounts for approximately 10 hours per year.

### **ITEM 5        ADDITIONAL COMPENSATION**

Dr. Michael Sullivan, Investment Adviser Representative, does not receive any economic benefit from any third party for providing advisory services.

As noted in Item 4 above, Michael is licensed to sell insurance products (fixed annuities, as well as long term care, life, and health insurance) through more than 3 insurance companies. He will be able to purchase products for any client in need of such services and will receive separate, yet typical, compensation for the purchase of insurance products. Clients are in no way obligated to purchase such insurance product services.

### **ITEM 6        SUPERVISION**

Dr. Michael Sullivan is one of EPG's Investment Adviser Representatives. Michael can be reached by phone at 215-321-4410. He reviews clients' applications and suitability information for conformity with EPG's account establishment policies and procedures. Michael's activities are subject to review by David Loesser, EPG's Chief Compliance Officer.

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**JEFFREY M. LOESSER**

**INVESTMENT ADVISER REPRESENTATIVE**

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CRD No. 6580161

Year of Birth: 1987

**ITEM 2 EDUCATION AND BUSINESS EXPERIENCE**

Jeffrey Loesser is an Investment Adviser Representative for The Estate Planners Group (EPG). Jeffrey has been working full time for The Estate Planners Group since 2012. He attained his Life & Health Insurance License in 2014, and he attained his Series 65 securities license in 2016.

Before working with EPG, Jeff worked as a Youth Director at the Ocean City Tabernacle, in Ocean City, NJ. Jeff studied at Eastern University, graduating in 2009 with a double major in Business Management and Youth Ministry, along with a minor in Biblical Studies.

*Educational Background:*

B.A. B.S., Eastern University 2009

*Business Experience:*

***Financial Adviser***

The Estate Planners Group 2012 – Present

***Ocean City Tabernacle***

Youth Coordinator 2010 – 2012

***North Hampton Presbyterian Church***

Youth Pastor 2009 – 2010

**ITEM 3 DISCIPLINARY INFORMATION**

None. Jeffrey Loesser does not have any legal or disciplinary events material to a client's or prospective client's evaluation.

**ITEM 4 OTHER BUSINESS ACTIVITIES**

None.

**ITEM 5 ADDITIONAL COMPENSATION**

Jeffrey Loesser, Investment Adviser Representative, does not receive any economic benefit from any third party for providing advisory services.

## **ITEM 6      SUPERVISION**

Jeffrey Loesser is one of EPG's Investment Adviser Representatives. Jeffrey can be reached by phone at 215-321-4410. He reviews clients' applications and suitability information for conformity with EPG's account establishment policies and procedures. Jeffrey's activities are subject to review by David Loesser, EPG's Chief Compliance Officer.

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**KEVIN P. YORGENSEN**

**INVESTMENT ADVISER REPRESENTATIVE**

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CRD No. 7080183

Year of Birth: 1957

**ITEM 2 EDUCATION AND BUSINESS EXPERIENCE**

Kevin Yorgensen is an Investment Adviser Representative for The Estate Planners Group (EPG). Kevin started working for EPG in January 2019. He has earned his Series 65 securities license.

Before working with EPG, Kevin worked as an information technology executive. He received both undergraduate and post-graduate degrees at University of Hartford.

*Educational Background:*

Insurance Executive Development Program Wharton School of the University of Pennsylvania	1997
Masters Certificate, Project Management, George Washington University	1997
M.B.A. Marketing, University of Hartford	1994
B.S.B.A. Management, University of Hartford	1984

*Business Experience:*

<b>Financial Adviser</b> The Estate Planners Group	2019 – Present
<b>Chief Information Officer</b> Prudential Financial	2010 – 2014
<b>Management Consultant</b> Yorgensen Consulting Services	2009 – 2010
<b>MIS Adjunct Professor</b> University of Hartford	2008 – 2009
<b>Information Technology Executive</b> The Hartford Financial Services Group	1977 – 2008

**ITEM 3      DISCIPLINARY INFORMATION**

None.

**ITEM 4      OTHER BUSINESS ACTIVITIES**

None.

**ITEM 5      ADDITIONAL COMPENSATION**

Kevin Yorgensen does not receive any economic benefit from any third party for providing advisory services.

**ITEM 6      SUPERVISION**

Kevin Yorgensen is one of EPG's Investment Adviser Representatives. He can be reached by phone at 215-321-4410. Kevin's activities are subject to review by David Loesser, EPG's Chief Compliance Officer.



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## M. SCOTT CARPENTER

### INVESTMENT ADVISER REPRESENTATIVE

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CRD No. 7199584

Year of Birth: 1967

#### ITEM 2 EDUCATION AND BUSINESS EXPERIENCE

Scott Carpenter is an Investment Adviser Representative for The Estate Planners Group (EPG). Scott started working for EPG in December 2019. He has earned his Series 65 securities license.

Before working with EPG, Scott worked at Marwood Rest Home, Inc. as Chief Administrator, Officer and Treasurer. He received his Bachelor of Science in Business Administration with a concentration in Financial Management, at the University of Delaware.

##### Educational Background:

B.S.B.A. Financial Management, University of Delaware	1989
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##### Business Experience:

<b>Financial Adviser</b> The Estate Planners Group	2019 – Present
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<b>Chief Administrator, Officer and Treasurer</b> Marwood Rest Home, Inc.	1993 – 2016
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<b>Material Planner and Accountant</b> Lenox Collections, Inc.	1990 – 1993
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#### ITEM 3 DISCIPLINARY INFORMATION

None.

#### ITEM 4 OTHER BUSINESS ACTIVITIES

Mr. Scott Carpenter serves as President of MSC Wealth Management, a personal investment company, not advisory in nature, that specializes in rental properties.

**ITEM 5      ADDITIONAL COMPENSATION**

Scott Carpenter does not receive any economic benefit from any third party for providing advisory services.

**ITEM 6      SUPERVISION**

Scott Carpenter is one of EPG's Investment Adviser Representatives. He can be reached by phone at 215-321-4410. Scott's activities are subject to review by David Loesser, EPG's Chief Compliance Officer.