Professional Designation Disclosures

CERTIFIED FINANCIAL PLANNER™ professional

As of June 2024, the following Destiny Wealth Partners team members are certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

Thomas Ruggie, ChFC®, CFP® - Since 1999
Rob Clark, CFP® - Since 2005
Audrey (Ralicki) Mancuso, CFP® - Since 2019
Jorge Romero, CFP®- Since 2014
Jeremy Wassmer, CFP® - Since 2020

Therefore, he/she may refer to himself/herself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he/she may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.

- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics

and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Chartered Financial Consultant® (ChFC®)

As of June 2024, the following Destiny Wealth Partners team members hold the designation of Chartered Financial Consultant® (ChFC®).

ChFC®
Thomas Ruggie, ChFC®, CFP® - Since 1998
Louis Shinaman, ChFC®, CEP® - Since 2014

The ChFC® designation is awarded by The American College, an accredited private educational institution that offers both undergraduate and graduate training programs. Prerequisites include high school education and three years of full-time business experience within the five years preceding the awarding of the designation. Average study time to earn the ChFC® exceeds 450 hours, to complete the 8 required college-level courses and pass the final exam for each course. Required courses cover topics, including retirement and estate planning; insurance planning; financial process and environment, income tax planning; employee benefits planning; asset protection planning and estate tax, transfer tax, and gift tax planning; and applications of comprehensive financial planning and consulting. Certification requires 30 CE credits every two years. ChFC® charterholders are held to a fiduciary standard and agree to comply with The American College code of ethics and procedures.

Certified Estate Planner - CEP®, National Institute of Certified Estate Planners

CEP®
Louis Shinaman, ChFC®, CEP® - Since 2015

As of June 2024, the following Destiny Wealth Partners Team Member holds the professional designation of a CEP® (Certified Estate Planner).

Louis Shinaman, ChFC®, CEP®

The CEP® (Certified Estate Planner) certification is a federally registered trademark of the National Institute of Certified Estate Planners (NICEP). The NICEP is the sole owner and conveyor of the mark and reserves the right to suspend or revoke the use of this professional certification.

Certification: Certified Estate Planner (CEP®). Issuing Organization: National Institute of Certified Estate Planners (NICEP). Prerequisites/Experience Required: Candidates for this course must hold a valid current license in either the financial, legal, or tax profession, and be in good standing with all relevant licensing bodies and regulatory or compliance related governing bodies. Educational Requirements: Candidates must complete a comprehensive interactive discussion of the course highlights done either live or online, displaying an understanding of the course material through case studies and diagrams, in combination with reading and understanding significant self study materials. Candidates spend an average of 5 - 6 months of combined study and preparation between the live online sessions and self-study materials (often requiring repeated attendance in live training and exam retakes), then successfully pass a rigorous qualifying proctored exam from a bank of 280 exam questions in which the student must demonstrate a competent grasp of the subject matter. Continuing Education: Completion of a minimum of eight (8) hours every two (2) years, specifically in the area of estate planning. Professional Ethics: Adherence to the NICEP Professional Code of Ethics which governs both professional conduct and industry compliance.

Chartered Retirement Plans Specialist (CRPS)

As of June 2024, the following individual who appears on websites of Destiny Wealth Partners holds the designation of Chartered Retirement Plan Specialist.

Carol Mulcahy, CRPS - Since 2008

CRPS is a credential for those who create, implement and maintain retirement plans for businesses. Unlike most other professional financial planning and advisory professional designations, the CRPS focuses on wholesale and business clients. It is awarded by the College for Financial Planning to individuals who pass an exam demonstrating their expertise.

Successful applicants earn the right to use the CRPS designation with their names for two years, which can improve job opportunities, professional reputation, and pay. Every two years, CRPS professionals must complete 16 hours of continuing education and pay a nominal fee to continue using the designation.

CRPS professionals advise firms and help them implement and maintain retirement plans.

The CRPS credential is awarded by the College for Financial Planning and requires rigorous study and passing a comprehensive written exam.

To receive certification, includes coursework and an exam, and the CRPS can test out of certain CFP requirements.

The Chartered Retirement Plans Specialist program is a case-study-based, client-centered problem-solving approach.

Chartered Retirement Plans Specialist Course Work
The CRPS course enables candidates to master a wide variety of retirement plan types, such as SEP, SIMPLE, 401(k), defined benefit plans, and more. Specific course sections include:
Introduction to ERISA and the Fiduciary Standard
Employer-funded Defined Contribution Plans
Participant-Directed Retirement Plans
Retirement Plan Solutions for Small Business Owners
Retirement Plan Selection, Design, and Implementation
Administering ERISA-compliant Plans
Working with Plan Participants

Certified Public Accountant (CPA)

As of June 2024, the following individual who appears on websites of Destiny Wealth Partners and its affiliates Nichols Wealth Partners and Ruggie Wealth Management, holds the designation of Certified Public Accountant ("CPA").

Scott Roberts, CPA, CLU® - Since 1994 (Virginia) Since 2020 (Florida)

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 of Professional Conduct* within their state accountancy laws or have created their own. In addition to the *Code of Professional Conduct*, AICPA members who

provide personal financial planning services are required to follow the *Statement on Standards in Personal Financial Planning Services* (SSPFPS).

Chartered Life Underwriter (CLU®)

As of June 2024, the following individual who appears on websites of Destiny Wealth Partners and its affiliates Nichols Wealth Partners and Ruggie Wealth Management, holds the designation of Chartered Life Underwriter (CLU®).

Scott Roberts, CPA, CLU®- Since 2005

Since 1927, the CLU® has been the respected risk management credential for advisors. Designees have completed eight or more college-level courses representing an average study time of 400 hours. Topics for required courses include insurance and financial planning, life insurance law, estate planning, and planning for business owners and professionals. Elective courses include such advanced topics as income taxes, group benefits, retirement planning, and health insurance. CLU® designees must meet experience and continuing education requirements and must adhere to a high ethical standard. The mark is awarded by The American College, a non-profit educator with the top level of academic accreditation.

Chartered Advisor in Philanthropy (CAP®)

As of October 2024, the following individual who appears on websites of Destiny Wealth Partners and its affiliates Nichols Wealth Partners and Ruggie Wealth Management, holds the designation of Chartered Advisor in Philanthropy (CAP®).

Scott Roberts, CPA, CLU®, CAP® - Since 2024

CAP® designees must meet experience and continuing education requirements and must adhere to a high ethical standard. The mark is awarded by The American College, a non-profit educator with the top level of academic accreditation. Three years full-time, relevant business experience is required to use the designation.

To receive the CAP® designation, you must:
1. Successfully complete the three required courses
2. Agree to comply with The American College Code of Ethics and Procedures

Participation in the annual Professional Recertification Program (PRP) is required to maintain the designation.

Certified Exit Planning Advisor (CEPA®)

The following individuals who appears on websites of Destiny Wealth Partners and its affiliates Nichols Wealth Partners and Ruggie Wealth Management, hold the designation of Certified Exit Planning Advisor (CEPA®).

Mitch Faulkner, CFP®, CEPA® - Since January 6, 2026
Brian Davis, CEPA® - Since May 8, 2026
Keith Ward, CEPA® - Since July 31, 2026

The CEPA® (Certified Exit Planning Advisor) is a professional credential for advisors who help business owners plan and execute successful exits.

The Certified Exit Planning Advisor (CEPA)® designation, established by the Exit Planning Institute (EPI) in 2007, is a professional credential for professional advisors aiding business owners plan and execute successful exit and succession planning. It validates expertise in the Value Acceleration Methodology™ through a 4-5 day program and a 150-question exam, which focuses on maximizing business value, aligning personal and financial goals, and preparing owners for life after a transition, whether through sale, succession, or transfer.