THE ADVOCATE GROUP

Customer Relationship Summary
February 2026

A Summary of Your Advisory Relationship with The Advocate Group

The Advocate Group, LLC (The Advocate Group) is registered with the Securities and Exchange Commission as an investment advisory firm. Investment advisory services and fees differ from those offered through a brokerage firm and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at www.Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We provide investment advisory services to retail investors through personalized financial planning and investment management advice. We do this by:

- Working with you to identify and set goals
- Developing strategies to help you achieve those goals
- Suggesting methods for you to meet objectives
- Implementing advice on your behalf
- Monitoring progress along the way

We do not require an account minimum for our investment management service, nor are our investment offerings limited to proprietary products. When we help you with your investment management, we'll help you determine if your accounts should be managed on a ***discretionary basis*** (granting trading authorization to us to buy or sell investments without asking you in advance) or ***non-discretionary basis*** (you decide what investments to buy and sell and approve any changes to your account). We'll also be sure that your accounts are monitored regularly, as part of our service, and we will contact you at least annually to review your accounts.

More detailed information about our services is available in our Form ADV Part 2A, specifically under "Advisory Business."

Ask us:

- 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?

What fees will I pay?

We charge our investment management fee at the beginning of each quarter. The fee is calculated by using your account value at the end of the previous quarter, adjusted for deposits and withdrawals, and is deducted directly from your account.

We also charge a fee for our financial planning service. This fee is paid via check or online payment and is typically paid annually.

Other fees may include transaction/trading fees from the custodian where your accounts are held, as well as fees/costs from the investments themselves, such as mutual fund expense ratios, foreign tax on international stocks, etc. These fees do not go to us but do also decrease the value of your investments.

Ask us:

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

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.

Our fees are outlined in our financial planning and investment management agreements and in our Form ADV Part 2A under "Fees and Compensation." We can provide your fee information to you upon request, as well.

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 have to act in your best interest and not put our interest 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 conflicts of interest because they can affect the investment advice we provide you. Here is an example to help you understand what this means:

Generally, the more assets you have in your account, the more you will pay us. Therefore, we have an incentive to increase the assets in your account in order to increase our fees.

Additional information about these conflicts are provided in our Form ADV Part 2A under "Other Financial Industry Activities and Affiliations."

Ask us:

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

How do your financial professionals make money?

Our financial professionals are paid salaries for the work that they do. At times, they receive additional compensation, depending on the financial results of the company. They do not receive differential compensation such as commission payments on new investments, nor do they receive any forms of non-cash compensation.

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

No. Our financial professionals do not have any legal or disciplinary events. Visit www.investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Ask us:

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

Additional information

For additional information on our investment advisory services and advisors, please see our Form ADV 2A Brochure and this document. Call us at (952) 693-2630 to request physical copies of this information and/or a copy of this Customer Relationship Summary.

Ask us:

- 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?

THE ADVOCATE GROUP

The Advocate Group, LLC
701 Carlson Pkwy., Suite 520
Minnetonka, MN 55305
952-693-2630
www.theadvocategroup.com

Form ADV Part 2A – Firm Brochure

September 2026

This brochure provides information about the qualifications and business practices of The Advocate Group, LLC. If you have any questions about the contents of this brochure, please contact us at (952) 693-2630. 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. Registration as an investment adviser does not imply a certain level of skill or training.

Additional information about The Advocate Group, LLC is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Material Changes

Since The Advocate Group's last annual Brochure update, February 2026, the following material change occurred:

The Advocate Group's address changed to 701 Carlson Pkwy, Suite 520, Minnetonka, MN 55305.

Pursuant to SEC Rules, The Advocate Group will provide ongoing disclosure information about material changes or new information as necessary. We will provide a current brochure at any time without charge to our clients or prospective clients. A brochure may be requested by contacting Michael Corrigan at mcorrigan@theadvocategroup.com or (952) 693-2630.

Additional information about The Advocate Group, LLC is also available on the SEC's website at www.adviserinfo.sec.gov. The SEC's website also provides information about any persons affiliated with The Advocate Group who are required to be registered as investment adviser representatives of the Firm.

Item 3 – Table of Contents

Item 4 – Advisory Business

Brief History

The Advocate Group, LLC ("formerly TAG Financial Services, Inc.") has been providing investment advisory services since 2002. The firm has focused its service offerings primarily to senior officers of large companies and individuals.

The Advocate Group, LLC ("The Advocate Group") is a Minnesota limited liability company and has been registered with the Securities and Exchange Commission since 2011. Controlling members include:

- Michael L. Corrigan, Chief Executive Officer, Chief Compliance Officer
- Rebecca A. Wachter, Chief Operating Officer, Treasurer
- Sean P. O'Hagan, Secretary
- Seth Heimermann, Chief Investment Officer

General Description of Advisory Services

The Advocate Group's services are provided based on the individual needs of each client. The following are brief descriptions of The Advocate Group's primary services:

> ***Financial Planning*** - The Advocate Group provides advisory services in the form of financial planning services. Financial planning services focus on a client's overall financial situation. Financial planning can be described as helping individuals determine and set their long-term financial goals, through topics including but not limited to, investment management, tax planning, retirement/cash flow modeling, transition planning, estate design, risk management and philanthropic planning. The role of a financial planner is to find ways to help the client understand his/her overall financial situation and help the client set financial objectives.
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> ***Investment Management*** - The Advocate Group provides advisory services in the form of investment management services. Investment management services involve providing clients with on-going supervision of client investment accounts. This means that The Advocate Group will monitor a client's accounts and make trades in client accounts when necessary.

The Advocate Group does not manage Wrap Fee accounts.

Client Assets Managed by The Advocate Group

As of December 31, 2025, our assets under management are $809,930,205 with $808,204,119 managed on a discretionary basis and $1,726,086 managed on a non-discretionary basis.

Item 5 – Fees and Compensation

The Advocate Group offers investment management advisory and financial planning services. The details of The Advocate Group's compensation are documented in the fee schedule and the investment management agreement signed by each client. We charge fees based on a percentage of assets under management when we manage investment accounts. We may also charge fees for financial planning services, and such fees are agreed to by the client in advance and a written financial planning agreement is signed by the client.

Financial Planning

For clients selecting this service, The Advocate Group provides financial planning services using multiple tools and resources for analysis and to help detail its recommendations. Clients will have online access to their financial plans which often include daily updates to their account values. Clients are also able to consult with The Advocate Group for ongoing advice.

Financial planning topics can include both securities and non-securities related matters. To begin the financial planning experience, The Advocate Group will meet with the client to determine the scope of services and financial planning topics to be covered. Once defined and agreed upon, the client and The Advocate Group will enter into a Financial Planning Agreement.

Financial planning services are generally provided for a one-year period commencing upon the execution of the Financial Planning Agreement. By entering into the agreement, the client will have continuous access to their online plan. The Advocate Group will consult with the client to make adjustments to financial plans due to significant changes to circumstances in the client's life or related to taxation, markets and the economy.

The exact fee will be quoted to the client in advance of beginning any services. Annual fees are negotiable and will be determined by The Advocate Group based on factors such as the client's financial situation, as well as breadth and complexity of services needed. Typical initial annual financial planning fees range from $2,500 to $20,000, depending on the complexity of the plan. The fee is collected via AdvicePay, an online payment system, or via check from the client.

While not required to do so, clients can choose to engage The Advocate Group for on-going financial planning services after the initial year. Clients can contact The Advocate Group throughout the year to discuss changes in their financial planning situation or ask questions concerning the plan. The Advocate Group will contact financial planning clients at least annually to ensure all information and client assumptions are accurate. Annual fees for on-going financial planning are negotiable and will be quoted to the client in advance of commencing any services. On-going fees typically range from $1,500 to $15,000.

The term of each Financial Planning Agreement shall be one year and require a signature from one individual in the household. However, clients have the right to terminate financial planning services without penalty (i.e. no fees due and/or a complete refund of any fees paid in advance) within five (5) business days after executing the Financial Planning Agreement. After the initial five-day period, a client may invoke early termination by providing notice to The Advocate Group and termination shall be effective upon The Advocate Group's receipt of termination. After the initial five (5) business days, a pro-rated refund will be made to the client, based upon the number of months remaining in the contract year.

Clients with $3,000,000 or more in The Advocate Group's investment management advisory services receive financial planning services as part of their investment management fee. A description of these services shall be provided in the Investment Management Agreement.

If clients choose to implement investment advice through The Advocate Group, clients must select one of the other advisory programs detailed in this brochure and pay the respective additional investment advisory fees to The Advocate Group for participation in the other advisory programs detailed in this brochure. Clients can also work with one of The Advocate Group's associated persons in their separate capacity as an independent insurance agent. When doing so, The Advocate Group will earn commissions in addition to the financial planning fees charged by The Advocate Group.

Investment Management

The Advocate Group provides investment management services, which include providing advice regarding buying, selling, or otherwise transacting securities, cash or other investments held by a qualified custodian and based on a client's individual needs. The Advocate Group provides customized and individualized investment recommendations to clients. Pursuant to each client's specific investment objectives, securities held in accounts generally include no-load and load-waived mutual funds, fixed income securities and funds such as bonds, unit investment trusts (UITs), closed-end and Exchange Traded Funds (ETFs), Exchange Traded Notes (ETNs), stocks, certificates of deposit, hedge funds, structured products and/or fee-based variable annuities. Clients who wish to engage The Advocate Group for investment management services will sign an Investment Management Agreement.

Through this service, The Advocate Group will be granted trading authorization on the client's account. Trading authority allows The Advocate Group the ability to make trades in the client's account on behalf of the client. Such authorization is provided on a discretionary or non-discretionary basis, depending on the individual needs and requests of each client. Discretionary authority allows The Advocate Group the ability to make trades in the client's account without contacting the client prior to each trade. When non-discretionary trading authorization is granted, The Advocate Group must get the client's approval prior to making any changes in the client's account.

The annual investment advisory fee for services shall be a percentage of the account balance. The percentage calculation shall be determined by The Advocate Group's tiered fee schedule, which spans from 0.35% to 0.95%. The annual fee shall be divided and paid quarterly in advance through a direct debit to the account and shall be determined based upon the market value of the account as of the last day of the prior quarter. The fee for the first quarter of services shall be prorated based on the number of days services are provided and will be charged at the next quarterly billing period. Due to The Advocate Group's tiered fee schedule, market fluctuations, and deposits and withdrawals, there may be an increase or decrease in the fee from quarter to quarter. Fees for inflows and outflows at any time other than the beginning of a quarter will be prorated based on the number of days remaining in the quarter. The account may hold cash balances as part of the planned allocation. Such cash balances shall be subject to the investment management fee calculation.

Here is an example of how the tiered calculation works:

> $4,500,000 value across all household accounts managed by The Advocate Group
> First $2,000,000 x 0.95% = $19,000
> Next $2,500,000 x 0.75% = $18,750
> $19,000 + 18,750 = $37,750 Total Fee (0.84%)

At The Advocate Group's discretion, The Advocate Group can reduce its standard fee or elect to charge a flat fee. Each client's specific fee arrangement is negotiable and will be determined based on factors such as, but not limited to, the total assets under management, the number of accounts managed, the client's financial situation, and the client's overall relationship with The Advocate Group. The actual fee charged to each client shall be determined prior to establishing the arrangement.

Fees are calculated and debited from client accounts at their custodian. Clients must provide written authorization to have advisory fees deducted directly from their accounts and to have fees paid to The Advocate Group.

Brokerage fees and/or transaction ticket fees will be unique to each custodian or broker/dealer. The Advocate Group does not receive any portion of such fees from the custodian or client. In addition, clients may incur certain charges imposed by third parties other than The Advocate Group in connection with investments made through the account, including but not limited to, mutual fund sales loads, 12(b)-1 fees and surrender charges, fee-based variable annuity fees and surrender charges, IRA and qualified retirement plan fees, and other fees that may be unique to a product, transaction or custodian. Fees charged by The Advocate Group are separate and distinct from the fees and expenses charged by investment company securities that may be recommended to clients. A description of these fees and expenses are available in each investment company security's prospectus.

Either party may terminate the Investment Management Agreement at any time. If services are terminated within five (5) business days of executing the agreement, services will be terminated without penalty and a full refund of all fees paid in advance will be provided. If services are terminated after the initial five-day period, The Advocate Group shall provide the client with a pro-rated refund of fees paid in advance. The refund will be based on the number of days service was provided during the final billing period. Termination shall be effective from the time the other party receives written notification or such other time as may be mutually agreed upon, subject to the settlement of transactions in progress and the final refund of advisory fees. The Advocate Group does not charge a penalty fee upon termination.

Item 6 – Performance-Based Fees and Side-By-Side Management

The Advocate Group does not charge or accept performance-based fees which can be defined as fees based on a share of capital gains on or capital appreciation of the assets held within a client's account.

Item 7 – Types of Clients

The Advocate Group generally provides investment advice to:

- Individuals
- High Net Worth Individuals
- Pension, profit sharing and retirement plans
- Trusts, estates, or charitable organizations
- Corporations or other business entities

In general, most household relationships have aggregate portfolios of $500,000 or more, however, there is no minimum portfolio requirement.

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

The firm's core belief is that a comprehensive financial plan should drive investment and asset allocation decisions, not exclusively a client's personal risk tolerance. The firm's clients may hold a personal risk tolerance that is higher or lower than the risk necessary to achieve sufficient returns for a successful investment and life outcome. Detailed discussion of this difference between required risk and tolerated risk leads to a clarifying discovery of each client's actual desired risk. It is this desired risk, not tolerance for risk, which becomes foundational to each client's individually designed asset allocation with The Advocate Group.

Helping a client establish sufficient liquid reserves to remain steady in the face of market volatility is another important element of the firm's investment philosophy. Most human investment behavior is oriented toward buying at the exuberant market highs and selling at the distressing market lows. Proper liquidity and reserves can create an environment which allows a client to overcome this behavioral tendency to do the exact opposite of what is necessary to be a more successful investor.

The Advocate Group's investment philosophy is also impacted by the unique circumstances of its client base. Many clients of the firm hold a concentrated wealth position in the securities of the company for which they work. Proper management of this concentrated wealth position, within the context of the entire investment portfolio and financial plan, are key elements of the firm's overall value proposition.

Successful investment management at The Advocate Group is not about the achievement of a certain performance level above a predefined benchmark. Our idea of a proper investment management experience is about achieving sufficient return at each client's desired level of risk to achieve successful fulfillment of their individual financial objectives.

Clients must understand that past performance is not indicative of future results. Therefore, current and prospective clients should never assume that future performance of any specific investment or investment strategy will be profitable. Investing in securities involves risk of loss. Further, depending on the different types of investments selected, there are varying degrees of risk. Clients and prospective clients should be prepared to bear investment loss including loss of the original principal invested.

Because of the inherent risk of loss associated with investing, our firm is unable to represent, guarantee, or even imply that our services and methods of analysis can or will predict future results, successfully identify market tops or bottoms, or insulate you from losses due to market corrections or declines. Investing in securities involves the risk of loss and clients should be prepared to bear potential losses. There are certain additional risks associated when investing in securities through our investment management program that are outlined as follows:

Market Risk. Either the stock market as a whole, or the value of an individual company, goes down resulting in a decrease in the value of client investments. This is also referred to as systemic risk.

Economic Risk: Changes in economic conditions, for example, interest rates, inflation rates, political and diplomatic events and trends, tax laws and innumerable other factors, can substantially and adversely affect investments.

Equity (Stock) Risk. Common stocks are susceptible to general stock market fluctuations and to volatile increases and decreases in value as market confidence in and perceptions of their issuers change. If you held common stock, or common stock equivalents, of any given issuer, you would generally be exposed to greater risk than if you held preferred stocks and debt obligations of the issuer.

Company Risk. When investing in stock positions, there is always a certain level of company or industry specific risk that is inherent in each investment. This is also referred to as unsystematic risk and can be reduced through appropriate diversification. There is the risk that the company will perform poorly or have its value reduced based on factors specific to the company or its industry. For example, if a company's employees go on strike or the company receives unfavorable media attention for its actions, the value of the company may be reduced.

Concentrated Portfolio Risk: To the extent a portfolio has a large portion in a single security or several securities it bears more risk because it is not diversified. Changes in the value of significantly over-weighted security positions may have a much more substantial directional effect, either negative or positive, on the portfolio's performance.

Fixed Income Risk. When investing in bonds, there is the risk that issuer will default on the bond and be unable to make payments. Further, individuals who depend on set amounts of periodically paid income face the risk that inflation will erode their spending power. Fixed-income investors receive set, regular payments that face the same inflation risk.

Exchange Traded Fund ("ETF") and Mutual Fund Risk. When our firm invests in an ETF or mutual fund, it will bear additional expenses based on its pro rata share of the ETFs or mutual fund's operating expenses, including the potential duplication of management fees. The risk of owning an ETF or mutual fund generally reflects the risks of owning the underlying securities the ETF or mutual fund holds. Clients will also incur brokerage costs when purchasing ETFs.

Exchange Traded Note ("ETN") Risk. The purpose of ETNs is to create a type of security that combines both the aspects of bonds and ETFs. Similar to ETFs, ETNs are traded on a major exchange, such as the NYSE during normal trading hours. However, investors can also hold the debt security until maturity. At that time the issuer will give the investor a cash amount that would be equal to principal amount (subject to the day's index factor). One factor that affects the ETN's value is the credit rating of the issuer. The value of the ETN may drop despite no change in the underlying index, instead due to a downgrade in the issuer's credit rating.

Management Risk. Your investment with our firm varies with the success and failure of our investment strategies, research, analysis and determination of portfolio securities. If our investment strategies do not produce the expected returns, the value of the investment will decrease.

Artificial Intelligence and Machine Learning Risk. Certain service providers utilized by the Firm to service client accounts have artificial intelligence components. The use of artificial intelligence and machine learning includes increased risk of data inaccuracies and security vulnerabilities. Due to the rapid advancement of machine learning technologies, future risks related to artificial intelligence are unpredictable. As a measure to mitigate these risks to our clients, the Firm performs periodic due diligence of our service providers for assurance that the service providers have appropriate controls in place to protect our clients' information and to limit data inaccuracies when artificial intelligence is used by the service provider.

Item 9 – Disciplinary Information

This item is not applicable to The Advocate Group's brochure because there are no legal or disciplinary events that are material to a client's or prospective client's evaluation of The Advocate Group's business or the integrity of The Advocate Group's management.

Item 10 – Other Financial Industry Activities and Affiliations

The Advocate Group is an independent investment advisory firm. It provides investment advisory services and is a licensed insurance agency. The firm is not engaged in any other business activities and offers no services other than those described in this brochure.

Insurance products are offered on occasion, at client request only, to assist in meeting personal, estate and business needs to minimize clients' exposure to identified risks. Although clients are under no obligation to purchase insurance products recommended by our staff in their separate capacities as insurance agents, clients do purchase such products when needs arise. For clients of the firm who purchase products causing commissions to be generated, these are directed to the agency and are not for the benefit of an individual agent. For those staff members who are insurance licensed, this activity varies throughout the year.

Item 11 – Code of Ethics, Participation in Client Transactions and Personal Trading

Section 204A-1 of the *Investment Advisers Act of 1940* requires all investment advisers to establish, maintain and enforce a Code of Ethics. The Advocate Group has established a Code of Ethics that applies to all of its associated persons. An investment adviser is considered a fiduciary according to the *Investment Advisers Act of 1940.* As a fiduciary, it is an investment adviser's responsibility to provide fair and full disclosure of all material facts and to act solely in the best interest of each of our clients at all times. The Advocate Group has a fiduciary duty to all clients. This fiduciary duty is considered the core underlying principle for the advisor's Code of Ethics which also covers its Insider Trading and Personal Securities Transactions Policies and Procedures.

The Advocate Group requires all its supervised persons to conduct business with the highest level of ethical standards and to comply with all federal and state securities laws at all times. Upon employment or affiliation and when changes occur, all supervised persons will sign an acknowledgement that they have read, understand and agree to comply with The Advocate Group's Code of Ethics. The Advocate Group has the responsibility to make sure that the interests of all clients are placed ahead of The Advocate Group's or its supervised person's own investment interest. Full disclosure of all material facts and potential conflicts of interest will be provided to clients prior to any services being conducted. The Advocate Group and its supervised persons must conduct business in an honest, ethical and fair manner and avoid all circumstances that might negatively affect or appear to affect our duty of complete loyalty to all clients.

The Advocate Group or its associated persons are permitted to buy or sell for their personal accounts, investment products identical to those recommended to clients. This creates a potential conflict of interest. It is the express policy of The Advocate Group that all persons associated in any manner with The Advocate Group must place the interests of The Advocate Group's clients ahead of their own when implementing personal investments. The Advocate Group and its associated persons shall not buy or sell securities for their personal account(s) where their decision is derived, in whole or in part, by information obtained as a result of his/her employment unless the information is also available to the investing public upon reasonable inquiry.

This disclosure is provided to give clients a summary of The Advocate Group's Code of Ethics. However, if a client or a potential client wishes to review The Advocate Group's Code of Ethics in its entirety, a copy will be provided promptly upon request to Michael Corrigan at (952) 693-2630 or mcorrigan@TheAdvocateGroup.com.

Item 12 – Brokerage Practices

Custodians and Brokers

The Advocate Group recommends broker/dealers and custodians that The Advocate Group feels will provide services in a manner and at a cost that will allow The Advocate Group to meet its duty of best execution. Client assets must be maintained in an account at a qualified custodian; generally, a brokerage firm, mutual fund company or bank. While The Advocate Group does not have discretion to determine which custodian will be used or the commission rates paid, we have relationships with Schwab Advisor Services, a division of Charles Schwab & Co. ("Schwab"), and Fidelity Investments ("Fidelity"). Schwab and Fidelity are registered broker dealers and SIPC members. The Advocate Group is independently owned and operated and is not affiliated with Schwab or Fidelity.

Schwab and Fidelity maintain client custody accounts for our clients. Schwab and Fidelity will also buy and sell securities when we instruct them to do so, as your adviser. While we recommend Schwab or Fidelity as qualified custodians, the ultimate decision is left to the client. If the client elects to establish an account to custody assets elsewhere, this can result in the loss of possible advantages derived from bunching of orders for several clients as a single transaction or more attractive share classes at lower minimums. Also, even though an account is maintained at Schwab or Fidelity, clients can still use other brokers to execute trades for their account.

Custodian/Broker Selection

The Advocate Group seeks to recommend a custodian/broker who will hold client assets and execute transactions on terms that are, overall, most advantageous when compared to other available providers and their services. The factors that we consider in making our recommendations to clients include respective financial strength, reputation, execution quality, pricing, research, and service. Schwab and Fidelity enable us to obtain certain exchange-traded funds (ETFs) and mutual funds without transaction charges and other securities at nominal transaction charges.

The Advocate Group recommends transactions in fixed income securities. Although it does not do so at present, The Advocate Group may execute fixed income transactions through broker dealers other than Schwab or Fidelity depending upon the type of bond and price comparisons. Best execution is tested if or when similar bonds might appear in inventory at multiple dealers. Outside broker dealers may act as principal on these trades.

Brokerage and Custody Costs

Schwab, Fidelity and other broker dealers are compensated by charging commissions, collecting shareholder service fees from Mutual Fund companies, or other fees associated with trade execution and/or delivery. Schwab and Fidelity may charge separately for certain custody services. The client may pay a commission that is higher than another qualified custodian might charge to effect the same transaction where The Advocate Group determines, in good faith, that the commission is reasonable in relation to the value of the brokerage and research services received. The Advocate Group has determined that having Schwab and Fidelity execute most trades is consistent with our duty to seek best execution. Best execution means the most favorable terms for a transaction based on all relevant factors, taking into consideration the full range of a broker dealer's services, including the value of research provided, execution capability, commission rates, and responsiveness. Therefore, while The Advocate Group will seek competitive rates, we may not necessarily obtain the lowest possible commission rates for every client transaction.

Clients that select Schwab or Fidelity to serve as custodian of their assets benefit from the commission rates Schwab or Fidelity make available to our clients. While The Advocate Group presently executes all trades through Schwab or Fidelity for client accounts held at those respective custodians, future bond trades may be executed through a different broker dealer if we reasonably believe that an alternate broker dealer will provide best execution. Therefore, future bond trades could be executed at different times and different prices. We periodically and systematically review our policies and procedures regarding recommending broker dealers to our clients in light of our duty to obtain best execution.

Clients are permitted to direct The Advocate Group, in writing, to use a particular broker dealer to execute some or all of your transactions; also known as directed brokerage. In that case, the client will negotiate terms and arrangements for the account with that broker dealer. With these directed brokerage arrangements, a client may pay higher commissions, greater spreads or less favorable net prices. If the Firm agrees to a client request to direct brokerage, we are relieved of our obligation to seek better execution services or prices from other broker dealers. Furthermore, we will be unable to "batch" client transactions for execution through other broker dealers with orders for other accounts managed by The Advocate Group. We may decline a client's request to direct brokerage if, in our sole discretion, such directed brokerage arrangements would result in undue operational difficulties.

The Advocate Group does not have any formal soft dollar arrangements.

Aggregate Trades

In some cases, transactions implemented by The Advocate Group are effected on an individual basis. However, sometimes The Advocate Group will purchase or sell the same securities for several clients at approximately the same time. This process is referred to as aggregating orders, batch trading or block trading and is used by The Advocate Group when The Advocate Group believes such action is advantageous to clients. When The Advocate Group aggregates client orders, the allocation of securities among client accounts will be done on a fair and equitable basis. Typically, the process of aggregating client orders is done to achieve better execution, to negotiate more favorable commission rates or to allocate orders among clients on a more equitable basis to avoid differences in prices and transaction fees or other transaction costs that might be obtained when orders are placed independently. There could be situations where accounts that have special handling instructions and/or restrictions based on client direction could be prevented from taking advantage of the benefits of aggregate batch or block trading and could miss market opportunities based on market fluctuation. Under this procedure, transactions will be allocated among The Advocate Group's clients in a fair and equitable manner for each client account on any given day. It should be noted, The Advocate Group does not receive any additional compensation or remuneration as a result of aggregation.

Cross Trades

The Advocate Group will not engage in cross transactions that involve a broker-dealer and where The Advocate Group has discretion over only one of the client accounts involved in the transaction and it, or an affiliated broker-dealer, executes the transaction for both sides in a brokerage capacity. The Advocate Group will engage in cross trades when it is deemed to be in the best interest of the clients. A cross trade occurs when a transaction is implemented between two different clients, both of which are managed by The

Advocate Group. These types of cross transactions will only be used when it can be determined that doing so would achieve “best execution” and benefit the clients involved by saving commissions, market impact costs, and other transaction charges. Prior to implementing cross trades, full disclosure will be made in The Advocate Group’s Form ADV and detail of cross trade activity would be fully disclosed and accepted in writing by all participating clients. Cross trades will not be performed if an account is subject to ERISA since it is virtually prohibited. In addition, if a client account managed by The Advocate Group is deemed to hold “plan assets” cross trades will be prohibited regardless of whether the other side to the transaction is subject to ERISA.

Trade Error Policy

The Advocate Group has implemented procedures designed to prevent trade errors; however, trade errors in client accounts cannot always be avoided. Consistent with its fiduciary duty, it is the policy of The Advocate Group to correct trade errors in a manner that is in the best interest of the client. In cases where the client causes the trade error, the client will be responsible for any loss resulting from the correction. Depending on the specific circumstances of the trade error, the client may not be able to receive any gains generated as a result of the error correction. In situations where the client does not cause the trade error, the client will be made whole and any loss resulting from the trade error will be absorbed by The Advocate Group if the error was caused by The Advocate Group. If the error is caused by the broker/dealer, the broker/dealer will be responsible for covering all trade error costs. The Advocate Group and its associated persons will never retain any portion of any gains made as a result of trade error corrections or profit in any way from trade errors.

If the gain does not remain in the account, the broker/dealer will maintain gains that may result from correcting a trade error and in some instances may use such gains to offset overall losses the broker/dealer incurs from trading errors.

Item 13 – Review of Accounts

Account Reviews and Reviewers

Ongoing financial planning services include periodic meetings with clients to review and update the information, assumptions and advice within the base plan. As changes happen throughout the year, The Advocate Group will meet either in person or over the phone to render financial advice on an ongoing basis.

Account reviews are provided in connection with investment management accounts. The Advocate Group will contact the client at least annually to review their account and to determine if there have been changes in their financial situation or investment objectives. Reviews are often triggered by changes in the client’s circumstances, by client request, or because of changes within the market. The underlying investments held in client accounts are reviewed on a more frequent basis. Portfolios constructed by The Advocate Group are reviewed on an ongoing basis to reinvest cash, manage deposits and withdrawals, and to rebalance asset allocations. Reasons to make changes to portfolios include the relative valuation changes between asset classes, deviation from management style by fund, or fund closures.

Statements and Reports

Clients receive account statements directly from the client’s qualified custodian at least quarterly. In addition, The Advocate Group will provide performance or position reports of their accounts managed by The Advocate Group upon request and/or in person during meetings.

Clients are strongly urged to compare all reports prepared by The Advocate Group against the account statements received from the client's broker/dealer or qualified custodian.

Item 14 – Client Referrals and Other Compensation

The Advocate Group does not directly or indirectly compensate anybody for client referrals. Other than the benefits from broker/dealers described in Item 12, the only form of compensation received from advisory accounts are the fees described in Item 5.

Item 15 – Custody

Custody, as it applies to investment advisors, has been defined by the SEC as having access or control over client funds and/or securities. In other words, custody is not limited to physically holding client funds and securities. If an investment advisor has the ability to access or control client funds or securities, the investment advisor is deemed to have custody and must ensure proper procedures are implemented.

The Advocate Group is deemed to have custody of client funds and securities whenever The Advocate Group is given the authority to have fees deducted directly from client accounts. Following the February 2017 SEC No-Action Letter guidance, The Advocate Group is also deemed to have custody when assisting clients with 3rd party money movement requests. It should be noted that authorization to trade in client accounts is not deemed as custody by the SEC.

For accounts in which The Advocate Group is deemed to have custody and for all other accounts, The Advocate Group has established procedures to ensure all client funds and securities are held at a qualified custodian (such as a broker/dealer or bank) in a separate account for each client under that client's name. Clients or an independent representative of the client will direct, in writing, the establishment of all accounts and are aware of the qualified custodian's name, address and the manner in which the funds or securities are maintained. Account statements are delivered directly from the qualified custodian to each client, or the client's independent representative, at least quarterly. Clients should carefully review those statements and are urged to compare the statements against reports received from The Advocate Group. When clients have questions about their account statements, they should contact The Advocate Group or the qualified custodian preparing the statement.

The February 2017 SEC No-Action Letter provided advisors with seven conditions that, if they are met, can help advisors avoid the annual surprise exam requirement when assisting clients with 3rd party money movement requests. The Advocate Group will maintain documentation supporting its compliance with the seven conditions.

Item 16 – Investment Discretion

Through its investment management services and upon receiving written authorization from a client, The Advocate Group will maintain trading authorization over client accounts. Upon receiving written authorization from the client, The Advocate Group will most often implement trades on a **discretionary** basis. When discretionary authority is granted, The Advocate Group will have the authority to determine the type of securities and the amount of securities that can be bought or sold for the client's portfolio without obtaining the client's consent for each transaction.

If you decide to grant trading authorization on a **non-discretionary** basis, we will be required to contact you prior to implementing changes in your account. Therefore, you will be contacted and required to accept or reject our investment recommendations including:

- The security being recommended
- The number of shares or units
- Whether to buy or sell

Once the above factors are agreed upon, we will be responsible for making decisions regarding the timing of buying or selling an investment and the price at which the investment is bought or sold. If your accounts are managed on a non-discretionary basis, you need to know that if you are not able to be reached or are slow to respond to our request, it can have an adverse impact on the timing of trade implementations, and we may not achieve the optimal trading price.

All clients have the ability to place reasonable restrictions on the types of investments that can be purchased in an account. Clients can also place reasonable limitations on the discretionary power granted to the firm so long as the limitations are specifically included as an attachment to the client agreement.

Item 17 – Voting Client Securities

A vote by proxy is a vote that is mailed in or cast in some other way while the person voting is physically absent. This is most frequently used by shareholders in a company who are unable to attend the annual shareholder's meeting but still want their vote to count.

The Advocate Group does **not** perform proxy-voting services on a client's behalf. Clients are instructed to read through the information provided with the proxy-voting documents and to make a determination based on the information provided. Upon request from the client, The Advocate Group provides limited clarifications of the issues presented in the proxy voting materials based on The Advocate Group's understanding of issues presented in the proxy-voting materials. However, the client will have the ultimate responsibility for making all proxy-voting decisions.

Item 18 – Financial Information

This item is not applicable to The Advocate Group's brochure. The Advocate Group does not require prepayment of fees of more than $1,200 six months or more in advance. Therefore, The Advocate Group is not required to include a balance sheet for its most recent fiscal year. The Advocate Group is not subject to a financial condition that is reasonably likely to impair its ability to meet contractual commitments to clients. Finally, The Advocate Group has not been the subject of a bankruptcy petition at any time.

Disclosure Brochure Supplement

Michael Corrigan
The Advocate Group, LLC
701 Carlson Parkway, Suite 520
Minnetonka, MN 55305

Brochure Dated – September 2026

This brochure supplement provides information about Michael Corrigan that supplements The Advocate Group, LLC brochure. You should have received a copy of that brochure. Please contact us at (952) 693-2630 if you did not receive The Advocate Group, LLC brochure or if you have any questions about the contents of this supplement.

Item 2 – Educational Background and Business Experience

Michael Corrigan, Born November 1978

Education Background:

- Bachelor of Arts in Communications from the University of Minnesota, Minneapolis, Minnesota, May 2001

Business Background:

- The Advocate Group, LLC currently serving as Member, Chief Executive Officer, Chief Compliance Officer and Senior Wealth Advisor, November 2007 to present
- TAG Financial Services, Inc., Agent, November 2011 to December 2022
- Mid American Financial Group/New England Financial, Registered Representative, January 2005 to November 2007
- US Bancorp Investments, Client Service Specialist, June 2003 to December 2004

Professional examination, verifications and/or designations include:

- Certified Financial Planner (CFP®)

CFP® designation is a financial planning credential awarded by the Certified Financial Planner Board of Standards, Inc. to individuals who satisfy its educational, work experience and ethics requirements. Recipients of the CFP® certification hold a bachelor's degree (or higher) from an accredited college or university, have completed three years of full-time personal financial planning experience and successfully completed the CFP® Certification Exam. To maintain the designation, CFP® holders must satisfy ongoing requirements which include at least 30 hours of continuing education every two years.

Item 3 – Disciplinary Information

Mr. Corrigan has no legal or disciplinary events to report.

Item 4 – Other Business Activities

Insurance Agent

Mr. Corrigan is independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, The Advocate Group will receive commissions for selling insurance and annuity products. Mr. Corrigan may receive incentive awards from insurance companies for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of The Advocate Group's associated persons when recommending products to its clients. While Mr. Corrigan endeavors always to put the interest of his clients first as a part of The Advocate Group's overall fiduciary duty to clients, clients should be aware that the receipt of commissions and additional compensation itself creates a conflict of interest. Clients are never obligated or required to purchase insurance products from or through The Advocate Group or Mr. Corrigan and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

Item 5 – Additional Compensation

In addition to the description of additional compensation provided in Item 4, certain product sponsors may provide Mr. Corrigan with other economic benefits as a result of Mr. Corrigan's recommendation or sale of the product sponsors' investments. The economic benefits received by Mr. Corrigan from The Advocate Group and product sponsors can include but are not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist Mr. Corrigan in providing various services to clients. Although The Advocate Group endeavors always to put the interest of its clients ahead of its own or those of its officers, directors, or representatives, these arrangements present a conflict of interest that may affect recommendations of Mr. Corrigan.

Item 6 – Supervision

Michael Corrigan is the Chief Compliance Officer of The Advocate Group and ultimately responsible for supervising activities and services provided by the firm. Mr. Corrigan's activities of providing general advice on behalf of The Advocate Group are under direct supervision of Ms. Rebecca Wachter. Inquiries about Mr. Corrigan should be forwarded to Ms. Wachter at (952) 693-2630.

Disclosure Brochure Supplement

Emily Ann Einwalter
The Advocate Group, LLC
701 Carlson Parkway, Suite 520
Minnetonka, MN 55305

Brochure Dated – September 2026

This brochure supplement provides information about Emily Ann Einwalter that supplements The Advocate Group, LLC brochure. You should have received a copy of that brochure. Please contact us at (952) 693-2630 if you did not receive The Advocate Group, LLC brochure or if you have any questions about the contents of this supplement.

Item 2 – Educational Background and Business Experience
Emily Ann Einwalter, Born July 1978
Education Background:
• Master of Business Administration from The University of St. Thomas, 2016
• Bachelor of Arts in Economics from The University of Iowa, 2001

Business Background:
• The Advocate Group, LLC, currently serving as Senior Financial Planner, October 2025 to present
• Kestra Investment Services, LLC, Registered Representative, October 2017 to October 2025
• Kestra Advisory Services, Investment Advisor Representative, October 2017 – October 2025

Professional examination, verifications and/or designations include:

- Certified Financial Planner (CFP®)

CFP® designation is a financial planning credential awarded by the Certified Financial Planner Board of Standards, Inc. to individuals who satisfy its educational, work experience and ethics requirements. Recipients of the CFP® certification hold a bachelor's degree (or higher) from an accredited college or university, have completed three years of full-time personal financial planning experience and successfully completed the CFP® Certification Exam. To maintain the designation, CFP® holders must satisfy ongoing requirements which include at least 30 hours of continuing education every two years.

Item 3 – Disciplinary Information
Ms. Einwalter has no legal or disciplinary events to report.

Item 4 – Other Business Activities
Ms. Einwalter has no other business activities to report.

Item 5 – Additional Compensation
In addition to the description of additional compensation provided in Item 4, certain product sponsors may provide Ms. Einwalter with other economic benefits as a result of Ms. Einwalter's recommendation or sale of the product sponsors' investments. The economic benefits received by Ms. Einwalter from The Advocate Group and product sponsors can include but are not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist Ms. Einwalter in providing various services to clients. Although The Advocate Group endeavors always to put the interest of its clients ahead of its own or those of its officers,

directors, or representatives, these arrangements present a conflict of interest that may affect recommendations of Ms. Einwalter.

Item 6 – Supervision

Michael Corrigan is the Chief Compliance Officer of The Advocate Group and ultimately responsible for supervising activities and services provided by the firm including the services provided by Ms. Einwalter. Mr. Corrigan can be contacted at (952) 693-2630.

Disclosure Brochure Supplement

Scott Hartzell

The Advocate Group, LLC

701 Carlson Parkway, Suite 520

Minnetonka, MN 55305

Brochure Dated – September 2026

This brochure supplement provides information about Scott Hartzell that supplements The Advocate Group, LLC brochure. You should have received a copy of that brochure. Please contact us at (952) 693-2630 if you did not receive The Advocate Group, LLC brochure or if you have any questions about the contents of this supplement.

Item 2 – Educational Background and Business Experience

Scott Hartzell, Born March 1997

Education Background:

- Bachelor of Business Administration in Finance from the University of Iowa, May 2019

Business Background:

- The Advocate Group, LLC, currently serving as Member and Financial Planner, April 2021 to present
- GreatAmerica Financial Services, Cash Application Specialist, May 2019 to April 2021

Professional examination, verifications and/or designations include:

- Certified Financial Planner (CFP®)

CFP® designation is a financial planning credential awarded by the Certified Financial Planner Board of Standards, Inc. to individuals who satisfy its educational, work experience and ethics requirements. Recipients of the CFP® certification hold a bachelor's degree (or higher) from an accredited college or university, have completed three years of full-time personal financial planning experience and successfully completed the CFP® Certification Exam. To maintain the designation, CFP® holders must satisfy ongoing requirements which include at least 30 hours of continuing education every two years.

Item 3 – Disciplinary Information

Mr. Hartzell has no legal or disciplinary events to report.

Item 4 – Other Business Activities

Mr. Hartzell has no other business activities to report.

Item 5 – Additional Compensation

In addition to the description of additional compensation provided in Item 4, certain product sponsors may provide Mr. Hartzell with other economic benefits as a result of Mr. Hartzell's recommendation or sale of the product sponsors' investments. The economic benefits received by Mr. Hartzell from The Advocate Group and product sponsors can include but are not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist Mr. Hartzell in providing various services to clients. Although The Advocate Group endeavors always to put the interest of its clients ahead of its own or those of its officers, directors, or representatives, these arrangements present a conflict of interest that may affect recommendations of Mr. Hartzell.

Item 6 – Supervision

Michael Corrigan is the Chief Compliance Officer of The Advocate Group and ultimately responsible for supervising activities and services provided by the firm including the services provided by Mr. Hartzell. Mr. Corrigan can be contacted at (952) 693-2630.

Disclosure Brochure Supplement

<u>Seth Heimermann</u>
The Advocate Group, LLC
701 Carlson Parkway, Suite 520
Minnetonka, MN 55305

Brochure Dated – September 2026

This brochure supplement provides information about Seth Heimermann that supplements The Advocate Group, LLC brochure. You should have received a copy of that brochure. Please contact us at (952) 693-2630 if you did not receive The Advocate Group, LLC brochure or if you have any questions about the contents of this supplement.

Item 2 – Educational Background and Business Experience

Mr. Heimermann, Born January 1978

Education Background:

- Master of Business Administration, University of Minnesota, Carlson School of Management, Minneapolis, Minnesota, May 2008
- Bachelor of Science - Finance, St. Cloud State University, St. Cloud, Minnesota, May 2003

Business Background:

- The Advocate Group, LLC, currently serving as Member and Chief Investment Officer, October 2019 to present
- Columbia Threadneedle Investments, Equity Research Analyst–Value and Income Team, June 2014 to 2018
- US Bank Asset Management, Portfolio Manager/Equity Research Analyst, February 2013 to May 2014
- Knelman Asset Management (f/k/a Lazard Asset Management), Equity Research Analyst–Large Cap Growth, September 2008 to February 2013
- US Bank Private Asset Management, Client Portfolio Manager, June 2003 to August 2006

Professional examination, verifications and/or designations include:

- Chartered Financial Analyst (CFA®)

CFA® is a professional designation given by the CFA Institute (formerly AIMR) that measures the competence and integrity of financial analysts. Candidates must (1) hold an undergraduate degree and have four years of professional experience involving investment decision-making, or (2) have completed four years of qualified work experience (full time, but not necessarily investment-related). Educational requirements is a self-study program which is 250 hours of study to pass three levels of exams covering areas such as accounting, economics, ethics, money management and security analysis.

Item 3 – Disciplinary Information

Mr. Heimermann has no legal or disciplinary events to report.

Item 4 – Other Business Activities

Mr. Heimermann is the sole owner of Ronin Ventures, LLC, a consulting firm based in Minneapolis, MN. Ronin Ventures, LLC provides non-investment-related consulting services to small businesses. Mr. Heimermann provides capital and general business strategy to the firm. Mr. Heimermann receives periodic income from Ronin Ventures, LLC for his services. Ronin Ventures, LLC has no affiliation with The Advocate Group or its other employees, and is not a registered investment advisor, a broker dealer or an affiliate thereof.

Item 5 – Additional Compensation

In addition to the description of additional compensation provided in Item 4, certain product sponsors may provide Mr. Heimermann with other economic benefits as a result of Mr. Heimermann's recommendation or sale of the product sponsors' investments. The economic benefits received by Mr. Heimermann from The Advocate Group and product sponsors can include but are not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist Mr. Heimermann in providing various services to clients. Although The Advocate Group endeavors always to put the interest of its clients ahead of its own or those of its officers, directors, or representatives, these arrangements present a conflict of interest that may affect recommendations of Mr. Heimermann.

Item 6 – Supervision

Michael Corrigan is the Chief Compliance Officer of The Advocate Group and ultimately responsible for supervising activities and services provided by the firm including the services provided by Mr. Heimermann. Mr. Corrigan can be contacted at (952) 693-2630.

Disclosure Brochure Supplement

Hunter Hillstrom
The Advocate Group, LLC
701 Carlson Parkway, Suite 520
Minnetonka, MN 55305

Brochure Dated – September 2026

This brochure supplement provides information about Hunter Hillstrom that supplements The Advocate Group, LLC brochure. You should have received a copy of that brochure. Please contact us at (952) 693.2630 if you did not receive The Advocate Group, LLC brochure or if you have any questions about the contents of this supplement.

Item 2 – Educational Background and Business Experience

Hunter Hillstrom, Born October 1992

Education Background:

- Bachelor of Science in Finance from University of Minnesota, 2014

Business Background:

- The Advocate Group, LLC, currently serving as Member and Senior Client Portfolio Manager, September 2022 to present
- Unemployed, April 2022 to September 2022
- Pohlad Investment Management, LLC, Associate, April 2016 to April 2022
- RSM US, LLP, Associate, July 2014 to April 2016

Relevant Designation:

CHARTERED FINANCIAL ANALAYST® (CFA®)

CFA® is a professional designation given by the CFA Institute (formerly AIMR) that measures the competence and integrity of financial analysts. Candidates must (1) hold an undergraduate degree and have four years of professional experience involving investment decision-making, or (2) have completed four years of qualified work experience (full time, but not necessarily investment-related). Educational requirements is a self-study program which is 250 hours of study to pass three levels of exams covering areas such as accounting, economics, ethics, money management and security analysis.

Item 3 – Disciplinary Information

Mr. Hillstrom has no legal or disciplinary events to report.

Item 4 – Other Business Activities

Mr. Hillstrom has no other business activities to report.

Item 5 – Additional Compensation

In addition to the description of additional compensation provided in Item 4, certain product sponsors may provide Mr. Hillstrom with other economic benefits as a result of Mr. Hillstrom's recommendation or sale of the product sponsors' investments. The economic benefits received by Mr. Hillstrom from The Advocate Group and product sponsors can include but are not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist Mr. Hillstrom in providing various services to clients. Although The Advocate Group endeavors always to put the interest of its clients ahead of its own or those of its officers, directors, or representatives, these arrangements present a conflict of interest that may affect recommendations of Mr. Hillstrom.

Item 6 – Supervision

Michael Corrigan is the Chief Compliance Officer of The Advocate Group and ultimately responsible for supervising activities and services provided by the firm including the services provided by Mr. Hillstrom. Mr. Corrigan can be contacted at (952) 693-2630.

Disclosure Brochure Supplement

<u>Elizabeth Kindseth</u>

The Advocate Group, LLC
701 Carlson Parkway, Suite 520
Minnetonka, MN 55305
Brochure Dated – September 2026

This brochure supplement provides information about Elizabeth Kindseth that supplements The Advocate Group, LLC brochure. You should have received a copy of that brochure. Please contact us at (952) 693-2630 if you did not receive The Advocate Group, LLC brochure or if you have any questions about the contents of this supplement.

<u>Item 2 – Educational Background and Business Experience</u>

Elizabeth Kindseth, Born April 1989

Education Background:

- Bachelor of Accounting and Business Administration, Finance from University of Minnesota-Duluth, Duluth, Minnesota, December 2011

Business Background:

- The Advocate Group, LLC, currently serving as Member and Wealth Advisor, January 2012 to present
- First Associated Investment Advisors, Administrative Assistant, May 2010 to December 2011

Professional examination, verifications and/or designations include:

- Certified Financial Planner (CFP®)

CFP® designation is a financial planning credential awarded by the Certified Financial Planner Board of Standards, Inc. to individuals who satisfy its educational, work experience and ethics requirements. Recipients of the CFP® certification hold a bachelor's degree (or higher) from an accredited college or university, have completed three years of full-time personal financial planning experience and successfully completed the CFP® Certification Exam. To maintain the designation, CFP® holders must satisfy ongoing requirements which include at least 30 hours of continuing education every two years.

<u>Item 3 – Disciplinary Information</u>

Ms. Kindseth has no legal or disciplinary events to report.

<u>Item 4 – Other Business Activities</u>

<u>Insurance Agent</u>

Ms. Kindseth is independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, The Advocate Group will receive commissions for selling insurance and annuity products. Ms. Kindseth may receive incentive awards from insurance companies for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of The Advocate Group's associated persons when recommending products to its clients. While Ms. Kindseth endeavors always to put the interest of her clients first as a part of The Advocate Group's overall fiduciary duty to clients, clients should be aware that the receipt of commissions and additional compensation itself creates a conflict of interest. Clients are never obligated or required to purchase insurance products from or through The Advocate Group or Ms. Kindseth and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

Item 5 – Additional Compensation

In addition to the description of additional compensation provided in Item 4, certain product sponsors may provide Ms. Kindseth with other economic benefits as a result of Ms. Kindseth's recommendation or sale of the product sponsors' investments. The economic benefits received by Ms. Kindseth from The Advocate Group and product sponsors can include but are not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist Ms. Kindseth in providing various services to clients. Although The Advocate Group endeavors always to put the interest of its clients ahead of its own or those of its officers, directors, or representatives, these arrangements present a conflict of interest that may affect recommendations of Ms. Kindseth.

Item 6 – Supervision

Michael Corrigan is the Chief Compliance Officer of The Advocate Group and ultimately responsible for supervising activities and services provided by the firm including the services provided by Ms. Kindseth. Mr. Corrigan can be contacted at (952) 693-2630.

Disclosure Brochure Supplement

Emily Meisinger
The Advocate Group, LLC
701 Carlson Parkway, Suite 520
Minnetonka, MN 55305
Brochure Dated – September 2026

This brochure supplement provides information about Emily Meisinger that supplements The Advocate Group, LLC brochure. You should have received a copy of that brochure. Please contact us at (952) 693-2630 if you did not receive The Advocate Group, LLC brochure or if you have any questions about the contents of this supplement.

Item 2 – Educational Background and Business Experience
Emily Meisinger, Born July 1984
Education Background:
- Certificate in Financial Planning Program, University of Saint Thomas, Minneapolis, Minnesota, May 2013
- Bachelor of Business Administration, Accountancy from University of Wisconsin-Eau Claire, Eau Claire, Wisconsin, May 2008

Business Background:
- The Advocate Group, LLC, currently serving as Member and Wealth Advisor, January 2015 to present
- Cargill Inc., Financial Reporting Accountant, January 2011 to January 2015
- Ernst & Young. LLP, Senior Auditor, September 2008 to December 2010

Professional examination, verifications and/or designations include:
- Certified Financial Planner (CFP®)

CFP® designation is a financial planning credential awarded by the Certified Financial Planner Board of Standards, Inc. to individuals who satisfy its educational, work experience and ethics requirements. Recipients of the CFP® certification hold a bachelor's degree (or higher) from an accredited college or university, have completed three years of full-time personal financial planning experience and successfully completed the CFP® Certification Exam. To maintain the designation, CFP® holders must satisfy ongoing requirements which include at least 30 hours of continuing education every two years.

Item 3 – Disciplinary Information
Ms. Meisinger has no legal or disciplinary events to report.

Item 4 – Other Business Activities
Insurance Agent
Ms. Meisinger is independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, The Advocate Group will receive commissions for selling insurance and annuity products. Ms. Meisinger may receive incentive awards from insurance companies for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of The Advocate Group's associated persons when recommending products to its clients. While Ms. Meisinger endeavors always to put the interest of his clients first as a part of The Advocate Group's overall fiduciary duty to clients, clients should be aware that the

receipt of commissions and additional compensation itself creates a conflict of interest. Clients are never obligated or required to purchase insurance products from or through The Advocate Group or Ms. Meisinger and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

Item 5 – Additional Compensation

In addition to the description of additional compensation provided in Item 4, certain product sponsors may provide Ms. Meisinger with other economic benefits as a result of Ms. Meisinger's recommendation or sale of the product sponsors' investments. The economic benefits received by Ms. Meisinger from The Advocate Group and product sponsors can include but are not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist Ms. Meisinger in providing various services to clients. Although The Advocate Group endeavors always to put the interest of its clients ahead of its own or those of its officers, directors, or representatives, these arrangements present a conflict of interest that may affect recommendations of Ms. Meisinger.

Item 6 – Supervision

Michael Corrigan is the Chief Compliance Officer of The Advocate Group and ultimately responsible for supervising activities and services provided by the firm including the services provided by Ms. Meisinger. Mr. Corrigan can be contacted at (952) 693-2630.

Disclosure Brochure Supplement

<u>Sean O'Hagan</u>
The Advocate Group, LLC
701 Carlson Parkway, Suite 520
Minnetonka, MN 55305
Brochure Dated – September 2026

This brochure supplement provides information about Sean O'Hagan that supplements The Advocate Group, LLC brochure. You should have received a copy of that brochure. Please contact us at (952) 693-2630 if you did not receive The Advocate Group, LLC brochure or if you have any questions about the contents of this supplement.

<u>Item 2 – Educational Background and Business Experience</u>
Sean O'Hagan, Born May 1986
Education Background:

- Bachelor of Arts in Economics from Saint Olaf College, Northfield, Minnesota, May 2008

Business Background:

- The Advocate Group, LLC, currently serving as Member and Senior Wealth Advisor, October 2008 to present
- TAG Financial Services, Inc., Agent, November 2011 to December 2022

Professional examination, verifications and/or designations include:

- Certified Financial Planner (CFP®)

CFP® designation is a financial planning credential awarded by the Certified Financial Planner Board of Standards, Inc. to individuals who satisfy its educational, work experience and ethics requirements. Recipients of the CFP® certification hold a bachelor's degree (or higher) from an accredited college or university, have completed three years of full-time personal financial planning experience and successfully completed the CFP® Certification Exam. To maintain the designation, CFP® holders must satisfy ongoing requirements which include at least 30 hours of continuing education every two years.

<u>Item 3 – Disciplinary Information</u>
Mr. O'Hagan has no legal or disciplinary events to report.

<u>Item 4 – Other Business Activities</u>
<u>Insurance Agent</u>
Mr. O'Hagan is independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, The Advocate Group will receive commissions for selling insurance and annuity products. Mr. O'Hagan may receive incentive awards from insurance companies for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of The Advocate Group's associated persons when recommending products to its clients. While Mr. O'Hagan endeavors always to put the interest of his/her clients first as a part of The Advocate Group's overall fiduciary duty to clients, clients should be aware that the receipt of commissions and additional compensation itself creates a conflict of interest. Clients are never obligated or required to purchase insurance products from or through The Advocate Group or Mr. O'Hagan and may choose any independent insurance agent and insurance company to purchase insurance

products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

Item 5 – Additional Compensation

In addition to the description of additional compensation provided in Item 4, certain product sponsors may provide Mr. O'Hagan with other economic benefits as a result of Mr. O'Hagan's recommendation or sale of the product sponsors' investments. The economic benefits received by Mr. O'Hagan from The Advocate Group and product sponsors can include but are not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist Mr. O'Hagan in providing various services to clients. Although The Advocate Group endeavors always to put the interest of its clients ahead of its own or those of its officers, directors, or representatives, these arrangements present a conflict of interest that may affect recommendations of Mr. O'Hagan.

Item 6 – Supervision

Michael Corrigan is the Chief Compliance Officer of The Advocate Group and ultimately responsible for supervising activities and services provided by the firm including the services provided by Mr. O'Hagan. Mr. Corrigan can be contacted at (952) 693-2630.

Disclosure Brochure Supplement

<u>Brennan Skon</u>
The Advocate Group, LLC
701 Carlson Parkway, Suite 520
Minnetonka, MN 55305
Brochure Dated – September 2026

This brochure supplement provides information about Brennan Skon that supplements The Advocate Group, LLC brochure. You should have received a copy of that brochure. Please contact us at (952) 693.2630 if you did not receive The Advocate Group, LLC brochure or if you have any questions about the contents of this supplement.

Item 2 – Educational Background and Business Experience

Brennan Skon, Born January 1995

Education Background:

- Bachelor of Marketing Communications and Business Administration from University of Wisconsin – River Falls, June 2018

Business Background:

- The Advocate Group, LLC, currently serving as Financial Planner, October 2024 to present
- Schwarz Dygos Wheeler Investment Advisors, Investment Advisor Representative, January 2022 to October 2024
- Birchwood Financial Partners, Investment Advisor Representative, March 2020 to January 2022
- Ameriprise Financial Services, Inc., Client Service Representative, June 2018 – March 2020

Professional examination, verifications and/or designations include:

- Certified Financial Planner (CFP®)

CFP® designation is a financial planning credential awarded by the Certified Financial Planner Board of Standards, Inc. to individuals who satisfy its educational, work experience and ethics requirements. Recipients of the CFP® certification hold a bachelor's degree (or higher) from an accredited college or university, have completed three years of full-time personal financial planning experience and successfully completed the CFP® Certification Exam. To maintain the designation, CFP® holders must satisfy ongoing requirements which include at least 30 hours of continuing education every two years.

Item 3 – Disciplinary Information

Mr. Skon has no legal or disciplinary events to report.

Item 4 – Other Business Activities

Mr. Skon has other business activity with a volunteer position as the Vice President of the Financial Board for the American Marketing Association – Minnesota Chapter. No compensation is received.

Item 5 – Additional Compensation

In addition to the description of additional compensation provided in Item 4, certain product sponsors may provide Mr. Skon with other economic benefits as a result of Mr. Skon’s recommendation or sale of the product sponsors’ investments. The economic benefits received by Mr. Skon from The Advocate Group and product sponsors can include but are not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist Mr. Skon in providing various services to clients. Although The Advocate Group endeavors always to put the interest of its clients ahead of its own or those of its officers, directors, or representatives, these arrangements present a conflict of interest that may affect recommendations of Mr. Skon.

Item 6 – Supervision

Michael Corrigan is the Chief Compliance Officer of The Advocate Group and ultimately responsible for supervising activities and services provided by the firm including the services provided by Mr. Skon. Mr. Corrigan can be contacted at (952) 693-2630.

Privacy Policy and Terms of Use

Regulation S-P, Privacy of Consumer Financial Information, requires financial institutions, including The Advocate Group, to provide notice to current clients and prospective clients about their policies and practices concerning the collection and use of customer, non-public information. This privacy policy notice is given to all prospective clients of The Advocate Group upon entering into a contract with The Advocate Group and re-distributed if there have been any material changes.

Privacy Disclosure Statement

A primary goal of The Advocate Group is to protect the privacy of its clients. The Advocate Group does not sell the personal information of clients to anyone. To conduct regular business, The Advocate Group may collect nonpublic personal information from clients. This information is provided by clients to The Advocate Group on applications and other forms provided by clients to The Advocate Group, our affiliates, or others.

The Advocate Group may enter into contracts with outside third parties so that The Advocate Group can assist its clients in servicing their accounts. To do this, The Advocate Group will disclose personal information to companies that help The Advocate Group process transactions for client accounts. However, The Advocate Group does not share or disclose any nonpublic customer information except as allowed or required by law. In addition to sharing information to provide financial services to clients, The Advocate Group may be required to disclose personal information to cooperate with regulators or law enforcement authorities, to resolve customer disputes, or for risk control.

Information Safeguarding

The Advocate Group has implemented strict policies and procedures aimed at protecting the sensitive nature of client information. The Advocate Group restricts access to client information to only those members of The Advocate Group that must provide products and services to clients to service client accounts and to other pre-approved third-party service providers such as accountants and attorneys. The Advocate Group has implemented physical, electronic, and procedural safeguards aimed at meeting The Advocate Group's duty to protect nonpublic client information. These safeguards apply to current and past clients and prospects.

Personally identifiable information about our clients will be maintained during term of the advisory relationship and for a time thereafter, as required by federal and state security laws. After this time of required record retention, all such information may be destroyed without notice to the client.

We make every effort to keep our records up to date. If you identify an inaccuracy in your personal information, or you need to make a change, please contact The Advocate Group promptly.

If you have any questions concerning The Advocate Group's customer privacy policy or concerns about your personal information please feel free to contact The Advocate Group.

Terms of Use

Like many other websites, The Advocate Group's website may use cookies and similar technologies. When you use our website, our web server sends a cookie to your computer. A cookie is an electronically transmitted file that holds small pieces of information and may facilitate your use of certain features of our website by eliminating the need to re-enter information. Cookies and similar technologies may collect information such as your IP address, browser and device characteristics, referring URLs and traffic patterns on our website. Cookies do not act maliciously on computer systems. Users can disable cookies by adjusting browser preferences on their personal computer at any time; however in some cases, this may limit the ability to take advantage of all features on our website.

The Advocate Group and our third-party providers may also use web analytical tools to help gather personal information about usage of our website and client portals including viewing of content made available through client portals. These tools allow us and our third-party vendors to manage and improve our website and services and will only be used to assist and third-party vendors on our behalf, in providing services.

The Advocate Group website may provide a contact form and may provide other types of forms that allow you to provide us with information and request information and/or register for events. Users do not have to provide The Advocate Group with any personal information through our website. The Advocate Group may share or give access to this personal information to our affiliates or other companies that we hire to perform these services on our behalf. If The Advocate Group provides or gives access to personal information to outside companies, we require them to use the personal information for the limited purposes for which we shared the information. If you believe The Advocate Group or any company associated with us has misused any of your information please contact our Chief Compliance Officer immediately and report such misuse.

The Advocate Group may send you newsletters or information about services on a periodic basis. To opt-out of any specific electronic communication, click on the opt-out button associated with the specific communication or follow the instructions to unsubscribe from future e-mails.

If you are a client or prospective client (or a respective duly authorized representative), you may have been granted access to certain nonpublic portions of the website or service offerings otherwise made accessible (for example, by an electronic invitation providing a link to a log-in page) through a uniquely assigned log-in from The Advocate Group.

The use of Client Portal services are completely optional and provided for your convenience. You can choose whether or not you would like to use these services. Our Client Portals are subscription-based services that we procure from third party providers for use by our clients.

Note that if you have been granted access to an eMoney account for online wealth management planning, such service is provided by eMoney Advisor, LLC (“eMoney”) and your use of the eMoney portal shall be subject to the eMoney Terms of Service Agreement as made available to you on such portal and eMoney’s privacy policy.