

Item 1 Cover Page

A.

Todd Michael Ingwersen

Savior Wealth, LLC

ADV Part 2B, Brochure Supplement
Dated March 27, 2025

Contact: Sandy Capobianco, Chief Compliance Officer
40 Washington Street, Suite 210
Wellesley, Massachusetts 02481

B.

This Brochure Supplement provides information about Todd M. Ingwersen that supplements the Savior Wealth, LLC Brochure; you should have received a copy of that Brochure. Please contact Sandy Capobianco, Chief Compliance Officer, if you did *not* receive Savior Wealth, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Todd M. Ingwersen is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Todd M. Ingwersen was born in 1973. Mr. Ingwersen graduated from the University of South Carolina in 1996, with a Bachelor of Science degree in Marketing. Mr. Ingwersen has been an investment advisor representative, the Chief Investment Officer and a Managing Director of Savior Wealth, LLC since September 2018. Mr. Ingwersen was also a registered representative of Purshe Kaplan Sterling Investments, Inc. from September 2016 until February 2021. From September 2016 through May 2019, Mr. Ingwersen was an investment advisor representative with The Harvest Group Wealth Management, LLC. From December 2008 through September 2016, Mr. Ingwersen was a Financial Advisor with UBS Financial Services Inc.

Mr. Ingwersen has been a CERTIFIED FINANCIAL PLANNER™ since 2006.

Mr. Ingwersen is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as

a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he 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.

Mr. Ingwersen has held the designation of Certified Investment Management Analyst (CIMA®) since 2010. The CIMA® certification signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for investment management consulting, including advanced investment management theory and application. The designation is administered through the Investments & Wealth Institute®. Prerequisites for the CIMA® certification are three years of financial services experience and an acceptable regulatory history. To obtain the CIMA® certification, candidates must complete an executive education program through a registered education provider and pass a comprehensive certification exam. CIMA® designees are required to adhere to the Investments & Wealth Institute's® Code of Professional Responsibility and the appropriate use of the certification marks. CIMA® designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification.

Mr. Ingwersen has been a Certified Exit Planning Advisor (CEPA) since 2017. The Certified Exit Planning Advisor (CEPA) Program is taught by nationally recognized experts in the field of exit planning; this 5-day executive MBA style program and includes a final examination. The CEPA Program offers professionals an innovative learning experience, performance-enhancing resources, and the strategic tools to help them advance their exit planning practice, including value enhancement. The CEPA Program process integrates exit strategy into business, personal and financial goals of the business owner. The process consists of three major components: 1) Maximizing Business Value or Value Enhancement, 2) Personal Financial Planning, and 3) Life After Business Planning. The process teaches that exit strategy is business strategy. It is about building, harvesting and preserving wealth and integrating best business practices into daily operations. The Methodology focuses on enterprise value and is a revenue producing model for professional advisors that is justifiable with growth of overall enterprise value.

Certification process elevates professional standards, enhances individual performance and differentiates CEPA professionals from those who do not have the knowledge needed to provide high quality exit planning services to business owners.

Continuing Education Credits are offered for six major professionals associations, including CPA and CFP®, making the CEPA Program the most widely accepted and endorsed professional exit planning program in the world.

Mr. Ingwersen has been a Chartered Market Technician (CMT®) charterholder since 2015. Completing the CMT® Program demonstrates mastery of a core body of knowledge of investment risk in portfolio management. The CMT® Program is grounded in behavioral economics and extends beyond classical pattern recognition techniques to include quantitative approaches to market research and rules based trading system design and testing. Technical analysis provides the tools to successfully navigate the gap between intrinsic value and market price across all asset classes through a disciplined, systematic approach to market behavior and the law of supply and demand. Candidates must have three years of professional analytical or investment management experience, pass three exams, and complete an application for Member Status. To maintain status as a CMT® charterholder, an individual must be a member of the

CMT® Association in good standing and abide by the CFA Institute's Code of Ethics and Standards of Professional Conduct.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agent.** Mr. Ingwersen, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Ingwersen to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Ingwersen that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Ingwersen. Clients are reminded that they may purchase insurance products recommended by Mr. Ingwersen through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Sandy Capobianco, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Item 5 Additional Compensation

Mr. Ingwersen's annual compensation is based, in part, on the amount of assets under management that Mr. Ingwersen introduces to the Registrant. Accordingly, Mr. Ingwersen has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Sandy Capobianco, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Ms. Capobianco at (781) 996-3352.

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A.

Sandy M. Capobianco

Savior Wealth, LLC

ADV Part 2B, Brochure Supplement
Dated March 28, 2024

Contact: Sandy Capobianco, Chief Compliance Officer
40 Washington Street, Suite 210
Wellesley, Massachusetts 02481

B.

This Brochure Supplement provides information about Sandy M. Capobianco that supplements the Savior Wealth, LLC Brochure; you should have received a copy of that Brochure. Please contact Sandy Capobianco, Chief Compliance Officer, if you did *not* receive Savior Wealth, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Sandy M. Capobianco is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Sandy M. Capobianco was born in 1976. Ms. Capobianco graduated from Bentley University in 1998 with a Bachelor of Science degree in Marketing & Management. Ms. Capobianco has been a Senior Vice President and Senior Relationship Manager of Savior Wealth, LLC since May 2019 and has been the Chief Compliance Officer since February 2023. From December 2013 through May 2019, Ms. Capobianco was a Senior Registered Associate with Morgan Stanley.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agent.** Ms. Capobianco, in her individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Ms. Capobianco to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Ms. Capobianco that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Ms. Capobianco. Clients are reminded that they may purchase insurance products recommended by Ms. Capobianco through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Sandy Capobianco, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Sandy Capobianco, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Ms. Capobianco at (781) 996-3352.

Item 1 Cover Page

A.

Matthew J. McLaughlin

Savior Wealth, LLC

ADV Part 2B, Brochure Supplement
Dated March 28, 2024

Contact: Sandy Capobianco, Chief Compliance Officer
40 Washington Street, Suite 210
Wellesley, Massachusetts 02481

B.

This Brochure Supplement provides information about Matthew J. McLaughlin that supplements the Savior Wealth, LLC Brochure; you should have received a copy of that Brochure. Please contact Sandy Capobianco, Chief Compliance Officer, if you did *not* receive Savior Wealth, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Matthew J. McLaughlin is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Matthew J. McLaughlin was born in 1966. Mr. McLaughlin graduated from Emerson College in 1991 with a Bachelor of Science degree in Mass Communication and from Regis University in 2010 with an MBA. Mr. McLaughlin has been an investment advisor representative of Savior Wealth, LLC since September 2022. From June 2018 through September 2022, Mr. McLaughlin was a registered representative of Securities America. From June 2018 through September 2022, Mr. McLaughlin was also an investment advisor representative with Patriot Financial Group. From January 2017 through June 2018, Mr. McLaughlin was a registered representative with LPL Financial.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agent.** Mr. McLaughlin, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. McLaughlin to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. McLaughlin that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. McLaughlin. Clients are reminded that they may purchase insurance products recommended by Mr. McLaughlin through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Sandy Capobianco, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Item 5 Additional Compensation

Mr. McLaughlin's annual compensation is based, in part, on the amount of assets under management that Mr. McLaughlin introduces to the Registrant. Accordingly, Mr. McLaughlin has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Sandy Capobianco, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Ms. Capobianco at (781) 996-3352.