Item 1 Cover Page

David A. Frisch

ADV Part 2B, Brochure
Supplement Dated:
July 3, 2026

Contact: Joyce A. Streithorst, Chief Compliance
Officer 445 Broad Hollow Road, Suite 215
Melville, NY 11747

This Brochure Supplement provides information about David A. Frisch that supplements the Frisch Financial Group, Inc. ("Frisch Financial") Brochure; you should have received a copy of that Brochure. Please contact Joyce A. Streithorst, Chief Compliance Officer, if you did *not* receive Frisch Financial's Brochure or if you have any questions about the contents of this supplement.

Additional information about David A. Frisch is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

David A. Frisch was born in 1968. Mr. Frisch graduated from the State University of New York at Binghamton School of Management in 1991, with a Bachelor of Science degree in Accounting. Mr. Frisch is the Founder and a Wealth Management Advisor of Frisch Financial Group, Inc. since June 1999. Mr. Frisch is currently the Chief Executive Officer (CEO).

Mr. Frisch has been a CERTIFIED FINANCIAL PLANNER™ since 1994. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

CERTIFIED FINANCIAL PLANNER® professional

Individuals who are certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, may refer to themselves as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and may use these and the other certification marks (the "CFP Board Certification Marks") that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. 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.

Certified Public Accountant
Mr. Frisch has held the designation of Certified Public Accountant ("CPA") since 1993. CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's Code of Professional Conduct within their state accountancy laws or have created their own.

Personal Financial Specialist
Mr. Frisch has held the designation of Personal Financial Specialist ("PFS") since 1997. The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, fulfill 3,000 hours of personal financial planning business experience, complete 80 hours of personal financial planning CPE credits, pass a comprehensive financial planning exam and be an active member of the AICPA. A PFS credential holder is required to adhere to AICPA's Code of Professional Conduct and is encouraged to follow AICPA's Statement on Responsibilities in Financial Planning Practice. To maintain their PFS credential, the recipient must complete 60 hours of financial

planning CPE credits every three years. The PFS credential is administered through the AICPA.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

A. The supervised person is not actively engaged in any other investment-related businesses or occupations.

B. **Certified Public Accountant**. David Frisch is a Certified Public Accountant ("CPA"). While Mr. Frisch could provide accounting and/or tax preparation services to clients of Frisch Financial, Mr. Frisch does not seek to provide tax preparation services. Since the representatives of Frisch Financial are unlikely to recommend Mr. Frisch, there is unlikely to be a conflict of interest. No client is under any obligation to engage any professional recommended by Frisch Financial in such capacity.

Item 5 Additional Compensation

None.

Item 6 Supervision

Frisch Financial provides investment advisory and supervisory services in accordance with Frisch Financial's policies and procedures manual. The primary purpose of Frisch Financial's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Adviser's Act ("*Act*"). Frisch Financial's Chief Compliance Officer, Joyce A. Streithorst, is primarily responsible for the implementation of Frisch Financial's policies and procedures and overseeing the activities of Frisch Financial's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of Frisch Financial 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 Frisch Financial's supervision or compliance practices, please contact Ms. Streithorst at (516) 694-7900.

Item 1 Cover Page

Joyce A. Streithorst

ADV Part 2B, Brochure
Supplement Dated:
March 27, 2026

Contact: Joyce A. Streithorst, Chief Compliance
Officer 445 Broad Hollow Road, Suite 215
Melville, NY 11747

This Brochure Supplement provides information about Joyce A. Streithorst that supplements the Frisch Financial Group, Inc. ("Frisch Financial") Brochure. You should have received a copy of that Brochure; please contact Joyce A. Streithorst, Chief Compliance Officer, if you did *not* receive Frisch Financial's Brochure or if you have any questions about the contents of this supplement.

Additional information about Joyce A. Streithorst is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Joyce A. Streithorst was born in 1970. Ms. Streithorst graduated from Adelphi University in 1993, with a Bachelor of Business Administration degree and from The American College in 2002, with a Master of Science degree in Financial Services. Ms. Streithorst has been a Wealth Management Advisor of Frisch Financial Group, Inc. since September of 2004, and a shareholder since 2020.

Ms. Streithorst has been a CERTIFIED FINANCIAL PLANNER™ since 1995. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

CERTIFIED FINANCIAL PLANNER® professional

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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.

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- 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.

Certified Divorce Financial Analyst (CDFA™)

Ms. Streithorst has held the designation of Certified Divorce Financial Analyst (CDFA™) since 2009. CDFA™ professionals must develop their theoretical and practical understanding and knowledge of the financial aspects of divorce by completing a comprehensive course of study approved by the Institute for Divorce Financial Analysts. CDFA™ professionals must have two years minimum experience in a financial or legal capacity prior to earning the right to use the CDFA™ certification mark.

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. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

Ms. Streithorst is supervised by David A. Frisch, the CEO of Frisch Financial.

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Item 1 Cover Page

Jason M. Sacks

ADV Part 2B, Brochure
Supplement Dated:
March 27, 2026

Contact: Joyce A. Streithorst, Chief Compliance
Officer 445 Broad Hollow Road, Suite 215
Melville, NY 11747

This Brochure Supplement provides information about Jason M. Sacks that supplements the Frisch Financial Group, Inc. ("Frisch Financial") Brochure; you should have received a copy of that Brochure. Please contact Joyce A. Streithorst, Chief Compliance Officer, if you did *not* receive Frisch Financial's Brochure or if you have any questions about the contents of this supplement.

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

Item 2 Education Background and Business Experience

Jason M. Sacks was born in 1974. Mr. Sacks graduated from the University of Delaware in 1996, with a Bachelor of Arts degree in Economics. Mr. Sacks has been a Wealth Management Advisor of Frisch Financial Group, Inc. since February of 2006, and has been a shareholder since December 2010

Mr. Sacks has been a CERTIFIED FINANCIAL PLANNER™ since 2010. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

CERTIFIED FINANCIAL PLANNER® professional

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- 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.

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- 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.

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. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

Mr. Sacks is supervised by Joyce A. Streithorst, the CCO of Frisch Financial.

Frisch Financial provides investment advisory and supervisory services in accordance with Frisch Financial's policies and procedures manual. The primary purpose of Frisch Financial's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Adviser's Act ("*Act*"). Frisch Financial's Chief Compliance Officer, Joyce A. Streithorst, is primarily responsible for the implementation of Frisch Financial's policies and procedures and overseeing the activities of Frisch Financial's supervised persons.

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Item 1 Cover Page

Shawn P. Gallagher

ADV Part 2B, Brochure
Supplement Dated:
March 27, 2026

Contact: Joyce A. Streithorst, Chief Compliance
Officer 445 Broad Hollow Road, Suite 215
Melville, NY 11747

This Brochure Supplement provides information about Shawn Gallagher that supplements the Frisch Financial Group, Inc. ("Frisch Financial") Brochure; you should have received a copy of that Brochure. Please contact Joyce A. Streithorst, Chief Compliance Officer, if you did *not* receive Frisch Financial's Brochure or if you have any questions about the contents of this supplement.

Additional information about Shawn P. Gallagher is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Shawn P. Gallagher was born in 1981. Mr. Gallagher graduated from Syracuse University in 2004, with a Bachelor of Arts degree in Industrial Design. Mr. Gallagher has been a Wealth Management Advisor of Frisch Financial Group, Inc. since March 2015 and has been a shareholder since 2022. From February 2014 to February 2015, Mr. Gallagher was an investment advisor representative with TIAA-CREF. From April 2011 to February 2014, he was a financial consultant with E*Trade. From March 2007 to April 2011, Mr. Gallagher was an investment counselor at T. Rowe Price.

Mr. Gallagher has been a CERTIFIED FINANCIAL PLANNER™ since 2013. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

CERTIFIED FINANCIAL PLANNER® professional

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- 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.

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

Chartered Retirement Planning Counselor (CRPC®)

Mr. Gallagher has also held the designation of Chartered Retirement Planning Counselor (CRPC®) since November 2011. The College of Financial Planning® awards the CRPC® designation to applicants who complete the CRPC® professional education program, pass a final examination, commit to a code of ethics and agree to pursue continuing education. Continued use of the CRPC® designation is subject to ongoing renewal requirements. Every two (2) years the designee must renew their right to continue using the CRPC® designation by completing 16 hours of continuing education and reaffirming to abide by the 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. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

Mr. Gallagher is supervised by Joyce A. Streithorst, the CCO of Frisch Financial.

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Item 1 Cover Page

Josiah S. Choy

ADV Part 2B, Brochure
Supplement Dated:
March 27, 2026

Contact: Joyce A. Streithorst, Chief Compliance
Officer 445 Broad Hollow Road, Suite 215
Melville, NY 11747

This Brochure Supplement provides information about Josiah Choy that supplements the Frisch Financial Group, Inc. ("Frisch Financial") Brochure; you should have received a copy of that Brochure. Please contact Joyce A. Streithorst, Chief Compliance Officer, if you did *not* receive Frisch Financial's Brochure or if you have any questions about the contents of this supplement.

Additional information about Josiah S. Choy is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Josiah S. Choy was born in 1987. Mr. Choy graduated from Stony Brook University in 2008, with a Bachelor of Science degree in Finance. Mr. Choy has been a Portfolio Analyst of Frisch Financial Group, Inc. since May 2017. From September 2012 to May 2017, Mr. Choy was an associate with BlackRock, Inc. From January 2008 to September 2012, Mr. Choy was a Registered Representative at M Holdings Securities, Inc.

Chartered Financial Analyst (CFA)
Mr. Choy has been a CFA Charter holder since 2013. The Chartered Financial Analyst (CFA) designation is a globally respected, graduate-level investment credential established in 1962 and awarded by the CFA Institute, the largest global association of investment professionals.

To earn the CFA designation, candidates must (1) pass three sequential, six-hour examinations, (2) have at least four years of qualified professional investment experience, (3) join the CFA Institute as members, and (4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards - The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, requires CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition - Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study at each level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision-making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders, often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 19 countries recognize the CFA charter as a proxy for meeting certain licensing requirements. More than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge - The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test proficiency in a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment management skills to reflect the dynamic and complex nature of the profession.

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. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

Mr. Choy is supervised by Jason M. Sacks, the President of Frisch Financial.

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Item 1 Cover Page

Li Gettleman

ADV Part 2B, Brochure
Supplement Dated:
March 27, 2026

Contact: Joyce A. Streithorst, Chief Compliance Officer
445 Broad Hollow Road, Suite 215
Melville, NY 11747

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Additional information about Li Gettleman is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Li Gettleman was born in 1981. Ms. Gettleman graduated from SISU, Sichuan International Studies University, in 2003 with a Bachelor of Arts degree in English with public relations focus. Ms. Gettleman has been a Financial Planner for Frisch Financial Group, Inc. since July 2025. From March 2023 to June 2025, Ms. Gettleman was a Financial Advisor with Bayside Tax & Wealth. Prior to that between October 2020 to July 2022, Ms. Gettleman was an Associate Planner/Senior Client Success Manager for Facet Wealth.

Ms. Gettleman has been a CERTIFIED FINANCIAL PLANNER™ since 2020. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

<u>CERTIFIED FINANCIAL PLANNER® professional</u>

Individuals who are certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, may refer to themselves as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and may use these and the other certification marks (the "CFP Board Certification Marks") that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. 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.

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. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

Ms. Gettleman is not actively engaged in any non-investment-related business or occupation for compensation.

Item 6 Supervision

Ms. Gettleman is supervised by Joyce A. Streithorst, the CCO of Frisch Financial.

Frisch Financial provides investment advisory and supervisory services in accordance with Frisch Financial's policies and procedures manual. The primary purpose of Frisch Financial's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Adviser's Act ("*Act*"). Frisch Financial's Chief Compliance Officer, Joyce A. Streithorst, is primarily responsible for the implementation of Frisch Financial's policies and procedures and overseeing the activities of Frisch Financial's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of Frisch Financial 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 Frisch Financial's supervision or compliance practices, please contact Ms. Streithorst at (516) 694-7900.

FRISCH FINANCIAL GROUP

PRIVACY NOTICE

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

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

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

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

- performing services to you, including but not limited to:
  - the administrative processes (and related communication) in preparing for account opening and closing and the processing of transactions;
  - ongoing communication with you, your representatives, advisors and agents;
  - ongoing operations, administrative, accounting, reporting, account maintenance and other processes and communication required to invest, reinvest and otherwise monitor your assets;
  - keeping you informed about our business;
- auditing and verifications related to client interactions, including but not limited to, verifying the quality and effectiveness of services and compliance;

- detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity; and
- complying with U.S., state, local and non-U.S. laws, rules and regulations.

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

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

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

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

No Discrimination
We will not discriminate against you for exercising your rights, including by denying service, suggesting that you will receive, or charging, different rates for services or suggesting that you will receive, or providing, a different level or quality of service to you.

How to Exercise Your Rights
To exercise any of your rights under applicable privacy laws, or to access this notice in an alternative format, please submit a request via email: joyce@frischfinancial.com

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

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

I give you permission to share my personal information:

Signature of Client(s): ___________________________

Printed Name:________________________________

Our goal is to respond to any verifiable consumer request within forty-five (45) days of our receipt of such request. We will inform you in writing if we cannot meet that timeline. Please contact Joyce Streithorst, the Chief Compliance Officer of Frisch Financial Group, at joyce@frischfinancial.com with any questions about this Privacy Notice.

PRIVACY NOTICE SUPPLEMENT: CALIFORNIA RESIDENTS

California law requires us to disclose that you may request to be placed on our "do not call" list at any time by calling us at 516-694-7900. To obtain further information, contact The Office of the California Attorney General at P.O. Box 944255, Sacramento, CA 94244; phone (916) 210-6276.

PRIVACY NOTICE SUPPLEMENT: CONNECTICUT RESIDENTS

Connecticut law requires us to disclose that you may request to be placed on our "do not call" list at any time by calling us at 516-694-7900. To obtain further information, contact The Office of the Attorney General, 165 Capitol Avenue, Hartford, CT 06106; phone (860) 808-5318; email Attorney.General@ct.gov.

PRIVACY NOTICE SUPPLEMENT: DELAWARE RESIDENTS

Delaware law requires us to disclose that you may request to be placed on our "do not call" list at any time by calling us at 516-694-7900. To obtain further information, contact The Office of the Attorney General, 820 N. French St., Wilmington, DE 19801; phone (302) 577-8400; email attorney.general@delaware.gov.

PRIVACY NOTICE SUPPLEMENT: FLORIDA RESIDENTS

Florida law requires us to disclose that you may request to be placed on our "do not call" list at any time by calling us at 516-694-7900. To obtain further information, contact The Office of the Attorney General, PL-01 The Capitol, Tallahassee, FL 32399-1050; phone (866) 966-7226.

PRIVACY NOTICE SUPPLEMENT: IOWA RESIDENTS

Iowa law requires us to disclose that you may request to be placed on our "do not call" list at any time by calling us at 516-694-7900. To obtain further information, contact The Office of the Attorney General, 1305 E. Walnut Street, Des Moines IA 50319; phone 888-777-4590; email consumer@ag.iowa.gov.

PRIVACY NOTICE SUPPLEMENT: MARYLAND RESIDENTS

Maryland law requires us to disclose that you may request to be placed on our "do not call" list at any time by calling us at 516-694-7900. To obtain further information, contact The Office of the Attorney General, 200 St. Paul Place, Baltimore, MD 21202; phone 888-743-0023 ; email consumer@oag.state.md.us.

PRIVACY NOTICE SUPPLEMENT: NEVADA RESIDENTS

Nevada law requires us to disclose that you may request to be placed on our "do not call" list at any time by calling us at 516-694-7900. To obtain further information, contact The Bureau of Consumer Protection, Office of the Nevada Attorney General at 555 E. Washington Ave., Suite 3900, Las Vegas, NV 88101; phone (888) 434-9989; email BCPINFO@ag.state.nv.us.

PRIVACY NOTICE SUPPLEMENT: NEW HAMPSHIRE RESIDENTS

New Hampshire law requires us to disclose that you may request to be placed on our "do not call" list at any time by calling us at 516-694-7900. To obtain further information, contact The Office of the Attorney General, 1 Granite Place South Concord, NH 03301; phone (603) 271-3658.

PRIVACY NOTICE SUPPLEMENT: NEW JERSEY RESIDENTS

New Jersey law requires us to disclose that you may request to be placed on our "do not call" list at any time by calling us at 516-694-7900. To obtain further information, contact The Office of the Attorney General, 140 East Front Street, 6th Floor Trenton, NJ 08625-0090; phone (609) 292-4925.

PRIVACY NOTICE SUPPLEMENT: NORTH CAROLINA RESIDENTS

North Carolina law requires us to disclose that you may request to be placed on our "do not call" list at any time by calling us at 516-694-7900. To obtain further information, contact The Office of the Attorney General, 9001 Mail Service Center, Raleigh, NC 27699-9001; phone (919) 716-6400.

PRIVACY NOTICE SUPPLEMENT: TEXAS RESIDENTS

Texas law requires us to disclose that you may request to be placed on our "do not call" list at any time by calling us at 516-694-7900. To obtain further information, contact The Office of the Attorney General, P.O. Box 12548, Austin, TX 78711-2548; phone (512) 463-2100.

PRIVACY NOTICE SUPPLEMENT: VIRGINIA RESIDENTS

Virginia law requires us to disclose that you may request to be placed on our "do not call" list at any time by calling us at 516-694-7900. To obtain further information, contact The Office of the Attorney General, 202 North Ninth Street, Richmond, VA 23219; phone (804) 786-2071.