Marotta Wealth Management, Inc.

Descriptive Brochure, October 30, 2017
ADV Part 2A and Part 2B

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Item 1. Cover Page

This brochure provides current and prospective clients with information about Marotta Wealth Management that should be carefully considered before becoming an advisory client, including the qualifications, business practices, and nature of its services. The contents of this brochure have not been approved or verified by the Securities and Exchange Commission (SEC) or any other state or federal authority. Although the firm is a registered investment adviser, this registration alone does not imply that the firm or its associated personnel has a certain level of skill or training. Additional information on registered firms, including ours, can be found at www.adviserinfo.sec.gov.

Throughout this document, Marotta Wealth Management, Inc. is referred to as "we" and the current or prospective client as "you."

Item 2. Material Changes

This section lists specific material changes that we have made to the brochure and provides you with a summary of such changes. It is made available within 120 days of the close of our fiscal year and references the date of our last annual update.

There were no material changes since our March 31, 2016 filing last year.

We will also provide you with a new brochure at any time without charge. You can request it by calling the office at (434) 244-000. Our latest brochure is also available, free of charge, at www.emarotta.com/brochure on our website.

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Item 4. Advisory Business

Marotta Wealth Management, Inc. is an independent comprehensive wealth management firm that, since 2000, has offered a complete range of investment management and financial planning services. David John Marotta is the President, sole owner, and Chief Compliance Officer of Marotta Wealth Management. The firm is not publicly owned or traded. There are no indirect owners of the firm or intermediaries with any ownership interests.

All of our financial advisors are fee-only fiduciaries who have signed a fiduciary oath promising to exercise his or her best efforts to act in good faith and in the best interest of the client. To this end, we offer a holistic approach to your finances including retirement planning, tax planning, insurance planning, education planning, business ownership concerns, intergenerational support, and estate management solutions.

Our support is tailored to suit your needs, and we meet with you to determine your needs and clarify your financial goals.

Although we offer comprehensive wealth management advice, our advice is neither legal nor accounting advice. We encourage you to coordinate and discuss the impact of our advice with your attorney and accountant. We also rely on you to inform us promptly anytime there are significant changes in your financial situation, goals, or objectives. We rely on clients to engage with us in the process. Failure to participate in the process may result in our recommendations failing to meet your needs.

Before engaging Marotta Wealth Management advising services, you enter into a formal *Investment Advisory Agreement* with us. This agreement expresses the terms and conditions under which we manage your assets. You will also enter into a separate agreement for custody and clearing of assets with each designated broker-dealer and custodian.

Marotta Wealth Management does not participate in any wrap fee programs (an investment program that bundles together custodial and financial advisory services for one fee), because we believe separating the two services reduces conflicts of interest.

As of December 31, 2016, we manage $284,883,468 on a discretionary basis and $22,771,649 on a nondiscretionary basis. Nondiscretionary assets include self-directed Employee Benefit Plan Services.

Item 5. Fees and Compensation

Our fees are based on the amount of investable assets we manage for our clients as follows:

- 1.0% of the first million ($1M)
- 0.8% for the next 2 million ($1–3M)
- 0.7% for the next 2 million ($3–5M)
- 0.6% for the next 5 million ($5–10M)
- 0.5% for the next 15 million ($10–25M)

- 0.4% for the remainder ($25M+)

Our minimum annual fee for services is $14,000 or $1.5 million in assets under management. Accounts are billed quarterly in advance.

We will not increase this fee schedule without prior written notification.

Although we recommend an ongoing relationship, we also offer an hourly fee of $500 per hour for non-managed accounts. We can also quote a fixed fee to complete a specific service as needed.

As fee-only financial planners, we receive no other form of compensation.

We believe this policy helps mitigate the conflict of interests inherent when a firm receives compensation based on the sale of specific securities or investment products. We do not receive any payments or commissions from fund or insurance companies. Our only compensation is from the clients we serve.

Fees are deducted from client assets quarterly in advance, based on their value at the end of the previous quarter after all the transactions have been settled. To verify these amounts clients are encouraged to compare account balances provided in our statements to those of their custodian. Clients are still responsible for all regular expenses, including custodian fees, mutual fund expenses, brokerage and transaction costs, and so on. If you drop our services in the middle of the quarter, you will receive a prorated refund of fees paid for the number of days remaining in the quarter.

We may, at our sole discretion, reduce our minimum fee or charge a lesser investment management fee based on certain criteria (e.g., anticipated future earning capacity, anticipated future additional assets, dollar amount of assets to be managed, related accounts, negotiations with client, family relationships, pro bono work, etc.).

We have a lower fee schedule for corporate retirement plans (e.g. 401(k) accounts) because participants do not receive the personalized service we offer our comprehensive wealth management clients. Our fee schedule for corporate retirement plans is as follows:

- 0.5% of the first million ($1M)
- 0.4% for the next 2 million ($1–3M)
- 0.35% for the next 2 million ($3–5M)
- 0.3% for the next 5 million ($5–10M)
- 0.25% for the next 15 million ($10–25M)
- 0.2% for the remainder ($25M+)

Item 6. Performance-Based Fees and Side-by-Side Management

We do not use performance-based fees, or fees based on a share of the capital gains or capital appreciation of the funds in a client's account.

We do not engage in side-by-side management, which refers to an advisor simultaneously managing accounts that do pay performance-based fees (typically hedge funds) and those that do not.

We choose not to use a performance-based fee structure or side-by-side management because of the potential conflict of interest it can create. Performance-based compensation of any kind can pose an incentive for an advisor to recommend an investment that may carry a higher than warranted degree of risk to the client in order to earn potentially higher fees.

Item 7. Types of Clients

Clients include individuals, pension and profit-sharing plans, trusts, estates, and charitable organizations. We specialize in clients approaching retirement, university professors, small business owners, and other supersavers. Account size must be at least $1.5 million or clients must be willing to pay a $14,000 annual fee.

We strongly recommend that our clients be and stay debt free (except for their mortgage), follow a savings/spending plan to achieve their goals, be willing to read and follow periodic advice, be able to communicate via e-mail, prefer fee-only management for all their investment assets, and be willing to diversify for safety while investing for growth.

We reserve the right to decline services to any prospective client for any reason.

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

Our investment philosophy is based on the analytic principles of modern portfolio theory. We use six different asset classes: three for stability and three for appreciation. We divide the asset classes for stability into short money, U.S. bonds, and foreign bonds. We divide appreciation into U.S. stocks, foreign stocks, and resource stocks.

We believe markets are relatively efficient over long periods of time and that asset allocation decisions rather than market timing or stock picking will determine most of your long-term return. As a result, most of the time we recommend diversified portfolios composed of investments with low expense ratios that follow the index of a subsector of one of the asset classes.

No asset class is risk free. Even relatively stable investments can lose money. Bonds can default or have their credit rating reduced, cash can lose its purchasing power due to inflation, and even the money market can "break the dollar" and return less than you invested. The equity markets are even more inherently volatile. Investing in securities involves a risk of loss that clients should be prepared to weather.

We advocate periodic rebalancing, which means buying more of markets that have gone down and selling some of the markets that have gone up.

No firm, ours included, can represent, guarantee, or imply that their services or 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 crashes. No guarantees can be offered that your goals or objectives will be achieved. Furthermore, no promises or assumptions can be made that the advisory services offered by a particular firm will provide a return superior to alternative investment strategies.

Having said that, we do not generally recommend strategies that involve investments we believe would be classified as unusually risky. We also do not advise frequent trading, which can increase brokerage costs and taxes.

We craft individual portfolios tailored to your needs. That includes analyzing your current holdings as well as additional investment choices. Appropriate investment vehicles may include exchange-traded funds (ETFs) , mutual funds, closed-end funds, money market funds, certificates of deposit (CDs), individual stocks, individual bonds, and, on rare occasions, level 1 options (e.g., selling covered call options).

We do not normally recommend investing in hedge funds, private offerings, or nonpublic limited partnerships. Because these investments are not publicly priced and traded, valuing these assets is difficult. The value of these assets is often assumed to be their purchase price until the management company provides a new value. However, their liquidation value might be only a fraction of the investment's presumed value.

Investments that are not publicly priced and traded cause many conflicts of interest when it comes to reporting and billing. We do not have confidence in computing a return on a portfolio of investments that are not publicly priced and traded and do not know how to value such investments for computing fees. If new clients own such investments, we will help them determine if they should continue to hold them, but we do not normally recommend purchasing them because of their inherent difficulties.

We also do not typically recommend purchasing options or futures because these investments are hedges or bets more than they are investments. Futures and options can and do make money, but on average they are closer to a zero-sum game even before factoring in trading costs.

Item 9. Disciplinary Information

We do not have any disciplinary information to report.

Neither Marotta Wealth Management nor any of its associated personnel have been the subject of a reportable legal or disciplinary event under the Investment Advisers Act of 1940 ("Advisers Act") as amended or any similar state statue.

Item 10. Other Financial Industry Activities and Affiliations.

None of our business ownerships involve a substantial amount of time, and they do not present any material conflicts of interest.

None of the advisors serve as an officer, director, partner, or employee of any other organization engaged in the business of trading securities.

Item 11. Code of Ethics, Participation or Interest in Client Transactions, and Personal Trading

The Advisers Act imposes a fiduciary duty on investment advisers. As fiduciaries, we have a duty of utmost good faith to act solely in the best interests of each of our clients. Our fiduciary duty compels all employees to act with the utmost integrity in all of our dealings. This fiduciary duty is the core principle underlying our Code of Ethics and Personal Trading Policy, and it represents the expected basis of all of our dealings with our clients.

We have adopted a Code of Ethics that sets forth the high ethical standards of business conduct we require of our employees. Character is as important as competence in the financial services profession, and we strive to be outstanding in both. We have structured the firm to avoid many potential conflicts of interest. The most obvious conflict of interest we have avoided is commission-based compensation. We operate on a fee-only basis.

We place the interests of clients ahead of the firm's or any employee's own investment interests. Employees are expected to conduct their personal securities transactions in accordance with the firm's Personal Trading Policy and strive to avoid any actual or perceived conflict of interest with the interests of clients.

Our Code of Ethics includes provisions forbidding the use of nonpublic securities information (insider trading) and requires compliance with all applicable federal and state securities laws. We have an obligation to adhere not only to the specific provisions of the Code of Ethics but to the general principles guiding that code.

We suggest the same investments to you that we may hold in our own accounts, and we purchase securities in our own accounts that we may also recommend to you. Most of our recommended securities have a sufficient daily volume such that our trading activities should not significantly move a security's price. Our Personal Trading Policy provides advisor guidelines to avoid any appearance of front-running or trying to benefit from the timing of personal trades.

A copy of our Code of Ethics is available to our advisory clients and prospective clients. We reaffirm our commitment to the Code of Ethics annually or whenever it is amended. To request a copy, e-mail us at compliance@emarotta.com or call 434-244-0000.

Item 12. Brokerage Practices

The Custodian and Brokers We Use

Marotta Wealth Management does not maintain custody of the assets we manage. Your assets are housed at a qualified custodian. We often recommend Charles Schwab & Co., Inc. ("Schwab"), a registered broker-dealer and member of the Securities Investor Protection Corporation (SPIC), as the qualified custodian.

We may be deemed to have custody of your assets if you give us authority to withdraw assets from your accounts, pay bills on your behalf, or have credit card information. Therefore, we have structured the firm such that we refuse to accept these powers or information.

We may be allowed with your permission to transfer money between two accounts which are both owned by you. This allows us to help you satisfy required minimum distributions, withdrawals for lifestyle, or savings plans. This is currently not deemed as "having custody" of your assets, and we do accept this limited power for the convenience of clients who want it.

We are independently owned and operated and not affiliated with Schwab or any other custodian. Although we often recommend Schwab as a custodian, you will decide whether to do so and will open your account with Schwab by entering into an agreement directly with them. We do not open the account for you, although we may help you do so.

We are also given a limited power of attorney to make trades on your behalf and to withdraw our quarterly fee. The ability to withdraw our fee is currently deemed by the SEC as "having custody" of assets in a very limited way, but the SEC directs us that we should answer "No" to "Do you have custody of advisory assets?" if we have custody solely because we deduct our advisory fees directly from our clients' accounts.

We strongly recommend that clients do not allow their financial advisor to have custody of their assets in anything but the limited ability to make trades on your behalf, move money between your accounts, and take out a fee.

We generally do not aggregate client transactions, also known as block trading. Your accounts are individually reviewed and managed, and transaction costs are not reduced by aggregating your orders with other client orders. Thus, the price or transaction fee for your trades may be different from that of other clients.

How We Select Brokers/Custodians

We seek to recommend a custodian who will hold your assets and execute transactions on terms that overall are most advantageous when compared to other available providers and their services. We consider a wide range of factors, including, among others:

- Asset custody services and security
- Transaction execution services, including the capability to execute, clear, and settle trades

- Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, etc.)
- Breadth of available investment products (stocks, bonds, mutual funds, ETFs, etc.)
- Quality and promptness of service
- Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate the prices
- Reputation, financial strength, and stability
- Previous experience of us and our clients

Your Brokerage and Custody Costs
For our clients' accounts held at Schwab, Schwab generally does not charge a separate fee for custody services but is compensated by charging you commissions or other fees on trades that it executes in your Schwab account.

Schwab charges you a flat dollar amount as a "prime broker."

If you choose to execute trades via another broker-dealer, Schwab charges you a "trade-away" fee for each trade executed by that different broker-dealer but where the securities bought or the funds from the securities sold are deposited (settled) into your Schwab account. These trade-away fees are in addition to the commissions or other compensation you pay the executing broker-dealer.

To minimize your trading costs, we have Schwab execute most trades for your account as a prime broker. We have determined that having Schwab execute most trades is consistent with our responsibility to seek the "best execution" of your trades, which means the most favorable terms for a transaction based on all relevant factors.

Products and Services Available to Us from Schwab
Schwab Advisor Services™ (formerly called Schwab Institutional®) is Schwab's business serving independent investment advisory firms like ours. They provide us and our clients with access to their institutional brokerage—trading, custody, reporting, and related services—many of which are not typically available to Schwab retail customers.

Schwab also makes available various support services. Some of those services help us manage or administer our clients’ accounts; others help us manage and grow our business. Schwab's support services generally are available on an unsolicited basis (we don't request them) and at no charge to us as long as our clients collectively maintain a total of at least $10 million of their assets in accounts at Schwab. If our clients collectively have less than $10 million, Schwab may charge us quarterly service fees of $1,200.

The following is a more detailed description of Schwab’s support services:

Services That Benefit You. Schwab's institutional brokerage services (only available to clients of independent advisors with at least $10 million) includes access to a broad range of investment

products which you might not otherwise have access or would require a significantly higher minimum initial investment to have access.

Services That May Not Directly Benefit You. Schwab also makes available to us other products and services that benefit us but may not directly benefit you or your account. These products and services assist us in managing and administering our clients' accounts. They include investment research, both Schwab's own and that of third parties. We may use this research to service all or a substantial number of our clients' accounts, including accounts not maintained at Schwab.

In addition to investment research, Schwab also makes available software and other technology that:

- Provide client account information
- Facilitate trade execution
- Provide pricing and other market data
- Facilitate payment of our fees from our clients' accounts
- Assist with recordkeeping and client reporting

Services That Generally Benefit Only Us. Schwab also offers other services intended to help us manage and further develop our business. These services include:

- Educational conferences and events
- Consulting on technology, compliance, legal, and business needs
- Publications and conferences on practice management and business succession
- Access to employee benefits providers, human capital consultants, and insurance providers

Schwab may provide some of these services itself. In other cases, it arranges for third-party vendors to provide the services. Schwab may also discount or waive its fees for some of these services or pay all or a part of a third party's fees.

Schwab may also provide us with other lesser benefits, such as occasional business social events for our personnel.

Our Interest in Schwab's Services

The availability of these services from Schwab benefits us because we do not have to purchase them. We do not pay for Schwab's services as long as our clients collectively keep a total of at least $10 million in accounts at Schwab.

The $10 million minimum may give us an incentive to recommend that you maintain your account with Schwab, based on our interest in receiving Schwab's services that benefit our business rather than based on your interest in receiving the best value in custody services and the most favorable execution of your transactions. This is a potential conflict of interest.

We believe, however, that our selection of Schwab as custodian and broker is in the best interests of our clients. Our selection is primarily supported by the scope, quality, and price of Schwab's services and not Schwab's services that benefit only us.

Furthermore, we have over $250 million in client assets under management, and we do not believe that having our clients collectively maintain at least $10 million of those assets at Schwab to avoid paying Schwab quarterly service fees represents a material conflict of interest.

Item 13. Review of Accounts

We review your accounts regularly and rebalance according to your target asset allocation. Accounts are set for review and rebalancing quarterly or more frequently if necessary. Our investment philosophy is formed by our Investment Committee and then individual managers review client portfolios.

As a part of our service to clients, we provide you with quarterly reports which show information pertaining to your asset allocation, change in your portfolio, performance summary by asset class, your portfolio value versus cumulative net investment, contributions and withdrawals by year, yearly performance summary by asset class, and information on our fee for that quarter.

Each of these sections is described in more detail below:

Asset Allocation

Shows the current value and percentage of each of the following Asset Categories:

- Short Money
- US Bonds
- Foreign Bonds
- US Stocks
- Foreign Stocks
- Resource Stocks
- Total Portfolio Value

Change in Portfolio

Shows the following activity both during the previous quarter and since inception:

- Beginning Portfolio Value
- Contributions
- Withdrawals
- Unrealized Gain/Loss
- Realized Gain/Loss
- Transfers

- Income and Expenses
- Ending Portfolio Value
- Investment Gain
- The portfolio's time-weighted return (net of management fees and expenses) during the quarter and various longer periods

Performance Summary by Asset Class

Shows the time weighted return net of fees for each of the six asset classes (Short Money, US Bonds, Foreign Bonds, US Stocks, Foreign Stocks, and Resource Stocks) as well as the portfolio as a whole for each of the following time periods:

- Last 3 Months
- Last 1 Year
- Last 3 Years
- Last 5 Years
- Since Inception

The Portfolio Value versus Cumulative Net Investment

Shows a graphical chart over time of the cumulative net investment and the portfolio value.

Contributions and Withdrawals by Year

Shows the following activity each year for the past three calendar years:

- Beginning Portfolio Value
- Contributions
- Withdrawals
- Ending Portfolio Value
- Investment Gain/Loss

Yearly Performance Summary by Asset Class

Shows the time weighted return net of fees for each of the six asset classes (Short Money, US Bonds, Foreign Bonds, US Stocks, Foreign Stocks, and Resource Stocks) as well as the portfolio as a whole for each of the past five calendar years.

The Investment Advisory Statement (for the upcoming quarter)

- Portfolio value at the end of the previous quarter
- Billing rates at each break point
- Total fee
- Prorated portion of the fee for each account

Separate from our reports, you usually also receive trade and transaction confirmation notices and regular summary account statements directly from the custodian of your accounts.

Hourly financial planning clients do not receive any ongoing review and reporting.

Item 14. Client Referrals and Other Compensation

We limit any noncash compensation ("soft dollars") we receive from any service provider to that which enhances our ability to render quality advice and service to all of our clients, such as online information and tools provided by your custodian.

Item 15. Custody

We do not have actual custody of client assets. Schwab or other brokerage firms maintain actual custody of your assets. You will receive account statements directly from the custodian to the e-mail or postal mailing address you provided them. We suggest you review these statements promptly and compare them to the periodic portfolio reports you receive from us.

Under government regulations, a firm is deemed to have custody of your assets if, for example, you authorize the firm to instruct them to pay bills for living expenses directly from your account or if you grant them authority to move your money to another person's account. We do not accept authorization to move money outside of the accounts in your name.

We do, however, deduct our advisory fee directly from your account. This procedure is considered custody in a very limited sense. We disclose it here for completeness, but answer "No" to the question "Do you have custody of advisory assets?" as per guidance of the SEC.

Item 16. Investment Discretion

Our clients give us a limited power of attorney to make trades on their behalf. We use this discretionary authority to implement their investment policy statement.

Item 17. Voting Client Securities

We do not vote client proxies on behalf of clients.

You have the exclusive responsibility for directing how to proxy or vote securities and making all elections for events related to owning a security (e.g., mergers, acquisitions, tender offers, class action securities litigation, bankruptcy proceedings, etc.). We instruct the custodian of assets to send all copies of proxies and shareholder information directly to you. We can, upon request, provide advice to you regarding your voting of proxies.

Item 18. Financial Information

We have no financial commitments that impair our ability to meet our contractual and fiduciary commitment to you.

We do not require or solicit prepayment more than six months in advance.

We have not been the subject of a bankruptcy proceeding.

Consequently, an audited balance sheet is not required or included in this disclosure nor is any further financial information.

Item 19. Requirements for State-Registered Advisors

We are not a state-registered advisor; therefore this section is not applicable.

Item 20. Miscellaneous

Limited Consulting Services. We *may* provide limited consulting services on an hourly or fixed fee for projects for non-advisory clients.

Client Obligations. In performing our services, we are not required to verify any information received from you or from any other professionals you employ. We rely on that information being correct. Moreover, it remains your responsibility to notify us promptly if there is ever any change in your financial situation or investment objectives for the purpose of reviewing, evaluating, or revising our previous recommendations or services.

Assignment. Neither we nor you may assign the *Investment Advisory Agreement* without the prior consent of the other party. Transactions that do not result in a change of actual control or our management are not considered an assignment. This means your beneficiaries may choose to remain with our firm but this will require they sign their own *Investment Advisory Agreement* with us. Additionally, your accounts cannot be managed by another party wishing to acquire our firm without your consent.

Disclosure Statement. A copy of this part 2 of Form ADV should be given to you prior to or along with our *Investment Advisory Agreement*. If you have not received this document at least 48 hours before executing our *Investment Advisory Agreement*, you have five business days subsequent to executing the agreement to terminate our services without penalty.

Part 2B: Brochure Supplement (Advisory Personnel)

David John Marotta, CFP®, AIF®

David John Marotta (born 1960) is the president, cofounder, and sole owner of Marotta Wealth Management. David serves as the chief compliance officer. He also serves on the Investment Committee.

Education/Certification

- NAPFA Registered Advisor®, National Association of Personal Financial Advisors, Arlington Heights, IL, 2010
- CFP® (Certified Financial Planner), College for Financial Planning, Greenwood Village, CO, 2009
- AIF® (Accredited Investment Fiduciary), Center for Fiduciary Studies at the University of Pittsburgh, 2005
- AAMS® (Accredited Asset Management Specialist), College for Financial Planning, Greenwood Village, CO, 2002
- M.A.S., Computer and Information Science, University of Oregon, Eugene, OR, 1989
- B.A.S., Electrical Engineering and Philosophy, Stanford University, Palo Alto, CA, 1982

Experience

- President, Marotta Wealth Management, Charlottesville, VA, 2000–present
- Weekly financial columnist, *Marotta on Money,* 2002–present
- President, DT7 Software, Charlottesville, VA, 1998–2015
- Senior Computer Systems Engineer, University of Virginia, Charlottesville, VA, 1990–99
- Programming Manager, Lane Community College, Eugene, OR, 1987–90
- Instructor, Computer Science, Lane Community College, Eugene, OR, 1982–87
- Instructor, Computer and Information Science, University of Oregon, Eugene, OR, 1985
- Event Speaker and Adjunct Faculty, Stanford University, University of Virginia, Health Level Seven, Osher Life Long Learning Institute, American Association of Independent Investors, NAPFA Consumer Education Association, and others, 1994–present

Disciplinary Information

None

Other Business Activities

None of David John Marotta's other business ownerships involves a substantial amount of time; nor do they present any material conflicts of interest. He does not serve as an officer, director, partner, or employee of any other organization engaged in trading securities.

Additional Compensation

None

Supervision

As president, sole owner, and chief compliance officer, David is responsible for overseeing the advisory activities of other members of the firm. He can be contacted at (434) 244-0000 or at compliance@emarotta.com

Beth Nedelisky, CFA, CFP®

Beth Nedelisky (born 1980) is a wealth manager. She serves on the Investment Committee.

Education/Certification

- CFA® Chartered Financial Analyst Charterholder, CFA Institute, 915 East High Street, Charlottesville, VA, 2015
- CFP®(Certified Financial Planner), College for Financial Planning, Greenwood Village, CO, 2009
- B.A., Philosophy, Covenant College, Lookout Mountain, GA, 2003

Experience

- Wealth Manager, Marotta Wealth Management, Charlottesville, VA, 2006–present
- Research Assistant, Marotta Wealth Management, Charlottesville, VA 2005-06
- Director of Admissions, Covenant College, Lookout Mountain, GA, 2004–05
- Assistant Director of Admissions, Covenant College, Lookout Mountain, GA, 2003-04
- Regional Assistant Director of Admissions, Covenant College, Lookout Mountain, GA, 2003–04
- Witherspoon Fellow, Washington, D.C., 2002

Disciplinary Information

None

Other Business Activities

None

Additional Compensation

None

Supervision

Beth Nedelisky is supervised by David John Marotta, president, sole owner, and chief compliance officer of the firm. David John Marotta can be contacted at (434) 244-0000 or at compliance@emarotta.com

Austin Fey

Austin Fey (born 1985) is a wealth manager.

Education/Certification

- B.A., Religious Studies, Erskine College, Due West, SC, 2007

Experience

- Wealth Manager, Marotta Wealth Management, Charlottesville, VA, 2011–present
- Research Assistant, Marotta Wealth Management, Charlottesville, VA 2010-11
- Assistant for Family Ministries, Trinity Presbyterian Church, Charlottesville, VA 2008-2010
- Intern, Love, Inc., Charlottesville, VA 2007-2008

Disciplinary Information

None

Other Business Activities

None

Additional Compensation

None

Supervision

Austin Fey is supervised by David John Marotta, president, sole owner, and chief compliance officer of the firm. David John Marotta can be contacted at (434) 244-0000 or at compliance@emarotta.com

Courtney Fraser

Courtney Fraser (born 1994) is a wealth manager.

Education/Certification

- B.A., Applied Economic Management, Virginia Polytechnic Institute and State University, Blacksburg, VA, 2016

Experience

- Wealth Manager, Marotta Wealth Management, Charlottesville, VA, 2016–present

Disciplinary Information

None

Other Business Activities

None

Additional Compensation

None

Supervision

Courtney Fraser is supervised by David John Marotta, president, sole owner, and chief compliance officer of the firm. David John Marotta can be contacted at (434) 244-0000 or at compliance@emarotta.com

Elias J. McQuade

Elias J. McQuade (born 1990) is a Financial Assistant.

Education/Certification

- B.A., International Business (Finance, Spanish, and Entrepreneurship), Bryant University, Smithfield, Rhode Island, 2012

Experience

- Financial Assistant, Marotta Wealth Management, Charlottesville, VA, 2016 - Present
- Asset Manager, Investment Group, Charlottesville, VA, 2015
- Assistant Property Manager, Real Estate III Com. Properties, Charlottesville, VA, 2014-2015
- International Graduate Trainee, Delhaize Group, Portland, ME, 2012-2013
- Analyst, Archway Fund, Bryant University, 2011

Disciplinary Information

None

Other Business Activities

None of Elias J. McQuade's other business ownerships involves a substantial amount of time; nor do they present any material conflicts of interest. He does not serve as an officer, director, partner, or employee of any other organization engaged in trading securities.

Additional Compensation

None

Supervision

Elias J. McQuade is supervised by David John Marotta, president, sole owner, and chief compliance officer of the firm. David John Marotta can be contacted at (434) 244-0000 or at compliance@emarotta.com

Elizabeth Woodrum

Elizabeth Woodrum (born 1995) is a Financial Analyst.

Education/Certification

- B.S., Business, Virginia Polytechnic Institute and State University, Blacksburg, VA, 2017

Experience

- Financial Specialist, Marotta Wealth Management, Charlottesville, VA, 2017 - Present

Disciplinary Information

None

Other Business Activities

None

Additional Compensation

None

Supervision

Elizabeth Woodrum is supervised by David John Marotta, president, sole owner, and chief compliance officer of the firm. David John Marotta can be contacted at (434) 244-0000 or at compliance@emarotta.com

About Professional Designations

CERTIFIED FINANCIAL PLANNER™ (CFP®)

The CERTIFIED FINANCIAL PLANNER™, CFP®, and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice, and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education: Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services and attain a bachelor's degree from a regionally accredited U.S. college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning.
- Examination: Pass the comprehensive CFP® Certification Examination. This 10-hour examination, administered over two days, includes case studies and client scenarios designed to test the examinee's ability to diagnose financial planning issues correctly and apply his or her knowledge of financial planning to real-world circumstances.
- Experience: Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year).
- Ethics: Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Certified individuals must complete the following ongoing education and ethics requirements to maintain the right to continue to use the CFP® marks:

- Continuing education: Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field.
- Ethics: Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the standards and requirements just described may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

NAPFA-Registered Financial Advisor®

NAPFA-Registered Financial Advisor® is the top level of membership in the National Association of Personal Financial Advisors (NAPFA). All NAPFA-Registered Financial Advisors® must have three years of comprehensive financial planning experience, present a sample comprehensive financial plan, and pass a peer review process.

Since January 1, 2009, all NAPFA-Registered Financial Advisors® must possess a bachelor's degree from an accredited institution. Since January 1, 2010, new NAPFA-Registered Financial Advisors® must also possess either the Certified Financial Planner™ designation awarded by the Certified Financial Planner Board of Standards, Inc., or (since mid-2010) the American Institute of Certified Public Accountants' Personal Financial Specialist (CPA/PFS) credential. All NAPFA-Registered Financial Advisors® must also adhere to NAPFA's Fiduciary Oath, Standards of Membership and Affiliation, and Bylaws. NAPFA-Registered Financial Advisors® must also comply with NAPFA's industry-leading strict continuing education requirements of 60 hours every two years.

All NAPFA-Registered Financial Advisors® provide investment and/or financial advice on a strictly Fee-Only basis as defined by NAPFA. NAPFA defines a Fee-Only financial advisor as one who is compensated solely by the client with neither the advisor nor any related party receiving compensation that is contingent on the purchase or sale of a financial product. No NAPFA-Registered Financial Advisor® may receive commissions, rebates, awards, finder's fees, bonuses, or other forms of compensation from others as a result of a client's implementation of the individual's planning recommendations. In addition, NAPFA-Registered Financial Advisors® must continue to meet NAPFA's standards for strong character and adherence to the laws and regulation governing the profession.

Chartered Financial Analyst® (CFA®)

The Chartered Financial Analyst (CFA®) Program is a graduate level, self-study program offered by the CFA Institute (CFAI, formerly AIMR) to investment and financial professionals. A candidate who successfully completes the program and meets other professional requirements is awarded a "CFA charter" and becomes a "CFA charter holder."

To become a charter holder, a candidate must satisfy the following requirements:

- Complete the CFA Program (mastery of the current CFA curriculum and passing a series of three six-hour, proctored examinations);
- Possess a bachelor's degree (or equivalent) from an accredited institution;
- Have four years (48 months) of qualified work experience (or a combination of education and work experience acceptable by the CFA Institute);

- Become a member of the CFA Institute and apply for membership to a local CFAI member society; and
- Adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct.

Accredited Investment Fiduciary® (AIF®)

The AIF designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF designation, individuals must complete a training program, successfully pass a comprehensive closed-book final examination under the supervision of a proctor, and agree to abide by the AIF Code of Ethics. To maintain the AIF designation, individuals must annually renew their affirmation of the AIF Code of Ethics and complete six hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary360 [fi360] company).

Accredited Asset Management Specialist® (AAMS®)

Individuals who hold the AAMS® designation have completed a course of study encompassing investments, insurance, tax, retirement, and estate planning issues. The program is designed for approximately 120 to 150 hours of self-study. The program is self-paced and must be completed within one year from enrollment.

Following initial conferment of one of the College for Financial Planning's professional designations, authorization for continued use of the credential must be renewed every two years by completing 16 hours of continuing education; reaffirming compliance with the Standards of Professional Conduct, Terms, and Conditions; and complying with self-disclosure requirements.