WebsterRogers
Financial Advisors LLC

Form CRS Relationship Summary

May 15, 2020

Introduction

WebsterRogers Financial Advisors, LLC is registered with the Securities and Exchange Commission as an investment adviser. Fees for brokerage and investment advisory services differ among broker-dealers and investment advisers and it is important that you understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, which include financial planning and portfolio management services. We provide periodic advice and reviews regarding your investment goals and objectives, personal balance sheet, tax planning, risk management, retirement, education, cash flow and investment planning. We will continuously monitor your investment accounts over which you provide us with such authority and provide advice. You may elect to give us discretion to determine the investments to buy and sell on your behalf and the authority to select other investment advisers on your behalf, which means we will make the ultimate decision regarding the investments purchased and sold in your account. You may impose reasonable restrictions on our discretionary authority. Any restrictions must be provided to us in writing and accepted by us. We require a minimum initial and ongoing account size for portfolio management services.

We also offer investment consulting and financial planning services apart from our investment advisory services. Among other things, we will work with you to determine your investment objectives and risk profile, analyze your current investment program and make recommendations where appropriate. We do not provide account monitoring as part of these services.

Our investment advice is not limited to proprietary products or to a limited menu of products or types of investments.

Ask us questions to help you better understand our services: *Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

Please refer to our Form ADV, Part 2A Brochure for more detailed information about our services.

What fees will I pay?

We charge a percentage of assets under management for portfolio management services. These fees are assessed in advance at the beginning of each quarter. You should be aware that the more assets there are in your account, the more you will pay in fees. This means we have an incentive to encourage you to increase the assets in your account. For financial planning services not associated with portfolio management services, we charge hourly fees, which are billed when services are rendered.

In addition to our fees, you may incur additional fees and costs related to the investments in your account, such as custodian fees, account maintenance fees, transaction costs, surrender charges, wire transfer and electronic fund fees, internal management fees of mutual funds and variable annuities, and other product related fees such as redemption fees.

Ask us questions to help you better understand the impact of fees and costs on investments: *Help me understand how these fees and costs might affect my investments? If I give you $10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Please refer to our Form ADV, Part 2A Brochure, particularly Item 5, for more detailed information about our fees and your investment costs.

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here is an example to help you understand what this means.

- We generally recommend the Charles Schwab & Company (Schwab) brokerage platform to our advisory clients for custody and brokerage services. As part of that program, we receive products and services that assist us in managing client accounts. These include software ad other technology which provide access to client data, facilitate trade execution, provide research and market data and facilitate recordkeeping functions. In addition, Schwab may also make available to us other services to support our business activities, including consulting and services related to practice management, business planning, compliance and marketing.

Ask us questions to help you better understand our conflicts of interest: *How might your conflicts of interest affect me, and how will you address them?*

Please refer to our Form ADV, Part 2A Brochure for more detailed information about our conflicts of interest.

How do your financial professionals make money?

Our financial professionals receive a salary and a discretionary bonus based on their individual performance and the success of the firm. This is a conflict of interest because our financial professionals have an incentive to encourage a retail investor to increase the assets in a retail investor's accounts.

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

No, please visit Investor.gov/CRS for a free and simple search tool to research our firm and your financial professional.

Ask us questions to help you better understand our disciplinary history: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Additional Information

You can find additional information about our services in our Form ADV, Part 2A Brochure. You may request updated information and a copy of our Relationship Summary by contacting us at (843) 665-6321 or djones@wrfasc.com.

Ask us questions to help you better understand who to contact with any questions or complaints: *Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*

Item 1 – Cover Page

WebsterRogers Financial Advisors, LLC

1411 Second Loop Road

Florence, SC 29505

(843) 665-6321

www.wrfasc.com

March 05, 2026

This Brochure provides information about the qualifications and business practices of WebsterRogers Financial Advisors, LLC (WRFA). If you have any questions about the contents of this Brochure, please contact us at (843) 665-6321. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

WRFA is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

Additional information about WRFA also is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for WRFA is 121006.

Item 2 – Material Changes

This Item of the Brochure will discuss only specific material changes that are made to the Brochure since the last annual update and provide clients with a summary of such changes. The last annual update of our brochure was March 5, 2025. The following changes have been implemented since our last update:

> Item 8 has been updated to expand the disclosure on types of investment risk associated with certain products. Additionally, Alternative Investments and associated risks are introduced.
>
> Item 10 has been updated to include status of an inactive affiliated entity, WebsterRogers Insurance Services, LLC.

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(Brochure Date 03/05/2026)
(Date of Last Annual Updating Amendment 03/05/2026)

We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge. Our Brochure may be requested by contacting Dana M. Jones, Chief Compliance Officer, at (843) 665-5900, ext. 1254.

Additional information about WRFA is also available via the SEC's web site, www.adviserinfo.sec.gov. The SEC's web site also provides information about any persons affiliated with WRFA who are registered, or are required to be registered, as investment adviser representatives of WRFA.

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Item 4 – Advisory Business

WRFA is owned by Partners of the accounting firm WebsterRogers LLP and has been providing advisory services since 1999.

As of December 31, 2025, WRFA managed $459,674,736 on a discretionary basis and $826,789 on a non-discretionary basis.

Investment Management Services

WRFA works with a client to determine the client's investment objectives and investor risk profile and implement a suitable investment plan. WRFA uses investment and portfolio allocation software to evaluate alternative portfolio designs. WRFA evaluates the client's existing investments with respect to the client's investment plan. WRFA works with new clients to develop a plan to transition from the client's existing portfolio to the portfolio recommended by WRFA. WRFA will then continuously monitor the client's portfolio holdings and the overall asset allocation strategy and hold regular review meetings with the client regarding the account as necessary.

WRFA will typically create a portfolio of no-load mutual funds or exchange traded funds (ETFs) and at times will implement model portfolios if the models match the client's investment policy. WRFA will allocate the client's assets among various investments taking into consideration the client's risk profile and investment objectives. WRFA primarily selects portfolios consisting of mutual funds and ETFs that incorporate the concepts of Modern Portfolio Theory. Client portfolios may also include individual equity and fixed income securities.

WRFA manages client portfolios on a discretionary or nondiscretionary basis. A client may impose any reasonable restrictions on WRFA's discretionary authority, including restrictions on the types of securities in which WRFA is permitted to invest client's assets and on specific securities, which the client does not believe to be appropriate.

In certain circumstances, clients already own individual securities. WRFA will monitor these securities and recommend their sale or retention, as appropriate. On an ongoing basis, WRFA will consult with clients as needed to address any client-specific issues, such as significant life events, changes in cash flow needs or any other matter that might affect portfolio allocation. WRFA will periodically, and at least annually, review clients' investment goals and risk profile.

Pursuant to its discretionary authority, in certain circumstances, WRFA will retain one or more third party managers (Subadvisors) to employ a specific investment strategy consistent with the client's investment objectives. The Subadvisor will be provided with the discretionary authority to invest client assets in separately managed accounts (SMAs) that

are custodied separately from assets directly managed by WRFA. WRFA maintains its fiduciary responsibility over subadvised portfolios and is responsible for the due diligence and ongoing monitoring of any Subadvisors. The Subadvisor will charge a management fee for its services. For subadvised accounts, WRFA will offset its fee by the rate charged by the Subadvisor, up to 100% of the management fee that would have been charged if the account was managed directly by WRFA.

We utilize a third-party platform to facilitate the management of held-away assets in which we will have discretionary authority to implement tax-efficient asset allocation and opportunistic rebalancing strategies on behalf of the client. These are primarily 401(k) accounts, 529 Plans, HSAs and other assets which are held at third-party custodians, though other assets could also be included. We regularly review the available investment options in these accounts, monitor and rebalance and implement our strategies in the same way we do other accounts, though using different tools as necessary. WRFA is limited by the universe of investments offered by the custodian(s) for these held-away accounts.

We are not affiliated with the platform in any way and receive no compensation from them for using their platform. A link will be provided to the client allowing them to connect a held-away account(s) to the platform. Once the client's account is connected to the platform, WRFA will review the current account allocations. We seek to align the client's held-away account(s) with their overall investment time horizon, risk tolerance, and investment goals. When deemed necessary, WRFA will rebalance the account considering the client's investment profile, as well as changes in economic and market trends.

In addition to managing the client's investment portfolio, WRFA consults with clients on various financial areas including income and estate tax planning, business sale structures, college financing planning, retirement planning, insurance analysis, personal cash-flow analysis, and establishment and design of retirement plans, among other things. These consultations are not specifically identified as contractual terms between the client and WRFA and will be provided as mutually deemed necessary by WRFA and the client.

Investment Consulting/ Financial Planning Services

WRFA offers investment consulting and/or financial planning services apart from the Investment Management Services listed above. Among other things, WRFA will work with clients to determine the client's investment objectives and investor risk profile, and will analyze the client's current investment program, making recommendations (including asset allocation models) where appropriate. Investment Consulting and Financial Planning Services provide advice on various financial planning topics as mutually deemed necessary by WRFA and client.

Employee Benefit Retirement Plan Services

WRFA also provides advisory services to the sponsors/plan fiduciaries of participant-directed retirement plans. WRFA will analyze the plan's current investment platform and assist the plan in creating an investment policy statement defining the types of investments to be offered and any restrictions imposed. WRFA will recommend investment options to achieve the plan's objectives, provide participant education meetings, and monitor the performance of the plan's investment vehicles.

WRFA will recommend changes in the plan's investment vehicles as appropriate from time to time. WRFA will review the plan's investment vehicles and investment policy as necessary.

WRFA will also assist the plan sponsor/trustee with selecting a third-party administrator for plan administration and assist the plan to coordinate activities with an administrator. WRFA will recommend one or more third party administrators that generally offer platforms enabling transactions in securities recommended by WRFA, and daily account access to participants.

In certain circumstances, an attendee at a participant education meeting asks the WRFA person leading the session to address issues specific to that attendee's situation. The WRFA representative could then choose to privately address that person's questions. Any such specific advice will be provided to that participant only and at no charge, in the hope the participant would be interested in using WRFA's services. All such specific advice is entirely separate and distinct from the education services provided to pension plan participants by WRFA.

WRFA will continue to work with plans to monitor plan investments, provide fiduciary plan advice including regular considerations of the goals and objectives of the plan, and provide participant education services to the plan.

Item 5 – Fees and Compensation

Investment Management Services

The annual fee for investment management services will be charged as a percentage of assets under management, according to the schedule following:

Average Daily Balance of All Applicable Accounts	Rates per Quarter*	Rates Annualized
First $500,000	.337%	1.35%
On the next $500,000 ($500,001 to $1,000,000)	.3125%	1.25%
On the next $2,000,000 ($1,000,001 to $3,000,000)	.2500%	1.00%
On the next $2,000,000 ($3,000,001 to $5,000,000)	.1875%	0.75%
Over $5,000,000	.1250%	0.50%

Rates per Quarter aggregate to determine the rates annualized. All accounts for members of the client's immediate family (spouse and dependent children) or related businesses (non-fiduciary status accounts) may be assessed fees based on the total balance of all accounts.

For client accounts held at a custodian that is not directly accessible by WRFA, such as held-away assets, WRFA can manage those assets via a third-party platform which allows WRFA to view and manage these assets in a discretionary manner. Held-away assets will be included in the client's total assets subject to the fee in their agreement with WRFA. However, as it might not be possible to directly debit the fees from held-away accounts, those fees will be deducted from the client's non-qualified accounts, pursuant to the client's authorization, or the client will be billed directly. Assets held away are billed by one of two methods based on accessibility of daily pricing. If daily pricing of the asset is available, it is billed via average daily balance. Assets with daily pricing that are not accessible are billed on the value of the account at the end of the calendar quarter. Based on client need and as contracted, these accounts will be billed in advance or in arrears.

A minimum of $250,000 in assets under management is required for investment management services. A minimum of $250,000 is generally required for management services of portfolios of individual fixed income securities.

Clients will be invoiced in advance at the beginning of each calendar quarter based upon the average daily market value of the client's account during the previous quarter. The market value is based on independent third-party sources, or fair market value in the absence of market value. Client account balances on which WRFA calculates fees at times will vary from account custodial statements based on independent asset valuations and other accounting variances, including mechanisms for including accrued interest in account statements.

Investment Consulting/ Financial Planning Services

Clients will be billed an hourly rate for this service, ranging from $200 per hour to $500 per hour, based on the nature and complexity of the client's situation. Fees are payable within 30 days of presentation of the bill to the client.

Retirement Plan Services

The annual fee for plan services will be charged as a percentage of assets within the plan as follows:

Plan Assets	**WRFA's Annual Fee**
Up to $1,000,000	1.00%
$1,000,000 to $3,000,000	.75%
$3,000,000 to $5,000,000	.50%
Over $5,000,000	TBD

Plans will be invoiced in advance at the beginning of each calendar quarter based upon the value (market value or fair market value in the absence of market value) of the client's account at the end of the previous quarter. New accounts are charged a prorated fee for the remainder of the quarter in which the account is incepted from the date WRFA begins management of the account through the last business day of the calendar quarter where the account was opened.

A minimum of $250,000 of plan assets is required for participant-directed retirement plan services. A minimum fee of $2,500, which is the application of our fee schedule to $250,000 in plan assets, is required.

General

In certain circumstances, all fees, account minimums, and their applications to family relationships are negotiable.

In prior years, WRFA followed separate fee schedules, which remain in effect with clients who signed agreements with WRFA during such period and who have not agreed to an amended advisory fee schedule.

WRFA requests authority from clients to receive quarterly payments directly from the client's account held by an independent custodian. In such cases, clients provide written limited authorization to WRFA to withdraw fees from the account via an Investment Management Agreement. Fees for certain 401(k) and pension plan clients using a third-party administrator (TPA) are calculated by the TPA rather than WRFA, and the TPA remits the fee to WRFA.

A client agreement may be canceled at any time, by either party, for any reason upon receipt of 30 days' written notice. Upon termination of any account, any prepaid, unearned fees will be promptly refunded, and any earned, unpaid fees will be due and payable. In the case where a stand-alone Investment Consulting/Financial Planning client becomes a client under Investment Management Services, previously paid Investment Consulting fees will be

refunded to clients within 30 days of the client engaging in an Investment Management Agreement.

All fees paid to WRFA for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds and ETFs to their shareholders. These fees and expenses are described in each fund's prospectus. These fees will generally include a management fee, other fund expenses, and a possible distribution fee. A client could invest in mutual funds or ETFs directly, without the services of WRFA. In that case, the client would not receive the services provided by WRFA which are designed, among other things, to assist the client in determining which mutual fund or funds are most appropriate to each client's financial condition and objectives. Accordingly, the client should review both the fees charged by the funds and the fees charged by WRFA to fully understand the total amount of fees to be paid by the client and to thereby evaluate the advisory services being provided.

WRFA's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients incur certain charges imposed by custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Such charges, fees and commissions are exclusive of and in addition to WRFA's fee, and WRFA shall not receive any portion of these commissions, fees, and costs.

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

WRFA does not charge any performance-based fees (fees based on a share of capital gains or capital appreciation of the assets of a client). All fees are calculated as described above and are not charged on the basis of income or capital gains or capital appreciation of the funds or any portion of the funds of an advisory client.

Item 7 – Types of Clients

WRFA manages investment portfolios for individuals, qualified retirement plans, trusts, charitable organizations and small businesses.

WRFA requires a minimum account of $250,000 for investment management services and participant-directed retirement plan services. These account sizes are negotiable under certain circumstances.

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

Methods of Analysis and Investment Strategy

WRFA's services are based on long-term investment strategies incorporating the principles of Modern Portfolio Theory. WRFA's investment approach is firmly rooted in the belief that markets are "efficient" over periods of time and that investors' long-term returns are determined principally by asset allocation decisions, rather than market timing or stock picking. WRFA selects or recommends diversified portfolios of securities to clients, principally open-end mutual funds, exchange traded funds (ETF's) or investment-grade fixed income securities to implement this investment strategy. As appropriate for the client situation, alternative investments may be introduced, or options strategies utilized.

Although all investments involve risk, WRFA's investment advice seeks to limit risk through broad diversification among asset classes and, as appropriate for particular clients, the direct investment in fixed income securities to represent the fixed income class. WRFA's investment philosophy is designed for investors who desire a disciplined, long-term investment strategy. Frequent trading of securities increases brokerage and other transaction costs that WRFA's strategy seeks to minimize.

In implementing investment plans, WRFA therefore primarily uses mutual funds, ETFs and, as appropriate, portfolios of investment-grade fixed income securities. Where appropriate, WRFA also utilizes preferred stocks, options, alternative investments and investment-grade variable-rate debt instruments.

At times, clients will also hold or direct the purchase of other types of assets, such as individual common stocks, variable annuities and other securities, and, subject to client agreement, WRFA offers advice regarding those various assets as part of its services.

WRFA conducts its research and due diligence using a variety of sources, including third-party commercial sources, mutual fund or ETF sponsors' proprietary research and research from academic and institutional sources.

Analysis of a Client's Financial Situation

In the development of investment plans for clients, including the recommendation of an appropriate asset allocation, WRFA relies on an analysis of the client's financial objectives, current and estimated future resources, and tolerance for risk. To derive a recommended asset allocation, WRFA uses financial planning software, a Risk Tolerance Questionnaire and Monte Carlo simulation, a statistical model used to estimate the possible portfolio outcomes. As with any method used to make projections into the future, there are several risks and limitations associated with these methods, which may result in the client not being able to achieve their financial goals.

They include:

- The risk that expected future cash flows will not match those used in the analysis;
- The risk that future rates of return will fall short of the estimates used in the simulation;
- The risk that inflation will exceed the estimates used in the simulation; and
- For taxable clients, the risk that tax rates will be higher than was assumed in the analysis.

Risk of Loss

Investing in securities involves risk of loss that clients should be prepared to bear.

All investments present the risk of loss of principal – the risk that the value of securities, when sold or otherwise disposed of, is less than the price paid for the securities. Even when the value of the securities when sold is greater than the price paid, there is the risk that the appreciation will be less than inflation. In other words, the purchasing power of the proceeds may be less than the purchasing power of the original investment. At various times in the past, volatile market conditions have had a dramatic effect on the value of securities. In addition, terrorist attacks, other acts of violence or war, health epidemics or pandemics, natural hazards, and/or force majeure affect the operations and profitability of an issuer. Such events also could cause consumer confidence and spending to decrease or result in increased volatility in the U.S. and worldwide financial markets and economy. Any of these occurrences could have a significant impact on the operating results and revenues of an issuer.

We recommend a variety of security types for your account in an effort to achieve your individual needs and goals. This includes, but is not limited to stocks, bonds, ETFs, covered options, open-end and closed-end mutual funds, hedge funds, private equity funds, venture capital funds, advisory accounts, real estate investment trusts, or other private alternative or other investment funds.

The mutual funds and ETFs utilized by WRFA include funds invested in domestic and international equities, including real estate investment trusts (REITs), corporate and government fixed income securities and commodities. Equity securities include large capitalization, medium capitalization and small capitalization stocks. Mutual fund and ETF shares invested in fixed income securities are subject to the same interest rate, inflation and credit risks associated with the underlying bond holdings.

Equity Securities

In general, prices of equity securities (common, convertible preferred stocks and other

securities whose values are tied to the price of stocks such as rights, warrants and convertible debt securities) are more volatile than those of fixed-income securities. The prices of equity securities could decline in value if the issuers' financial condition declines or in response to volatile market and economic conditions. Investments in smaller companies and mid-size companies involve greater risk and price volatility than investment in larger more mature companies.

Fixed Income Securities

As described above, where appropriate, WRFA recommends portfolios of fixed income securities. In selecting securities for such a portfolio, WRFA considers a client's investment time horizon, cash flow needs and risk tolerance to select securities that meet such characteristics. For example, WRFA evaluates a fixed income security interest rate, payment schedule, time to maturity, price and credit rating when considering an investment. Investing in fixed income securities presents certain risks, in addition to the general securities risks discussed below, including the effect of market interest rates on the value of the security, the risk of default of the issuer, potential limited liquidity and the impact of ratings changes on the value of the security.

The return and principal value on bonds fluctuate with changes in market conditions. Fixed-income securities are subject to interest rate risk and credit quality risk. The market value of fixed-income securities generally declines when interest rates rise, and an issuer of fixed-income securities could default on its payment obligations. Changes in interest rates generally have a more significant effect on bonds with longer maturities than those with shorter maturities. Typically, if bonds are not held to maturity, they are worth more or less than their original value. At times they may still be sold at par value if not held to maturity.

Bond call risk is applicable to callable securities and includes the risk that the bond or other fixed income security will be redeemed by the issuer before its maturity date, which typically occurs when interest rates fall. This could lead the holder to have to reenter the market with less income opportunity, which is known as reinvestment risk. Credit risk refers to the possibility that the issuer of a bond will not be able to make principal and/or interest payments. High yield bonds, also known as "junk bonds" carry higher risk of loss of principal and income than higher rated investment grade bonds.

Exchange-Traded Funds (ETFs)

ETFs are trading vehicles of investment companies that are typically legally classified as open-end investment companies. ETFs differ from traditional mutual funds in that ETF shares are listed on a securities exchange. Shares can be bought and sold throughout the trading day like shares of other publicly traded companies. ETF shares trade at discount, or at premium, to their net asset value. This difference between the bid price and ask price is often referred to as the "spread." The spread varies over time based on ETF's trading

volume and market liquidity. It is generally lower if the ETF has high trading volume and market liquidity and higher if the ETF has low trading volume and market liquidity. Liquidity risks are higher for ETFs with a large spread. ETFs are closed and liquidated at the discretion of the issuing company.

Mutual Funds

Mutual funds invest in different types of securities, such as value or growth stocks, real estate investment trusts, corporate bonds, or U.S. government bonds. There are risks associated with each asset class. An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other governmental agency. Although money market funds seek to preserve the value of your investment at $1.00 per share, it is possible to lose money by investing in the fund. Redemption is at the current net asset value, which may be more or less than the original cost.

Income from tax-free mutual funds at times will be subject to local, state and/or the alternative minimum tax. Because each mutual fund owns different types of investments, performance will be affected by a variety of factors. The value of your investment in a mutual fund will vary from day to day as the values of the underlying investments in a fund vary. Such variations generally reflect changes in interest rates, market conditions and other company and economic news. These risks become magnified depending on how much a fund invests or uses certain strategies. A fund's principal market segment(s), such as large-cap, mid-cap or small-cap stocks, or growth or value stocks may underperform other market segments or the equity markets as a whole.

You can find additional information regarding these risks in the fund's prospectus.

More information about the risks of any particular market sector can be reviewed in the prospectus for each mutual fund in which a client invests.

Alternative Investments

Alternative investments are illiquid investments and do not trade on a national securities exchange. Alternative investments typically include investments in direct participation program securities (partnerships, limited liability companies, business development companies or real estate investment trusts), commodity pools, private equity, private debt, or hedge funds. Alternative investments are subject to various risks, such as illiquidity and property devaluation based on adverse economic and/or real estate market conditions. Alternative investments are not suitable for all investors.

Investors considering an investment strategy utilizing alternative investments should understand that alternative investments are generally considered speculative in nature and involve a high degree of risk, particularly if concentrating investments in one or few

alternative investments. These risks are potentially greater and substantially different than those associated with traditional equity or fixed income investments.

Additional information regarding these risks can be found in the product's prospectus or offering documents.

Options

Certain types of option trading is utilized, as appropriate, in accounts in order to generate income or hedge a security held in the account. There are additional risks with using options. An option holder runs the risk of losing the entire amount paid for the option in a relatively short period of time. The risks of covered call writing include the potential for the market to rise sharply, which would likely cause the security to be called away and no longer be held in the account. The risk of buying long puts is limited to the loss of the premium paid for the purchase of the put if the option is not exercised or otherwise sold. The writer of a put option may incur substantial losses if the underlying asset declines below the strike price. Unsecured puts may require the posting of margin, increasing risk exposure. Multi-leg option strategies, including spreads, are more complex than single-option positions and entail additional risks.

You can find additional information regarding the risks associated with options trading on the Options Industry Council website, www.optionseducation.org .

Cybersecurity Risk

The computer systems, networks and devices used by WebsterRogers and our service providers to carry out routine business operations employ a variety of protections designed to prevent damage or interruption from computer viruses, network failures, computer and telecommunication failures, infiltration by unauthorized persons and security breaches. Despite the various protections utilized, systems, networks, or devices potentially can be breached. A client could be negatively impacted as a result of a cybersecurity breach.

Cybersecurity breaches can include unauthorized access to systems, networks, or devices; infection from computer viruses or other malicious software code; and attacks that shut down, disable, slow, or otherwise disrupt operations, business processes, or website access or functionality. Cybersecurity breaches cause disruptions and impact business operations, potentially resulting in financial losses to a client; impediments to trading; the inability by us and other service providers to transact business; violations of applicable privacy and other laws; regulatory fines, penalties, reputational damage, reimbursement or other compensation costs, or additional compliance costs; as well as the inadvertent release of confidential information.

Similar adverse consequences could result from cybersecurity breaches affecting issuers of mutual funds, ETFs and other securities in which a client invests; governmental and other regulatory authorities; exchange and other financial market operators, banks, brokers, dealers, and other financial institutions; and other parties. In addition, substantial costs are incurred by these entities in order to prevent any cybersecurity breaches in the future.

Item 9 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of WRFA or the integrity of WRFA's management. WRFA has no information applicable to this Item.

Item 10 – Other Financial Industry Activities and Affiliations

The opportunity for additional compensation creates a conflict of interest. We address this conflict of interest by upholding our fiduciary duty to provide investment advice that is in your best interest and disclosing the conflict to you here in this document.

WRFA is affiliated with the accounting firm WebsterRogers LLP (WR). Certain members and employees of WRFA are also partners and employees of WR. WRFA has agreements with WR partners and employees who are not otherwise involved in the business of WRFA (WR Personnel) to compensate them with a portion of the advisory fees received by WRFA for new clients in the first year of an advisory relationship. To be eligible to receive such fees, WR Personnel must also adhere to WRFA's Code of Ethics and provide referrals of accounting clients or other persons to WRFA.

WRFA is affiliated with WebsterRogers Insurance Services, LLC ("WRIS") While WRIS is not active as an Agent, it remains in licensed status in the State of South Carolina. WRIS does not accept new business nor receive historical trailing commissions. Certain Supervised Persons of WRFA are licensed insurance agents with WRIS; Licenses are maintained through this entity for educational purposes only.

Fees paid to WRFA for investment advisory services are separate and distinct from any fees and compensation earned, whether directly or indirectly, in connection with WRIS, or the services provided by Webster Rogers LLP. You have the option to seek these services or products with entities that are not affiliated with WRFA.

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

WRFA has adopted a Code of Ethics expressing the firm's commitment to ethical conduct.

WRFA's Code of Ethics describes the firm's fiduciary duties and responsibilities to clients and sets forth WRFA's practice of supervising the personal securities transactions of employees with access to client information. Individuals associated with WRFA are permitted to buy or sell securities for their personal accounts identical or different than those recommended to clients. It is the expressed policy of WRFA that no person employed by the firm shall prefer his or her own interest to that of an advisory client or make personal investment decisions based on investment decisions of advisory clients.

To supervise compliance with its Code of Ethics, WRFA requires that anyone associated with this advisory practice with access to advisory recommendations provide annual securities holding reports and quarterly transaction reports to the firm's Chief Compliance Officer ("CCO"). WRFA also requires such access persons to receive approval from the CCO prior to investing in any IPOs or private placements (limited offerings).

WRFA's Code of Ethics further includes the firm's policy prohibiting the use of material non-public information and protecting the confidentiality of client information. WRFA requires that all individuals must act in accordance with all applicable Federal and State regulations governing registered investment advisory practices. Any individual not in observance of the above will be subject to discipline.

WRFA will provide a complete copy of its Code of Ethics to any client or prospective client upon request.

Item 12 – Brokerage Practices

With respect to client portfolios managed on a discretionary basis, WRFA will have the client's written authority to determine which securities are to be bought and sold on a client's behalf, the amount of the securities to be bought and sold, the timing of such transactions, and (absent specific client direction) the broker to be used for executing the transaction(s). WRFA's discretion is based upon a "limited trading authorization agreement" that the client approves when the client's account is opened, or when WRFA is added as adviser to an existing account. All existing and new accounts are registered in the name of the client, not WRFA.

WRFA participates in the Schwab Advisor Services (SAS) program offered to independent investment advisers by Charles Schwab & Company, Inc. (Schwab), member FINRA/SIPC. Schwab is an unaffiliated SEC registered broker-dealer.

The Schwab brokerage program will generally be recommended to advisory clients for custody and brokerage services. WRFA regularly reviews this program to ensure that its recommendation is consistent with its fiduciary duty. This trading platform is essential to

WRFA's service arrangements and capabilities, and WRFA reserves the ability to not accept clients who direct the use of other brokers. As part of these programs, WRFA receives benefits that it would not receive if it did not offer investment advice (See the disclosure under Item 14 of this Brochure). Not all investment advisers require clients to direct the use of specific brokers.

Schwab generally does not charge clients a custody fee and is compensated by account holders through commissions or other transaction-related fees for securities trades that are executed through the broker or that settle into the clients' accounts at the broker. Trading client accounts through other brokers may result in fees (including mark-ups and mark-downs) being charged by Schwab and an additional broker.

WRFA also does not have any arrangements to compensate any broker dealer for client referrals. WRFA does not maintain any client trade error gains. WRFA makes clients whole with respect to any trade error losses incurred by client and caused by WRFA.

WRFA will aggregate client transactions when the aggregated (block) trade would reduce transaction costs for the participating clients. Aggregated (block) transactions are typically limited to individual securities and exchange-traded funds.

WRFA anticipates that client transactions will receive best execution by arranging all transactions with Schwab. WRFA regularly considers and evaluates Schwab's services and costs to determine that use of the provider is in client's best interests. WRFA considers a number of factors, including but not limited to, execution capability, experience and financial stability, reputation, and the quality of services provided.

Investment Consulting/ Financial Planning Services

WRFA will, if requested by the client, assist the client in the selection of a broker. Recommendations are made based on several factors, including (but not limited to) the broker's reputation, commission cost, the ability of the broker to provide any specialized services required by the client, and WRFA's experience with the broker. Except for the benefits received from Schwab described below, WRFA receives no benefits from any recommended broker-dealer.

Retirement Plan Services

WRFA can arrange for the execution of securities transactions for participant directed retirement plans as a part of this service. However, most transactions are executed directly through employee plan participation and a third-party administrator.

Item 13 – Review of Accounts

Reviews are tailored to the services WRFA provides you, as well as individual needs and

goals. We encourage you to discuss your needs, goals, and objectives with your investment professional and keep WRFA informed of any changes. For ongoing investment advisory services, WRFA will contact you at least annually to determine whether there have been any changes to your financial situation or investment objectives and whether you wish to impose any reasonable restrictions on the management of your account or reasonably modify any existing restrictions. At this time, we will advise you of any account changes we feel are necessary to help you stay on track with meeting your financial goals and consider whether the current services provided by our firm continue to be suitable for your needs.

Investment Management Services

Accounts at WRFA are reviewed on a periodic basis. This informal review includes assessing client goals and objectives, monitoring the account, and addressing the need to rebalance, as necessary. Individual securities held in client accounts are periodically monitored by the firm, while any selected third-party managers are monitored on a periodic basis. Accounts are reviewed in the context of each client's stated investment objectives and guidelines. More frequent reviews may be triggered by material changes to a client's individual circumstances, market conditions, or the political or economic environment.

Consulting/ Financial Planning Services

Clients have their accounts reviewed as contracted for in the advisory agreement.

Retirement Plan Services

Retirement Plan assets are reviewed on a quarterly basis, and according to the standards and situations described above for investment management accounts.

Reports

Investment Management and Retirement Plan Services clients will receive quarterly performance reports that summarize the client's account and asset allocation. Clients will also receive statements from qualified account custodians.

Investment Consulting clients will receive any reports contracted for in the advisory agreement.

Item 14 – Client Referrals and Other Compensation

As indicated under the disclosure for Item 12, Schwab provides WRFA with access to services which are not available to retail investors. These services generally are available to independent investment advisors on an unsolicited basis at no charge to them.

These services benefit WRFA but may not benefit its clients' accounts. Many of the products and services assist WRFA in managing and administering clients' accounts. These

include software and other technology that provide access to client account data (such as trade confirmations and account statements), facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts), provide research, pricing information and other market data, facilitate payment of WRFA's fees from its clients' accounts, and assist with back-office functions, recordkeeping and client reporting. Many of these services generally may be used to service all or a substantial number of WRFA's accounts. Recommended brokers also make available to WRFA other services intended to help WRFA manage and further develop its business enterprise. These services vary and include consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance, and marketing.

WRFA does not enter into any commitments with the brokers for transaction levels in exchange for any services or products from brokers.

WRFA also receives marketing and other materials used in communicating with current and prospective clients from Fund families in which we invest client assets. These institutions also provide continuing education for WRFA personnel. These services are designed to assist WRFA plan and design its services for business growth. WRFA does not consider these benefits when investing client assets.

As disclosed in Item 10, WRFA is affiliated with the accounting firm WebsterRogers LLP (WR). Certain members and employees of WRFA are also partners and employees of WR. WRFA has agreements with WR partners and employees who are not otherwise involved in the business of WRFA (WR Personnel) to compensate them with a portion of the advisory fees received by WRFA for new clients in the first year of an advisory relationship. To be eligible to receive such fees, WR Personnel must also adhere to WRFA's Code of Ethics and provide referrals of accounting clients or other persons to WRFA.

Item 15 – Custody

Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. WRFA urges you to carefully review such statements and compare such official custodial records to the account statements that we provide to you. Our statements at times will vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16 – Investment Discretion

For discretionary accounts, WRFA requests that it be provided with written authority to determine which securities and the amounts of securities that are bought or sold. Any

limitations on this discretionary authority shall be included in this written authority statement. Clients change/amend these limitations as required. Such amendments shall be submitted in writing.

Item 17 – Voting Client Securities

As a matter of firm policy and practice, WRFA does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. Clients will receive applicable proxies directly from the issuer of securities held in clients' investment portfolios. WRFA will provide advice to clients regarding the clients' voting of proxies on request of the client.

In certain limited circumstances, clients have granted WRFA authority to submit corporate actions on the client's behalf. The firm documents all corporate action decisions and its affirmation that any conflicts have been addressed prior to acting.

Item 18 – Financial Information

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about WRFA's financial condition. WRFA has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients and has not been the subject of any bankruptcy proceeding.

Item 1- Cover Page

Alexander N. Rasmussen

WebsterRogers Financial Advisors, LLC

1411 Second Loop Road, Florence, SC 29505

843-665-6321

November 15, 2017

This Brochure Supplement provides information about Alexander N. Rasmussen that supplements the WebsterRogers Financial Advisors, LLC ("WRFA") Brochure. You should have received a copy of that Brochure. Please contact Dana M. Jones, Chief Compliance Officer if you did not receive WebsterRogers Financial Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Alexander N. Rasmussen is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

ALEX N. RASMUSSEN, CFA
BORN: 1971

EDUCATION:

- Graduated from the University of Wisconsin—Oshkosh with a B.B.A. in Accounting and Finance

BUSINESS BACKGROUND:

- Investment Advisor of WebsterRogers Financial Advisors, LLC from 10/2017 to present.
- Investment Advisor of WebsterRogers Financial Advisors, LLC from 08/16 to 01/2017; Investment Advisor and Chief Compliance Officer from 01/2017 to 06/2017.

- Senior Investment Officer of BMO Private Bank from 10/14 to 07/16.
- Portfolio Manager of Thrivent Financial for Lutherans from 06/04 to 10/14.

CFA - Chartered Financial Analyst Minimum Qualifications

CFA – Chartered Financial Analyst. Issued by: CFA Institute

Prerequisites/Experience Required: Candidate must meet the following requirements:

- Undergraduate degree, or
- Combination of college and full time work experience adding up to four years

Educational Requirements: Self-study program (250 hours of study for each of the three levels)

Examination Type: Three six-hour course exams

Continuing Education/Experience Requirements: None

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

Mr. Rasmussen does not have other business activities.

Item 5- Additional Compensation

Mr. Rasmussen is compensated only on as an employee of WRFA.

Item 6 - Supervision

Mr. Rasmussen provides investment advice to clients and he is supervised by Amy M. Fisher, Managing Member and Director. Mr. Rasmussen's client accounts are subject to regular review and verification that asset balances are being managed in accordance with a client's investment guidelines. Ms. Fisher can be reached at 1411 Second Loop Road, Florence, SC 29505. Telephone number: 843-665-6321.

Item 1- Cover Page

Amy Marie Fisher

WebsterRogers Financial Advisors, LLC

1411 Second Loop Road, Florence, SC 29505

843-665-6321

November 15, 2017

This Brochure Supplement provides information about Amy M. Fisher that supplements the WebsterRogers Financial Advisors, LLC ("WRFA") Brochure. You should have received a copy of that Brochure. Please contact Dana M. Jones, Chief Compliance Officer if you did not receive WebsterRogers Financial Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

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

Item 2- Educational Background and Business Experience

AMY M. FISHER, CPA, CERTIFIED FINANCIAL PLANNER ™ CFP®
BORN: 1976

EDUCATION:

- Graduated from the University of South Carolina in 1999 with a B.S. in Accounting and Finance.
- Graduated from the University of South Carolina in 2001with a Masters in Taxation.

BUSINESS BACKGROUND:

- Managing Member, Director, of WebsterRogers Financial Advisors, LLC; Partner of WebsterRogers, LLP from 01/2015 to present; Manager from 07/06 to 12/2014; Senior from 10/04 to 06/06.
- Financial Planner of WebsterRogers Financial Advisors, LLC from 01/07 to present and Member from 01/14 to present.

- Senior Accountant of PricewaterhouseCoopers from 09/01 to 09/04.

Certified Public Accountant (CPA)

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.

CFP - Certified Financial Planner Minimum Qualifications

Issued by: Certified Financial Planner Board of Standards, Inc.

Prerequisites/Experience Required: Candidate must meet the following requirements:

- A bachelor's degree (or higher) from an accredited college or university, and
- 3 years of full-time personal financial planning experience

Educational Requirements: Candidate must complete a CFP-board registered program, or hold one of the following:

- CPA
- ChFC
- Chartered Life Underwriter (CLU)
- CFA
- Ph.D. in business or economics
- Doctor of Business Administration
- Attorney's License

Examination Type: CFP Certification Examination

Continuing Education/Experience Requirements: 30 hours every 2-years

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

Ms. Fisher devotes a substantial amount of her business time to the accounting firm.

Item 5- Additional Compensation

Ms. Fisher does not have additional compensation from sources other than WRFA and the accounting firm.

Item 6 - Supervision

Ms. Fisher provides investment advice to clients and she is supervised by Dana M. Jones, Chief Compliance Officer. Ms. Fisher's client accounts are subject to regular review and verification that asset balances are being managed in accordance with a client's investment guidelines. Ms. Jones can be reached at 1411 Second Loop Road, Florence, SC 29505. Telephone number: 843-665-6321. Ms. Jones direct number is 843-665-5900, Ext. 1254.

Item 1- Cover Page

William D. Hardaway, III

WebsterRogers Financial Advisors, LLC

1411 Second Loop Road, Florence, SC 29505

843-665-6321

December 6, 2017

This Brochure Supplement provides information about William D. Hardaway, III that supplements the WebsterRogers Financial Advisors, LLC ("WRFA") Brochure. You should have received a copy of that Brochure. Please contact Dana M. Jones, Chief Compliance Officer if you did not receive WebsterRogers Financial Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about William D. Hardaway, III is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

WILLIAM D. HARDAWAY, III, CPA, PFS, CERTIFIED FINANCIAL PLANNER ™
CFP®
BORN: 1981

EDUCATION:

- Graduated from Francis Marion University in 2011 with a B.B.A. in Accounting

BUSINESS BACKGROUND:

- Investment Advisor of WebsterRogers Financial Advisors, LLC from 07/2013 to present.
- Tax Supervisor of WebsterRogers LLP from 07/2013 to present.
- Associate of Anne Marie Hanna, CPA, LLP from 06/11 to 07/13.
- Corporate Customer Intern of Sonoco, Inc from 01/10 to 05/11.

Personal Financial Specialist (PFS)

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, certificate, or permit, none of which are in inactive status; fulfill 3,000 hours of personal financial planning business experience; complete 75 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 the *Statement on Standards in Personal Financial Planning Services,* when providing personal financial planning services. 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.

Certified Public Accountant (CPA)

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.

CFP - Certified Financial Planner Minimum Qualifications

Issued by: Certified Financial Planner Board of Standards, Inc.

Prerequisites/Experience Required: Candidate must meet the following requirements:

- A bachelor's degree (or higher) from an accredited college or university, and
- 3 years of full-time personal financial planning experience

Educational Requirements: Candidate must complete a CFP-board registered program, or hold one of the following:

- CPA
- ChFC
- Chartered Life Underwriter (CLU)
- CFA
- Ph.D. in business or economics
- Doctor of Business Administration
- Attorney's License

Examination Type: CFP Certification Examination

Continuing Education/Experience Requirements: 30 hours every 2-years

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

Mr. Hardaway devotes a substantial amount of his business time to the accounting firm.

Item 5- Additional Compensation

Mr. Hardaway is compensated only as an employee of WRFA and the accounting firm.

Item 6 - Supervision

Mr. Hardaway provides investment advice to clients and he is supervised by Amy M. Fisher, Managing Member and Director. Mr. Hardaway's client accounts are subject to regular review and verification that asset balances are being managed in accordance with a client's

investment guidelines. Ms. Fisher can be reached at 1411 Second Loop Road, Florence, SC 29505. Telephone number: 843-665-6321.

Item 1- Cover Page

Drake L. Wright

WebsterRogers Financial Advisors, LLC

1411 Second Loop Road, Florence, SC 29505

843-665-6321

April 1, 2019

This Brochure Supplement provides information about Drake L. Wright that supplements the WebsterRogers Financial Advisors, LLC ("WRFA") Brochure. You should have received a copy of that Brochure. Please contact Dana M. Jones, Chief Compliance Officer if you did not receive WebsterRogers Financial Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Drake L. Wright is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

DRAKE L. WRIGHT BORN: 1989

EDUCATION:

- Graduated from Coastal Carolina University in 2015 with a B.B.A. in Finance

BUSINESS BACKGROUND:

- Retirement Consultant of WebsterRogers Financial Advisors, LLC from 02/2016 to present.
- Salesman of Florence Toyota, from 01/2016 to 02/2016.

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

Mr. Wright does not have other business activities.

Item 5- Additional Compensation

Mr. Wright is compensated only as an employee of WRFA and the accounting firm.

Item 6 - Supervision

Mr. Wright provides investment advice to clients and he is supervised by Amy M. Fisher, Managing Member and Director. Mr. Wright's client accounts are subject to regular review and verification that asset balances are being managed in accordance with a client's investment guidelines. Ms. Fisher can be reached at 1411 Second Loop Road, Florence, SC 29505. Telephone number: 843-665-6321.

Item 1- Cover Page

Jessica Renee Harrington

WebsterRogers Financial Advisors, LLC

1411 Second Loop Road, Florence, SC 29505

843-665-6321

October 17,2022

This Brochure Supplement provides information about Jessica R. Harrington that supplements the WebsterRogers Financial Advisors, LLC ("WRFA") Brochure. You should have received a copy of that Brochure. Please contact Dana M. Jones, Chief Compliance Officer if you did not receive WebsterRogers Financial Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Jessica R. Harrington is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

JESSICA R. HARRINGTON, AIFA BORN: 1976

EDUCATION:

- Graduated from Baker College in 2007 with a MBA-Business.
- Graduated from Francis Marion University in 1998 with a B.S. in Psychology.

BUSINESS BACKGROUND:

- Investment Advisor of WebsterRogers Financial Advisors, LLC from 06/2015 to present.
- Retirement Consultant of Lincoln Financial Group from 01/2007 to 05/2015.
- Relationship Banker of RBC Centura Bank from 05/2003 to 01/2007.

Accredited Investment Fiduciary Analyst (AIFA)

Designation	Accredited Investment Fiduciary Analyst
Designation Status	Currently offered and recognized by the issuing organization
Acronym	AIFA
Issuing Organization	Center for Fiduciary Studies
Prerequisites/Experience Required	AIF program graduate and meet requirements from the AIFA matrix
Educational Requirements	Three day classroom program
Examination Type	Final certification exam (closed-book)
Continuing Education/Experience Requirements	10 hours per year
Check Professional's Status Online	Online at Professional Designee Search
Investor Complaint Process	Online Designations Complaint Process
Published List of Disciplined Designees	None
Accredited By	None

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

Mrs. Harrington does not engage in other business activities.

Item 5- Additional Compensation

Mrs. Harrington does not have additional compensation from sources other than WRFA.

Item 6 - Supervision

Mrs. Harrington provides investment advice to clients and she is supervised by Amy M. Fisher, Managing Member and Director or by Dana M. Jones, Chief Compliance Officer. Mrs. Harrington's client accounts are subject to regular review and verification that asset balances are being managed in accordance with a client's investment guidelines. Ms. Fisher and Ms. Jones can be reached at 1411 Second Loop Road, Florence, SC 29505. Telephone number: 843-665-6321. Ms. Jones direct number is 843-665-5900 Ext. 1254.

Item 1- Cover Page

Carson D. Strom

WebsterRogers Financial Advisors, LLC

1411 Second Loop Road, Florence, SC 29505

843-665-6321

May 20, 2024

This Brochure Supplement provides information about Carson D. Strom that supplements the WebsterRogers Financial Advisors, LLC ("WRFA") Brochure. You should have received a copy of that Brochure. Please contact Dana M. Jones, Chief Compliance Officer if you did not receive WebsterRogers Financial Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Carson D. Strom is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

CARSON D. STROM, CFA
BORN: 1996

EDUCATION:

- Graduated from University of South Carolina
  - ✓ 2019 with a MA in Economics
  - ✓ 2018 with a BS in Accounting and Finance
-

BUSINESS BACKGROUND:

- Assistant Portfolio Manager, WebsterRogers Financial Advisors, LLC from 09/2021 to present.
- Accountant, Zion and Company, 06/2019 to 09/2021.

CFA – Chartered Financial Analyst

Issued by: CFA Institute

Prerequisites/Experience Required:

Candidate must meet one of the following requirements:

- Undergraduate degree and 4 years of professional experience involving investment decision-making, or
- 4 years qualified work experience (full time, but not necessarily investment related)

Examination Type: 3 course exams

Continuing Education/Experience Requirements: None

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

Mr. Strom is not involved in any business activities outside of his employment with WRFA.

Item 5- Additional Compensation

Mr. Strom is compensated only as an employee of WRFA. There are no arrangements where a non-client provides an economic benefit directly to Mr. Strom for providing advisory services.

Item 6 - Supervision

Mr. Strom provides investment advice to clients and he is supervised by Amy M. Fisher, Managing Member and Director. Mr. Strom's client accounts are subject to regular review and verification that asset balances are being managed in accordance with a client's investment guidelines. Ms. Fisher can be reached at 1411 Second Loop Road, Florence, SC 29505. Telephone number: 843-665-6321.

Item 1- Cover Page

William G. Miles

WebsterRogers Financial Advisors, LLC

1411 Second Loop Road, Florence, SC 29505

843-665-6321

October 14, 2024

This Brochure Supplement provides information about William G. Miles that supplements the WebsterRogers Financial Advisors, LLC ("WRFA") Brochure. You should have received a copy of that Brochure. Please contact Dana M. Jones, Chief Compliance Officer if you did not receive WebsterRogers Financial Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about William G. Miles is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

William G. Miles
BORN: 1997

EDUCATION:

- Graduated from University of South Carolina
  - ✓ 2019 with a BS in Sport and Entertainment Management

BUSINESS BACKGROUND:

- Associate Financial Advisor, WebsterRogers Financial Advisors, LLC from 08/2024 to present.
- Pharmacy Business Consultant, Smith Drug Company, 06/2023 to 08/2024.

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

Mr. Miles is not involved in any business activities outside of his employment with WRFA.

Item 5- Additional Compensation

Mr. Miles is compensated only as an employee of WRFA. There are no arrangements where a non-client provides an economic benefit directly to Mr. Miles for providing advisory services.

Item 6 - Supervision

Mr. Miles provides investment advice to clients, and he is supervised by Amy M. Fisher, Managing Member and Director. Mr. Miles' client accounts are subject to regular review and verification that asset balances are being managed in accordance with a client's investment guidelines. Ms. Fisher can be reached at 1411 Second Loop Road, Florence, SC 29505. Telephone number: 843-665-6321.

Item 1- Cover Page

Kaley Morrell

WebsterRogers Financial Advisors, LLC

1411 Second Loop Road, Florence, SC 29505

843-665-6321

November 23, 2026

This Brochure Supplement provides information about Kaley Morrell that supplements the WebsterRogers Financial Advisors, LLC ("WRFA") Brochure. You should have received a copy of that Brochure. Please contact Dana M. Jones, Chief Compliance Officer if you did not receive WebsterRogers Financial Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

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

Item 2- Educational Background and Business Experience

KALEY MORRELL, CPA
BORN: 1996

EDUCATION:

- Graduated from University of South Carolina in 2019 with a M.A. in Accounting
- Graduated from Wofford College in 2018 with a B.A. in Accounting and a B.A. in Finance

BUSINESS BACKGROUND:

- Associate Financial Advisor of WebsterRogers Financial Advisors, LLC from 08/2025 to present.
- Tax Manager of WebsterRogers LLP from 09/2019 to present.

Certified Public Accountant (CPA)

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.

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

Ms. Morrell devotes a substantial amount of her business time to the accounting firm.

Item 5- Additional Compensation

Ms. Morrell is compensated only as an employee of WRFA and the accounting firm.

Item 6 - Supervision

Ms. Morrell provides investment advice to clients and she is supervised by Amy M. Fisher, Managing Member and Director. Ms. Morrell's client accounts are subject to regular review and verification that asset balances are being managed in accordance with a client's investment guidelines. Ms. Fisher can be reached at 1411 Second Loop Road, Florence, SC 29505. Telephone number: 843-665-6321.