



FORM ADV PART 2B BROCHURE SUPPLEMENT

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This Brochure Supplement provides information about the supervised persons of Advice Only, PBC (“AdviceOnly”) who provide investment advisory services to clients, and supplements the AdviceOnly Form ADV Part 2A brochure. You should have received a copy of that brochure. If you did not receive the brochure or if you have any questions about the contents of this Brochure Supplement, please contact us at (619) 374-2261 or info@adviceonly.com.

Current versions of this Brochure Supplement, our Form ADV Part 2A brochure, Form CRS, Privacy Policy, and other disclosures are available on our website at www.adviceonly.com/disclosures.

AdviceOnly is an investment adviser registered with the United States Securities and Exchange Commission (“SEC”). Registration as an investment adviser does not imply any level of skill or training. The information in this Brochure Supplement has not been approved or verified by the SEC or by any state securities authority.

Additional information about AdviceOnly is available on the SEC’s website at www.adviserinfo.sec.gov.

AdviceOnly CRD #: 334039

Michael Anderson, CFP®

CRD# 6442256

This Brochure Supplement provides information about Michael Anderson and supplements the AdviceOnly Form ADV Part 2A brochure. Please contact us at (619) 374-2261 or info@adviceonly.com if you did not receive the brochure, or if you have any questions about the contents of this Brochure Supplement.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE:

Year of Birth: 1992

Education:

- Western Governors University, B.S., Business Management, 2017

Licensing Examinations:

- Series 7 – General Securities Representative Examination, 03/2015
- Series 63 – Uniform Securities Agent State Law Examination, 03/2015
- Series 9 – General Securities Sales Supervisor Examination, 02/2016
- Series 10 – General Securities Sales Supervisor Examination, 02/2016
- Series 66 – Uniform Combined State Law Examination, 09/2016
- SIE – Securities Industry Essentials Examination, 10/2018

Business Background:

- Advice Only, PBC, Financial Planner, 02/2025 – Present
- Hi-Way Safety, Inc., Outside Sales, 10/2024 – 02/2025
- Temecula Music Teacher, LLC, Music Teacher, 04/2024 – 10/2024
- Bubble Tech, Inc., CFO, 08/2023 – 07/2024
- Woodson Wealth Management, Wealth Manager, 10/2023 – 02/2024
- Fidelity Investments, Financial Consultant, 01/2015 – 07/2023

Professional Designations:

CFP® (Certified Financial Planner): The CERTIFIED FINANCIAL PLANNER™ (CFP®) certification is granted by the Certified Financial Planner Board of Standards, Inc. Candidates must complete an advanced course of study in financial planning, pass a comprehensive examination, have at least three years (6,000 hours) of full-time financial planning experience, agree to adhere to CFP Board's Standards of Professional Conduct, and complete 30 hours of continuing education every two years.

DISCIPLINARY INFORMATION:

There are no legal or disciplinary events to report for Michael Anderson.

OTHER BUSINESS ACTIVITIES:

Michael Anderson is not involved in any outside business activities.

ADDITIONAL COMPENSATION:

Michael Anderson does not receive any additional compensation beyond that received as a Financial Planner of AdviceOnly.

SUPERVISION:

Steven Fox, President and Chief Compliance Officer of AdviceOnly, is responsible for the supervision and oversight of Michael Anderson. Steven Fox is responsible for helping to ensure Michael Anderson adheres to the firm's policies and procedures, Code of Ethics, and applicable federal and state securities laws. Steven Fox can be reached at (619) 374-2261.

Scott Bown, CFP®, LTCCP®

CRD# 2236735

This Brochure Supplement provides information about Scott Bown and supplements the AdviceOnly Form ADV Part 2A brochure. Please contact us at (619) 374-2261 or info@adviceonly.com if you did not receive the brochure, or if you have any questions about the contents of this Brochure Supplement.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE:

Year of Birth: 1965

Education:

- University of Charleston, MBA, Organizational Change, 2010
- Penn State University, B.S., Finance, 1987

Licensing Examinations:

- Series 63 – Uniform Securities Agent State Law Examination, 06/1992
- Series 7 – General Securities Representative Examination, 08/1992
- Series 66 – Uniform Combined State Law Examination, 12/2003
- SIE – Securities Industry Essentials Examination, 10/2018

Business Background:

- Advice Only, PBC (dba Caregivers Resource Group), Financial Planner, 02/2025 – Present
- FamilyCare Clarity, Owner, 08/2020 – Present
- Bown Advisory Consulting, Owner, 11/2021 – 12/2023
- Origin Financial, Financial Advisor, 12/2021 – 09/2023
- Vanguard, Sales/Client Service, 09/2012 – 09/2021

Professional Designations:

CFP® (Certified Financial Planner): The CERTIFIED FINANCIAL PLANNER™ (CFP®) certification is granted by the Certified Financial Planner Board of Standards, Inc. Candidates must complete an advanced course of study in financial planning, pass a comprehensive examination, have at least three years (6,000 hours) of full-time financial planning experience, agree to adhere to CFP Board's Standards of Professional Conduct, and complete 30 hours of continuing education every two years.

LTCCP® (Long-Term Care Claims Professional): The LTCCP® (Long-Term Care Claims Professional) certification is awarded by LTC Claims Training, LLC. The program educates long-term care providers and professional advisors on how to work effectively on behalf of clients with long-term care insurance at the time of claim. Candidates must complete a comprehensive course covering LTC insurance claims processes, benefit eligibility, policy definitions, and provider requirements, and pass a web-based examination. LTCCP® designees are subject to annual renewal requirements and usage standards.

DISCIPLINARY INFORMATION:

There are no legal or disciplinary events to report for Scott Bown.

OTHER BUSINESS ACTIVITIES:

Scott Bown is the owner of Bowndree ECommerce LLC (dba FamilyCare Clarity), which provides access to educational content and resources for a community of caregivers. This activity takes approximately 15% of his time. FamilyCare Clarity and Caregivers Resource Group may refer clients to each other.

ADDITIONAL COMPENSATION:

Scott Bown does not receive any additional compensation beyond that received as a Financial Planner of AdviceOnly.

SUPERVISION:

Steven Fox, President and Chief Compliance Officer of AdviceOnly, is responsible for the supervision and oversight of Scott Bown. Steven Fox is responsible for helping to ensure Scott Bown adheres to the firm's policies and procedures, Code of Ethics, and applicable federal and state securities laws. Steven Fox can be reached at (619) 374-2261.

Audrey Emerson, CFP®

CRD# 7626776

This Brochure Supplement provides information about Audrey Emerson and supplements the AdviceOnly Form ADV Part 2A brochure. Please contact us at (619) 374-2261 or info@adviceonly.com if you did not receive the brochure, or if you have any questions about the contents of this Brochure Supplement.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE:

Year of Birth: 1994

Education:

- Northwestern University, M.S., Leadership for Creative Enterprises, 2022
- University of Southern California, B.S., Film Critical Studies, 2017

Licensing Examinations:

- Series 65 – Uniform Investment Adviser Law Examination, 08/2022

Business Background:

- Advice Only, PBC (dba Cents of Joy), Financial Planner, 03/2025 – Present
- Cultivating Wealth, Financial Advisor, 04/2023 – 03/2025
- Cultivating Wealth, Associate Financial Planner, 04/2021 – 03/2023
- Netflix (Pro Unlimited), Associate Producer, 07/2019 – 03/2021

Professional Designations:

CFP® (Certified Financial Planner): The CERTIFIED FINANCIAL PLANNER™ (CFP®) certification is granted by the Certified Financial Planner Board of Standards, Inc. Candidates must complete an advanced course of study in financial planning, pass a comprehensive examination, have at least three years (6,000 hours) of full-time financial planning experience, agree to adhere to CFP Board's Standards of Professional Conduct, and complete 30 hours of continuing education every two years.

DISCIPLINARY INFORMATION:

There are no legal or disciplinary events to report for Audrey Emerson.

OTHER BUSINESS ACTIVITIES:

Audrey Emerson is not involved in any outside business activities.

ADDITIONAL COMPENSATION:

Audrey Emerson does not receive any additional compensation beyond that received as a Financial Planner of AdviceOnly.

SUPERVISION:

Steven Fox, President and Chief Compliance Officer of AdviceOnly, is responsible for the supervision and oversight of Audrey Emerson. Steven Fox is responsible for helping to ensure Audrey Emerson adheres to the firm's policies and procedures, Code of Ethics, and applicable federal and state securities laws. Steven Fox can be reached at (619) 374-2261.

Steven Fox, CFP®, EA

CRD# 6379590

This Brochure Supplement provides information about Steven Fox and supplements the AdviceOnly Form ADV Part 2A brochure. Please contact us at (619) 374-2261 or info@adviceonly.com if you did not receive the brochure, or if you have any questions about the contents of this Brochure Supplement.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE:

Year of Birth: 1986

Education:

- San Diego State University, B.S., Financial Services, 2016
- San Diego State University, Certificate in Personal Financial Planning, 2016

Licensing Examinations:

- Series 65 – Uniform Investment Adviser Law Examination, 01/2016

Business Background:

- Advice Only, PBC, President/Chief Compliance Officer, 10/2024 – Present
- Next Gen Tax Prep, Co-Founder/Partnership Manager, 01/2024 – 12/2025
- Next Gen Financial Planning, President/Financial Planner, 01/2016 – 08/2024
- Curo Financial Planning, Financial Planning Assistant, 07/2014 – 12/2015
- United States Marine Corps, Sergeant, 09/2004 – 01/2013

Professional Designations:

CFP® (Certified Financial Planner): The CERTIFIED FINANCIAL PLANNER™ (CFP®) certification is granted by the Certified Financial Planner Board of Standards, Inc. Candidates must complete an advanced course of study in financial planning, pass a comprehensive examination, have at least three years (6,000 hours) of full-time financial planning experience, agree to adhere to CFP Board's Standards of Professional Conduct, and complete 30 hours of continuing education every two years.

EA (Enrolled Agent): An Enrolled Agent (EA) is a federally-authorized tax practitioner who has earned the privilege of representing taxpayers before the Internal Revenue Service by either passing a three-part comprehensive IRS test or through experience as a former IRS employee. Enrolled agents must complete 72 hours of continuing education every three years. The EA credential is the highest credential awarded by the IRS.

DISCIPLINARY INFORMATION:

There are no legal or disciplinary events to report for Steven Fox.

OTHER BUSINESS ACTIVITIES:

Steven Fox is a minority owner and Board Member of GPN Alliance, a member-owned corporation, which owns and manages the Garrett Planning Network. This activity amounts to less than 10% of his time per month. Steven Fox is a Co-Founder, Board Member, Secretary, and Treasurer of Advice Only Planners Association, PBC. The organization supports the advice-only planning community. This activity amounts to less than 10% of his time per month.

ADDITIONAL COMPENSATION:

Steven Fox does not receive any additional compensation beyond that received as President and Chief Compliance Officer of AdviceOnly.

SUPERVISION:

As President and Chief Compliance Officer of AdviceOnly, Steven Fox's advisory activities are overseen through periodic compliance reviews conducted by Kingston Hollman, our compliance consultant, to ensure adherence to the firm's Code of Ethics and applicable federal and state securities laws. Kingston Hollman can be reached at (619) 374-2261.

Michael Hart, CFP®

CRD# 6491261

This Brochure Supplement provides information about Michael Hart and supplements the AdviceOnly Form ADV Part 2A brochure. Please contact us at (619) 374-2261 or info@adviceonly.com if you did not receive the brochure, or if you have any questions about the contents of this Brochure Supplement.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE:

Year of Birth: 1982

Education:

- University of Maine at Presque Isle, B.A., Liberal Arts (Accounting minor), 2023

Licensing Examinations:

- Series 65 – Uniform Investment Adviser Law Examination, 02/2022

Business Background:

- Advice Only, PBC (dba Open Book FP), Financial Planner, 03/2025 – Present
- Franklin Retirement Solutions (Brookstone Capital Management RIA), Planning Specialist, 11/2019 – 02/2025
- TFG Wealth Management, Paraplanner, 08/2019 – 10/2019
- TD Bank, Assistant Store Manager/Financial Services Associate, 01/2016 – 07/2019
- Citizens Bank, Licensed Banker, 05/2015 – 11/2015

Professional Designations:

CFP® (Certified Financial Planner): The CERTIFIED FINANCIAL PLANNER™ (CFP®) certification is granted by the Certified Financial Planner Board of Standards, Inc. Candidates must complete an advanced course of study in financial planning, pass a comprehensive examination, have at least three years (6,000 hours) of full-time financial planning experience, agree to adhere to CFP Board's Standards of Professional Conduct, and complete 30 hours of continuing education every two years.

DISCIPLINARY INFORMATION:

There are no legal or disciplinary events to report for Michael Hart.

OTHER BUSINESS ACTIVITIES:

Michael Hart provides tutoring for students studying for the CFP® examination. This activity takes less than 10% of his time.

ADDITIONAL COMPENSATION:

Michael Hart does not receive any additional compensation beyond that received as a Financial Planner of AdviceOnly.

SUPERVISION:

Steven Fox, President and Chief Compliance Officer of AdviceOnly, is responsible for the supervision and oversight of Michael Hart. Steven Fox is responsible for helping to ensure Michael Hart adheres to the firm's policies and procedures, Code of Ethics, and applicable federal and state securities laws. Steven Fox can be reached at (619) 374-2261.

Luca Rassenti

CRD# 8212777

This Brochure Supplement provides information about Luca Rassenti and supplements the AdviceOnly Form ADV Part 2A brochure. Please contact us at (619) 374-2261 or info@adviceonly.com if you did not receive the brochure, or if you have any questions about the contents of this Brochure Supplement.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE:

Year of Birth: 1984

Education:

- Thunderbird School of Global Management, MBA, 2012
- University of Arizona, B.S., Systems Engineering, 2007

Licensing Examinations:

- Series 65 – Uniform Investment Adviser Law Examination, 11/2025

Business Background:

- Advice Only, PBC (dba Diverso Advisors), Financial Planner, 01/2026 – Present
- Self Employed, Institutional Financial Consulting, 12/2024 – Present
- Treasure Technology, Director, 10/2021 – 12/2024
- Iowa Public Employees Retirement Systems, Investment Officer, 10/2020 – 10/2021
- Public Retirement Association of New Mexico, Director, 01/2020 – 10/2020

DISCIPLINARY INFORMATION:

There are no legal or disciplinary events to report for Luca Rassenti.

OTHER BUSINESS ACTIVITIES:

Luca Rassenti operates a self-employed consulting practice focused on institutional investment management. This activity takes less than 10% of his time.

ADDITIONAL COMPENSATION:

Luca Rassenti does not receive any additional compensation beyond that received as a Financial Planner of AdviceOnly.

SUPERVISION:

Steven Fox, President and Chief Compliance Officer of AdviceOnly, is responsible for the supervision and oversight of Luca Rassenti. Steven Fox is responsible for helping to ensure Luca Rassenti adheres to the firm's policies and procedures, Code of Ethics, and applicable federal and state securities laws. Steven Fox can be reached at (619) 374-2261.