

Newfront Retirement Services, Inc.

Firm CRD# 167641

Abiy Fisseha, CFP

777 Mariners Island Blvd
Suite 250
San Mateo, CA 94404
Phone: (415) 483-7766

FORM ADV PART 2B BROCHURE SUPPLEMENT

<http://www.newfrontretirement.com>

February 25, 2025

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Additional information about the above named representatives is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Name: Abiy Fisseha, CFP

CRD #: 2873249

Year Born: 1967

Education:

- University of California East Bay, BS Business Administration - Finance Focus, 1999
- New York University, Certificate Financial Planning, 2013

Business Experience:

- Newfront Retirement Services, Inc., Retirement Plan Adviser, 2/2017 - Present
- ABD Insurance and Financial Services, Inc., Retirement Plan Adviser, 2/2017 - Present
- Milliman, Benefits Consultant, 3/2005 - 1/2017

Certifications: **CFP**

Certified Financial Planner (CFP®)

The CFP® -certification is granted by Certified Financial Planner Board of Standards, Inc. (CFP Board). To attain the certification, a candidate must complete the required educational, examination and experience requirements set forth by CFP Board. Certain designations, such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP Certification Examination. The Examination tests the candidate's ability to apply financial planning knowledge to client situations. The 10-hour exam is divided into three separate sessions over a 2 day period. At least 3 years of qualifying full-time work experience are required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process.

Item 3 Disciplinary Information

Mr. Fisseha does not have any reportable disciplinary events to disclose. Clients may visit the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov to review the disciplinary history of each of the firm's investment adviser representatives.

Item 4 Other Business Activities

Abiy is not actively engaged in any other business or occupation (investment-related or otherwise) beyond his capacity as a Retirement Plan Adviser of Newfront Retirement Services, Inc. Moreover, Mr. Fisseha does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

Abiy Fisseha does not receive any additional compensation beyond that received as a Retirement Plan Adviser of Newfront Retirement Services, Inc.

Item 6 Supervision

Mr. Fisseha is supervised by Joni Jennings, Chief Compliance Officer and Christian Bretz, Principal. Questions related to the activities of the firm may be directed to Ms. Jennings or Mr. Bretz at the phone number listed on the cover of this brochure supplement.

Newfront Retirement Services, Inc.

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Ali Ahmadi

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Item 2 Educational Background and Business Experience

Name: Ali Ahmadi

CRD #: 7203941

Year Born: 1995

Education:

- California Polytechnic State University - San Luis Obispo, BA Political Science, 2017

Business Experience:

- Newfront Retirement Services, Inc., Retirement Plan Adviser, 7/2018 - Present
- ABD Insurance and Financial Services, Inc., Retirement Plan Adviser, 07/2018 - Present
- PPS, Intern, 2/2016 - 11/2017

Item 3 Disciplinary Information

Mr. Ahmadi does not have any reportable disciplinary events to disclose. Clients may visit the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov to review the disciplinary history of each of the firm's investment adviser representatives.

Item 4 Other Business Activities

Ali Ahmadi is not actively engaged in any other business or occupation (investment-related or otherwise) beyond his capacity as a Retirement Plan Adviser of Newfront Retirement Services, Inc. Moreover, Mr. Ahmadi does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

Ali Ahmadi does not receive any additional compensation beyond that received as a Retirement Plan Adviser of Newfront Retirement Services, Inc.

Item 6 Supervision

Mr. Ahmadi is supervised by Joni Jennings, Chief Compliance Officer and Christian Bretz, Principal. Questions related to the activities of the firm may be directed to Ms. Jennings or Mr. Bretz at the phone number listed on the cover of this brochure supplement.

Newfront Retirement Services, Inc.

Firm CRD# 167641

Brandon Buckley

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Item 2 Educational Background and Business Experience

Name: Brandon Buckley

CRD # 8031802

Year Born: 1998

Education:

- Santa Clara University, BS Political Science, 2020
- Santa Clara University, MS Marketing, 2021

Business Experience:

- Newfront Retirement Services, Inc., Retirement Plan Adviser, 1/2025 - Present
- Salesforce, Account Executive, 7/2023 - 1/2025
- Rollworks, a division of Nextroll, Sales Development Representative / Account Executive, 6/2021 - 7/2023

Item 3 Disciplinary Information

Mr. Buckley does not have any reportable disciplinary events to disclose. Clients may visit the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov to review the disciplinary history of each of the firm's investment adviser representatives.

Item 4 Other Business Activities

Brandon Buckley is not actively engaged in any other business or occupation (investment-related or otherwise) beyond his capacity as a Retirement Plan Adviser of Newfront Retirement Services, Inc. Moreover, Mr. Buckley does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

Brandon Buckley does not receive any additional compensation beyond that received as a Retirement Plan Adviser of Newfront Retirement Services, Inc.

Item 6 Supervision

Mr. Buckley is supervised by Joni Jennings, Chief Compliance Officer and Christian Bretz, Principal. Questions related to the activities of the firm may be directed to Ms. Jennings or Mr. Bretz at the phone number listed on the cover of this brochure supplement.

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Firm CRD# 167641

Byron Pogir, CPFA

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Item 2 Educational Background and Business Experience

Name: Byron Pogir, CPFA

CRD #: 3094542

Year Born: 1969

Education:

- University of Texas at Austin, BS Mechanical Engineering, 1992

Business Background:

- Newfront Retirement Services, Inc., Retirement Plan Adviser, 5/2024 - Present
- Global Retirement Partners, LLC, Investment Adviser Representative, 3/2019 - 4/2024
- LPL Financial, LLC, Registered Representative, 1/2019 - 2/2024
- Legacy Employee Benefits, Consulting Partner, 3/2015 - 11/2018
- Pogir Group Employee Benefits, Director, 4/2006 - 2/2015

Certifications: CPFA

Certified Plan Fiduciary Advisor (CPFA)

The CPFA designation demonstrates an individual's knowledge, expertise and commitment to working with retirement plans. Plan advisers who earn their CPFA demonstrate the expertise required to act as a plan fiduciary or help plan fiduciaries manage their roles and responsibilities. To receive the CPFA designation, individuals must successfully pass the CPFA Examination. In order to maintain the CPFA designation, the individual must complete 20 continuing education credits bi-annually. The certification is administered by the National Association of Plan Advisers.

Item 3 Disciplinary Information

Mr. Pogir does not have any reportable disciplinary events to disclose. Clients may visit the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov to review the disciplinary history of each of the firm's investment adviser representatives.

Item 4 Other Business Activities

Byron Pogir is not actively engaged in any other business or occupation (investment-related or otherwise) beyond his capacity as a Retirement Plan Adviser of Newfront Retirement Services, Inc. Moreover, Mr. Pogir does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

Byron Pogir does not receive any additional compensation beyond that received as a Retirement Plan Adviser of Newfront Retirement Services, Inc.

Item 6 Supervision

Mr. Pogir is supervised by Joni Jennings, Chief Compliance Officer and Christian Bretz, Principal. Questions related to the activities of the firm may be directed to Ms. Jennings or Mr. Bretz at the phone number listed on the cover of this brochure supplement.

Newfront Retirement Services, Inc.

Firm CRD# 167641

Christian M. Bretz

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Item 2 Educational Background and Business Experience

Name: Christian M. Bretz, Principal

CRD #: 2903250

Year Born: 1974

Education:

- California Polytechnic State University, San Luis Obispo, Bachelor of Science, Business Administration, 1996

Business Experience:

- Newfront Retirement Services, Inc., Principal/Investment Advisory Representative, 5/2013 - Present
- ABD Insurance and Financial Services, Inc., Director of Investments and Operations, 7/2012 - Present

Item 3 Disciplinary Information

Mr. Bretz does not have any reportable disciplinary events to disclose. Clients may visit the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov to review the disciplinary history of each of the firm's investment adviser representatives.

Item 4 Other Business Activity

Mr. Bretz is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Bretz for insurance related activities. This presents a conflict of interest because Mr. Bretz may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 5 Additional Compensation

Please refer to Item 4 regarding outside activities and additional compensation.

Item 6 Supervision

Mr. Bretz's activities are monitored and supervised by Joni Jennings, Chief Compliance Officer. Questions related to the activities of the firm may be directed to Ms. Jennings or Mr. Bretz at the phone number listed on the cover of this brochure supplement.

Newfront Retirement Services, Inc.

Firm CRD# 167641

Christopher J. Call, CFP

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Item 2 Educational Background and Business Experience

Name: Christopher J. Call, CFP - Principal

CRD #: 3061592

Year Born: 1972

Education:

- University of Utah, Bachelor of Science Business Management, 1995

Business Experience:

- Newfront Retirement Services, Inc., Retirement Plan Adviser, 5/2013 - Present
- ABD Insurance and Financial Services, Inc., Retirement Plan Adviser, 7/2012 - Present

Certifications: **CFP**

Certified Financial Planner (CFP®)

The CFP® -certification is granted by Certified Financial Planner Board of Standards, Inc. (CFP Board). To attain the certification, a candidate must complete the required educational, examination and experience requirements set forth by CFP Board. Certain designations, such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. The Examination tests the candidate's ability to apply financial planning knowledge to client situations. The 10-hour exam is divided into three separate sessions over a 2 day period. At least 3 years of qualifying full-time work experience are required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process.

Item 3 Disciplinary Information

Mr. Call does not have any reportable disciplinary events to disclose. Clients may visit the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov to review the disciplinary history of each of the firm's investment adviser representatives.

Item 4 Other Business Activity

Christopher Call has a minority interest in ABD Insurance and Financial Services, Inc. ("AIF"), an employee benefits consulting firm that is also an insurance agency. Mr. Call may receive additional compensation in his capacity as an owner of AIF.

Item 5 Additional Compensation

Please refer to Item 4 regarding outside activities and additional compensation.

Item 6 Supervision

Mr. Call is the Managing Principal of the firm and maintains the responsibility to supervise its ongoing operation. This supervision extends to the ongoing review of the firm's business practices and monitoring the advice given to clients. Mr. Call's activities are monitored and supervised by the Firm's

Board of Directors with the assistance of Gregory Kaplan, President, in accordance with the Firm's Compliance and Procedures Manual. Mr. Kaplan can be reached at the phone number listed on the cover of this brochure supplement.

Newfront Retirement Services, Inc.

Firm CRD# 167641

Clay Stafford

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Item 2 Educational Background and Business Experience

Name: Clay Stafford

CRD #: 4559932

Year Born: 1972

Education:

- Indiana University, Bachelor of Science, Mathematics/Secondary Education, 1996

Business Experience:

- Newfront Retirement Services, Inc., Retirement Plan Adviser, 12/2014 - Present
- ABD Insurance and Financial Services, Inc., Retirement Plan Adviser, 07/2012 - Present

Item 3 Disciplinary Information

Mr. Stafford does not have any reportable disciplinary events to disclose. Clients may visit the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov to review the disciplinary history of each of the firm's investment adviser representatives.

Item 4 Other Business Activity

Clay Stafford is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Stafford for insurance related activities. This presents a conflict of interest because Mr. Stafford may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 5 Additional Compensation

Please refer to Item 4 regarding outside activities and additional compensation.

Item 6 Supervision

Mr. Stafford is supervised by Joni Jennings, Chief Compliance Officer and Christian Bretz, Principal. Questions related to the activities of the firm may be directed to Ms. Jennings or Mr. Bretz at the phone number listed on the cover of this brochure supplement.

Newfront Retirement Services, Inc.

Firm CRD# 167641

Curtis Fugate

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Additional information about the above named representative is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Name: Curtis Fugate

CRD #: 7445521

Year of Birth: 1987

Education:

- California State University-Sacramento, BA Mathematics, 2012

Business Experience:

- Newfront Retirement Services, Inc., Retirement Plan Adviser, 8/2021 - Present
- ABD Insurance and Financial Services, Inc., Retirement Plan Adviser, 8/2021 - Present
- Newport Group, Client Service Manager, 6/2015 - 8/2021

Item 3 Disciplinary Information

Mr. Fugate does not have any reportable disciplinary events to disclose. Clients may visit the SEC's Investment Adviser Public disclosure website at www.adviserinfo.sec.gov to review the disciplinary history of each of the firm's investment adviser representatives.

Item 4 Other Business Activities

Curtis Fugate is not actively engaged in any other business or occupation (investment-related or otherwise) beyond his capacity as a Retirement Plan Adviser of Newfront Retirement Services, Inc. Moreover, Mr. Fugate does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

Curtis Fugate does not receive any additional compensation beyond that received as a Retirement Plan Adviser of Newfront Retirement Services, Inc.

Item 6 Supervision

Mr. Fugate is supervised by Joni Jennings, Chief Compliance Officer and Christian Bretz, Principal. Questions related to the activities of the firm may be directed to Ms. Jennings or Mr. Bretz at the phone number listed on the cover of this brochure supplement.

Newfront Retirement Services, Inc.

Firm CRD# 167641

Dean Becker

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Item 2 Educational Background and Business Experience

Name: Dean Becker

CRD #: 3140997

Year of Birth: 1967

Education:

- Washington State University, Bachelor's degree, Business Administration, Finance, 1989

Business Experience:

- Newfront Retirement Services, Inc., Retirement Plan Adviser, 6/2021 - Present
- ABD Insurance and Financial Services, Inc., Retirement Plan Adviser, 06/2021 - Present
- Human Interest, Director of Retirement Administration, 6/2020 - 2/2021
- Franklin Templeton Investments, Director, Manager, 9/1998 - 1/2020

Item 3 Disciplinary Information

Mr. Becker does not have any reportable disciplinary events to disclose. Clients may visit the SEC's Investment Adviser Public disclosure website at www.adviserinfo.sec.gov to review the disciplinary history of each of the firm's investment adviser representatives.

Item 4 Other Business Activities

Dean Becker is not actively engaged in any other business or occupation (investment-related or otherwise) beyond his capacity as Investment Adviser Representative of Newfront Retirement Services, Inc. Moreover, Mr. Becker does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

Dean Becker does not receive any additional compensation beyond that received as an Investment Adviser Representative of Newfront Retirement Services, Inc.

Item 6 Supervision

Mr. Becker is supervised by Joni Jennings, Chief Compliance Officer and Christian Bretz, Principal. Questions related to the activities of the firm may be directed to Ms. Jennings or Mr. Bretz at the phone number listed on the cover of this brochure supplement.

Newfront Retirement Services, Inc.

Firm CRD# 167641

Edwin "Ted" Wilson, CFA

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Item 2 Educational Background and Business Experience

Name: Edwin Wilson, CFA

CRD #: 6248253

Year of Birth: 1992

Education:

- James Madison University, BBA Finance, 2014

Business Experience:

- Newfront Retirement Services, Inc. Retirement Adviser, 11/2021 - Present
- ABD Insurance and Financial Services, Inc., Retirement Plan Adviser, 11/2021 - Present
- The Vanguard Group, Inc., Registered Representative, 9/2014 - 12/2021

Certifications: CFA

The Chartered Financial Analyst (CFA®) and Certification Mark (collectively, the "CFA marks") are professional certification marks granted in the United States and internationally by the CFA Institute.

The Chartered Financial Analyst® (CFA®) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 150,000 CFA charterholders working in more than 140 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

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

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

Global Recognition

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

Additionally, regulatory bodies in over 30 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

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

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

Item 3 Disciplinary Information

Mr. Wilson does not have any reportable disciplinary events to disclose. Clients may visit the SEC's Investment Adviser Public disclosure website at www.adviserinfo.sec.gov to review the disciplinary history of each of the firm's investment adviser representatives.

Item 4 Other Business Activities

Edwin Wilson is not actively engaged in any other business or occupation (investment-related or otherwise) beyond his capacity as an Investment Adviser Representative of Newfront Retirement Services, Inc. Moreover, Mr. Wilson does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

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Item 6 Supervision

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Newfront Retirement Services, Inc.

Firm CRD# 167641

Gregory Kaplan, CFA

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Item 2 Educational Background and Business Experience

Name: Gregory Kaplan, CFA

CRD #: 7695762

Year Born: 1985

Education:

- University of Michigan - Ross School of Business, BA Business - Finance, 2008

Business Experience:

- Newfront Retirement Services, Inc., President/Retirement Plan Adviser, 10/2022 - Present
- ABD Insurance and Financial Services, Inc., Retirement Plan Adviser, 10/2022 - Present
- Specialized Bicycle Components, Inc, VP of Strategic Finance and Operations, 1/2017 - 10/2022
- Microsoft Corporation, Senior Manager, 7/2008 - 12/2016

Certifications: CFA

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Item 3 Disciplinary Information

Mr. Kaplan does not have any reportable disciplinary events to disclose. Clients may visit the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov to review the disciplinary history of each of the firm's investment adviser representatives.

Item 4 Other Business Activities

Gregory Kaplan is not actively engaged in any other business or occupation (investment-related or otherwise) beyond his capacity as President of Newfront Retirement Services, Inc. Moreover, Mr. Kaplan does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

Gregory Kaplan does not receive any additional compensation beyond that received as President of Newfront Retirement Services, Inc.

Item 6 Supervision

Mr. Kaplan is supervised by Joni Jennings, Chief Compliance Officer and Christian Bretz, Principal. Questions related to the activities of the firm may be directed to Ms. Jennings or Mr. Bretz at the phone number listed on the cover of this brochure supplement.

Newfront Retirement Services, Inc.

Firm CRD# 167641

Jacob "Jake" Daly

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Phone: (415) 483-7766

FORM ADV PART 2B BROCHURE SUPPLEMENT

<http://www.newfrontretirement.com>

February 25, 2025

This brochure supplement provides information about the above named representatives that supplements the Newfront Retirement Services, Inc. Brochure. You should have received a copy of that Brochure. Please contact us at the telephone number or email address listed on this cover page if did not receive Newfront Retirement Services, Inc.'s Brochure or if you have any questions about the contents of this supplement.

Additional information about the above named representatives is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Name: Jacob Daly

CRD # 6014986

Year Born: 1987

Education:

- United States Air Force Academy, Economics, Attended 2005 - 2007
- Sonoma State University, BS Business Administration, Finance, 2010

Business Experience:

- Newfront Retirement Services, Inc., Retirement Plan Adviser, 7/2020 - Present
- ABD Insurance and Financial Services, Inc., Retirement Plan Adviser, 7/2020 - Present
- ABD Retirement Services, Inc., Registered Representative, 7/2020 - 8/2021
- Great-West Financial, Internal Relationship Manager, 1/2019 - 7/2020
- Marsh & McLennan Agency, Client Manager, 6/2015 - 12/2018
- SagePoint Financial, Inc. Client Manager, 6/2015 - 12/2018

Item 3 Disciplinary Information

Mr. Daly does not have any reportable disciplinary events to disclose. Clients may visit the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov to review the disciplinary history of each of the firm's investment adviser representatives.

Item 4 Other Business Activities

Jacob Daly is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Daly for insurance related activities. This presents a conflict of interest because Mr. Daly may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 5 Additional Compensation

Please refer to Item 4 regarding outside activities and additional compensation.

Item 6 Supervision

Mr. Daly is supervised by Joni Jennings, Chief Compliance Officer and Christian Bretz, Principal. Questions related to the activities of the firm may be directed to Ms. Jennings or Mr. Bretz at the phone number listed on the cover of this brochure supplement.

Newfront Retirement Services, Inc.

Firm CRD# 167641

Jennifer Sommerville

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FORM ADV PART 2B BROCHURE SUPPLEMENT

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May 22, 2025

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Additional information about the above named representatives is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Name: Jennifer Sommerville

CRD #: 6417836

Year Born: 1991

Education:

- California State University, Chico, BS Business Administration, 2013

Business Experience:

- Newfront Retirement Services, Manager, Client Success, 4/2023 - Present
- Newfront Retirement Services, Senior Conversion and Onboarding Manager, 3/2022 - 4/2023
- Newfront Retirement Services, Conversion and Onboarding Manager, 9/2020 - 3/2022
- Newport Group, Senior Conversion Consultant, 3/2020 - 9/2020
- Newport Group, Conversion Consultant, 9/2017 - 3/2020
- Franklin Templeton, Sales Territory Coordinator, 7/2015 - 9/2017
- Franklin Templeton, Transfer Agent Associate, 11/2014 - 7/2015

Item 3 Disciplinary Information

Ms. Sommerville does not have any reportable disciplinary events to disclose. Clients may visit the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov to review the disciplinary history of each of the firm's investment adviser representatives.

Item 4 Other Business Activities

Jennifer Sommerville is not actively engaged in any other business or occupation (investment-related or otherwise) beyond her capacity as a Manager, Client Success of Newfront Retirement Services, Inc. Moreover, Ms. Sommerville does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

Jennifer Sommerville does not receive any additional compensation beyond that received as Manager, Client Success of Newfront Retirement Services, Inc.

Item 6 Supervision

Ms. Sommerville is supervised by Joni Jennings, Chief Compliance Officer and Christian Bretz, Principal. Questions related to the activities of the firm may be directed to Ms. Jennings or Mr. Bretz at the phone number listed on the cover of this brochure supplement.

Newfront Retirement Services, Inc.

Firm CRD# 167641

Jeremy R. Stoker

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FORM ADV PART 2B BROCHURE SUPPLEMENT

<http://www.newfrontretirement.com>

February 25, 2025

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Additional information about the above named representatives is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Name: Jeremy R. Stoker

CRD #: 6893175

Year Born: 1983

Education:

- BYU, Bachelor of Arts, Double Major in Linguistics and Marketing, Minor in Business Finance, 2009

Business Experience:

- Newfront Retirement Services, Inc. Retirement Plan Adviser, 3/2019 - Present
- ABD Insurance and Financial Services, Inc., Retirement Plan Adviser, 12/2017 - Present
- ABD Retirement Services, Inc., Registered Representative, 3/2018 - 8/2021

Item 3 Disciplinary Information

Mr. Stoker does not have any reportable disciplinary events to disclose. Clients may visit the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov to review the disciplinary history of each of the firm's investment adviser representatives.

Item 4 Other Business Activities

Jeremy R. Stoker is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Stoker for insurance related activities. This presents a conflict of interest because Mr. Stoker may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 5 Additional Compensation

Please refer to Item 4 regarding outside activities and additional compensation.

Item 6 Supervision

Mr. Stoker is supervised by Joni Jennings, Chief Compliance Officer and Christian Bretz, Principal. Questions related to the activities of the firm may be directed to Ms. Jennings or Mr. Bretz at the phone number listed on the cover of this brochure supplement.

Newfront Retirement Services, Inc.

Firm CRD# 167641

Justin McAdams

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Additional information about the above named representatives is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Name: Justin McAdams

CRD #: 6235900

Year Born: 1989

Education:

- University of California, Davis, Bachelor of Arts Economics/Political Science, 2012

Business Experience:

- Newfront Retirement Services, Inc., Retirement Plan Adviser, 2/2015 - Present
- ABD Insurance and Financial Services, Inc., Retirement Plan Adviser, 1/2013 - Present
- ABD Retirement Services, Inc., Registered Representative, 12/2014 - 8/2021

Item 3 Disciplinary Information

Mr. McAdams does not have any reportable disciplinary events to disclose. Clients may visit the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov to review the disciplinary history of each of the firm's investment adviser representatives.

Item 4 Other Business Activity

Justin McAdams is not actively engaged in any other business or occupation (investment-related or otherwise) beyond his capacity as Investment Adviser Representative of Newfront Retirement Services, Inc. Moreover, Mr. McAdams does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

Justin McAdams does not receive any additional compensation beyond that received as an Investment Adviser Representative of Newfront Retirement Services, Inc.

Item 6 Supervision

Mr. McAdams is supervised by Joni Jennings, Chief Compliance Officer and Christian Bretz, Principal. Questions related to the activities of the firm may be directed to Ms. Jennings or Mr. Bretz at the phone number listed on the cover of this brochure supplement.

Newfront Retirement Services, Inc.

Firm CRD# 167641

Lynn McCaffery

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Additional information about the above named representative is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Name: Lynn McCaffery

CRD #: 7381232

Year of Birth: 1972

Education:

- Lynn McCaffery has no formal educational background

Business Experience:

- Newfront Retirement Services, Inc., Retirement Plan Adviser, 4/2021 - Present
- ABD Insurance and Financial Services, Inc., Retirement Plan Adviser, 4/2021 - Present
- ABD Retirement Services, Inc., Registered Representative, 6/2021 - 8/2021
- Equitable, Retirement Plan Account Manager, 11/2015 - 4/2021

Item 3 Disciplinary Information

Ms. McCaffery does not have any reportable disciplinary events to disclose. Clients may visit the SEC's Investment Adviser Public disclosure website at www.adviserinfo.sec.gov to review the disciplinary history of each of the firm's investment adviser representatives.

Item 4 Other Business Activities

Lynn McCaffery is not actively engaged in any other business or occupation (investment-related or otherwise) beyond her capacity as Investment Adviser Representative of Newfront Retirement Services, Inc. Moreover, Ms. McCaffery does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

Lynn McCaffery does not receive any additional compensation beyond that received as an Investment Adviser Representative of Newfront Retirement Services, Inc.

Item 6 Supervision

Ms. McCaffery is supervised by Joni Jennings, Chief Compliance Officer and Christian Bretz, Principal. Questions related to the activities of the firm may be directed to Ms. Jennings or Mr. Bretz at the phone number listed on the cover of this brochure supplement.

Newfront Retirement Services, Inc.

Firm CRD# 167641

Marcos Pastrana

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FORM ADV PART 2B BROCHURE SUPPLEMENT

<http://www.newfrontretirement.com>

February 25, 2025

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Additional information about the above named representatives is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Name: Marcos Pastrana

CRD #: 3103169

Year Born: 1967

Education:

- University of Phoenix, BS Business Management, 2011

Business Background:

- Newfront Retirement Services, Inc. Retirement Plan Adviser, 6/2022 - Present
- ABD Insurance & Financial Services, Inc., Retirement Plan Adviser, 6/2022 - Present
- EMF Broadcasting, Operations Coordinator, 6/2019 - 4/2022
- Franklin Templeton Investor Services, Supervisor/Registered Representative, 8/1998 - 6/2019

Item 3 Disciplinary Information

Mr. Pastrana does not have any reportable disciplinary events to disclose. Clients may visit the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov to review the disciplinary history of each of the firm's investment adviser representatives.

Item 4 Other Business Activities

Marcos is not actively engaged in any other business or occupation (investment-related or otherwise) beyond his capacity as an Investment Adviser Representative of Newfront Retirement Services, Inc. Moreover, Mr. Pastrana does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

Marcos Pastrana does not receive any additional compensation beyond that received as an Investment Adviser Representative of Newfront Retirement Services, Inc.

Item 6 Supervision

Mr. Pastrana is supervised by Joni Jennings, Chief Compliance Officer and Christian Bretz, Principal. Questions related to the activities of the firm may be directed to Ms. Jennings or Mr. Bretz at the phone number listed on the cover of this brochure supplement.

Newfront Retirement Services, Inc.

Firm CRD# 167641

Matthew Vallejo

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FORM ADV PART 2B BROCHURE SUPPLEMENT

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February 26, 2025

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Additional information about the above named representative is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Name: Matthew Vallejo

CRD #: 6378717

Year of Birth: 1989

Education:

- Brigham Young University - Idaho, BS International Studies - Economics, 2014

Business Experience:

- Newfront Retirement Services, Inc., Retirement Plan Adviser, 1/2025 - Present
- Fidelity Investments, Managing Director, 8/2018 - 1/2025
- The Vanguard Group, Retirement Education Specialist, 7/2014 - 8/2018

Item 3 Disciplinary Information

Mr. Vallejo does not have any reportable disciplinary events to disclose. Clients may visit the SEC's Investment Adviser Public disclosure website at www.adviserinfo.sec.gov to review the disciplinary history of each of the firm's investment adviser representatives.

Item 4 Other Business Activities

Matthew Vallejo is not actively engaged in any other business or occupation (investment-related or otherwise) beyond his capacity as a Retirement Plan Adviser of Newfront Retirement Services, Inc. Moreover, Mr. Vallejo does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

Matthew Vallejo does not receive any additional compensation beyond that received as a Retirement Plan Adviser of Newfront Retirement Services, Inc.

Item 6 Supervision

Mr. Vallejo is supervised by Joni Jennings, Chief Compliance Officer and Christian Bretz, Principal. Questions related to the activities of the firm may be directed to Ms. Jennings or Mr. Bretz at the phone number listed on the cover of this brochure supplement.

Newfront Retirement Services, Inc.

Firm CRD# 167641

Mickey "Miki" Sakata, CPFA, TGPC

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FORM ADV PART 2B BROCHURE SUPPLEMENT

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February 25, 2025

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Additional information about the above named representatives is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Name: Mickey Sakata, TGPC, CPFA

CRD # 2793863

Year Born: 1974

Education:

- Florida State University, BA Musical Arts, 1996

Business Experience:

- Newfront Retirement Services, Inc., Retirement Plan Adviser, 8/2023 - Present
- ABD Insurance & Financial Services, Inc., Retirement Plan Adviser, 8/2023 - Present
- Three Bell Capital LLC, Investment Adviser Representative, 3/2021 - 7/2023
- Oneamerica, Regional Sales Director, 6/2015 - 2/2021

Certifications: TGPC, CPFA

Tax-Exempt & Governmental Plan Consultant (TGPC)

Tax-Exempt & Governmental Plan Consultant (TGPC) is a voluntary credential granted by the American Society of Pension Professionals & Actuaries. This credential requires candidates to be licensed for securities or insurance transactions through FINRA or state regulatory agencies for a minimum of two years, to satisfactorily complete a course of study addressing administration and compliance requirements of 403(b), 457(b), and other such plans, and pass a comprehensive examination. Credentialed individuals are required to complete 40 hours of continuing education every two years to maintain the TGPC designation.

Certified Plan Fiduciary Advisor (CPFA)

The CPFA designation demonstrates an individual's knowledge, expertise and commitment to working with retirement plans. Plan advisers who earn their CPFA demonstrate the expertise required to act as a plan fiduciary or help plan fiduciaries manage their roles and responsibilities. To receive the CPFA designation, individuals must successfully pass the CPFA Examination. In order to maintain the CPFA designation, the individual must complete 20 continuing education credits bi-annually. The certification is administered by the National Association of Plan Advisers.

Item 3 Disciplinary Information

Ms. Sakata does not have any reportable disciplinary events to disclose. Clients may visit the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov to review the disciplinary history of each of the firm's investment adviser representatives.

Item 4 Other Business Activities

Mickey is not actively engaged in any other business or occupation (investment-related or otherwise) beyond her capacity as an Investment Adviser Representative of Newfront Retirement Services, Inc. Moreover, Ms. Sakata does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

Mickey Sakata does not receive any additional compensation beyond that received as an Investment Adviser Representative of Newfront Retirement Services, Inc.

Item 6 Supervision

Ms. Sakata is supervised by Joni Jennings, Chief Compliance Officer and Christian Bretz, Principal. Questions related to the activities of the firm may be directed to Ms. Jennings or Mr. Bretz at the phone number listed on the cover of this brochure supplement.

Newfront Retirement Services, Inc.

Firm CRD# 167641

Sarah Schwartz

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February 25, 2025

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Additional information about the above named representatives is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Name: Sarah Anne Schwartz

CRD #: 6758888

Year Born: 1994

Education:

- UC Berkeley, BA, Political Economy, 2016

Business Experience:

- Newfront Retirement Services, Inc. Retirement Plan Adviser, 9/2016 - Present
- ABD Insurance and Financial Services, Inc., Retirement Plan Adviser, 9/2016 - Present

Item 3 Disciplinary Information

Ms. Schwartz does not have any reportable disciplinary events to disclose. Clients may visit the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov to review the disciplinary history of each of the firm's investment adviser representatives.

Item 4 Other Business Activities

Sarah Schwartz is not actively engaged in any other business or occupation (investment-related or otherwise) beyond her capacity as an Investment Adviser Representative of Newfront Retirement Services, Inc. Moreover, Ms. Schwartz does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

Sarah Schwartz does not receive any additional compensation beyond that received as an Investment Adviser Representative of Newfront Retirement Services, Inc.

Item 6 Supervision

Ms. Schwartz is supervised by Joni Jennings, Chief Compliance Officer and Christian Bretz, Principal. Questions related to the activities of the firm may be directed to Ms. Jennings or Mr. Bretz at the phone number listed on the cover of this brochure supplement.

Newfront Retirement Services, Inc.

Firm CRD# 167641

Scott McCloskey

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FORM ADV PART 2B BROCHURE SUPPLEMENT

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February 25, 2025

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Additional information about the above named representatives is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Name: Scott McCloskey

CRD #: 4900988

Year Born: 1979

Education:

- Colgate University, Bachelor of Arts, Art History, 2001

Business Experience:

- Newfront Retirement Services, Inc., Retirement Plan Adviser, 8/2012 - Present
- ABD Insurance and Financial Services, inc., Retirement Plan Adviser, 8/2012 - Present

Item 3 Disciplinary Information

Mr. McCloskey does not have any reportable disciplinary events to disclose. Clients may visit the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov to review the disciplinary history of each of the firm's investment adviser representatives.

Item 4 Other Business Activity

Scott McCloskey is not actively engaged in any other business or occupation (investment-related or otherwise) beyond his capacity as an Investment Adviser Representative of Newfront Retirement Services, Inc. Moreover, Mr. McCloskey does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

Scott McCloskey does not receive any additional compensation beyond that received as an Investment Adviser Representative of Newfront Retirement Services, Inc.

Item 6 Supervision

Mr. McCloskey is supervised by Joni Jennings, Chief Compliance Officer and Christian Bretz, Principal. Questions related to the activities of the firm may be directed to Ms. Jennings or Mr. Bretz at the phone number listed on the cover of this brochure supplement.