

# **Newfront Retirement Services, Inc.**

**Firm CRD# 167641**

***Ali Ahmadi***

450 Sansome Street  
Suite 300  
San Francisco, CA 94111  
Phone: (415) 483-7766

## **FORM ADV PART 2B BROCHURE SUPPLEMENT**

<http://www.newfrontretirement.com>

**September 21, 2023**

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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](http://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 an Investment Adviser Representative 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 an Investment Adviser Representative 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**

***Dean Becker***

450 Sansome Street  
Suite 300  
San Francisco, CA 94111  
Phone: (415) 483-7766

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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](http://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**

***Christian M. Bretz***

450 Sansome Street  
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San Francisco, CA 94111  
Phone: (415) 483-7766

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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](http://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***

450 Sansome Street  
Suite 300  
San Francisco, CA 94111  
Phone: (415) 483-7766

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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](http://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**

***Jacob "Jake" Daly***

450 Sansome Street  
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Phone: (415) 483-7766

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## **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](http://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**

***Abiy Fisseha, CFP***

450 Sansome Street  
Suite 300  
San Francisco, CA 94111  
Phone: (415) 483-7766

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## 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](http://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 an Investment Adviser Representative 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 an Investment Adviser Representative 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.**

**Firm CRD# 167641**

***Michael Forney***

450 Sansome Street  
Suite 300  
San Francisco, CA 94111  
Phone: (415) 483-7765

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**September 20, 2023**

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## Item 2 Educational Background and Business Experience

**Name:** Michael Forney

**CRD #:** 7126400

**Year of Birth:** 1996

### **Education:**

- Mount Vernon Nazarene University, BS Finance, 2019

### **Business Experience:**

- Newfront Retirement Services, Inc., Retirement Plan Adviser, 12/2021 - Present
- ABD Insurance and Financial Services, Inc., Retirement Plan Adviser, 12/2021 - Present
- Momentum Solar, Solar Specialist, 9/2021 - 12/2021
- New York Life, Agent, 8/2021 - 9/2021
- Ameriprise Financial Services, Inc., Registered Representative, 6/2019 - 7/2021
- Everence Financial, Financial Planning Intern, 5/2018 - 8/2018

## Item 3 Disciplinary Information

Mr. Forney 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](http://www.adviserinfo.sec.gov) to review the disciplinary history of each of the firm's investment adviser representatives.

## Item 4 Other Business Activities

Michael Forney 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. Forney for insurance related activities. This presents a conflict of interest because Mr. Forney 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. Forney 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***

450 Sansome Street  
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San Francisco, CA 94111  
Phone: (415) 483-7766

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**September 19, 2023**

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*Additional information about the above named representative is available on the SEC's website at [www.adviserinfo.sec.gov](http://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](http://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 Investment Adviser Representative 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 an Investment Adviser Representative 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**

***Gregory Kaplan, CFA***

450 Sansome Street  
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San Francisco, CA 94111  
Phone: (415) 483-7766

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**September 20, 2023**

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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**

**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](http://www.cfainstitute.org).

### **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](http://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**

***Justin McAdams***

450 Sansome Street  
Suite 300  
San Francisco, CA 94111  
Phone: (415) 483-7766

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## **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](http://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***

450 Sansome Street  
Suite 300  
San Francisco, CA 94111  
Phone: (415) 483-7766

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## **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](http://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**

***Scott McCloskey***

450 Sansome Street  
Suite 300  
San Francisco, CA 94111  
Phone: (415) 483-7766

## **FORM ADV PART 2B BROCHURE SUPPLEMENT**

<http://www.newfrontretirement.com>

**September 21, 2023**

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*Additional information about the above named representatives is available on the SEC's website at [www.adviserinfo.sec.gov](http://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](http://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.

# **Newfront Retirement Services, Inc.**

**Firm CRD# 167641**

***Marcos Pastrana***

450 Sansome Street  
Suite 300  
San Francisco, CA 94111  
Phone: (415) 483-7766

## **FORM ADV PART 2B BROCHURE SUPPLEMENT**

<http://www.newfrontretirement.com>

**September 21, 2023**

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## **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](http://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**

***Mickey "Miki" Sakata, CPFA, TGPC***

450 Sansome Street  
Suite 300  
San Francisco, CA 94111  
Phone: (415) 483-7766

## **FORM ADV PART 2B BROCHURE SUPPLEMENT**

<http://www.newfrontretirement.com>

**October 29, 2024**

*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](http://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](http://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***

450 Sansome Street  
Suite 300  
San Francisco, CA 94111  
Phone: (415) 483-7766

## **FORM ADV PART 2B BROCHURE SUPPLEMENT**

<http://www.newfrontretirement.com>

**September 20, 2023**

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*Additional information about the above named representatives is available on the SEC's website at [www.adviserinfo.sec.gov](http://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](http://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**

***Clay Stafford***

450 Sansome Street  
Suite 300  
San Francisco, CA 94111  
Phone: (415) 483-7766

## **FORM ADV PART 2B BROCHURE SUPPLEMENT**

<http://www.newfrontretirement.com>

**September 20, 2023**

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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](http://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**

***Jeremy R. Stoker***

450 Sansome Street  
Suite 300  
San Francisco, CA 94111  
Phone: (415) 483-7766

## **FORM ADV PART 2B BROCHURE SUPPLEMENT**

<http://www.newfrontretirement.com>

**September 20, 2023**

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*Additional information about the above named representatives is available on the SEC's website at [www.adviserinfo.sec.gov](http://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](http://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**

***Edwin "Ted" Wilson, CFA***

450 Sansome Street  
Suite 300  
San Francisco, CA 94111  
Phone: (415) 483-7766

**FORM ADV PART 2B  
BROCHURE SUPPLEMENT**

<http://www.newfrontretirement.com>

**September 21, 2023**

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*Additional information about the above named representative is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## 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](http://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](http://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**

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

### **Item 6 Supervision**

Mr. Wilson 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**

***Byron Pogir, CPFA***

450 Sansome Street  
Suite 300  
San Francisco, CA 94111  
Phone: (415) 483-7766

## **FORM ADV PART 2B BROCHURE SUPPLEMENT**

<http://www.newfrontretirement.com>

**May 28, 2024**

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*Additional information about the above named representatives is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## 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](http://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 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 an 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.