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

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September 21, 2026

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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: 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 - Presen
- Willis Towers Watson, Director, 07/2026 – Present
- ABD Insurance and Financial Services, Inc., Retirement Plan Adviser, 2/2017 - 07/2026
- Milliman, Benefits Consultant, 3/2005 - 1/2017

Certifications: **CFP®**, **CPC**

Certified Financial Planner (CFP®) (2013)
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.

Certified Pension Consultant (CPC™) (2011)
The CPC™ certification is granted by the American Society of Pension Professionals and Actuaries (ASPPA). To attain the certification, a candidate must complete the required educational, examination and experience requirements set forth by the American Retirement Association. The Certified Pension Consultant (CPC™) credential prepares professionals for leadership roles in retirement plan administration, covering compliance, relationship management, and plan documents. It equips holders with expertise in complex plan design, fiduciary responsibilities, and correction programs.

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

Mr. Fisseha is not actively engaged in any other business or occupation (investment-related) 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, Director. 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

Alec Brockell, QKA®

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

FORM ADV PART 2B
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October 1, 2026

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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: Alec Brockell, QKA®

CRD #: 8353500

Year Born: 1990

Education:
- University of Colorado, BA Philosophy, 2013

Business Experience:
- Newfront Retirement Services, Inc., Account Executive, 7/2026 - Present
- Ascensus, Relationship Manager, 1/2023 - 7/2026
- Newport Group, Senior Client Service Manager, 8/2017 - 12/2022

Certifications: **QKA®**

ASPPA's Qualified 401(k) Administrator (QKA®) credential is the leading certification for retirement plan professionals. Earning the QKA credential demonstrates your expertise in the duties of a retirement plan administrator. The QKA credential attests that the holder possesses the knowledge and skills required to implement and administer defined contribution retirement plans.

Item 3 Disciplinary Information

Mr. Brockell 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

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

Item 5 Additional Compensation

Mr. Brockell does not receive any additional compensation beyond that received as an Account Executive of Newfront Retirement Services, Inc.

Item 6 Supervision

Mr. Brockell is supervised by Joni Jennings, Chief Compliance Officer and Christian Bretz, Director. 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

Ali Ahmadi

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

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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: 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
- Willis Towers Watson, Manager, 07/2026 – Present
- ABD Insurance and Financial Services, Inc., Retirement Plan Adviser, 07/2018 - 07/2026
- 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

Mr. 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

Mr. 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, Director. 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

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

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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: 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
- Willis Towers Watson, Manager, 07/2026 – 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

Mr. 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

Mr. 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, Director. 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®

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

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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: 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
- Willis Towers Watson, Manager, 7/1/2026 - 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

Mr. 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

Mr. 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, Director. 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

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

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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: Christian M. Bretz, Director

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
- Willis Towers Watson, Director, 07/2026 – Present
- ABD Insurance and Financial Services, Inc., Director of Investments and Operations, 7/2012 - 07/2026

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®

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

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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: Christopher J. Call, CFP®

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
- Willis Towers Watson, Managing Director, 7/2026 - Present
- ABD Insurance and Financial Services, Inc., Retirement Plan Adviser, 7/2012 - 7/2026

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

Mr. Call 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. Call does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

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

Item 6 Supervision

Mr. Call is supervised by Joni Jennings, Chief Compliance Officer and Christian Bretz, Director. 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

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

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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: 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
- Willis Towers Watson, Senior Director, 07/2026 – Present
- ABD Insurance and Financial Services, Inc., Retirement Plan Adviser, 07/2012 - 07/2026

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

Mr. 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, Director. 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

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

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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
- Willis Towers Watson, Manager, 7/2026 - Present
- ABD Insurance and Financial Services, Inc., Retirement Plan Adviser, 8/2021 - 7/2026
- 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

Mr. 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

Mr. 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, Director. 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

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

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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: 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
- Willis Towers Watson, Senior Director, 07/2026 – Present
- ABD Insurance and Financial Services, Inc., Retirement Plan Adviser, 06/2021 - 07/2026
- 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

Mr. 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

Mr. 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, Director. 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®

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

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Item 2 Educational Background and Business Experience

Name: Edwin "Ted" 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
- Willis Towers Watson, Director, 07/2026 – Present
- ABD Insurance and Financial Services, Inc., Retirement Plan Adviser, 11/2021 - 07/2026
- The Vanguard Group, Inc., Registered Representative, 9/2014 - 12/2021

Certifications: **CFA® (2018)**

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

Mr. 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

Mr. 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, Director. 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®

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

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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: 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
- Willis Towers Watson, Head of Middle Market DC Solutions, US Investments, 07/2026 – Present
- ABD Insurance and Financial Services, Inc., Retirement Plan Adviser, 10/2022 - 07/2026
- 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.

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

Mr. 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

Mr. 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, Director. 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

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

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September 21, 2026

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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: 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., Vice President, Retirement Plan Adviser, 7/2020 - Present
- Willis Towers Watson, Senior Director, 07/2026 – Present
- ABD Insurance and Financial Services, Inc., Retirement Plan Adviser, 7/2020 - 07/2026
- 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

Mr. 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 Lukes

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

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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: Jennifer Sommerville Lukes

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
- Willis Towers Watson, Manager – Conversions & Onboarding, 07/2026 – 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. Lukes 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

Ms. Lukes 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. Lukes does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

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

Item 6 Supervision

Ms. Lukes is supervised by Joni Jennings, Chief Compliance Officer and Christian Bretz, Director. 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

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

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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: 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
- Willis Towers Watson, Senior Director, 07/2026 – Present
- ABD Insurance and Financial Services, Inc., Retirement Plan Adviser, 12/2017 - 07/2026
- 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, Director. 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

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

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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: 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
- Willis Towers Watson, Director, 07/2026 – Present
- ABD Insurance and Financial Services, Inc., Retirement Plan Adviser, 1/2013 - 07/2026
- 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

Mr. 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

Mr. 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, Director. 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

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

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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:

- Bachelors of Science from LeMoyne College, Syracuse NY (2011)
- Associates of Arts from Cazenovia College, Cazenovia NY (1992)

Business Experience:

- Newfront Retirement Services, Inc., Retirement Plan Adviser, 4/2021 - Present
- Willis Towers Watson, Manager - Investment Consulting, 07/2026 – Present
- ABD Insurance and Financial Services, Inc., Retirement Plan Adviser, 4/2021 - 07/2026
- 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

Ms. 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

Ms. 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, Director. 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

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

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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: 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
- Willis Towers Watson, Associate Manager, 07/2026 – Present
- ABD Insurance & Financial Services, Inc., Retirement Plan Adviser, 6/2022 - 07/2026
- 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

Mr. Pastrana 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

Mr. 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, Director. 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

Ryan Sevy

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

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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

Nam: Ryan Sevy

CRD #:7993984

Year Born: 2000

Education:
- University of Nevada, Reno, BA Business Management, 2023

Business Experience:
- Newfront Retirement Services, Inc., Financial Wellness Specialist, 11/2025 - Present
- Willis Towers Watson, Investment Analyst, 07/2026 – Present
- New York Life, Agent, 11/2024 - 10/2025
- NYLIFE Securities LLC, Registered Representative, 3/2025 - 10/2025
- ITS Logistics, Logistics Sales Executive, 7/2023 - 7/2024
- ITS Logistics, Student Worker, 6/2022 - 5/2023
- Massage Envy, Sales Representative, 1/2022 - 5/2022
- Nicholas & Company, Supply Chain Intern, 5/2021 - 8/2021
- University of Nevada, Reno, E.L Wiegand Fitness Center Building Staff, 8/2019 - 7/2021

Item 3 Disciplinary Information

Mr. Sevy 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

Mr. Sevy 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. Sevy does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

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

Item 6 Supervision

Mr. Sevy is supervised by Joni Jennings, Chief Compliance Officer and Christian Bretz, Director. 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

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

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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: Sarah Anne Schwartz

CRD #: 6758888

Year Born: 1994

Education:
- UC Berkeley, BA, Political Economy, 2016

Business Experience:
- Newfront Retirement Services, Inc. Retirement Plan Adviser, 7/2021 - Present
- Willis Towers Watson, Senior Director, 07/2026 - Present
- ABD Insurance and Financial Services, Inc., Retirement Plan Adviser, 9/2016 - 7/2021

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

Ms. Schwartz is not actively engaged in any other investment-related business 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. That stated, Ms. Schwartz is the Co-Founder and Co-CEO of Kit App, LLC, an online/app-based program, representing approximately 30% of Ms. Schwartz's time.

Item 5 Additional Compensation

Ms.Schwartz does not receive any additional compensation for providing advisory services 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, Director. 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

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

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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: 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
- Willis Towers Watson, Director - Service and Delivery, 07/2026 – Present
- ABD Insurance and Financial Services, Inc., Retirement Plan Adviser, 1/2025 - 07/2026

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

Mr. 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

Mr. 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, Director. 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

Trent Green

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

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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: Trent Green

CRD #: 8248632

Year Born: 2000

Education:
- Tulane University, BA Political Economy, 2023

Business Experience:
- Newfront Retirement Services, Inc., Account Manager, 1/2026 - Present
- Willis Towers Watson, Analyst, 07/2026 – Present
- Council Family Office, Investment Analyst, 9/2023 - 1/2026
- Trail Runner International, Intern, 6/2022 - 8/2022
- Incline Investment Advisors, Intern, 6/2021 - 8/2021

Item 3 Disciplinary Information

Mr. Green 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

Mr. Green 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. Green does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

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

Item 6 Supervision

Mr. Green is supervised by Joni Jennings, Chief Compliance Officer and Christian Bretz, Director. 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.