



Phillip A. Calandra

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**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Phillip A. Calandra that supplements the Apella Capital, LLC (“Apella”) brochure. You should have received a copy of that brochure. Please contact Timothy Richards at 860-781-6550 if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Phillip A. Calandra is available on the SEC’s website at www.adviserinfo.sec.gov. His individual CRD number is 5418864.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Phillip A. Calandra

Year of Birth: 1969

Formal Education after High School:

- George Southern University; Bachelor of Business Administration, Marketing/Finance

Business Background for the Previous Five Years:

- Mr. Calandra is registered as a Senior Financial Adviser Representative with Apella.
- Mr. Calandra started with Apella in April of 2021 as a Senior Financial Adviser Representative and Partner. Prior to joining Apella, Mr. Calandra worked at the following financial institutions:
 - Calandra Wealth Management, LLC; Managing Member/CCO
 - Calandra Financial Group, LLC; Founder/CEO
 - Retirement Wealth Advisors, Inc.; Investment Advisor Representative
 - Global Financial Private Capital; Investment Advisor Representative
 - Pinnacle Financial Services, Inc.; President/Insurance Agent
 - PlanMember Securities Corporation; Registered Representative

Disciplinary Information

Form ADV Part 2B, Item 3

Apella is required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice.

Phillip A. Calandra

No information is applicable to this item for Mr. Calandra.

- A. Mr. Calandra has never been subject to a criminal or civil action in a domestic, foreign or military court of competent jurisdiction in which the supervised person
1. was convicted of, or plead guilty or nolo contendere ("no contest") to (a) any felony; (b) a misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
 2. is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;
 3. was found to have been involved in a violation of an investment-related statute or regulation; or
 4. was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, the supervised person from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.
- B. Mr. Calandra has never been subject to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which the supervised person
1. was found to have caused an investment-related business to lose its authorization to do business; or
 2. was found to have been involved in a violation of an investment-related statute or regulation and was the subject of an order by the agency or authority
 - a) denying, suspending, or revoking the authorization of the supervised person to act in an investment-related business;
 - b) barring or suspending the supervised person's association with an investment-related business;
 - c) otherwise significantly limiting the supervised person's investment-related activities; or
 - d) imposing a civil money penalty of more than \$2,500 on the supervised person.
- C. Mr. Calandra has never been subject to a self-regulatory organization (SRO) proceeding in which the supervised person
1. was found to have caused an investment-related business to lose its authorization to do business; or
 2. was found to have been involved in a violation of the SRO's rules and was: (i) barred or suspended from membership or from association with other members, or was expelled from membership; (ii) otherwise significantly limited from investment-related activities; or (iii) fined more than \$2,500.
- D. Mr. Calandra has never been subject to any other proceeding in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct.

Other Business Activities

Form ADV Part 2B, Item 4

Phillip A. Calandra

- Mr. Calandra is a licensed insurance agent. He receives commissions from insurance companies on the products he sells. From time to time, he will offer clients advice or products from those activities. Mr. Calandra's time is spent as needed on these business practices.

These practices represent conflicts of interest because it gives Mr. Calandra an incentive to recommend products based on the commission received. This conflict is mitigated by disclosures, procedures, and the firm's fiduciary obligation to act in the best interest of the client and clients are not required to purchase any products or services. Clients have the option to purchase these products or services through another insurance agent of their choosing.

Additional Compensation

Form ADV Part 2B, Item 5

- Mr. Calandra does not receive any additional compensation such as, but not limited to, sales awards, other prizes and from any other source outside of Apella.
- Mr. Calandra receives commissions from insurance companies on the products he sells, but does not receive any performance-based fees.

Supervision

Form ADV Part 2B, Item 6

Mr. Calandra is supervised by James J. Scanlan, Co-President at Apella. Mr. Scanlan can be reached at 410-829-0047.