



Mark L. Prendergast

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**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Mark Prendergast that supplements the Apella Capital, LLC DBA Apella Wealth (“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 Mark Prendergast is available on the SEC’s website at www.adviserinfo.sec.gov. His individual CRD number is 4422865.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Mark Prendergast

Year of Birth: 1955

Formal Education after High School:

- California State University, Fresno – Bachelor of Science in Business Administration
- College for Financial Planning (Denver, Colorado) – Master of Science in Personal Financial Planning

Business Background for the Previous Ten Years:

- Mr. Prendergast is registered as an Investment Adviser Representative with Apella.
- Mr. Prendergast started with Apella in 2023 as a Tax Planning Specialist. Prior to joining Apella, Mr. Prendergast worked at the following financial institutions:
 - Inspired Financial (2007 – 11/2023)
 - Regency Investment Advisors, LLC (2010 – 06/2023)

Certifications and Professional Designations:

- Certified Public Accountant™ (“CPA”) - 1982
- Certified Financial Planner® (CFP) - 1988
- Certified Divorce Financial Analyst - 2015

Certified Public Accountant™ (“CPA”):

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three-year period). Additionally, all American Institute of Certified Public Accountants™ (AICPA®) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA’s® Code of Professional Conduct within their state accountancy laws or have created their own.

Certified Financial Planner® (“CFP”):

The **Certified Financial Planner® (CFP)** and federally registered CFP (marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by the Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

Education: Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning.

Examination: Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances.

Experience: Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year).

Certified Divorce Financial Analyst (CDFA®):

The CDFA® Program is designed to prepare candidates as an expert on the financial aspects of divorce. The role of a CDFA® professional is to address the special financial issues of divorce with data to help achieve equitable settlements.

Candidates must now have a bachelor's degree with three years of on-the job experience or, if no bachelor's degree, five years of relevant experience. Experience has been defined as the following:

- Financial planning
- Family law practice, or

Experience in three or more of the following:

- Tax code
- Investment advisory or management
- Real estate, mortgage, and reverse mortgage lending
- Life and disability insurance
- Financial therapist or coach

A candidate will have to report their experience and have it approved prior to using the CDFA marks. Experience will be submitted through the candidate's profile and will be reviewed by IDFA staff. Divorce Financial Planning is the application of the discipline of financial planning to settlement strategies in divorce. The process requires the synthesis of tax, insurance, retirement, and other areas of knowledge with their specific application to divorce. The eligibility requirements were established by the Board of Advisor and reflect the fact that this is not an entry-level designation but an advanced program.

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.

Mark Prendergast

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

- A. Mr. Prendergast 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. Prendergast 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. Prendergast 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.

Form ADV Part 2B, Item 3

- D. Mr. Prendergast 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

Mark Prendergast

- Mr. Prendergast serves on the Board of Directors for another investment advisory firm, Regency Investment Advisers. Mr. Prendergast is subject to each firm's Confidentiality and Code of Ethics. Mr. Prendergast spends an estimated hour a month on his Board duties and started in 2012.

Additional Compensation

Form ADV Part 2B, Item 5

Mr. Prendergast does not receive economic benefits from any person or entity other than Apella in connection with the provision of investment advice to clients.

Supervision

Form ADV Part 2B, Item 6

Mr. Prendergast is supervised by Evelyn Zohlen, Regional Director at Apella. Ms. Zohlen can be reached at 714-971-0663.