

Glass Jacobson Investment Advisors, LLC  
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410-356-1000

[www.glassjacobson.com](http://www.glassjacobson.com)

March 31, 2024

**Part 2B of Form ADV: Brochure Supplement**

## Steven G. Albert

Glass Jacobson Investment Advisors, LLC 10711 Red Run Boulevard, Suite 101 Owings Mills, MD 21117 410-356-1000  
[www.glassjacobson.com](http://www.glassjacobson.com)

March 31, 2024

This brochure supplement provides information about Steven G. Albert, and supplements the information contained in the brochure of Glass Jacobson Investment Advisors, LLC ("Glass Jacobson" or the "Company"). You should have received a copy of that brochure. Please contact Jonathan Dinkins, Chief Compliance Officer of Glass Jacobson, if you did not receive Glass Jacobson's brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Albert is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Mr. Albert was born in 1954 and has been a Member of Glass Jacobson since 1998 and as an investment advisor representative since 2006. In addition, he has been a shareholder in Glass Jacobson, PA, a CPA firm owned by certain Members of the Company, since 1997 and is a Member of Glass Jacobson Consulting, LLC, a business consulting firm. He graduated with a B.S. in Accounting from the University of Baltimore in 1976, and earned an M.S. in Taxation from the University of Baltimore in 1980 and is a Certified Public Accountant (CPA). Mr. Albert holds the following professional designation: CPA.

**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. client may have regarding the above conflict of interest.

### ITEM 5. ADDITIONAL COMPENSATION

Not applicable.

### ITEM 6. SUPERVISION

Mr. Albert's advisory activities are supervised by the Managing Members of the Company, Michael Cohen, Jonathan Dinkins and Edward Jacobson. Each of Messrs. Cohen, Dinkins and Jacobson can be reached at 410-356-1000. Mr. Albert may recommend to clients only those securities and other investments that are included on the Company's current list of "approved" investments. Thus, his advice and recommendations to clients are monitored by an administrative officer of Glass Jacobson, who confirms that trades placed for client accounts are limited to securities appearing on such "approved" list

**Randy R. Beeman**

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50 South Cameron Street Winchester VA 22601 540- 662-3417

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March 31, 2024

This brochure supplement provides information about Randy R. Beeman, and supplements the information contained in the brochure of Glass Jacobson Investment Advisors, LLC (“Glass Jacobson” or the “Company”). You should have received a copy of that brochure. Please contact Jonathan Dinkins, Chief Compliance Officer of Glass Jacobson, if you did not receive Glass Jacobson’s brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Beeman is available on the SEC’s website at *www.adviserinfo.sec.gov*.

**ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Mr. Beeman was born in 1959 and joined Glass Jacobson in 2022 as an investment advisor representative. Since 2018 he has been the Director of Wealth Management for YHB Wealth Advisors LLC. From 2014 through 2017 Mr. Beeman was the owner and President of RSR Group of Virginia LCC, and Direct 2 Consumer Marketing LLC. Mr. Beeman was a Managing Director of Robert W Baird & Co., from 2007 through 2013. He received his Master’s in Business Administration from Shenandoah University and a B.S. in Business Administration from University of Maryland/University College.

**ITEM 3. DISCIPLINARY INFORMATION**

Not applicable.

**ITEM 4. OTHER BUSINESS ACTIVITIES**

Not applicable.

**ITEM 5. ADDITIONAL COMPENSATION**

Investment adviser representatives of Glass Jacobson, including Mr. Beeman, are eligible to receive a bonus each year that is based, at least in part, on the number of new clients/accounts they bring to the Company. Such bonus is based on the amount of fees generated from the new clients/accounts.

**ITEM 6. SUPERVISION**

Mr. Beeman’s advisory activities are supervised by the Managing Members of the Company, Michael Cohen, Jonathan Dinkins and Edward Jacobson. Each of Messrs. Cohen, Dinkins and Jacobson can be reached at 410-356- 1000. Mr. Beeman may recommend to clients only those securities and other investments that are included on the Company’s current list of “approved” investments. Thus, his advice and recommendations to clients are monitored by an administrative officer of Glass Jacobson, who confirms that trades placed for client accounts are limited to securities appearing on such “approved” list.

## Michael W. Cohen

Glass Jacobson Investment Advisors, LLC 10711 Red Run Boulevard, Suite 101 Owings Mills, MD 21117 410-356-1000  
[www.glassjacobson.com](http://www.glassjacobson.com)

March 31, 2024

This brochure supplement provides information about Michael W. Cohen, and supplements the information contained in the brochure of Glass Jacobson Investment Advisors, LLC (“Glass Jacobson” or the “Company”). You should have received a copy of that brochure. Please contact Jonathan Dinkins, Chief Compliance Officer of Glass Jacobson, if you did not receive Glass Jacobson’s brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Cohen is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Mr. Cohen was born in 1954 and has been a Managing Member of Glass Jacobson since 1998 and as an investment advisor representative since 2000. Mr. Cohen joined Glass Jacobson, PA, a CPA firm owned by certain Members of the Company, in 1990 and currently is a shareholder of the firm, as well as a Member of Glass Jacobson Consulting, LLC, a business consulting firm. He graduated with a B.S. in Accounting from Towson State College in 1976 is a Certified Public Accountant (CPA), and a Chartered Global Management Accountant. Mr. Cohen holds the following professional designations: CPA, and CGMA.

**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.

**Chartered Global Management Accountant (CGMA).** The Chartered Global Management Accountant (CGMA) is a global management accounting designation that recognizes the unique role played by men and women at organizations around the world who combine accounting and financial expertise with strategic insight to guide better business decisions. Additionally, it recognizes the management accounting experience and expertise of accountants in academia. Created through a joint venture of the American Institute of Certified Public Accountants (AICPA) and the Chartered Institute of Management Accountants (CIMA), the CGMA designation recognizes the competencies and expertise of management accountants who are leading the world’s most successful organizations, and teaching at universities around the world, preparing the management accounting leaders of tomorrow. It demonstrates management accounting expertise in such areas as leading strategically with management to make more informed decisions; helping organizations manage change, risk and uncertainty; protecting corporate assets; and promoting operational efficiency and effectiveness.

### ITEM 3. DISCIPLINARY INFORMATION

Not applicable.

### ITEM 4. OTHER BUSINESS ACTIVITIES

Mr. Cohen also serves as a registered representative of Triad Advisors, LLC. (“TRIAD”), a registered broker-dealer (CRD No. 25803), member FINRA/SIPC. A conflict of interest may exist between Mr. Cohen’s interests and the interests of financial planning clients when Mr. Cohen recommends securities that may be purchased through him

as a registered representative of Triad. In such cases, Mr. Cohen would receive a commission on the purchase or sale recommended by him. This gives him an incentive to recommend investment products based on the compensation to be received, rather than on a client's needs. Glass Jacobson believes that such conflict is addressed by fully disclosing to clients in its brochure and in its financial planning agreements that registered representatives may receive additional compensation on the purchase or sale of certain securities. Additionally, no client is under any obligation to act on Mr. Cohen or Glass Jacobson's recommendation. If a client elects to act on any of the recommendations, the client is under no obligation to effect the transactions through Mr. Cohen or another registered representative of Triad who is also an investment adviser representative of Glass Jacobson.

Similarly, Mr. Cohen is licensed to sell life and health insurance products through various companies, and he may receive compensation in the form of commissions for the sale of such products. This creates a conflict similar to that with respect to his role as a registered representative of Triad. However, Glass Jacobson has addressed this conflict by fully disclosing to clients the potential for such conflict in its brochure and in its financial planning agreements. Additionally, clients are under no obligation to purchase insurance products through Mr. Cohen or other investment adviser representatives of Glass Jacobson and are free to choose the sources through which to implement any recommendation to purchase such life and health insurance products.

Certain Members of Glass Jacobson, including Mr. Cohen, are shareholders of a CPA firm, Glass Jacobson, PA. Also, Mr. Cohen is a Managing Member of Glass Jacobson Consulting, LLC, a business consulting firm, and Glass Jacobson Capital Advisors, LLC, a corporate finance, merger and acquisition advisory services firm. Mr. Cohen devotes a substantial amount of his time to these firms, which account for a substantial source of his income. As such he recommends the tax preparation and/or accounting services of Glass Jacobson, P.A. To the extent a client determines to engage Glass Jacobson, PA. to provide tax preparation and/or accounting services, such services shall be provided, independent of Registrant. Registrant shall receive no portion of fees charged by Glass Jacobson, PA for such services. **Conflict of Interest:** The recommendation by Mr. Cohen that a client elect accounting services from Glass Jacobson, PA presents a conflict of interest, as the receipt of fees for accounting services provides an incentive to recommend such services, rather than recommending such services based upon a particular client's needs. No client is under any obligation to utilize Glass Jacobson PA for accounting services. Clients are reminded that they may elect to obtain accounting services recommended by the Registrant through other non-affiliated certified public accountants. The Registrant's Chief Compliance Officer, Jonathan Dinkins, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.

#### ITEM 5. ADDITIONAL COMPENSATION

Not applicable.

#### ITEM 6. SUPERVISION

As a Managing Member of Glass Jacobson, Mr. Cohen's activities are supervised by other Managing Members of the Company, Jonathan Dinkins and Edward Jacobson. Each of Messrs. Dinkins and Jacobson can be reached at 410- 356-1000. Mr. Cohen recommends to clients only those securities and other investments that are included on the Company's current list of "approved" investments. Thus, his advice and recommendations to clients are monitored by an administrative officer of Glass Jacobson, who confirms that trades placed for client accounts are limited to securities appearing on such "approved" list.

## Michael K. Creamer

Glass Jacobson Investment Advisors, LLC 10711 Red Run Boulevard, Suite 101 Owings Mills, MD 21117 410-356-1000

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March 31, 2024

This brochure supplement provides information about Michael K. Creamer, and supplements the information contained in the brochure of Glass Jacobson Investment Advisors, LLC (“Glass Jacobson” or the “Company”). You should have received a copy of that brochure. Please contact Jonathan Dinkins, Chief Compliance Officer of Glass Jacobson, if you did not receive Glass Jacobson’s brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Creamer is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Mr. Creamer was born in 1968 and joined Glass Jacobson in 2011 as an investment advisor representative. Since 1999 he has been the owner and President of OneSource FSG, Inc., a tax services and accounting firm. From 2009 until 2011 Mr. Creamer was a Branch Manager and Financial Advisor of National Planning Corporation, and from 2000-2009 he was a registered representative and investment advisor representative of Medallion Advisory Services, LLC. Mr. Creamer is a Certified Public Accountant and Principal with Glass Jacobson, PA, a CPA firm owned by certain Members of the Company. He received a B.S. in Accounting from St. Joseph’s University in 1990. Mr. Creamer holds the following professional designations: CPA, CFP®, CDFA™, AIF® and ADPA®.

**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®) certification is awarded by the Certified Financial Planner Board of Standards Inc. to individuals who meet education, examination, experience and ethics requirements. Educational requirements include completing a set of courses on financial planning or, alternatively, previously achieved certain designations such as a CPA or attorney. Currently, applicants must also pass a ten-hour examination, have at least three years of qualifying work experience in the profession, and must agree to adhere to a Code of Ethics. Every two years, all CFP® practitioners must meet re-accreditation requirements by obtaining 30 hours of continuing education credits, including two hours of ethics training.

**Certified Divorce Financial Analyst® (CDFA™).** A Certified Divorce Financial Analyst® (CDFA™) is someone who comes from a financial planning, accounting or legal background and goes through an intensive training program to become skilled in analyzing and providing expertise related to the financial issues of divorce. The role of the CDFA™ professional is to help both the client and lawyer understand how the financial decisions made today will impact the client’s financial future, based on certain assumptions. All CDFA professionals adhere to a Code of Ethics and are required to renew their designation every two years by completing 15 hours of continuing education, reaffirming their adherence to the CDFA™ Professional Practice Standards.

**Accredited Investment Fiduciary (AIF®).** The Accredited Investment Fiduciary (AIF®) certifies that the recipient has advanced knowledge of fiduciary standards of care, their application to the investment management process, and procedures for assessing conformance by third parties to fiduciary standards. To be eligible to receive the AIFA designation, individuals must have already completed the AIF training program and passed the AIF exam and meet a minimum prerequisite score based on the candidate's educational background and professional training and experience in investing, financial services and auditing. To receive the AIFA designation, individuals must complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIFA Code of Ethics. In order to maintain the AIFA designation, the individual must annually renew their affirmation of the AIFA Code of Ethics and complete ten hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary360 (fi360) company).

**Accredited Domestic Partnership Advisor<sup>SM</sup> (ADPA®).** Individuals who hold the Accredited Domestic Partnership Advisor<sup>SM</sup> (ADPA®) designation have completed a course of study encompassing wealth transfers, federal taxation, retirement planning, and planning for financial and medical end-of-life needs for domestic partners. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process. Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

### ITEM 3. DISCIPLINARY INFORMATION

Not applicable.

### ITEM 4. OTHER BUSINESS ACTIVITIES

Mr. Creamer is licensed to sell life and health insurance products through various companies, and receives compensation in the form of commissions for the sale of such products. This creates a conflict of interest. However, Glass Jacobson has addressed this conflict by fully disclosing to clients the potential for such conflict in its brochure and in its financial planning agreements. Additionally, clients are under no obligation to purchase insurance products through Mr. Creamer or other investment adviser representatives of Glass Jacobson and are free to choose the sources through which to implement any recommendation to purchase such life and health insurance products.

Additionally, Mr. Creamer is a Certified Public Accountant and Principal with Glass Jacobson, PA, a CPA firm owned by certain Members of the Company. Mr. Creamer devotes a substantial amount of his time to the CPA firm, which accounts for a substantial source of his income. As such he recommends the tax preparation and/or accounting services of Glass Jacobson, P.A. To the extent a client determines to engage Glass Jacobson, PA. to provide tax preparation and/or accounting services, such services shall be provided, independent of Registrant. Registrant shall receive no portion of fees charged by Glass Jacobson, PA for such services. ***Conflict of Interest:*** The recommendation by Mr. Creamer that a client elect accounting services from Glass Jacobson, PA presents a conflict of interest, as the receipt of fees for accounting services provides an incentive to recommend such services, rather than recommending such services based upon a particular client's needs. No client is under any obligation to utilize Glass Jacobson PA for accounting services. Clients are reminded that they may elect to obtain accounting services recommended by the Registrant through other non-affiliated certified public accountants. The Registrant's Chief Compliance Officer, Jonathan Dinkins, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.

### ITEM 5. ADDITIONAL COMPENSATION

Investment adviser representatives of Glass Jacobson, including Mr. Creamer, are eligible to receive a bonus each year that is based, at least in part, on the number of new clients/accounts they bring to the Company. Such bonus is based on the amount of fees generated from the new clients/accounts.

### ITEM 6. SUPERVISION

Mr. Creamer's advisory activities are supervised by the Managing Members of the Company, Michael Cohen, Jonathan Dinkins and Edward Jacobson. Each of Messrs. Cohen, Dinkins and Jacobson can be reached at 410-356-

1000. Mr. Creamer may recommend to clients only those securities and other investments that are included on the Company's current list of "approved" investments. Thus, his advice and recommendations to clients are monitored by an administrative officer of Glass Jacobson, who confirms that trades placed for client accounts are limited to securities appearing on such "approved" list.

## Jonathan S. Dinkins

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March 31, 2024

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### ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Mr. Dinkins was born in 1955 and joined Glass Jacobson in 2002 as an investment advisor representative. He has been a Managing Member of the Company since 2004. Also, he is a Certified Public Accountant at Glass Jacobson, PA, a CPA firm owned by certain Members of the Company. Mr. Dinkins graduated with a B.B.A. in Accounting from Marshall University in 1977. He currently holds the following professional designations: CPA/PFS, CIMA®, and AIF®.

**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.

**Personal Financial Specialist (PFS).** The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, fulfill 3,000 hours of personal financial planning business experience, complete 80 hours of personal financial planning CPE credits, pass a comprehensive financial planning exam and be an active member of the AICPA. A PFS credential holder is required to adhere to the AICPA's Code of Professional Conduct, and is encouraged to follow the AICPA's Statement on Responsibilities in Financial Planning Practice. To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS credential is administered through the AICPA.

**Certified Investment Management Analyst (CIMA®).** The Certified Investment Management Analyst (CIMA®) certification signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for investment management consulting, including advanced investment management theory and application. Prerequisites for the CIMA® certification are three years of financial services experience and an acceptable regulatory history. To obtain the CIMA® certification, candidates must pass an online Qualification Examination, successfully complete a one-week classroom education program provided by a Registered Education Provider at an AACSB accredited university business school, and pass an online Certification Examination. CIMA® designees are required to adhere to IMCA's Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks. CIMA® designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification.

**Accredited Investment Fiduciary (AIF®).** The Accredited Investment Fiduciary (AIF®) certifies that the recipient

has advanced knowledge of fiduciary standards of care, their application to the investment management process, and procedures for assessing conformance by third parties to fiduciary standards. To be eligible to receive the AIFA designation, individuals must have already completed the AIF training program and passed the AIF exam and meet a minimum prerequisite score based on the candidate's educational background and professional training and experience in investing, financial services and auditing. To receive the AIFA designation, individuals must complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIFA Code of Ethics. In order to maintain the AIFA designation, the individual must annually renew their affirmation of the AIFA Code of Ethics and complete ten hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary360 (fi360) company).

#### ITEM 3. DISCIPLINARY INFORMATION

Not applicable.

#### ITEM 4. OTHER BUSINESS ACTIVITIES

Not applicable.

#### ITEM 5. ADDITIONAL COMPENSATION

Not applicable.

#### ITEM 6. SUPERVISION

As a Managing Member of Glass Jacobson, Mr. Dinkins' activities are supervised by other Managing Members of the Company, Michael Cohen and Edward Jacobson. Each of Messrs. Cohen and Jacobson can be reached at 410-356-1000. Mr. Dinkins recommends to clients only those securities and other investments that are included on the Company's current list of "approved" investments. Thus, his advice and recommendations to clients are monitored by an administrative officer of Glass Jacobson, who confirms that trades placed for client accounts are limited to securities appearing on such "approved" list.

## Jonathan S. Dinkins II

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March 31, 2024

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### ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Mr. Dinkins II was born in 1985 and joined Glass Jacobson in 2012 and has been an investment advisor representative since 2013. Also, he is a Certified Public Accountant at Glass Jacobson, PA, a CPA firm owned by certain Members of the Company. Mr. Dinkins II graduated with a B.S. in Accounting and a B.S. in Business Administration from Towson University in 2009. He currently holds the following professional designations: CPA, CIMA®, and AIF®.

**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 Investment Management Analyst (CIMA®).** The Certified Investment Management Analyst (CIMA®) certification signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for investment management consulting, including advanced investment management theory and application. Prerequisites for the CIMA® certification are three years of financial services experience and an acceptable regulatory history. To obtain the CIMA® certification, candidates must pass an online Qualification Examination, successfully complete a one-week classroom education program provided by a Registered Education Provider at an AACSB accredited university business school, and pass an online Certification Examination. CIMA® designees are required to adhere to IMCA’s Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks. CIMA® designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification.

**Accredited Investment Fiduciary (AIF®).** The Accredited Investment Fiduciary (AIF®) certifies that the recipient has advanced knowledge of fiduciary standards of care, their application to the investment management process, and procedures for assessing conformance by third parties to fiduciary standards. To be eligible to receive the AIFA designation, individuals must have already completed the AIF training program and passed the AIF exam and meet a minimum prerequisite score based on the candidate’s educational background and professional training and experience in investing, financial services and auditing. To receive the AIFA designation, individuals must complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIFA Code of Ethics. In order to maintain the AIFA designation, the individual must annually renew their affirmation of the AIFA Code of Ethics and complete ten

hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary360 (fi360) company).

#### ITEM 3. DISCIPLINARY INFORMATION

Not applicable.

#### ITEM 4. OTHER BUSINESS ACTIVITIES

Not applicable.

#### ITEM 5. ADDITIONAL COMPENSATION

Investment adviser representatives of Glass Jacobson, including Mr. Dinkins II, are eligible to receive a bonus each year that is based, at least in part, on the number of new clients/accounts they bring to the Company. Such bonus is based on the amount of fees generated from the new clients/accounts.

#### ITEM 6. SUPERVISION

Mr. Dinkins II advisory activities are supervised by the Managing Members of the Company, Michael Cohen, Jonathan Dinkins and Edward Jacobson. Each of Messrs. Cohen, Dinkins and Jacobson can be reached at 410-356-1000. Mr. Dinkins II may recommend to clients only those securities and other investments that are included on the Company's current list of "approved" investments. Thus, his advice and recommendations to clients are monitored by an administrative officer of Glass Jacobson, who confirms that trades placed for client accounts are limited to securities appearing on such "approved" list.

## Ruxon “Lilly” Gong

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[www.glassjacobson.com](http://www.glassjacobson.com)

March 31, 2024

This brochure supplement provides information about Ruxon “Lilly” Gong, and supplements the information contained in the brochure of Glass Jacobson Investment Advisors, LLC (“Glass Jacobson” or the “Company”). You should have received a copy of that brochure. Please contact Jonathan Dinkins, Chief Compliance Officer of Glass Jacobson, if you did not receive Glass Jacobson’s brochure or if you have any questions about the contents of this supplement. Additional information about Ms. Gong is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Ms. Gong was born in 1975 and joined Glass Jacobson as an investment advisor representative in 2024. Prior thereto, she was a banker and registered representative at Wells Fargo, a financial advisor trainee with Bank of America, and Merrill Lynch, and Advisor at Edward Jones, and an accountant with Raffa. She earned her MBA from Goerge Mason in 20011. Ms. Gong currently holds the following professional designation: CPA

**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.

### ITEM 3. DISCIPLINARY INFORMATION

Not applicable.

### ITEM 4. OTHER BUSINESS ACTIVITIES

Not applicable.

### ITEM 5. ADDITIONAL COMPENSATION

Investment adviser representatives of Glass Jacobson, including Ms. Gong, are eligible to receive a bonus each year that is based, at least in part, on the number of new clients/accounts they bring to the Company. Such bonus is based on the amount of fees generated from the new clients/accounts.

### ITEM 6. SUPERVISION

Ms. Gong activities are supervised by the Managing Members of the Company, Michael Cohen, Jonathan Dinkins and Edward Jacobson. Each of Messrs. Cohen, Dinkins and Jacobson can be reached at 410-356-1000. Ms. Gong may recommend to clients only those securities and other investments that are included on the Company’s current list of “approved” investments. Thus, her advice and recommendations to clients are monitored by an administrative officer of Glass Jacobson, who confirms that trades placed for client accounts are limited to securities appearing on such “approved” list

## George Thomas (“Trey”) Ingram III

Glass Jacobson Investment Advisors, LLC 10711 Red Run Boulevard, Suite 101 Owings Mills, MD 21117 410-356-1000

800 King Farm Blvd. Suite 500 Rockville, MD 20850 301-917-3040

[www.glassjacobson.com](http://www.glassjacobson.com)

March 31, 2024

This brochure supplement provides information about Trey Ingram, and supplements the information contained in the brochure of Glass Jacobson Investment Advisors, LLC (“Glass Jacobson” or the “Company”). You should have received a copy of that brochure. Please contact Jonathan Dinkins, Chief Compliance Officer of Glass Jacobson, if you did not receive Glass Jacobson’s brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Ingram is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Mr. Ingram was born in 1979 and joined Glass Jacobson as an investment advisor representative in 2019. He currently serves as a Senior Advisor. From September 2014 to June 2019 he served as a Wealth Management Advisor at TIAA. Prior to September 2014 he was a Senior Associate at MSCI and a Vice President at Hennessy Funds (formerly FBR Funds). Mr. Ingram graduated with a Masters of Business Administration from the George Washington University in 2011 and a B.S. in Finance from the University of North Carolina at Wilmington in 2001. Mr. Ingram holds the following professional designations: CFP® and (CAIA®).

**CERTIFIED FINANCIAL PLANNER™ (CFP®).** The CERTIFIED FINANCIAL PLANNER™ (CFP®) certification is awarded by the Certified Financial Planner Board of Standards Inc. to individuals who meet education, examination, experience, and ethics requirements. Educational requirements include completing a set of courses on financial planning or, alternatively, previously achieved certain designations such as a CPA or attorney. Currently, applicants must also pass a ten-hour examination, have at least three years of qualifying work experience in the profession, and must agree to adhere to a Code of Ethics. Every two years, all CFP® practitioners must meet re- accreditation requirements by obtaining 30 hours of continuing education credits, including two hours of ethics training.

**Certified Alternative Investment Analyst (CAIA®):** The Chartered Alternative Investment Analyst (CAIA®) is a professional designation granted by the Chartered Alternative Investment Analyst Association to candidates who have completed Level I and Level II examinations. The Chartered Alternative Investment Analyst Association has established the designation of CAIA to certify that the holders have met the association’s educational standard for specialists in alternative investments. The alternative investments that a Chartered Alternative Investment Analyst is trained to assess include hedge funds, venture capital, private equity, funds of funds, derivatives and real estate investments. In order to receive the designation, individuals must have at least one year of professional experience and a U.S. bachelor’s degree and must pass a two-level curriculum that includes topics ranging from qualitative analysis and trading theories of alternative investment to indexation and benchmarking . Once certified, there are annual membership dues and the designee completes a self-evaluation tool every three years to maintain the designation.

### ITEM 3. DISCIPLINARY INFORMATION

Not applicable.

### ITEM 4. OTHER BUSINESS ACTIVITIES

Mr. Ingram is licensed to sell life and health insurance products through various companies, and he receives compensation in the form of commissions for the sale of such products. This creates a conflict of interest. However, Glass Jacobson has addressed this conflict by fully disclosing to clients the potential for such conflict in its brochure and in its financial planning agreements. Additionally, clients are under no obligation to purchase insurance products through Mr. Ingram or other investment adviser representatives of Glass Jacobson and are free to choose the sources through which to implement any recommendation to purchase such life and health insurance products.

Mr. Ingram has an Outside Business, in which he maintains private rental properties, for which he is compensated.

#### ITEM 5. ADDITIONAL COMPENSATION

Investment adviser representatives of Glass Jacobson, including Mr. Ingram, are eligible to receive a bonus each year that is based, at least in part, on the number of new clients/accounts they bring to the Company. Such bonus is based on the amount of fees generated from the new clients/accounts.

#### ITEM 6. SUPERVISION

Mr. Ingram's advisory activities are supervised by the Managing Members of the Company, Michael Cohen, Jonathan Dinkins and Edward Jacobson. Each of Messrs. Cohen, Dinkins and Jacobson can be reached at 410-356-1000. Mr. Ingram may recommend to clients only those securities and other investments that are included on the Company's current list of "approved" investments. Thus, his advice and recommendations to clients are monitored by an administrative officer of Glass Jacobson, who confirms that trades placed for client accounts are limited to securities appearing on such "approved" list.

## Edward J. Jacobson

Glass Jacobson Investment Advisors, LLC 10711 Red Run Boulevard, Suite 101 Owings Mills, MD 21117 410-356-1000  
[www.glassjacobson.com](http://www.glassjacobson.com)

March 31, 2024

This brochure supplement provides information about Edward J. Jacobson, and supplements the information contained in the brochure of Glass Jacobson Investment Advisors, LLC (“Glass Jacobson” or the “Company”). You should have received a copy of that brochure. Please contact Jonathan Dinkins, Chief Compliance Officer of Glass Jacobson, if you did not receive Glass Jacobson’s brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Jacobson is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Mr. Jacobson was born in 1955 and has been a Managing Member of Glass Jacobson since 1998 and as an investment advisor representative since 2000. He is a shareholder and President of Glass Jacobson, PA, a CPA firm owned by certain Members of the Company, and a Member of Glass Jacobson Consulting, LLC, a business consulting firm. Mr. Jacobson joined Glass Jacobson, PA in 1980. He graduated with a B.S. in Accounting from the University of Maryland in 1977. Mr. Jacobson currently holds the following professional designations: CPA and CVA®.

**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 Valuation Analyst (CVA®).** The Certified Valuation Analyst (CVA®) designation is granted to applicants who: hold a business degree or certain professional designations; complete a 35-hour training program and course of study as prescribed by the National Association of Consultants, Valuators and Analysts (NACVA); pass a comprehensive examination; be a member in good standing with NACVA; and submit three personal and three business references.

### ITEM 3. DISCIPLINARY INFORMATION

Not applicable.

### ITEM 4. OTHER BUSINESS ACTIVITIES

Certain Members of Glass Jacobson, including Mr. Jacobson, are shareholders of a CPA firm, Glass Jacobson, PA. Also, Mr. Jacobson is President of the CPA firm, and a Member of Glass Jacobson Consulting, LLC, a business consulting firm, and Glass Jacobson Capital Advisors, LLC, a corporate finance, merger and acquisition advisory services firm. Mr. Jacobson devotes a substantial amount of his time to these firms, which account for a substantial source of his income. As such he recommends the tax preparation and/or accounting services of Glass Jacobson, P.A. To the extent a client determines to engage Glass Jacobson, PA. to provide tax preparation and/or accounting services, such services shall be provided, independent of Registrant. Registrant shall receive no portion of fees charged by Glass Jacobson, PA for such services. ***Conflict of Interest:*** The recommendation by Mr. Jacobson that a client elect accounting services from Glass Jacobson, PA presents a conflict of interest, as the receipt of fees for accounting services provides an incentive to recommend such services, rather than recommending such services based upon a particular client’s needs. No client is under any obligation to utilize Glass Jacobson PA for accounting services.

Clients are reminded that they may elect to obtain accounting services recommended by the Registrant through other non-affiliated certified public accountants. The Registrant's Chief Compliance Officer, Jonathan Dinkins, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.

#### ITEM 5. ADDITIONAL COMPENSATION

Not applicable.

#### ITEM 6. SUPERVISION

As a Managing Member of Glass Jacobson, Mr. Jacobson's activities are supervised by other Managing Members of the Company, Michael Cohen and Jonathan Dinkins. Each of Messrs. Cohen and Dinkins can be reached at 410-356-1000. Mr. Jacobson recommends to clients only those securities and other investments that are included on the Company's current list of "approved" investments. Thus, his advice and recommendations to clients are monitored by an administrative officer of Glass Jacobson, who confirms that trades placed for client accounts are limited to securities appearing on such "approved" list.

**Zubair Khan**

Glass Jacobson Investment Advisors, LLC 10711 Red Run Boulevard, Suite 101 Owings Mills, MD 21117 410-356-1000

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540-662-3417

*www.glassjacobson.com*

March 31, 2024

This brochure supplement provides information about Zubair Khan and supplements the information contained in the brochure of Glass Jacobson Investment Advisors, LLC (“Glass Jacobson” or the “Company”). You should have received a copy of that brochure. Please contact Jonathan Dinkins, Chief Compliance Officer of Glass Jacobson, if you did not receive Glass Jacobson’s brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Khan is available on the SEC’s website at *www.adviserinfo.sec.gov*.

**ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Mr. Khan was born in 1979 and joined Glass Jacobson in 2022 as an investment advisor representative. From 2019 through 2022 he has been an Investment Advisor with Azzad Asset Management. Prior to his employment with Azzad, Mr. Khan was a financial advisor at Hanscom Financial Services where he helped to create comprehensive financial plans for individuals and institutions. Prior to joining Hanscom, Mr. Khan was a Vice President & Private Client Advisor at JP Morgan Securities where he provided asset management advice and financial planning services for high-net worth clients. Mr. Khan graduated from the University of Connecticut in 2001 with a BA degree in English. In 2006 he graduated from the University of Hartford with a MBA degree in Finance and in 2016 earned a Master of Science degree from the University of Phoenix in Accountancy. He is a Chartered Financial Analyst, and Certified Financial Planner®. Mr. Khan holds the following professional designations: CFA®, CFP®

**A Chartered Financial Analyst (CFA®)** charter is a designation given to those who have completed the CFA® Program and completed acceptable work experience requirements. The CFA Program is a three-part exam that tests the fundamentals of investment tools, valuing assets, portfolio management, and wealth planning. The CFA Program is typically completed by those with backgrounds in finance, accounting, economics, or business. CFA charter holders earn the right to use the CFA designation after program completion, application, and acceptance by CFA Institute. CFA charter holders are qualified to work in senior and executive positions in investment management, risk management, asset management, and more.

**CERTIFIED FINANCIAL PLANNER™ (CFP®)**. The CERTIFIED FINANCIAL PLANNER™ (CFP®) certification is awarded by the Certified Financial Planner Board of Standards Inc. to individuals who meet education, examination, experience, and ethics requirements. Educational requirements include completing a set of courses on financial planning or, alternatively, previously achieved certain designations such as a CPA or attorney. Currently, applicants must also pass a ten-hour examination, have at least three years of qualifying work experience in the profession, and must agree to adhere to a Code of Ethics. Every two years, all CFP® practitioners must meet re-accreditation requirements by obtaining 30 hours of continuing education credits, including two hours of ethics training.

**ITEM 3. DISCIPLINARY INFORMATION**

Not applicable.

**ITEM 4. OTHER BUSINESS ACTIVITIES**

Not Applicable.

**ITEM 5. ADDITIONAL COMPENSATION**

Investment adviser representatives of Glass Jacobson, including Mr. Khan, are eligible to receive a bonus each year that is based, at least in part, on the number of new clients/accounts they bring to the Company. Such bonus is based on the amount of fees generated from the new clients/accounts.

#### ITEM 6. SUPERVISION

Mr. Khan's advisory activities are supervised by the Managing Members of the Company, Michael Cohen, Jonathan Dinkins and Edward Jacobson. Each of Messrs. Cohen, Dinkins and Jacobson can be reached at 410-356- 1000. Mr. Khan may recommend to clients only those securities and other investments that are included on the Company's current list of "approved" investments. Thus, his advice and recommendations to clients are monitored by an administrative officer of Glass Jacobson, who confirms that trades placed for client accounts are limited to securities appearing on such "approved" list.

**Avraham A. Levitan**

Glass Jacobson Investment Advisors, LLC 10711 Red Run Boulevard, Suite 101 Owings Mills, MD 21117 410-356-1000  
*www.glassjacobson.com*

March 31, 2024

This brochure supplement provides information about Avraham A. Levitan, and supplements the information contained in the brochure of Glass Jacobson Investment Advisors, LLC (“Glass Jacobson” or the “Company”). You should have received a copy of that brochure. Please contact Jonathan Dinkins, Chief Compliance Officer of Glass Jacobson, if you did not receive Glass Jacobson’s brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Levitan is available on the SEC’s website at *www.adviserinfo.sec.gov*.

**ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Mr. Levitan was born in 1987 and joined Glass Jacobson in 2015 and has been an investment advisor representative since 2016. He currently serves as the firm’s Compliance Officer. Mr. Levitan graduated with a Master’s degree in Criminal Justice from Sacred Heart University in 2011. He currently holds the following professional designations: IACCP, CFE, and AIF®.

**Investment Adviser Certified Compliance Professional® (IACCP®)**, The Investment Adviser Certified Compliance Professional® (IACCP®), program, co-sponsored by the Investment Adviser Association (IAA), is a professional education program developed by NRS in 2005 and co-sponsored since 2007 with the Investment Adviser Association (IAA), which acknowledges the heightened role of compliance and responds to the growing industry demand for advanced compliance education and nationally recognized professional standards. The Investment Adviser Certified Compliance Professional® (IACCP®) is granted to individuals who complete an online and/or in-person instructor-led program of study, pass a certifying examination, and meet its work experience, ethics and continuing education requirements.

(From Nrs-Inc.com)

**Certified Fraud Examiner (CFE)**. The Certified Fraud Examiner (CFE) credential denotes proven expertise in fraud prevention, detection and deterrence. CFEs are trained to identify the warning signs that indicate evidence of fraud and fraud risk. CFEs around the world work to protect the global economy by uncovering fraud and implementing processes to prevent fraud from occurring in the first place. CFEs have a unique set of skills that are not found in any other career field or discipline. They combine knowledge of complex financial transactions with an understanding of methods, law, and how to resolve allegations of fraud. CFEs must abide by the ACFE’s code of professional ethics, obtain a minimum of 20 hours of Continuing Professional Education (CPE) every 12-month period and pay annual membership dues to stay current in their profession. CFEs are required to certify CPE compliance by the end of their anniversary month.

(FromACFE.com)

**Accredited Investment Fiduciary (AIF®)**. The Accredited Investment Fiduciary (AIF®) certifies that the recipient has advanced knowledge of fiduciary standards of care, their application to the investment management process, and procedures for assessing conformance by third parties to fiduciary standards. To be eligible to receive the AIFA designation, individuals must have already completed the AIF training program and passed the AIF exam and meet a minimum prerequisite score based on the candidate’s educational background and professional training and experience in investing, financial services and auditing. To receive the AIFA designation, individuals must complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIFA Code of Ethics. In order to maintain the AIFA designation, the individual must annually renew their affirmation of the AIFA Code of Ethics and complete ten hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary360 (fi360) company).

**ITEM 3. DISCIPLINARY INFORMATION**

Not applicable.

**ITEM 4. OTHER BUSINESS ACTIVITIES**

Not applicable.

#### ITEM 5. ADDITIONAL COMPENSATION

Investment adviser representatives of Glass Jacobson, including Mr. Levitan, are eligible to receive a bonus each year that is based, at least in part, on the number of new clients/accounts they bring to the Company. Such bonus is based on the amount of fees generated from the new clients/accounts.

#### ITEM 6. SUPERVISION

Mr. Levitan's activities are supervised by the Managing Members of the Company, Michael Cohen, Jonathan Dinkins and Edward Jacobson. Each of Messrs. Cohen, Dinkins and Jacobson can be reached at 410-356-1000.

## Joseph T. McCarthy

Glass Jacobson Investment Advisors, LLC 10711 Red Run Boulevard, Suite 101 Owings Mills, MD 21117 410-356-1000

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[www.glassjacobson.com](http://www.glassjacobson.com)

March 31, 2024

This brochure supplement provides information about Joseph T. McCarthy, and supplements the information contained in the brochure of Glass Jacobson Investment Advisors, LLC ("Glass Jacobson" or the "Company"). You should have received a copy of that brochure. Please contact Jonathan Dinkins, Chief Compliance Officer of Glass Jacobson, if you did not receive Glass Jacobson's brochure or if you have any questions about the contents of this supplement. Additional information about Mr. McCarthy is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Mr. McCarthy was born in 1991 and joined Glass Jacobson in 2023 as a Senior Wealth Advisor. Mr. McCarthy was previously employed by Edelman Financial Engines from 2016 to 2019. He then transitioned to UBS in 2020 until 2023. He received a B.S. in Finance from Salisbury University in 2013. Mr. McCarthy holds the following professional designations: CFP®, ChFC®

**CERTIFIED FINANCIAL PLANNER™ (CFP®).** The CERTIFIED FINANCIAL PLANNER™ (CFP®) certification is awarded by the Certified Financial Planner Board of Standards Inc. to individuals who meet education, examination, experience and ethics requirements. Educational requirements include completing a set of courses on financial planning or, alternatively, previously achieved certain designations such as a CPA or attorney. Currently, applicants must also pass a ten-hour examination, have at least three years of qualifying work experience in the profession, and must agree to adhere to a Code of Ethics. Every two years, all CFP® practitioners must meet re-accreditation requirements by obtaining 30 hours of continuing education credits, including two hours of ethics training.

**CHARTERED FINANCIAL CONSULTANT® (ChFC®)** The CHARTERED FINANCIAL CONSULTANT® (ChFC®) certification is awarded by the American College of Financial Services to individuals who meet education, examination, experience and ethics requirements. Educational requirements include completing a set of courses on financial planning or, alternatively, previously achieved certain designations such as a CFP. Currently, applicants must have at least three years of qualifying work experience in the profession and must agree to adhere to a Code of Ethics. Every two years, all ChFC® practitioners must meet re-accreditation requirements by obtaining 30 hours of continuing education credits, including two hours of ethics training.

### ITEM 3. DISCIPLINARY INFORMATION

Not applicable.

### ITEM 4. OTHER BUSINESS ACTIVITIES

Not applicable.

### ITEM 5. ADDITIONAL COMPENSATION

Investment adviser representatives of Glass Jacobson, including Mr. McCarthy, are eligible to receive a bonus each year that is based, at least in part, on the number of new clients/accounts they bring to the Company. Such bonus is based on the amount of fees generated from the new clients/accounts.

### ITEM 6. SUPERVISION

Mr. McCarthy's advisory activities are supervised by the Managing Members of the Company, Michael Cohen, Jonathan

Dinkins and Edward Jacobson. Each of Messrs. Cohen, Dinkins and Jacobson can be reached at 410-356- 1000. Mr. McCarthy may recommend to clients only those securities and other investments that are included on the Company's current list of "approved" investments. Thus, his advice and recommendations to clients are monitored by an administrative officer of Glass Jacobson, who confirms that trades placed for client accounts are limited to securities appearing on such "approved" list.

## Todd C. Norris

Glass Jacobson Investment Advisors, LLC 10711 Red Run Boulevard, Suite 101 Owings Mills, MD 21117 410-356-1000  
[www.glassjacobson.com](http://www.glassjacobson.com)

March 31, 2024

This brochure supplement provides information about Todd Norris, and supplements the information contained in the brochure of Glass Jacobson Investment Advisors, LLC (“Glass Jacobson” or the “Company”). You should have received a copy of that brochure. Please contact Jonathan Dinkins, Chief Compliance Officer of Glass Jacobson, if you did not receive Glass Jacobson’s brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Norris is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Mr. Norris was born in 1984 and joined Glass Jacobson in 2020 as an investment advisor representative. From 2018-2020 Mr. Norris was a Lead Planner with Facet Wealth. From 2016-2018 Mr. Norris was a Financial Planner at Life Plan Financial. In 2016 Mr. Norris was an Investment Advisor at Prime Investment Advisors and from 2015- 2016 Mr. Norris was a Financial Planner at StratWealth. He received a B.S. in Finance from the University of Maryland in 2007. Mr. Norris holds the following professional designations: CFP®

**CERTIFIED FINANCIAL PLANNER™ (CFP®).** The CERTIFIED FINANCIAL PLANNER™ (CFP®) certification is awarded by the Certified Financial Planner Board of Standards Inc. to individuals who meet education, examination, experience, and ethics requirements. Educational requirements include completing a set of courses on financial planning or, alternatively, previously achieved certain designations such as a CPA or attorney. Currently, applicants must also pass a ten-hour examination, have at least three years of qualifying work experience in the profession, and must agree to adhere to a Code of Ethics. Every two years, all CFP® practitioners must meet re- accreditation requirements by obtaining 30 hours of continuing education credits, including two hours of ethics training.

### ITEM 3. DISCIPLINARY INFORMATION

Not applicable.

### ITEM 4. OTHER BUSINESS ACTIVITIES

Not applicable.

### ITEM 5. ADDITIONAL COMPENSATION

Investment adviser representatives of Glass Jacobson, including Mr. Norris, are eligible to receive a bonus each year that is based, at least in part, on the number of new clients/accounts they bring to the Company. Such bonus is based on the amount of fees generated from the new clients/accounts.

### ITEM 6. SUPERVISION

Mr. Norris’s advisory activities are supervised by the Managing Members of the Company, Michael Cohen, Jonathan Dinkins and Edward Jacobson. Each of Messrs. Cohen, Dinkins and Jacobson can be reached at 410-356- 1000. Mr. Norris may recommend to clients only those securities and other investments that are included on the Company’s current list of “approved” investments. Thus, his advice and recommendations to clients are monitored by an administrative officer of Glass Jacobson, who confirms that trades placed for client accounts are limited to securities appearing on such “approved” list.

## Richard J. Osikowicz

Glass Jacobson Investment Advisors, LLC 10711 Red Run Boulevard, Suite 101 Owings Mills, MD 21117 410-356-1000

[www.glassjacobson.com](http://www.glassjacobson.com)

March 31, 2024

This brochure supplement provides information about Richard Osikowicz, and supplements the information contained in the brochure of Glass Jacobson Investment Advisors, LLC (“Glass Jacobson” or the “Company”). You should have received a copy of that brochure. Please contact Jonathan Dinkins, Chief Compliance Officer of Glass Jacobson, if you did not receive Glass Jacobson’s brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Osikowicz is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Mr. Osikowicz was born in 1971 and joined Glass Jacobson as an investment advisor representative in 2018. He currently serves as its Director of Retirement Plan Services. From July 2013 through July 2018 he served as a Retirement Business Development Officer at PNC Bank and PNC Capital Advisors LLC. He graduated with a B.S. from the Towson University in 1994. Mr. Osikowicz holds the following professional designations: AIF®.

**Accredited Investment Fiduciary (AIF®).** The Accredited Investment Fiduciary (AIF®) certifies that the recipient has advanced knowledge of fiduciary standards of care, their application to the investment management process, and procedures for assessing conformance by third parties to fiduciary standards. To be eligible to receive the AIFA designation, individuals must have already completed the AIF training program and passed the AIF exam and meet a minimum prerequisite score based on the candidate’s educational background and professional training and experience in investing, financial services and auditing. To receive the AIFA designation, individuals must complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIFA Code of Ethics. In order to maintain the AIFA designation, the individual must annually renew their affirmation of the AIFA Code of Ethics and complete ten hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary360 (fi360) company).

### ITEM 3. DISCIPLINARY INFORMATION

Not applicable.

### ITEM 4. OTHER BUSINESS ACTIVITIES

Mr. Osikowicz has an Outside Business, “Photographs by Rich”, which is a photography business for which he is compensated.

### ITEM 5. ADDITIONAL COMPENSATION

Investment adviser representatives of Glass Jacobson, including Mr. Osikowicz, are eligible to receive a bonus each year that is based, at least in part, on the number of new clients/accounts they bring to the Company. Such bonus is based on the amount of fees generated from the new clients/accounts.

### ITEM 6. SUPERVISION

Mr. Osikowicz advisory activities are supervised by the Managing Members of the Company, Michael Cohen, Jonathan Dinkins and Edward Jacobson. Each of Messrs. Cohen, Dinkins and Jacobson can be reached at 410-356-1000. Mr. Osikowicz may recommend to clients only those securities and other investments that are included on the Company’s current list of “approved” investments. Thus, his advice and recommendations to clients are monitored by an administrative officer of Glass Jacobson, who confirms that trades placed for client accounts are limited to securities appearing on such “approved” list.

## Dovid Price

Glass Jacobson Investment Advisors, LLC 10711 Red Run Boulevard, Suite 101 Owings Mills, MD 21117 410-356-1000

[www.glassjacobson.com](http://www.glassjacobson.com)

May 2nd, 2023

This brochure supplement provides information about Dovid Price, and supplements the information contained in the brochure of Glass Jacobson Investment Advisors, LLC ("Glass Jacobson" or the "Company"). You should have received a copy of that brochure. Please contact Jonathan Dinkins, Chief Compliance Officer of Glass Jacobson, if you did not receive Glass Jacobson's brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Price is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Mr. Price was born in 1988 and joined Glass Jacobson in 2021 as an investment advisor representative. He founded his firm DP Financial in 2020. He has worked as a finance instructor from 2020-2021, as a financial planning intern with Shoher & Zelcer Financial Planning and Management in 2020, as an LPL advisor with Cross Country Wealth from 2019-2020 and served a tax internship in 2018. Prior to entering the financial services industry, he held a paid fellowship in advanced Talmudic studies at Yeshiva Birchas Mordechai (2013-2016, 2017-2019) and Aish HaTorah (2017). He received a Bachelors in Talmudic Law from the Ner Israel College in 2013. He holds the CERTIFIED FINANCIAL PLANNER™ (CFP®) and Wealth Management Specialist™ or WMS™ Professional Designations and has passed the Certified Investment Management Analyst (CIMA®).

**CERTIFIED FINANCIAL PLANNER™ (CFP®).** The CERTIFIED FINANCIAL PLANNER™ (CFP®) certification is awarded by the Certified Financial Planner Board of Standards Inc. to individuals who meet education, examination, experience, and ethics requirements. Educational requirements include completing a set of courses on financial planning or, alternatively, previously achieved certain designations such as a CPA or attorney. Currently, applicants must also pass a ten-hour examination, have at least three years of qualifying work experience in the profession, and must agree to adhere to a Code of Ethics. Every two years, all CFP® practitioners must meet re- accreditation requirements by obtaining 30 hours of continuing education credits, including two hours of ethics training.

**Certified Investment Management Analyst (CIMA®).** The Certified Investment Management Analyst (CIMA®) certification signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for investment management consulting, including advanced investment management theory and application. Prerequisites for the CIMA® certification are three years of financial services experience and an acceptable regulatory history. To obtain the CIMA® certification, candidates must pass an online Qualification Examination, successfully complete a one-week classroom education program provided by a Registered Education Provider at an AACSB accredited university business school, and pass an online Certification Examination. CIMA® designees are required to adhere to IMCA's Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks. CIMA® designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification.

**Wealth Management Specialist™ or WMS™:** Individuals who hold the WMS™ designation have completed a course of study encompassing risk management, investments, insurance, tax, retirement, and estate planning issues. Additionally, individuals must pass an end-of-course examination that tests their knowledge of these topics. All designees must adhere to standards of professional conduct and complete 16 hours of continued education every two years.

### ITEM 3. DISCIPLINARY INFORMATION

Not applicable

### ITEM 4. OTHER BUSINESS ACTIVITIES

Mr. Price is licensed to sell life and health insurance products through various companies, and will receive compensation in the form of commissions for the sale of such products. The Company believes that such conflict is

addressed and mitigated by making this disclosure to you here, in tis brochure, and its financial planning agreements. Additionally, clients are under no obligation to purchase insurance products through Mr. Price or other investment adviser representatives of Glass Jacobson and are free to choose the sources through which to implement any recommendation to purchase such life and health insurance products. Also, Mr. Price has an Outside Business, in which he delivers financial literacy seminars to Government Agencies, for which he is compensated; and also provides financial consulting and management services to a speech therapy company, Esther Price CCC-SLP .

#### ITEM 5. ADDITIONAL COMPENSATION

Investment adviser representatives of Glass Jacobson, including Mr. Creamer, are eligible to receive a bonus each year that is based, at least in part, on the number of new clients/accounts they bring to the Company. Such bonus is based on the amount of fees generated from the new clients/accounts.

#### ITEM 6. SUPERVISION

Mr. Price’s activities are supervised by the Managing Members of the Company, Michael Cohen, Jonathan Dinkins and Edward Jacobson. Each of Messrs. Cohen, Dinkins and Jacobson can be reached at 410-356-1000. Mr. Price may recommend to clients only those securities and other investments that are included on the Company’s current list of “approved” investments. Thus, his advice and recommendations to clients are monitored by an administrative officer of Glass Jacobson, who confirms that trades placed for client accounts are limited to securities appearing on such “approved” list.

## Melinda Manning Robinson

Glass Jacobson Investment Advisors, LLC 10711 Red Run Boulevard, Suite 101 Owings Mills, MD 21117 410-356-1000

[www.glassjacobson.com](http://www.glassjacobson.com)

March 31, 2024

### ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Ms. Manning Robinson was born in 1971 and joined Glass Jacobson as an investment advisor representative in 2023. Prior thereto, she was an **Assistant Vice President, at T. Rowe Price**, and , an enterprise relationship consultant trainee with Bank of America, and Merrill Lynch.

She earned her MBA from Loyola University. Ms. Manning Robinson currently holds the following professional designation: QKA®, SPHR®

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. The QKA® program is a rigorous education program for retirement plan professionals. The 18 topical courses will take 1–2 hours each. The 18 courses are divided into two packages of 9 courses. Each package has a practice test and a proctored final exam. To obtain the QKA® credential individuals must: Have either 3 years' experience in retirement plan administration or completed the Retirement Plan Fundamentals (RPF) certificate course, Pass the QKA-1 and QKA-2 Credential Exams, Agree to abide by the ARA Code of Professional,

SPHR® Senior Professional in Human Resources®: The credential is designed for leaders responsible for planning rather than implementing HR policy in the U.S. SPHR professionals tend to be accountable for HR department goals, planning and executing business strategies and technology while understanding the overall HR needs of the organization. To be eligible for the SPHR you must meet one of the following conditions for education and/or experience: Have at least four years of experience in a professional-level HR position and a Master's degree or higher, Have at least five years of experience in a professional-level HR position and a Bachelor's degree, OR Have at least seven years of experience in a professional-level HR position. One must take an exam and meet the continued education requirements to recertify.

### ITEM 3. DISCIPLINARY INFORMATION

Not applicable.

### ITEM 4. OTHER BUSINESS ACTIVITIES

Not applicable.

### ITEM 5. ADDITIONAL COMPENSATION

Investment adviser representatives of Glass Jacobson, including Ms. Manning Robinson are eligible to receive a bonus each year that is based, at least in part, on the number of new clients/accounts they bring to the Company. Such bonus is based on the amount of fees generated from the new clients/accounts.

### ITEM 6. SUPERVISION

Ms. Manning Robinson activities are supervised by the Managing Members of the Company, Michael Cohen, Jonathan Dinkins and Edward Jacobson. Each of Messrs. Cohen, Dinkins and Jacobson can be reached at 410-356-1000. Ms. Ms. Manning Robinson may recommend to clients only those securities and other investments that are included on the Company's current list of "approved" investments. Thus, her advice and recommendations to clients are monitored by an administrative officer of Glass Jacobson, who confirms that trades placed for client accounts are limited to securities appearing on such "approved" list.

## **Bart W. Scheffel**

Glass Jacobson Investment Advisors, LLC 10711 Red Run Boulevard, Suite 101 Owings Mills, MD 21117 410-356-1000  
[www.glassjacobson.com](http://www.glassjacobson.com)

March 31, 2024

This brochure supplement provides information about Bart W. Scheffel, and supplements the information contained in the brochure of Glass Jacobson Investment Advisors, LLC (“Glass Jacobson” or the “Company”). You should have received a copy of that brochure. Please contact Jonathan Dinkins, Chief Compliance Officer of Glass Jacobson, if you did not receive Glass Jacobson’s brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Scheffel is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Mr. Scheffel was born in 1958 and has been a Member of Glass Jacobson since 1998 and as an investment advisor representative since 2004. In 1984, he joined Glass Jacobson, PA, a CPA firm owned by certain Members of the Company. He currently is a shareholder in the CPA firm, as well as a Member of Glass Jacobson Consulting, LLC, a business consulting firm. He graduated with a B.S. in Accounting and Economics from Mount St. Mary’s College in 1980. Mr. Scheffel currently holds the following professional designations: CPA and CVA®.

**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 Valuation Analyst (CVA®).** The Certified Valuation Analyst (CVA®) designation is granted to applicants who: hold a business degree or certain professional designations; complete a 35-hour training program and course of study as prescribed by the National Association of Consultants, Valuators and Analysts (NACVA); pass a comprehensive examination; be a member in good standing with NACVA; and submit three personal and three business references.

### **ITEM 3. DISCIPLINARY INFORMATION**

Not applicable.

### **ITEM 4. OTHER BUSINESS ACTIVITIES**

Certain Members of Glass Jacobson, including Mr. Scheffel, are shareholders of a CPA firm, Glass Jacobson, PA. Also, Mr. Scheffel is a Member of Glass Jacobson Consulting, LLC, a business consulting firm, and Glass Jacobson Capital Advisors, LLC, a corporate finance, merger and acquisition advisory services firm. Mr. Scheffel devotes a substantial amount of his time to these firms, which account for a substantial source of his income. As such he recommends the tax preparation and/or accounting services of Glass Jacobson, P.A. To the extent a client determines to engage Glass Jacobson, PA. to provide tax preparation and/or accounting services, such services shall be provided, independent of Registrant. Registrant shall receive no portion of fees charged by Glass Jacobson, PA for such services. **Conflict**

**of Interest:** The recommendation by Mr. Scheffel that a client elect accounting services from Glass Jacobson, PA presents a conflict of interest, as the receipt of fees for accounting services provides an incentive to recommend such services, rather than recommending such services based upon a particular client's needs. No client is under any obligation to utilize Glass Jacobson PA for accounting services. Clients are reminded that they may elect to obtain accounting services recommended by the Registrant through other non-affiliated certified public accountants. The Registrant's Chief Compliance Officer, Jonathan Dinkins, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.

#### ITEM 5. ADDITIONAL COMPENSATION

Not applicable.

#### ITEM 6. SUPERVISION

Mr. Scheffel's activities are supervised by the Managing Members of the Company, Michael Cohen, Jonathan Dinkins and Edward Jacobson. Each of Messrs. Cohen, Dinkins and Jacobson can be reached at 410-356-1000. Mr. Scheffel may recommend to clients only those securities and other investments that are included on the Company's current list of "approved" investments. Thus, his advice and recommendations to clients are monitored by an administrative officer of Glass Jacobson, who confirms that trades placed for client accounts are limited to securities appearing on such "approved" list.

## Christine R. Schmitz

Glass Jacobson Investment Advisors, LLC 10711 Red Run Boulevard, Suite 101 Owings Mills, MD 21117 410-356-1000  
[www.glassjacobson.com](http://www.glassjacobson.com)

March 31, 2024

This brochure supplement provides information about Christine R. Schmitz, and supplements the information contained in the brochure of Glass Jacobson Investment Advisors, LLC (“Glass Jacobson” or the “Company”). You should have received a copy of that brochure. Please contact Jonathan Dinkins, Chief Compliance Officer of Glass Jacobson, if you did not receive Glass Jacobson’s brochure or if you have any questions about the contents of this supplement. Additional information about Ms. Schmitz is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Ms. Schmitz was born in 1951 and joined Glass Jacobson as an investment adviser representative in 2003. She is a Certified Public Accountant at Glass Jacobson, PA, a CPA firm owned by certain Members of the Company. She graduated with a Bachelor of Music from the Johns Hopkins University’s Peabody Institute in 1975, and earned a Certificate in Accounting from the University of Baltimore in 1982. Ms. Schmitz also earned an M.A., in Legal Studies, from the University of Baltimore in 1992. Ms. Schmitz currently holds the following professional designations: CPA/PFS, CFP®, LTCP, and RICP®.

**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.

**Personal Financial Specialist (PFS).** The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, fulfill 3,000 hours of personal financial planning business experience, complete 80 hours of personal financial planning CPE credits, pass a comprehensive financial planning exam and be an active member of the AICPA. A PFS credential holder is required to adhere to the AICPA’s Code of Professional Conduct, and is encouraged to follow the AICPA’s Statement on Responsibilities in Financial Planning Practice. To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS credential is administered through the AICPA.

**CERTIFIED FINANCIAL PLANNER™ (CFP®).** The CERTIFIED FINANCIAL PLANNER™ (CFP®) certification is awarded by the Certified Financial Planner Board of Standards Inc. to individuals who meet education, examination, experience and ethics requirements. Educational requirements include completing a set of courses on financial planning or, alternatively, previously achieved certain designations such as a CPA or attorney. Currently, applicants must also pass a ten-hour examination, have at least three years of qualifying work experience in the profession, and must agree to adhere to a Code of Ethics. Every two years, all CFP® practitioners must meet re-accreditation requirements by obtaining 30 hours of continuing education credits, including two hours of ethics training.

**Long-Term Care Professional (LTCP).** In order to earn the Long-Term Care Professional (LTCP) designation, an individual must complete and pass an examination on each of four required workshops, each of which is based on a

textbook written by leading experts in the long-term care insurance field.

**Retirement Income Certified Professional® (RICP®).** The Retirement Income Certified Professional® is awarded by The American College of Financial Services. Recipients acquire the expertise to turn assets into income in today's dynamic financial environment. Retirement income planning places the focus on transitioning from asset accumulation to creating a sustainable livelihood for clients in retirement. An individual must pass three examinations in order to obtain this designation.

### ITEM 3. DISCIPLINARY INFORMATION

Not applicable.

### ITEM 4. OTHER BUSINESS ACTIVITIES

Ms. Schmitz also serves as a registered representative of Triad Advisors, LLC. ("TRIAD"), a registered broker-dealer (CRD No. 25803), member FINRA/SIPC. A conflict of interest may exist between Ms. Schmitz's interests and the interests of financial planning clients when Ms. Schmitz recommends securities that may be purchased through her as a registered representative of Triad. In such cases, Ms. Schmitz would receive a commission on the purchase or sale recommended by her. This gives her an incentive to recommend investment products based on the compensation to be received, rather than on a client's needs. Glass Jacobson believes that such conflict is addressed by fully disclosing to clients in its brochure and in its financial planning agreements that registered representatives may receive additional compensation on the purchase or sale of certain securities. Additionally, no client is under any obligation to act on Ms. Schmitz or Glass Jacobson's recommendation. If a client elects to act on any of the recommendations, the client is under no obligation to effect the transactions through Ms. Schmitz or another registered representative of Triad who is also an investment adviser representative of Glass Jacobson.

Similarly, Ms. Schmitz is licensed to sell life and health insurance products through various companies, and she may receive compensation in the form of commissions for the sale of such products. This creates a conflict similar to that with respect to her role as a registered representative of Triad. However, Glass Jacobson has addressed this conflict by fully disclosing to clients the potential for such conflict in its brochure and in its financial planning agreements. Additionally, clients are under no obligation to purchase insurance products through Ms. Schmitz or other investment adviser representatives of Glass Jacobson and are free to choose the sources through which to implement any recommendation to purchase such life and health insurance products.

### ITEM 5. ADDITIONAL COMPENSATION

Investment adviser representatives of Glass Jacobson, including Ms. Schmitz, are eligible to receive a bonus each year that is based, at least in part, on the number of new clients/accounts they bring to the Company. Such bonus is based on the amount of fees generated from the new clients/accounts.

### ITEM 6. SUPERVISION

Ms. Schmitz's activities are supervised by the Managing Members of the Company, Michael Cohen, Jonathan Dinkins and Edward Jacobson. Each of Messrs. Cohen, Dinkins and Jacobson can be reached at 410-356-1000. Ms. Schmitz may recommend to clients only those securities and other investments that are included on the Company's current list of "approved" investments. Thus, her advice and recommendations to clients are monitored by an administrative officer of Glass Jacobson, who confirms that trades placed for client accounts are limited to securities appearing on such "approved" list.

## George R. Toulson

Glass Jacobson Investment Advisors, LLC 10711 Red Run Boulevard, Suite 101 Owings Mills, MD 21117 410-356-1000  
[www.glassjacobson.com](http://www.glassjacobson.com)

March 31, 2024

This brochure supplement provides information about George Toulson and supplements the information contained in the brochure of Glass Jacobson Investment Advisors, LLC (“Glass Jacobson” or the “Company”). You should have received a copy of that brochure. Please contact Jonathan Dinkins, Chief Compliance Officer of Glass Jacobson, if you did not receive Glass Jacobson’s brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Toulson is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Mr. Toulson was born in 1972 and joined Glass Jacobson in 2021 as an investment advisor representative. Since 2016 he has been an ETF product Specialist with Legg Mason Global Asset Management and a Private Wealth Advisor at Wick Capital Partners. He received a B.A. in Economics from Yale University in 1994, and is a Chartered Financial Analyst, and Certified Financial Planner®. Mr. Toulson holds the following professional designations: CFA®, CFP®

**A Chartered Financial Analyst (CFA®)** charter is a designation given to those who have completed the CFA® Program and completed acceptable work experience requirements. The CFA Program is a three-part exam that tests the fundamentals of investment tools, valuing assets, portfolio management, and wealth planning. The CFA Program is typically completed by those with backgrounds in finance, accounting, economics, or business. CFA charterholders earn the right to use the CFA designation after program completion, application, and acceptance by CFA Institute. CFA charterholders are qualified to work in senior and executive positions in investment management, risk management, asset management, and more.

**CERTIFIED FINANCIAL PLANNER™ (CFP®)**. The CERTIFIED FINANCIAL PLANNER™ (CFP®) certification is awarded by the Certified Financial Planner Board of Standards Inc. to individuals who meet education, examination, experience, and ethics requirements. Educational requirements include completing a set of courses on financial planning or, alternatively, previously achieved certain designations such as a CPA or attorney. Currently, applicants must also pass a ten-hour examination, have at least three years of qualifying work experience in the profession, and must agree to adhere to a Code of Ethics. Every two years, all CFP® practitioners must meet re-accreditation requirements by obtaining 30 hours of continuing education credits, including two hours of ethics training.

### ITEM 3. DISCIPLINARY INFORMATION

Not applicable.

### ITEM 4. OTHER BUSINESS ACTIVITIES

Mr. Toulson holds a minority membership interest in UNLTD Sports Group LLC, a Delaware limited liability company that provides sports management, representation, and marketing to professional athletes (“UNLTD”). Mr. Toulson does not actively participate in the management of UNLTD. To eliminate any potential conflict that could arise between Mr. Toulson’s association with the Company and his membership interest UNLTD, the Company has prohibited Mr. Toulson and all its investment adviser representatives from recommending investment in UNLTD. As Mr. Toulson has maintained a close working relationship with the principals of UNLTD, UNLTD may refer its clients to Mr. Toulson for investment advisory services. In such cases, to avoid potential conflicts, neither Mr. Toulson nor the Company will compensate UNLTD for these referrals. Any UNLTD clients referred to Mr. Toulson for investment advisory services are under no obligation to accept investment advisory services from Mr. Toulson or any other investment adviser representative of the Company. Additionally, to any client of UNLTD that is referred to Mr. Toulson, Mr. Toulson will disclose in writing that he holds a minority membership interest in UNLTD. The Company believes that any potential conflict related to UNLTD referring its clients to Mr. Toulson for investment advisory services is addressed by this manner of disclosure in this brochure supplement.

Mr. Toulson also holds minority membership interests in DB Game, LLC (“DB Game”) and DB Game II, LLC (“DB Game II”), each a Delaware limited liability company. DB Game and DB Game II were formed for the sole purpose of investing in the preferred stock of HiDef Inc., a Nevada corporation (“HiDef”). HiDef, formerly DanceBattle, Inc., is a media, entertainment and technology company focused on creating and delivering state-of-the-art video game content experiences across all digital platforms to consumers primarily in North America and the European Union. Mr. Toulson is the managing member of both DB Game and DB Game II. As managing member, Mr. Toulson does actively participate in the management of either company. DB Game is available to investors as a private offering. To eliminate any potential conflicts that could arise between Mr. Toulson’s association with the Company and his membership in interest in DB Game and DB Game II, as well as his indirect investment in HiDef, the Company has prohibited all its investment adviser representatives, including Mr. Toulson, from recommending to the Company’s clients that they invest in DB Game, DB Game II, and/or HiDef. In circumstances where an individual has, prior to becoming a client of the Company, invested in DB Game, DB Game II, or HiDef, the investment adviser representatives of the Company, including Mr. Toulson, are required to disclose in writing Mr. Toulson’s relationship with these entities, as applicable, before providing any investment advice relating to any of the entities. The Company believes that any potential conflict of interest related to DB Game, LLC and DB Game II, and Mr. Toulson is addressed by this manner of disclosure in this brochure supplement.

#### ITEM 5. ADDITIONAL COMPENSATION

Investment adviser representatives of Glass Jacobson, including Mr. Toulson, are eligible to receive a bonus each year that is based, at least in part, on the number of new clients/accounts they bring to the Company. Such bonus is based on the amount of fees generated from the new clients/accounts.

#### ITEM 6. SUPERVISION

Mr. Toulson’s advisory activities are supervised by the Managing Members of the Company, Michael Cohen, Jonathan Dinkins and Edward Jacobson. Each of Messrs. Cohen, Dinkins and Jacobson can be reached at 410-356-1000. Mr. Toulson may recommend to clients only those securities and other investments that are included on the Company’s current list of “approved” investments. Thus, his advice and recommendations to clients are monitored by an administrative officer of Glass Jacobson, who confirms that trades placed for client accounts are limited to securities appearing on such “approved” list.

## Marina Sidelnikova

Glass Jacobson Investment Advisors, LLC 10711 Red Run Boulevard, Suite 101 Owings Mills, MD 21117 410-356-1000  
[www.glassjacobson.com](http://www.glassjacobson.com)

March 31, 2024

This brochure supplement provides information about Marina Sidelnikova, and supplements the information contained in the brochure of Glass Jacobson Investment Advisors, LLC (“Glass Jacobson” or the “Company”). You should have received a copy of that brochure. Please contact Jonathan Dinkins, Chief Compliance Officer of Glass Jacobson, if you did not receive Glass Jacobson’s brochure or if you have any questions about the contents of this supplement. Additional information about Ms. Sidelnikova is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Ms. Sidelnikova was born in 1961 and joined Glass Jacobson as an investment advisor representative in 2007. Prior thereto, from 2001-2007, she was a Financial Analyst with Boulder Ventures. She graduated with a M.S. in Physics from Kishinev State University in 1984, and earned her MBA from Loyola College of Maryland in 2007. Ms. Sidelnikova currently holds the following professional designation: CPWA® and AIF®.

**Certified Private Wealth Advisor<sup>SM</sup> (CPWA®).** The Certified Private Wealth Advisor<sup>SM</sup> (CPWA®) is an advanced credential created specifically for wealth managers and advisors who work with high-net-worth clients on the life cycle of wealth: accumulation, preservation, and distribution. Prerequisites for CPWA certification are a full five years of professional client-centered experience in financial services or a related industry, Bachelor’s degree from an accredited college or University and an acceptable regulatory history. To obtain the CPWA certification, candidates must complete 6 months of pre-study education and online quizzes, successfully complete a 5-day in class program and pass the final CPWA exam. CPWA designees are required to adhere to the Investment Management Consultants Association’s code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks. CPWA designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification.

**Accredited Investment Fiduciary (AIF®).** The Accredited Investment Fiduciary (AIF®) certifies that the recipient has advanced knowledge of fiduciary standards of care, their application to the investment management process, and procedures for assessing conformance by third parties to fiduciary standards. To be eligible to receive the AIFA designation, individuals must have already completed the AIF training program and passed the AIF exam and meet a minimum prerequisite score based on the candidate’s educational background and professional training and experience in investing, financial services and auditing. To receive the AIFA designation, individuals must complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIFA Code of Ethics. In order to maintain the AIFA designation, the individual must annually renew their affirmation of the AIFA Code of Ethics and complete ten hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary360 (fi360) company).

### ITEM 3. DISCIPLINARY INFORMATION

Not applicable.

### ITEM 4. OTHER BUSINESS ACTIVITIES

Not applicable.

### ITEM 5. ADDITIONAL COMPENSATION

Investment adviser representatives of Glass Jacobson, including Ms. Sidelnikova, are eligible to receive a bonus each year that is based, at least in part, on the number of new clients/accounts they bring to the Company. Such bonus is based on the amount of fees generated from the new clients/accounts.

### ITEM 6. SUPERVISION

Ms. Sidelnikova’s activities are supervised by the Managing Members of the Company, Michael Cohen, Jonathan

Dinkins and Edward Jacobson. Each of Messrs. Cohen, Dinkins and Jacobson can be reached at 410-356-1000. Ms. Sidelnikova may recommend to clients only those securities and other investments that are included on the Company's current list of "approved" investments. Thus, her advice and recommendations to clients are monitored by an administrative officer of Glass Jacobson, who confirms that trades placed for client accounts are limited to securities appearing on such "approved" list.

## Steven C. Weisman

Glass Jacobson Investment Advisors, LLC 10711 Red Run Boulevard, Suite 101 Owings Mills, MD 21117 410-356-1000

800 King Farm Blvd. Suite 500 Rockville, MD 20850 301-917-3040

[www.glassjacobson.com](http://www.glassjacobson.com)

March 31, 2024

This brochure supplement provides information about Steven Weisman and supplements the information contained in the brochure of Glass Jacobson Investment Advisors, LLC ("Glass Jacobson" or the "Company"). You should have received a copy of that brochure. Please contact Jonathan Dinkins, Chief Compliance Officer of Glass Jacobson, if you did not receive Glass Jacobson's brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Weisman is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Mr. Weisman was born in 1953. Mr. Weisman joined Glass Jacobson in 2021 as an investment advisor representative. Mr. Weisman has served as President and Chief Executive Officer of TEAM Financial Planning, Inc. since October of 1998. Mr. Weisman was also employed as President of Weisman, Noble & Associates, P.C. from 1996 to 2012. Mr. Weisman was a Director with Dembo, Jones, Healy, Pennington & Marshall, PC from 2012 to 2013. Mr. Weisman was a member of WN CPAs, LLC from 2013 to 2018. Mr. Weisman was employed as a CPA Principal of Linton Shafer Warfield & Garrett, P.A. from 2018 to 2019. Since 2019, Mr. Weisman has been a member of WA CPAs, LLC. Mr. Weisman graduated from the University of Maryland with a Bachelor of Science degree in Accounting in 1974. Mr. Weisman holds the following professional designations: CPA/PFS, and CGMA.

**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.

**Personal Financial Specialist (PFS).** The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, fulfill 3,000 hours of personal financial planning business experience, complete 80 hours of personal financial planning CPE credits, pass a comprehensive financial planning exam and be an active member of the AICPA. A PFS credential holder is required to adhere to the AICPA's Code of Professional Conduct and is encouraged to follow the AICPA's Statement on Responsibilities in Financial Planning Practice. To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS credential is administered through the AICPA.

**Chartered Global Management Accountant (CGMA).** The Chartered Global Management Accountant (CGMA) is a global management accounting designation that recognizes the unique role played by men and women at organizations around the world who combine accounting and financial expertise with strategic insight to guide better business decisions. Additionally, it recognizes the management accounting experience and expertise of

accountants in academia. Created through a joint venture of the American Institute of Certified Public Accountants (AICPA) and the Chartered Institute of Management Accountants (CIMA), the CGMA designation recognizes the competencies and expertise of management accountants who are leading the world's most successful organizations, and teaching at universities around the world, preparing the management accounting leaders of tomorrow. It demonstrates management accounting expertise in such areas as leading strategically with management to make more informed decisions; helping organizations manage change, risk and uncertainty; protecting corporate assets; and promoting operational efficiency and effectiveness.

### ITEM 3. DISCIPLINARY INFORMATION

Not applicable.

### ITEM 4. OTHER BUSINESS ACTIVITIES

Certified Public Accountant (CPA). Mr. Weisman, in his individual capacity, is a certified public accountant and majority owner of WA CPAs, LLC. He recommends his tax preparation and/or accounting services. To the extent a client determines to engage Mr. Weisman to provide tax preparation and/or accounting services, such services shall be provided by Mr. Weisman in his separate capacity as a certified public accountant, independent of Registrant. Registrant shall receive no portion of fees charged by Mr. Weisman for such services. ***Conflict of Interest:*** The recommendation by Mr. Weisman that a client elect his accounting services presents a conflict of interest, as the receipt of fees for accounting services may provide an incentive to recommend such services, rather than recommending such services based upon a particular client's needs. No client is under any obligation to utilize Mr. Weisman for accounting services. Clients are reminded that they may elect to obtain accounting services recommended by the Registrant through other non-affiliated certified public accountants. The Registrant's Chief Compliance Officer, Jonathan Dinkins, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.

### ITEM 5. ADDITIONAL COMPENSATION

Investment adviser representatives of Glass Jacobson, including Mr. Weisman, are eligible to receive a bonus each year that is based, at least in part, on the number of new clients/accounts they bring to the Company. Such bonus is based on the amount of fees generated from the new clients/accounts.

### ITEM 6. SUPERVISION

Mr. Weisman's advisory activities are supervised by the Managing Members of the Company, Michael Cohen, Jonathan Dinkins, and Edward Jacobson. Each of Messrs. Cohen, Dinkins and Jacobson can be reached at 410-356-1000. Mr. Weisman may recommend to clients only those securities and other investments that are included on the Company's current list of "approved" investments. Thus, his advice and recommendations to clients are monitored by an administrative officer of Glass Jacobson, who confirms that trades placed for client accounts are limited to securities appearing on such "approved" list.

## Andrew S. Wohlberg

Glass Jacobson Investment Advisors, LLC 10711 Red Run Boulevard, Suite 101 Owings Mills, MD 21117 410-356-1000  
[www.glassjacobson.com](http://www.glassjacobson.com)

March 31, 2024

This brochure supplement provides information about Andrew S. Wohlberg, and supplements the information contained in the brochure of Glass Jacobson Investment Advisors, LLC (“Glass Jacobson” or the “Company”). You should have received a copy of that brochure. Please contact Jonathan Dinkins, Chief Compliance Officer of Glass Jacobson, if you did not receive Glass Jacobson’s brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Wohlberg is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Mr. Wohlberg was born in 1969 and has been an investment advisor representative with Glass Jacobson since 2012. Prior thereto, he worked with various other firms as a financial advisor since 2006. Mr. Wohlberg earned a B.A. in journalism from the University of Maryland in 1994, an M.A. in Middle Eastern Studies from Columbia University in 1999 and an M.B.A. from Bar-Ilan University in 2000. Mr. Wohlberg currently holds the following professional designations: CDFATM and CEPAR.

**Certified Divorce Financial Analyst® (CDFATM).** A Certified Divorce Financial Analyst® (CDFATM) is someone who comes from a financial planning, accounting or legal background and goes through an intensive training program to become skilled in analyzing and providing expertise related to the financial issues of divorce. The role of the CDFATM professional is to help both the client and lawyer understand how the financial decisions made today will impact the client’s financial future, based on certain assumptions. All CDFATM professionals adhere to a Code of Ethics and are required to renew their designation every two years by completing 15 hours of continuing education, reaffirming their adherence to the CDFATM Professional Practice Standards.

The **Certified Exit Planning Advisor® (CEPAR)** credential is for professional advisors who want to engage more business owners effectively. Through the process of Exit Planning (the Value Acceleration Methodology), owners can build more valuable companies, have more substantial personal financial plans, and align their personal goals. Participants who complete the CEPA program and pass the closed book proctored exam receive the Certified Exit Planning Advisor® (CEPAR) credential. The CEPA program also qualifies for continuing education credits with professional associations such as CFP and NASBA (CPE). Renewing certification holders must have completed a minimum of 40 hours of exit planning related professional development, or 30 hours of exit planning related professional development plus 10 hours of qualifying leadership, authorship, and teaching activities contributing to the exit planning profession. Qualifying leadership activities include volunteer service as a chairman, Chair-Elect, or officer for committee service to a qualifying organization other than the applicant’s employer. Renewal applicants must again agree in writing that they will adhere to the EPI Professional Standards and Code of Ethics. They must re- attest that they have not been convicted of a felony related to the practice of exit planning.

### ITEM 3. DISCIPLINARY INFORMATION

Not applicable.

### ITEM 4. OTHER BUSINESS ACTIVITIES

Mr. Wohlberg is President of Your World Publishing, a custom publishing business that includes working with families and individuals chronicling their personal histories. The business is not an investment related enterprise. Time spent working on client projects is flexible to deadlines and variable in compensation. He is also the owner of Mega Exits LLC, that provides a range of business advisory services, from lead generation to marketing strategies to exit planning.

### ITEM 5. ADDITIONAL COMPENSATION

Investment adviser representatives of Glass Jacobson, including Mr. Wohlberg, are eligible to receive a bonus each year that is based, at least in part, on the number of new clients/accounts they bring to the Company. Such bonus is based on the amount of fees generated from the new clients/accounts.

#### ITEM 6. SUPERVISION

Mr. Wohlberg's advisory activities are supervised by the Managing Members of the Company, Michael Cohen, Jonathan Dinkins and Edward Jacobson. Each of Messrs. Cohen, Dinkins and Jacobson can be reached at 410-356-1000. Mr. Wohlberg may recommend to clients only those securities and other investments that are included on the Company's current list of "approved" investments. Thus, his advice and recommendations to clients are monitored by an administrative officer of Glass Jacobson, who confirms that trades placed for client accounts are limited to securities appearing on such "approved" list.