

Curtis Capital Advisors, LLC

Form ADV Part 2B Brochure Supplement for Christopher Costello

Address: 7900 College Blvd., Suite 140, Overland Park, KS 66210

Phone: (913) 344-5443

Website: www.curtisca.com

This brochure supplement provides information about Christopher Costello that supplements the Curtis Capital Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Curtis Capital Advisors, LLC if you did not receive Curtis Capital Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Christopher Costello is available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 2630844.

Item 2: Educational Background & Business Experience

Name: Christopher K. Costello

Year of Birth: 1973

Education: Bachelor of Science
University of Kansas
1995

Business Background: Founder
Curtis Capital Advisors, LLC
March 2024 – present

Financial Advisor
Yukon Wealth Management, Inc.
January 2024 – March 2024

CEO
BdollarSmart
October 2023 – November 2023

Executive Director
Morgan Stanley
November 2022 – September 2023

Chairman & CEO
Bloom, Inc.
March 2013 – September 2023

Founder and CEO
The Retirement Planning Group, Inc.
February 2004– January 2021

Professional Designations: Certified Financial Planner ®

The CFP® certification is a financial planning credential awarded by the Certified Financial Planner Board of Standards Inc. In order to earn and maintain the CFP® designation, individuals must meet the initial certification components of (i) education relevant to the professional, competent, and ethical provision of financial planning services, (ii) pass the certification examination, (iii) attain three years of professional experience, (iv) pass a background check and disclose certain occurrences, (v) complete thirty hours of continuing education every two years, (vi) submit a certification application every two years, and (vii) pay an annual certification fee. Further information about the qualifications and standards required of a CFP® may be found by visiting the CFP® Board of Standard's website at <http://www.cfp.net/>.

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Christopher Costello.

Item 4: Other Business Activities

- A. Christopher Costello is a licensed insurance agent and from time to time will earn an ordinary and customary commission from the sale of an insurance product in such capacity. This creates a conflict of interest, because Christopher Costello has the potential to earn both an insurance commission and advisory fee revenue from a client. Christopher Costello addresses this conflict of interest by fully disclosing his relationship with the applicable insurance provider, and informing clients that they are under no obligation to purchase an insurance product through him.
- B. Christopher Costello is not actively engaged in any other business or occupation for compensation that provides a substantial source of income or involves a substantial amount of time.

Item 5: Additional Compensation

Christopher Costello does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Curtis Capital Advisors, LLC.

Item 6: Supervision

Christopher Costello is an investment adviser representative and is the firm's Founder and Chief Compliance Officer. Although as owner he does not report to a supervisor, he is required to adhere to Curtis Capital Advisors, LLC's written policies and procedures and code of ethics. Christopher Costello may be reached using the contact information on the cover page of this brochure supplement.

Item 7: Requirements for State-Registered Advisers

Christopher Costello has not been involved in any of the events required to be disclosed in this Item 7, including any award or liability as part of arbitration, civil proceeding, self-regulatory organization proceeding, or administrative proceeding. Nor has Christopher Costello been the subject of a bankruptcy petition.

Item 1: Cover Page

Curtis Capital Advisors, LLC

Form ADV Part 2B Brochure Supplement for Ian Campbell

Address: 7900 College Blvd., Suite 140, Overland Park, KS 66210

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This brochure supplement provides information about Ian Campbell that supplements the Curtis Capital Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Curtis Capital Advisors, LLC if you did not receive Curtis Capital Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Ian Campbell is available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 7119702.

Item 2: Educational Background & Business Experience

Name: Ian C. Campbell

Year of Birth: 1985

Education: Bachelor of Science
Kansas State University
2008

Business Background: Investment Advisor Representative
Curtis Capital Advisors, LLC
May 2024 – present

Football Analyst Commentator
Kansas State University (K-StateHD.TV) “Independent Contract”
September 2012 – Present

Investment Advisor Representative
IHT Wealth Management, LLC
August 2019 – May 2024

Registered Representative
LPL Financial, LLC
June 2019 – March 2021

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client’s or prospective client’s evaluation of Ian Campbell.

Item 4: Other Business Activities

- A. Ian Campbell is a licensed insurance agent and from time to time will earn an ordinary and customary commission from the sale of an insurance product in such capacity. This creates a conflict of interest, because Ian Campbell has the potential to earn both an insurance commission and advisory fee revenue from a client. Ian Campbell addresses this conflict of interest by fully disclosing his relationship with the applicable insurance provider, and informing clients that they are under no obligation to purchase an insurance product through him.
- B. Ian Campbell is the Owner of Ian Campbell Fitness, Inc., a non-investment related business located in Overland Park, KS established in 2017. This activity represents several hours per month outside of regular market hours.
- C. Ian Campbell is not actively engaged in any other business or occupation for compensation that provides a substantial source of income or involves a substantial amount of time.

Item 5: Additional Compensation

Ian Campbell does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Curtis Capital Advisors, LLC.

Item 6: Supervision

Ian Campbell reports to Christopher Costello, the firm's Founder and Chief Compliance Officer. He is required to adhere to Curtis Capital Advisors, LLC's written policies and procedures and code of ethics. Christopher Costello may be reached using the contact information on the cover page of this brochure supplement.

Item 7: Requirements for State-Registered Advisers

Ian Campbell has not been involved in any of the events required to be disclosed in this Item 7, including any award or liability as part of arbitration, civil proceeding, self-regulatory organization proceeding, or administrative proceeding. Nor has Ian Campbell been the subject of a bankruptcy petition.

FACTS**What does Curtis Capital Advisors, LLC do with your personal information?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number
- Financial account balances, holdings, and transaction history
- Investment experience, income, and assets

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share clients' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their clients' personal information; the reasons Curtis Capital Advisors, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do we share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	N/A
For our affiliates' everyday business purposes— information about your transactions and experiences	No	N/A
For our affiliates' everyday business purposes— information about your creditworthiness	No	N/A
For nonaffiliates to market to you	No	N/A

Questions?

Call (913) 344-5443 or go to www.curtisca.com

Who we are

Who is providing this notice?

Curtis Capital Advisors, LLC

What we do

How does Curtis Capital Advisors, LLC protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings, as well as other physical, electronic and procedural safeguards.

How does Curtis Capital Advisors, LLC collect my personal information?

We collect your personal information, for example, when you

- Sign an investment advisory agreement
- Open an account
- Request investment or financial planning advice
- Tell us about your investment or retirement portfolio

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- n/a

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- We do not share with nonaffiliates so they can market to you

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- We do not jointly market to you

Other important information

Curtis Capital Advisors, LLC may also share your personal information with a successor advisor if necessary in connection with the unexpected death or incapacity of its principal owner(s), as well as in connection with the eventual retirement or other change in control of the firm.