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DRT Financial Advisors Client Brochure

1006 N. Woodland Blvd

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www.drtfa.com

May 22, 2025

This Brochure provides information about the qualifications and business practices of Dreggors, Rigsby, & Teal. P.A. DBA DRT Financial Advisors (hereinafter referred to as DRT). If you have any questions about the contents of this Brochure, please contact us at 386-734-9441 or www.drtfa.com. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

DRT is a registered investment advisor firm. Registration of an Investment Advisor does not imply any level of skill or training. The oral and written communications of an advisor provide you with information about which you determine to hire or retain an advisor.

Item 2 – Material Changes

The date of our last annual update of our brochure was March 25, 2025.

The following is a list of the changes to this updated version:

- No Material Changes

In the past we have offered or delivered information about our qualifications and business practices to clients on at least an annual basis. Pursuant to new SEC Rules, we will ensure that you receive a summary of any material changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year. We may further provide other ongoing disclosure information about material changes as necessary.

We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting Rochelle Rather, Associate at (386) 734-9441 or rrather@drfta.com. Our Brochure is also available on our web site www.drfta.com, also free of charge.

Additional information about DRT is also available via the SEC's web site www.adviserinfo.sec.gov. The SEC's web site also provides information about any persons affiliated with DRT who are registered, or are required to be registered, as investment advisor representatives of DRT.

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Item 4 – Advisory Business

DRT has been in the advisory business since 01/01/2000. DRT had assets under management of \$87,303,497 and is co-managed by the third-party money manager, CPS Investment Advisors as of 12/31/2024. The Principals are Ronald J. Cantlay, Victoria A. Kizma, and Melissa J. Trickey. Ronald J. Cantlay, and Victoria A. Kizma are the Investment Advisor Representatives.

Direct

At the initial review of a client's portfolio, DRT may give advice on all investments owned by the client. DRT may have discretionary authority (with respect to the purchase and sale of securities) and provides ongoing supervisory services for each account. The account is co-managed by the third-party money manager, CPS Investment Advisors.

Investment Supervisory Services: DRT provides Investment Supervisory Services, defined as giving continuous advice to a client or making investments for a client based on the individual needs of the client. Through personal discussions, DRT determines the client's goals and objectives. DRT then develops a client's personal investment policy and creates and manages a portfolio based on that policy. DRT provides this service to individuals, trusts, estates, charitable organizations, pension and profit-sharing plans, and corporations. DRT will manage advisory accounts on a discretionary basis. Account supervision is guided by the stated objectives of the client. Accounts will be managed only on a discretionary basis.

DRT Investment Advisors 401(k) Services: DRT offers investment supervisory services through its 401(k) Daily Valuation Program. This is a service DRT offers to companies. DRT hires a third-party administrator to perform accounting and document preparation functions. DRT selects a Money Manager. The Money Manager will conduct all of the investment decisions and typically be responsible for executing tactical decisions such as selecting which securities to buy and sell, determining how much of any one security to trade, allocating classes of securities across different categories (e.g. large/mid/small cap, value/growth, domestic/international, fixed income duration) and other factors given the general strategy approved by the client in the Investment Policy and Privacy Statement. DRT does not provide reports to the participants.

DRT Investment Advisors 401(k) Pilot Services: DRT offers investment supervisory services through its 401(k) Pilot program. This is a limited-service DRT offers to participants in company 401(k) plans. DRT develops a client's personal investment policy and manages the 401(k) account through the Plan Administration website. DRT does not provide reports to the participants. Participants can view reports and activity online through the Plan Administration website.

ERISA Accounts: DRT is deemed to be a fiduciary to advisory clients that are employee benefit plans or individual retirement accounts (IRAs) pursuant to the Employee Retirement Income and Securities Act ("ERISA"), and regulations under the Internal Revenue Code of 1986 (the "Code"), respectively. As such, our firm is subject to specific duties and obligations under ERISA and the

Internal Revenue Code that include among other things, restrictions concerning certain forms of compensation. To avoid engaging in prohibited transactions, DRT may only charge fees for investment advice about products for which our firm and/or our related persons do not receive any commissions or 12b-1 fees, or conversely, investment advice about products for which our firm and/or our related persons receive commissions or 12b-1 fees, however, only when such fees are used to offset DRT's advisory fees.

Personal Financial Counseling: DRT may also provide advice in the form of a Financial Plan. Clients purchasing this service will receive a written financial plan, providing the client with a detailed financial plan designed to assist in achieving their stated financial goals and objectives. In general, the financial plan will address the following areas of concern:

PERSONAL: Family records, budgeting, personal liabilities, estate information and financial goals.

TAX & CASH FLOW: Income tax and spending analysis and planning for past, current and future years. DRT will discuss the impact of various investments on a client's current income tax and future tax liability.

DEATH & DISABILITY: Cash needs at death, income needs of surviving dependents, estate planning and disability income analysis.

RETIREMENT: Analysis of current strategies and investment plans to help the client achieve his or her retirement goals.

INVESTMENTS: Analysis of investment alternatives and their effect on a client's portfolio.

DRT gathers required information through in-depth personal interviews. Information gathered includes a client's current financial status, future goals and attitudes towards risk. Related documents supplied by the client are carefully reviewed, including a questionnaire completed by the client, and a written report is prepared. Should the client choose to implement the recommendations contained in the plan, DRT suggests the client work closely with his/her attorney, accountant, insurance agent, and/or investment advisor. Implementation of financial planning recommendations is entirely at the client's discretion.

Clients can also receive investment advice on a more limited basis. This may include advice on only an isolated area(s) of concern such as estate planning, retirement planning, or any other specific topic. DRT also provides specific consultation and administrative services regarding investment and financial concerns of the client. Additionally, DRT provides advice on non-securities matters. Generally, this is in connection with the rendering of estate planning, insurance, and/or annuity advice. Consulting recommendations are not limited to any specific product or service offered by a broker dealer or insurance company. All recommendations are of a generic nature.

DRT may hold seminars to help educate people on how to achieve financial independence by teaching them the fundamentals of investing and presenting different scenarios to show the effects of saving and spending money more wisely. These seminars teach direct instrument and mutual fund investing. In both situations, we discuss costs and fees associated with each as well as risk

and turnover. There is no cost for the seminars. Investment advice is not tailored to the attendees.

DRT offers advice on various real estate investments including syndicated partnerships. Generally speaking, DRT's advice relates to the evaluation of these securities.

Item 5 – Fees and Compensation

All fees are subject to negotiation. All investment fees are calculated on assets under management and are not charged on the basis of a share of capital gains upon or capital appreciation of the funds or any portion of the funds of an advisory client [SEC Rule 205(a)(I)]. Fees for financial planning and consulting will be charged either on an hourly basis or fixed fee basis. DRT may waive the financial planning and consulting fee for those clients who select DRT for money management services.

The specific manner in which fees are charged by DRT is established in a client's written agreement with DRT. DRT will generally bill its fees in advance on a quarterly basis. Clients may also elect to be billed directly for fees or to authorize DRT to directly debit fees from client accounts. Management fees shall not be prorated for each capital contribution and withdrawal made during the applicable calendar quarter. Accounts initiated or terminated during a calendar quarter will be charged a prorated fee. A direct client agreement may be canceled by the client at any time for any reason upon receipt of 30 days written notice. Upon termination of any account, any prepaid, unearned fees will be promptly refunded, and any earned, unpaid fees will be due and payable. The client has the right to terminate an agreement without penalty within five business days after entering into the agreement.

DRT's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third party investments and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfers, electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to DRT's fee, and DRT shall not receive any portion of these commissions, fees, and costs.

Clients will be invoiced in advance, at the beginning of each calendar quarter, based upon the month end values (market value or fair market value in the absence of market value, plus any margin balance) of the client's account during the previous quarter. The value of the portfolio is determined on the nearest valuation date preceding the end of the quarter, which valuation date is defined as the last day of the month. Fees will be automatically deducted by the Money Manager, CPS Investment Advisors, and remitted to DRT.

Management of the account and the fee commences upon the signing of the agreement, unless otherwise agreed upon. If the agreement commences other than at the beginning of a quarter, a

pro rata charge will be made for the initial period the portfolio is under the advisor's management prior to the beginning of a quarter on the amount agreed upon.

Management fees do not include wire fees, margin interest, overnight or registered postage charges, mutual fund sales charges, IRA custodial fees or transaction charges. These fees are charged to the client directly by the mutual fund or custodian when incurred.

Item 12 further describes the factors that DRT considers in selecting or recommending broker dealers for the client transactions and determining the reasonableness of their compensation (*e.g.*, commissions).

All fees paid to DRT for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds to their shareholders. These fees and expenses are described in each fund's prospectus. These fees will generally include a management fee, other fund expenses, and a possible distribution fee. If the fund also imposes sales charges, a client may pay an initial or deferred sales charge. A client could invest in a mutual fund directly, without the services of DRT. In that case, the client would not receive the services provided by DRT which are designed, among other things, to assist the client in determining which mutual fund or funds are most appropriate to each client's financial condition and objectives. Accordingly, the client should review both the fees charged by the funds and the fees charged by DRT to fully understand the total amount of fees to be paid by the client and to thereby evaluate the advisory services being provided. When appropriate to the needs of the client, DRT may recommend the use of trading (securities sold within 30 days), margin strategies, or option writing. Because these investment strategies involve certain additional degrees of risk, they will only be recommended when consistent with the client's stated tolerance for risk.

Direct

DRT Investment Supervisory Services: The annual fee for investment supervisory services for new accounts after 2021, will be charged as a percentage of assets under management, according to the schedule below:

Equity Portfolio

<u>Assets Under Management</u>	<u>Money Manager</u>	<u>DRT</u>	<u>Total</u>
The portion of assets between \$0-\$3,000,000	0.600%	0.900%	1.500%
The portion of assets between \$3,000,001-\$5,000,000	0.430%	0.570%	1.000%
The portion over \$5 million	0.320%	0.430%	0.750%

For accounts prior to 2016 the fee split was .75% DRT and .75% CPS split. The split was adjusted in 2016 for AUM status and became .85% DRT and .65% CPS. In 2021 to our current schedule.

DRT 401(k) Services: The annual fee investment supervisory services will be charged as a percentage of assets under management, according to the fee schedule below:

<u>Assets Under Management</u>	<u>Money Manager</u>	<u>DRT</u>	<u>Total</u>
The portion of assets up to \$1,000,000	0.500%	0.500%	1.000%

DRT 401(k) Pilot Services: The annual fee for supervisory services will be charged as a percentage of assets under management, according to the schedule below:

<u>Assets Under Management</u>	<u>Money Manager</u>	<u>DRT</u>	<u>Total</u>
The portion of assets between \$0 - \$3,000,000	.750%	0.750%	1.500%
The portion of assets between \$3,000,001 - \$5,000,000	0.500%	0.500%	1.000%
The portion of assets over \$5,000,000	0.375%	0.375	0.750%

Personal Financial Counseling: DRT offers financial planning services on a project basis or an hourly fee basis, typically ranging from \$85 to \$250 per hour, depending on the nature and complexity of each client's circumstances. DRT also offers a continuing monitoring service which provides the client with an annual update and quarterly monitoring phone calls to review the progress with the plan at the standard hourly fee rates as stated above. The fee is payable as the work progresses. The client may terminate the service at any time. Under special circumstances, fees may be negotiable.

Fees for financial planning and consulting will be charged either on an hourly basis or fixed fee basis. DRT may waive the financial planning and consulting fee for those clients who select DRT for money management services.

Item 6 – Performance-Based Fees and Side-By-Side Management

DRT does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client) or side by side management.

Item 7 – Types of Clients

DRT provides portfolio management services to individuals, high net worth individuals, corporate pension and profit-sharing plans, charitable institutions, foundations, endowments, municipalities, and other U.S. institutions.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

DRT, through its Money Managers, utilizes a number of different sources for its research and investment process, including financial publications and news, Value Line, Morningstar, annual reports, online research services, and financial newsletters, among many others. None of these services or products is obtained by the firm, or its Money Managers, on a soft dollar basis.

Our investment philosophy at DRT is to stick to our value driven premise that buying securities when they are undervalued is associated with a high probability of achieving above-average returns in the future, and of course, buying securities when they are overvalued will result in a high probability of achieving lower than expected returns.

Our investment strategy is to identify companies with strong balance sheets, dependable earnings, history of increasing dividends, significant overseas exposure and a dominate player in their respective industry. We buy with a margin of safety and monitor until such time the company is over-valued, at which time it may be sold and the proceeds reinvested in another undervalued company. This process takes time, effort and experience. It requires the use of expertise and good judgment in a qualitative, as well as quantitative process, making it as much of an art as it is a science.

Investing in securities involves risk of loss that clients should be prepared to bear. DRT does not guarantee the future performance of the Account or any specific level of performance, the success of any investment decision or strategy that DRT may use, or the success of Advisor's overall management of the Account. Client understands that investment decisions made for Client's Account by DRT are subject to various market, currency, economic, political and business risks, and that those investment decisions will not always be profitable. DRT will manage only the securities, cash and other investments held in Client's Account and in making investment decisions for the Account, DRT will not consider any other securities, cash or other investments owned by Client. Except as may otherwise be provided by law, DRT will not be liable to Client for (i) any loss that Client may suffer by reason of any investment decision made or other action taken or omitted in good faith by DRT with that degree of care, skill, prudence, and diligence under the circumstances that a prudent person acting in a fiduciary capacity would use; (ii) any loss arising from DRT's adherence to Client's instructions; or (iii) any act or failure to act by the Custodian, any broker or dealer to which DRT directs transactions for the Account, or by any other third party. This limitation on liability is valid; however, only to the extent it does not violate federal and state securities laws. Federal and state securities laws impose liabilities under certain circumstances on persons who nonetheless act in good faith, and therefore not constitute a waiver or limitation of any right Client has under such laws.

Our philosophy is based around fundamental analysis and that companies trading in a range lower than its historical average will likely achieve a higher probability of above-average returns.

These companies have competitive advantages over their competitors; this allows them to withstand the volatility the market can provide. We understand the importance of diversification, therefore, properly diversifying all Client Accounts can likely lead to better performance over time. In areas where market research is limited, we may elect to incorporate mutual funds, index funds, or exchange traded funds to adequately diversify the Client Account. Our view is long-term and our clients understand this position. Short-term movements in the market sometimes in response to non-factual information, either positive or negative, therefore having a long-term approach rids the Account of short-term fluctuations.

Option writing: Although rarely, DRT may use options as an investment strategy. An option is a contract that gives the buyer the right, but not the obligation, to buy or sell an asset (such as a share of stock) at a specific price on or before a certain date. An option, just like a stock or bond, is a security. An option is also a derivative, because it derives its value from an underlying asset. The two types of options are calls and puts: A call gives DRT the right to buy an asset at a certain price within a specific period of time. DRT will buy a call if it's been determined that the stock will increase substantially before the option expires. A put gives DRT the holder the right to sell an asset at a certain price within a specific period of time. DRT will buy a put if DRT has determined that the price of the stock will fall before the option expires. DRT will use options to speculate on the possibility of a sharp price swing.

DRT will also use options to “hedge” a purchase of the underlying security; in other words, DRT will use an option purchase to limit the potential upside and downside of a security DRT has purchased for your portfolio. DRT uses “covered calls”, in which DRT sells an option on a security you own. In this strategy, you receive a fee for making the option available, and the person purchasing the option has the right to buy the security from you at an agreed-upon price. A risk of covered calls is that the option buyer does not have to exercise the option, so that if DRT wanted to sell the stock prior to the end of the option agreement, DRT has to buy the option back from the option buyer, for a possible loss. DRT uses a “spreading strategy”, in which DRT purchase two or more option contracts (for example, a call option that you buy and a call option that you sell) for the same underlying security. This effectively puts the client on both sides of the market, but with the ability to vary price, time and other factors. A risk of spreading strategies is that the ability to fully profit from a price swing is limited.

Item 9 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of DRT or the integrity of DRT management. DRT has no information applicable to this item.

Item 10 – Other Financial Industry Activities and Affiliations

DRT is a Certified Public Accounting firm actively involved in personal financial counseling and traditional income tax and accounting services.

Item 11 – Code of Ethics

DRT has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain

gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at DRT must acknowledge the terms of the Code of Ethics annually.

The Code of Ethics is designed to assure that the personal securities transactions, activities and interest of the employees of DRT will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts.

DRT or individuals associated with DRT may buy or sell securities identical to those recommended to customers for their personal accounts. In addition, any related person(s) may have an interest or position in a certain security(ies) which may also be recommended to a client. It is the expressed policy of DRT that no person employed by DRT may purchase or sell any security prior to a transaction(s) being implemented for an advisory account, and therefore, preventing such employees from benefiting from purchases placed on behalf of advisory accounts.

All principal individuals and/or employees of DRT are required to comply with all applicable federal and state securities laws, rules and regulations. Adviser's Code of Ethics further includes the firm's policy prohibiting the use of material non-public information. If any person of DRT violates DRT's internal controls and/or the applicable federal or state laws, rules & regulations, then that person will be subject to disciplinary action ranging from verbal reprimand to termination of employment, depending nature, seriousness, and repetition of the violation.

DRT's clients or prospective clients may request a copy of the firm's Code of Ethics by contacting Rochelle Rather at DRT's office at 1006 N Woodland Blvd., DeLand, Florida 32720 (386)-734-9441 or rrather@drfta.com.

Item 12 – Brokerage Practices

Because DRT does not have discretionary authority to determine the broker dealer to be used or the commission rates to be paid, clients must direct DRT as to the broker dealer to be used. In directing the use of a particular broker or dealer it should be understood that DRT may not have authority to negotiate commissions or obtain volume discounts and best execution may not be achieved. In addition, a disparity in commission charges may exist between the commissions charged to other clients.

DRT participates in the Fidelity Institutional Wealth Services (FIWS) which is offered to independent investment advisors by Fidelity Investments, a FINRA registered broker-dealer.

Clients in need of brokerage or custodial services will have Fidelity Investments recommended to them. As part of the FIWS program, DRT receives benefits that it would not receive if it did not offer investment advice.

Financial Planning – Consulting: These clients will be required to select their own broker-

dealers and/or insurance companies for the implementation of financial planning and/or consulting recommendations. DRT may recommend any one of several brokers (including, but not limited to Fidelity Investments). DRT clients must independently evaluate these brokers before opening an account. The factors considered by DRT when making this recommendation are the broker's ability to provide professional services, DRT's experience with the broker, the broker's reputation, and the broker's financial strength, among other factors. DRT's financial planning and/or consulting clients may use any broker-dealer of their choice.

Class Action & Legal Proceedings: DRT does not accept responsibility for assisting or acting on a client's behalf with filing for class action or other legal proceedings.

DRT does not have any formal or informal soft-dollar arrangements.

Item 13 – Review of Accounts

Portfolio Management: Portfolios are reviewed on a continuous and regular basis. Portfolio management accounts are formally reviewed in their entirety initially upon engagement and at least annually, as contracted for at the inception of the advisory relationship. Periodic reviews of accounts are conducted on a frequent basis to accommodate additions to cash, unusual price movements, and any investment objective change by the client. These clients will receive monthly and/or quarterly statements from their broker- dealer/custodian. DRT will provide these clients with reports as contracted for since the time of inception of the advisory relationship when requested.

Item 14 – Client Referrals and Other Compensation

DRT is a Certified Public Accounting firm actively involved in personal financial counseling and traditional income tax and accounting services. Investment supervisory advice and consultations represents approximately 20% of the time and the balance in other areas of accounting, audit, income tax preparation and financial consulting.

Item 15 – Custody

DRT does not have custody over client's funds and securities and therefore is not required to have an annual surprise audit by an independent public accountant. Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. DRT urges you to carefully review such statements and compare such official custodial records to the account statements that DRT or the Money Manager may provide for you. Our statements may vary from custodial statements based on accounting procedures, deposits in transit, reporting dates, or valuation methodologies of certain securities.

Item 16 – Investment Discretion

DRT usually receives discretionary authority from the client at the outset of an advisory relationship to select the identity and amount of securities to be bought or sold. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account. Any limitations on this discretionary authority shall be included in this written authority statement.

Clients may amend/change these limitations as required. Investment guidelines, restrictions and any amendments must be provided to DRT in writing.

When selecting securities and determining amounts, DRT observes the investment policies, limitations and restrictions of the clients for which it advises.

Item 17 – Voting Client Securities

Unless the parties otherwise agree in writing, DRT shall have no obligation or authority to take any action or render any advice with respect to the voting of proxies solicited by or with respect to issuers of securities held by an Account. The Client expressly retains the authority and responsibility for, and DRT is expressly precluded from rendering any advice or taking any action with respect to, the voting of any such proxies.

Item 18 – Financial Information

Registered investment advisors are required in this item to provide you with certain financial information or disclosures about DRT's financial condition. DRT has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients and has not been the subject of bankruptcy proceedings.



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DRT Financial Advisors

Supplement for All Advisors

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March 25, 2025

This Brochure Supplement provides information about **our Advisors** that supplements the DRT Financial Advisors Brochure. You should have received a copy of that Brochure. Please contact Ronald J. Cantlay, Chief Compliance Officer, if you have not received DRT Financial Advisors Brochure or if you have any questions about the contents of this supplement.

Additional information about our Advisors is available on the SEC's website at www.adviserinfo.sec.gov.



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DRT Financial Advisors

Supplement for Ronald J. Cantlay

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March 25, 2025

This Brochure Supplement provides information about **Ronald J. Cantlay, CPA, CFP®** that supplements the DRT Financial Advisors Brochure. You should have received a copy of that Brochure. Please contact Ronald J. Cantlay, Chief Compliance Officer, if you did not receive DRT Financial Advisors Brochure or if you have any questions about the contents of this supplement.

Additional information about Ronald J. Cantlay is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Ronald J. Cantlay, CPA, CFP®, born May 7, 1973.

Ron is President of DRT Financial Advisors. He became a partner on January 1, 2010.

Ron earned his B.S. in Business Administration – Accounting at Stetson University in 1994 and his Master of Accountancy degree at Stetson University in 1995.

Ron became a Certified Public Accountant (CPA) in Florida in 1997 and has had public accounting experience since 1995. 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, minimum experience levels, 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 each year. 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, maintain client confidentiality, disclose to the client any commission or referral fees, and service 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.

Ron has been a Certified Financial Planner® Professional since 2002. The CERTIFIED FINANCIAL PLANNER® designation is a professional certification mark for financial planners conferred by the Certified Financial Planner Board of Standards Center for Financial Planning, Inc. To receive authorization to use the designation, the candidate must meet education of thirty hours every two years, examination, experience and ethics requirements, and pay an ongoing certification fee.

Ron became an Investment Advisor Representative in 2011, with a continued education requirement of twelve hours a year.

Item 3 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of DRT or the integrity of DRT's management. DRT has no information applicable to this item.

Item 4 – Other Business Activities

Ronald Cantlay actively participates in the firm's traditional tax, audit and accounting services. Ron has been President of DRT since May 17, 2011. He became a partner on January 1, 2010. He became a Certified Public Accountant (CPA) in Florida in 1997 and has had public accounting experience since 1995. Ron became a CFP® Certificant in 2002.

Ron Cantlay has affiliations as Manager with Teal & Rigsby, LLC, and Manager with DRT Rainy Day, LLC.

Item 5 – Additional Compensation

Ronald J. Cantlay receives no additional compensation for advisory services. The firm also has a strict gift and entertainment policy that is overseen by the Chief Compliance Officer.

Item 6 – Supervision

Ronald J. Cantlay, Chief Compliance Officer, meets regularly with Victoria Kizma in a supervisory role to monitor the advice provided to clients. Ron can be contacted at (386)734-9441 or rcantlay@drfta.com.

Item 7 – Requirements for State-Registered Advisors

Advisor would be required to disclose additional information if subject of bankruptcy petition or even been found liable in either: (a) an arbitration; or (b) a civil, self-regulatory organization or administrative proceeding. As none of these apply Ron Cantlay, Advisor has no information to disclose in this regard.



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DRT Financial Advisors

Supplement for Victoria A. Kizma

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March 25, 2025

This Brochure Supplement provides information about **Victoria A. Kizma, CPA** that supplements the DRT Financial Advisors Brochure. You should have received a copy of that Brochure. Please contact Ronald J. Cantlay, Chief Compliance Officer, if you did not receive DRT Financial Advisors Brochure or if you have any questions about the contents of this supplement.

Additional information about Victoria A. Kizma is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Victoria A. Kizma, CPA, born October 28, 1958. Victoria is a principal of DRT Financial Advisors.

She earned her B.S. in Business Administration – Accounting at Alderson-Broaddus College in 1980 and Masters of Business Administration - Finance at Virginia Polytechnic Institute in 1982.

Victoria became a Certified Public Accountant (CPA) in 1982 and has had public accounting experience since 1983. 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, minimum experience levels, and successful passage of the Uniform CPA Examination. To maintain a CPA license, states generally require the completion of 40 hours of continuing professional education each year. 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, maintain client confidentiality, disclose to the client any commission or referral fees, and service 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.

Victoria became an Investment Advisor Representative in 2019, passing the Series 65 exam. With continued education of twelve hours a year.

Item 3 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of DRT or the integrity of DRT's management. DRT has no information applicable to this item.

Item 4 – Other Business Activities

Victoria Kizma actively participates in the firm's traditional tax and accounting services. She became a Certified Public Accountant (CPA) in 1982 and has had public accounting experience since 1983. Victoria became an Investment Advisor Representative in 2019.

Item 5 – Additional Compensation

Victoria A. Kizma receives no additional compensation for advisory services. The firm also has a strict gift and entertainment policy that is overseen by the Chief Compliance Officer.

Item 6 – Supervision

Ronald J. Cantlay, Chief Compliance Officer, meets regularly with Victoria A. Kizma in a supervisory role to monitor the advice provided to clients. Ron can be contacted at (386) 734-9441 or rcantlay@drtf.com.

Item 7 – Requirements for State-Registered Advisors

Advisor would be required to disclose additional information if subject of bankruptcy petition or even been found liable in either: (a) an arbitration; or (b) a civil, self-regulatory organization or administrative proceeding. As none of these apply Victoria Kizma, Advisor has no information to disclose in this regard.