



## **PART 2B OF FORM ADV: BROCHURE SUPPLEMENT**

### **March 27, 2019**

**This brochure supplement provides information about Jeffrey A. Bernfeld that supplements the Greenspring Advisors brochure. You should have received a copy of that brochure. Please contact Joshua P. Itzoe if you did not receive Greenspring Advisors brochure or if you have any questions about the contents of this supplement.**

**Additional information about Jeffrey A. Bernfeld is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Jeffrey A. Bernfeld**  
Personal CRD Number: 6285056  
Greenspring Advisors  
501 Fairmount Avenue, Suite 102  
Towson, MD 21286  
Phone: (443) 564-4600

#### ***Item 2: Educational Background and Business Experience***

**Date of Birth:** 1972

#### **Education:**

University of Texas at Austin; Bachelor of Business Administration, Finance; 1994  
Harvard Business School; Masters of Business Administration (MBA); 2000

#### **Business Experience:**

Greenspring Advisors, Financial Advisor, 12/2013-Present  
DSM Nutritional Products, Marketing Director, 1/2007-12/2013  
Extended Overseas Travel, Volunteer Teacher in Ghana, 9/2006-12/2006  
General Mills, Inc., Marketing Manager, 08/2000-8/2006

#### ***Designations***

Jeffrey A. Bernfeld has earned the following designation(s) and is in good standing with the granting authority:

#### **CERTIFIED FINANCIAL PLANNER™; The College for Financial Planning; 2016**

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").



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

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

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- i. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- ii. Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### ***Item 3: Disciplinary Information***

Jeffrey A. Bernfeld has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### ***Item 4: Other Business Activities***



Jeffrey A. Bernfeld spends all of his workweek on advisory matters.

***Item 5: Additional Compensation***

From time to time, Jeffrey A. Bernfeld may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Greenspring Advisors and Mr. Bernfeld endeavors at all times to put the interest of their clients ahead of their own interests or those of the advisor's officers, directors, or representatives. However, these arrangements could affect Jeffrey A. Bernfeld's judgment when recommending investment products and present a conflict of interest that may affect his judgment.

***Item 6: Supervision***

As a representative of Greenspring Advisors, Jeffrey A. Bernfeld is supervised by Josh Itzoe, the firm's Chief Compliance Officer. Josh Itzoe is responsible for ensuring that Jeffrey A. Bernfeld adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Josh Itzoe is (443) 564-4600.



## **PART 2B OF FORM ADV: BROCHURE SUPPLEMENT March 27, 2019**

**This brochure supplement provides information about Robert W. Bogue, Jr. that supplements the Greenspring Advisors brochure. You should have received a copy of that brochure. Please contact Joshua P. Itzoe if you did not receive Greenspring Advisors brochure or if you have any questions about the contents of this supplement.**

**Additional information about Robert W. Bogue, Jr. is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Robert W. Bogue, Jr.**  
Personal CRD Number: 809171  
Greenspring Advisors  
501 Fairmount Avenue, Suite 102  
Towson, MD 21286  
Phone: (443) 564-4600

### ***Item 2: Educational Background and Business Experience***

**Date of Birth:** 1943

**Education:**

Yale University; Bachelor of Science, Industrial Administration; 1966  
Columbia University; Masters of Business Administration, Finance; 1971

**Business Experience:**

Greenspring Advisors, Financial Advisor, 4/2014-Present  
Calvert Investment Counsel, Principal, 10/1990-3/2014

***Designations***

Mr. Bogue has earned the following designation(s) and is in good standing with the granting authority:

**Chartered Financial Analyst (CFA); 1977**

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.



There are currently more than 90,000 CFA charterholders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

#### *High Ethical Standards*

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

#### *Global Recognition*

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

#### *Comprehensive and Current Knowledge*

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

To learn more about the CFA charter, visit [www.cfainstitute.org](http://www.cfainstitute.org).

### ***Item 3: Disciplinary Information***



Robert W. Bogue, Jr. has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

***Item 4: Other Business Activities***

Robert W. Bogue, Jr. is one of three managers of 7501 Wisconsin Ave., LLC which is an entity that manages rental real estate. He typically spends 2-3 hours per month on this, mostly during securities trading hours.

***Item 5: Additional Compensation***

From time to time, Robert W. Bogue, Jr. may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Greenspring Advisors and Robert W. Bogue, Jr. endeavors at all times to put the interest of their clients ahead of their own interests or those of the advisor's officers, directors, or representatives. However, these arrangements could affect Robert W. Bogue, Jr.'s judgment when recommending investment products and present a conflict of interest that may affect his judgment.

***Item 6: Supervision***

As a representative of Greenspring Advisors, Robert W. Bogue, Jr. is supervised by Josh Itzoe, the firm's Chief Compliance Officer. Josh Itzoe is responsible for ensuring that Robert W. Bogue, Jr. adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Josh Itzoe is (443) 564-4600.



## **PART 2B OF FORM ADV: BROCHURE SUPPLEMENT**

### **March 27, 2019**

**This brochure supplement provides information about Molly J. Burton that supplements the Greenspring Advisors brochure. You should have received a copy of that brochure. Please contact Joshua P. Itzoe if you did not receive Greenspring Advisors brochure or if you have any questions about the contents of this supplement.**

**Additional information about Molly J. Burton is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

#### **Molly J. Burton**

Personal CRD Number: 6722915  
Greenspring Advisors  
501 Fairmount Avenue, Suite 102  
Towson, MD 21286  
Phone: (443) 564-4600

### ***Item 2: Educational Background and Business Experience***

**Date of Birth:** 1990

#### **Education:**

Towson University; Bachelor of Science; Finance; 2013

#### **Business Experience:**

Greenspring Advisors, Financial Advisor, 9/2017-present  
Tobias Financial Advisor, Financial Advisor, 4/2016-9/2017  
The Financial Consulate, Associate Financial Planner, 9/2013-4/2016

#### ***Designations***

#### **CFP® - Certified Financial Planner**

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of





conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

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

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- i. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- ii. Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### ***Item 3: Disciplinary Information***

Molly J. Burton has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### ***Item 4: Other Business Activities***

Molly J. Burton spends all of her workweek on advisory matters.





### ***Item 5: Additional Compensation***

From time to time, Molly J. Burton may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Greenspring Advisors and Molly J. Burton endeavors at all times to put the interest of their clients ahead of their own interests or those of the advisor's officers, directors, or representatives. However, these arrangements could affect Molly J. Burton's judgment when recommending investment products and present a conflict of interest that may affect her judgment.

### ***Item 6: Supervision***

As a representative of Greenspring Advisors, Molly J. Burton is supervised by Josh Itzoe, the firm's Chief Compliance Officer. Josh Itzoe is responsible for ensuring that Molly J. Burton adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Josh Itzoe is (443) 564-4600.



## **PART 2B OF FORM ADV: BROCHURE SUPPLEMENT**

### **March 27, 2019**

**This brochure supplement provides information about Matthew R. Cellini that supplements the Greenspring Advisors brochure. You should have received a copy of that brochure. Please contact Joshua P. Itzoe if you did not receive Greenspring Advisors brochure or if you have any questions about the contents of this supplement.**

**Additional information about Matthew R. Cellini is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Matthew R. Cellini**  
Personal CRD Number: 5966158  
Greenspring Advisors  
501 Fairmount Avenue  
Suite 102  
Towson, MD 21286  
Phone: (443) 564-4600

#### ***Item 2: Educational Background and Business Experience***

**Date of Birth:** 1986

**Education:**

Stevenson University; BS, Business Administration; 2008

**Business Experience:**

Greenspring Advisors, Investment Advisor Representative, August 1, 2011 - Present  
Mantech International, Business Operations Manager, May 2011 to June 2011  
Booz Allen Hamilton, Program Business Manager, June 2010 to June 2011  
Lockheed Martin, Proposal Manager, June 2008 to June 2010

***Designations:***

Matthew R. Cellini has earned the following designation(s) and is in good standing with the granting authority:

**Accredited Investment Fiduciary®; Center for Fiduciary Studies; 2011**

The AIF designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF 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 AIF Code of Ethics. In order to maintain the AIF designation, the individual must annually renew



their affirmation of the AIF Code of Ethics and complete six hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary360 (fi360) company).

***Item 3: Disciplinary Information***

Matthew R. Cellini has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

***Item 4: Other Business Activities***

Matthew R. Cellini spends all of his workweek on advisory matters.

***Item 5: Additional Compensation***

From time to time, Greenspring Advisors and Matthew R. Cellini may receive expense reimbursement for travel and/or marketing expenses from distributors of retirement plan, investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made. Consequently, in order to continue to obtain these benefits, we may have an incentive to recommend to our clients that they use these distributors.

Greenspring Advisors and Matthew R. Cellini endeavor at all times to put the interest of their clients ahead of their own interests or those of the advisor's officers, directors, or representatives. However, these arrangements could affect Matthew R. Cellini's judgment when recommending investment products and present a conflict of interest that may affect his judgment.

***Item 6: Supervision***

As a representative of Greenspring Advisors, Matthew R. Cellini is supervised by Josh Itzoe, the firm's Chief Compliance Officer. Josh Itzoe is responsible for ensuring that Matthew R. Cellini adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Josh Itzoe is (443) 564-4600.



## **PART 2B OF FORM ADV: BROCHURE SUPPLEMENT**

### **March 27, 2019**

**This brochure supplement provides information about John Patrick Collins, Jr. that supplements the Greenspring Advisors brochure. You should have received a copy of that brochure. Please contact Joshua P. Itzoe if you did not receive Greenspring Advisors brochure or if you have any questions about the contents of this supplement.**

**Additional information about John Patrick Collins, Jr. is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**John Patrick Collins, Jr.**  
Personal CRD Number: 4295537  
Greenspring Advisors  
501 Fairmount Avenue, Suite 102  
Towson, MD 21286  
Phone: (443) 564-4600

#### ***Item 2: Educational Background and Business Experience***

**Date of Birth:** 1976

#### **Education:**

Pennsylvania State University; BS, Recreation Parks Management, Minor Business Administration;  
1999

#### **Business Experience:**

Greenspring Advisors, Partner, 3/2006-Present  
J.P. Collins & Associates, Inc.; President; from 10/2004 to 3/2006  
Merrill Lynch, Pierce, Fenner & Smith Inc.; Financial Consultant; from 10/2000 to 10/2004

#### ***Designations***

John Patrick Collins, Jr. has earned the following designation(s) and is in good standing with the granting authority:

#### **CERTIFIED FINANCIAL PLANNER™; American College; 2003**

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").



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- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

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- i. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- ii. Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

#### **Enrolled Agent; Internal Revenue Service; 2006**

An enrolled agent is a person who has earned the privilege of practicing, that is, representing taxpayers, before the Internal Revenue Service. Enrolled agents, like attorneys and certified



public accountants (CPAs), are unrestricted as to which taxpayers they can represent, what types of tax matters they can handle, and which IRS offices they can practice before.

***Item 3: Disciplinary Information***

John Patrick Collins, Jr. has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

***Item 4: Other Business Activities***

John Patrick Collins, Jr. spends all of his workweek on advisory matters.

***Item 5: Additional Compensation***

From time to time, John Patrick Collins, Jr. may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Greenspring Advisors and John Patrick Collins, Jr. endeavors at all times to put the interest of their clients ahead of their own interests or those of the advisor's officers, directors, or representatives. However, these arrangements could affect John Patrick Collins, Jr.'s judgment when recommending investment products and present a conflict of interest that may affect his judgment.

***Item 6: Supervision***

As a representative of Greenspring Advisors, John Patrick Collins, Jr. is supervised by Josh Itzoe, the firm's Chief Compliance Officer. Josh Itzoe is responsible for ensuring that John Patrick Collins, Jr. adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Josh Itzoe is (443) 564-4600.



## **PART 2B OF FORM ADV: BROCHURE SUPPLEMENT**

### **March 27, 2019**

**This brochure supplement provides information about Andrew Reiley Crosby that supplements the Greenspring Advisors brochure. You should have received a copy of that brochure. Please contact Joshua P. Itzoe if you did not receive Greenspring Advisors brochure or if you have any questions about the contents of this supplement.**

**Additional information about Andrew Reiley Crosby is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Andrew Reiley Crosby**  
Personal CRD Number: 2249274  
Greenspring Advisors  
501 Fairmount Avenue, Suite 102  
Towson, MD 21286  
Phone: (443) 564-4600

### ***Item 2: Educational Background and Business Experience***

**Date of Birth:** 1991

**Education:**

Bachelor of Arts Policy Management, Dickinson College – 2013

**Business Experience:**

Greenspring Advisors; Investment Advisor Representative & Client Service Specialist; from 3/2017 to current

RBC Wealth Management; Investment Associate; from 5/2014 to 3/2017

MassMutual Insurance Company; Agent; from 9/2013 to 5/2014

Dickinson College; Student; 9/2009 to 8/2013

Hereford Middle/Hereford High; Student; 9/2003 to 9/2009

***Designations***

Andrew Reiley Crosby has earned the following designation(s) and is in good standing with the granting authority:

**Accredited Investment Fiduciary® (AIF®): 2017**

The AIF Designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In





order to maintain the AIF Designation, the individual must annually attest to the Code of Ethics and Conduct Standards, and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the standards-setting body of fi360.

**Chartered Retirement Plans Specialist<sup>SM</sup> (CRPS<sup>®</sup>): 2018**

Individuals who hold the CRPS<sup>®</sup> designation have completed a course of study encompassing design, installation, maintenance, and administration of retirement plans. The program is designed for approximately 120-150 hours of self-study. The program is self-paced and must be completed within one year from enrollment.

***Item 3: Disciplinary Information***

Andrew Reiley Crosby has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

***Item 4: Other Business Activities***

Andrew Reiley Crosby spends all of his workweek on advisory matters.

***Item 5: Additional Compensation***

From time to time, Andrew Reiley Crosby may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Greenspring Advisors and Andrew Reiley Crosby endeavor at all times to put the interest of their clients ahead of their own interests or those of the advisor's officers, directors, or representatives. However, these arrangements could affect Andrew Reiley Crosby's judgment when recommending investment products and present a conflict of interest that may affect his judgment.

***Item 6: Supervision***

As a representative of Greenspring Advisors, Andrew Reiley Crosby is supervised by Joshua P. Itzoe, the firm's Chief Compliance Officer. Joshua P. Itzoe is responsible for ensuring that Andrew Reiley Crosby adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's



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Corporate Retirement | Wealth Management

Code of Ethics and compliance manual. The phone number for Joshua P. Itzoe is (443) 564-4600.



## **PART 2B OF FORM ADV: BROCHURE SUPPLEMENT**

### **April 12, 2019**

**This brochure supplement provides information about Owen T. Demmerly that supplements the Greenspring Advisors brochure. You should have received a copy of that brochure. Please contact Joshua P. Itzoe if you did not receive Greenspring Advisors brochure or if you have any questions about the contents of this supplement.**

**Additional information about Owen T. Demmerly is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Owen T. Demmerly**  
Personal CRD Number: 6692614  
Greenspring Advisors  
501 Fairmount Avenue, Suite 102  
Towson, MD 21286  
Phone: (443) 564-4600

### ***Item 2: Educational Background and Business Experience***

**Date of Birth:** 1994

**Education:**

Goucher College: BA, Economics – 2016

**Business Experience:**

Greenspring Advisors, Financial Associate, 7/2016 - Present  
Greenspring Advisors, Intern, 6/2015 - 7/2016

### ***Designations***

**CFP® - Certified Financial Planner**

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- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- i. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- ii. Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### ***Item 3: Disciplinary Information***

Owen T. Demmerly has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### ***Item 4: Other Business Activities***

Owen T. Demmerly spends all of his workweek on advisory matters.

### ***Item 5: Additional Compensation***



From time to time, Owen T. Demmerly may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Greenspring Advisors and Owen T. Demmerly endeavors at all times to put the interest of their clients ahead of their own interests or those of the advisor's officers, directors, or representatives. However, these arrangements could affect Owen T. Demmerly's judgment when recommending investment products and present a conflict of interest that may affect his judgment.

***Item 6: Supervision***

As a representative of Greenspring Advisors, Owen T. Demmerly is supervised by Josh Itzoe, the firm's Chief Compliance Officer. Josh Itzoe is responsible for ensuring that Owen T. Demmerly adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Josh Itzoe is (443) 564-4600.



## **PART 2B OF FORM ADV: BROCHURE SUPPLEMENT**

### **March 27, 2019**

**This brochure supplement provides information about Molly R. Goetz that supplements the Greenspring Advisors brochure. You should have received a copy of that brochure. Please contact Joshua P. Itzoe if you did not receive Greenspring Advisors brochure or if you have any questions about the contents of this supplement.**

**Additional information about Molly R. Goetz is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

#### **Molly R. Goetz**

Personal CRD Number: 2680481  
Greenspring Advisors  
501 Fairmount Avenue, Suite 102  
Towson, MD 21286  
Phone: (443) 564-4600

### ***Item 2: Educational Background and Business Experience***

**Date of Birth:** 1972

#### **Education:**

Loyola College; MBA, Finance; 2005  
University of Virginia; BA, English & Religious Studies; 1995

#### **Business Experience:**

Greenspring Advisors, 01/2012-Present  
JSG Heron-Harbor, LLC; from 05/2005 to 01/2012  
Questmark Partners; from 04/2002 to 06/2004

### ***Designations***

#### **CERTIFIED FINANCIAL PLANNER™; College For Financial Planning; 2016**

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

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



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

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- i. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- ii. Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### ***Item 3: Disciplinary Information***

Molly R. Goetz has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### ***Item 4: Other Business Activities***

Molly R. Goetz spends all of her workweek on advisory matters.

### ***Item 5: Additional Compensation***





From time to time, Molly R. Goetz may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Greenspring Advisors and Molly R. Goetz endeavor at all times to put the interest of their clients ahead of their own interests or those of the advisor's officers, directors, or representatives. However, these arrangements could affect Molly R. Goetz's judgment when recommending investment products and present a conflict of interest that may affect her judgment.

***Item 6: Supervision***

As a representative of Greenspring Advisors, Molly R. Goetz is supervised by Josh Itzoe, the firm's Chief Compliance Officer. Josh Itzoe is responsible for ensuring that Molly R. Goetz adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Josh Itzoe is (443) 564-4600.



## **PART 2B OF FORM ADV: BROCHURE SUPPLEMENT**

### **March 27, 2019**

**This brochure supplement provides information about Gregory Alan Hobson that supplements the Greenspring Advisors brochure. You should have received a copy of that brochure. Please contact Joshua P. Itzoe if you did not receive Greenspring Advisors brochure or if you have any questions about the contents of this supplement.**

**Additional information about Gregory Alan Hobson is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Gregory Alan Hobson**  
Personal CRD Number: 2608188  
Greenspring Advisors  
501 Fairmount Avenue, Suite 102  
Towson, MD 21286  
Phone: (443) 564-4600

#### ***Item 2: Educational Background and Business Experience***

**Date of Birth:** 1972

**Education:**

Bachelor of Arts Political Science, University of Delaware – 1994

**Business Experience:**

Greenspring Advisors; Partner & Senior Financial Advisor; from 3/2017 to current  
RBC Wealth Management; SVP & Financial Advisor; from 3/2009 to 3/2017  
Ferris, Baker Watts incorporated; V.P. Investments – Retirement Plan Coordinator; from 2/1997 to 3/2009

***Designations***

Gregory Alan Hobson has earned the following designation(s) and is in good standing with the granting authority:

**CERTIFIED FINANCIAL PLANNER™; Kaplan Financial; 2014**

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of



conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

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

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- i. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- ii. Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

#### **Accredited Investment Fiduciary® (AIF®): 2010**

The AIF Designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF Designation, the individual must annually attest to the Code of Ethics



and Conduct Standards, and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the standards-setting body of fi360.

***Item 3: Disciplinary Information***

Gregory Alan Hobson has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

***Item 4: Other Business Activities***

Gregory Alan Hobson spends all of his workweek on advisory matters.

***Item 5: Additional Compensation***

From time to time, Gregory Alan Hobson may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Greenspring Advisors and Gregory Alan Hobson endeavor at all times to put the interest of their clients ahead of their own interests or those of the advisor's officers, directors, or representatives. However, these arrangements could affect Gregory Alan Hobson's judgment when recommending investment products and present a conflict of interest that may affect his judgment.

***Item 6: Supervision***

As a representative of Greenspring Advisors, Gregory Alan Hobson is supervised by Joshua P. Itzoe, the firm's Chief Compliance Officer. Joshua P. Itzoe is responsible for ensuring that Gregory Alan Hobson adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Joshua P. Itzoe is (443) 564-4600.



## **PART 2B OF FORM ADV: BROCHURE SUPPLEMENT**

### **March 27, 2019**

**This brochure supplement provides information about Joshua P. Itzoe that supplements the Greenspring Advisors brochure. You should have received a copy of that brochure. Please contact Joshua P. Itzoe if you did not receive Greenspring Advisors brochure or if you have any questions about the contents of this supplement.**

**Additional information about Joshua P. Itzoe is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

#### **Joshua P. Itzoe**

Personal CRD Number: 4764403  
Greenspring Advisors  
501 Fairmount Avenue, Suite 102  
Towson, MD 21286  
Phone: (443) 564-4600

### ***Item 2: Educational Background and Business Experience***

**Date of Birth:** 1974

#### **Education:**

Wake Forest University; BA, History; 1997

#### **Business Experience:**

Greenspring Advisors; Partner; from 3/1/2006 to current  
J.P. Collins & Associates, Inc.; Principal; from 9/30/2005 to 3/1/2006  
Morgan Stanley; Financial Advisor; from 1/1/2004 to 9/29/2005  
Impact Labs; Director of Channel Development; from 1/1/2003 to 1/1/2004  
Dataprise Inc.; Account Executive; from 8/1/2003 to 1/1/2004  
Citrix Systems; Business Development Manager; from 1/1/1999 to 8/1/2003

### ***Designations***

Joshua P. Itzoe has earned the following designation(s) and is in good standing with the granting authority:

#### **CERTIFIED FINANCIAL PLANNER™; American College; 2006**

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").



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

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

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- i. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- ii. Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

**Accredited Investment Fiduciary® (AIF®): 2007**

The AIF Designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training



program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF Designation, the individual must annually attest to the Code of Ethics and Conduct Standards, and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the standards-setting body of fi360.

***Item 3: Disciplinary Information***

Joshua P. Itzoe has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

***Item 4: Other Business Activities***

Joshua P. Itzoe spends all of his workweek on advisory matters.

***Item 5: Additional Compensation***

From time to time, Joshua P. Itzoe may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Greenspring Advisors and Joshua P. Itzoe endeavor at all times to put the interest of their clients ahead of their own interests or those of the advisor's officers, directors, or representatives.

However, these arrangements could affect Joshua P. Itzoe's judgment when recommending investment products and present a conflict of interest that may affect his judgment.

***Item 6: Supervision***

As a representative of Greenspring Advisors, Joshua P. Itzoe is supervised by Joshua P. Itzoe, the firm's Chief Compliance Officer. Joshua P. Itzoe is responsible for ensuring that Joshua P. Itzoe adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Joshua P. Itzoe is (443) 564-4600.





## **PART 2B OF FORM ADV: BROCHURE SUPPLEMENT March 27, 2019**

**This brochure supplement provides information about Steven Austin Main that supplements the Greenspring Advisors brochure. You should have received a copy of that brochure. Please contact Joshua P. Itzoe if you did not receive Greenspring Advisors brochure or if you have any questions about the contents of this supplement.**

**Additional information about Steven Austin Main is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

Steven Austin Main  
Personal CRD Number: 5899157  
Greenspring Advisors  
501 Fairmount Avenue, Suite 102  
Towson, MD 21286  
Phone: (443) 564-4600

### ***Item 2: Educational Background and Business Experience***

**Date of Birth:** 1986

**Education:**

MSc Management (Finance), Durham University - 2010  
BA Mathematics & Business Management, Goucher College – 2009

**Business Experience:**

Greenspring Advisors, Investment Associate, 12/2018 - Present  
1919 Investment Counsel, Senior Portfolio Analyst, 09/2012 - 11/2018  
Morgan Stanley, Security Based Lending Analyst, 03/2011 - 08/2012  
Student, 03/2008 - 03/2011

***Designations***

Not applicable.

### ***Item 3: Disciplinary Information***

Steven Austin Main has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### ***Item 4: Other Business Activities***



Steven Austin Main spends all of his workweek on advisory matters.

***Item 5: Additional Compensation***

From time to time, Steven Austin Main may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Greenspring Advisors and Steven Austin Main endeavors at all times to put the interest of their clients ahead of their own interests or those of the advisor's officers, directors, or representatives. However, these arrangements could affect Steven Austin Main's judgment when recommending investment products and present a conflict of interest that may affect his judgment.

***Item 6: Supervision***

As a representative of Greenspring Advisors, Steven Austin Main is supervised by Josh Itzoe, the firm's Chief Compliance Officer. Josh Itzoe is responsible for ensuring that Steven Austin Main adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Josh Itzoe is (443) 564-4600.



## **PART 2B OF FORM ADV: BROCHURE SUPPLEMENT**

### **March 27, 2019**

**This brochure supplement provides information about Daniel A. Mong that supplements the Greenspring Advisors brochure. You should have received a copy of that brochure. Please contact Joshua P. Itzoe if you did not receive Greenspring Advisors brochure or if you have any questions about the contents of this supplement.**

**Additional information about Daniel A. Mong is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Daniel A. Mong**  
Personal CRD Number: 6857417  
Greenspring Advisors  
501 Fairmount Avenue, Suite 102  
Towson, MD 21286  
Phone: (443) 564-4600

#### ***Item 2: Educational Background and Business Experience***

**Date of Birth:** 1991

**Education:**

Towson University; Bachelor of Science, Economics; 2015  
Harford Community College; Associate of Science; 2013

**Business Experience:**

Greenspring Advisors, Financial Associate, 9/2017-Present  
Silberstein Insurance Group, Financial Analyst, 2/2016-9/2017  
Eastern Savings Bank, Compliance Analyst, 5/2015-1/2016  
Eastern Savings Bank, Personal Banker, 10/2013-5/2015

***Designations***

Not applicable.

#### ***Item 3: Disciplinary Information***

Daniel A. Mong has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

#### ***Item 4: Other Business Activities***



Daniel A. Mong spends all of his workweek on advisory matters.

***Item 5: Additional Compensation***

From time to time, Daniel A. Mong may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Greenspring Advisors and Mr. Mong endeavors at all times to put the interest of their clients ahead of their own interests or those of the advisor's officers, directors, or representatives. However, these arrangements could affect Daniel A. Mong's judgment when recommending investment products and present a conflict of interest that may affect his judgment.

***Item 6: Supervision***

As a representative of Greenspring Advisors, Daniel A. Mong is supervised by Josh Itzoe, the firm's Chief Compliance Officer. Josh Itzoe is responsible for ensuring that Daniel A. Mong adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Josh Itzoe is (443) 564-4600.



## **PART 2B OF FORM ADV: BROCHURE SUPPLEMENT**

### **April 5, 2019**

**This brochure supplement provides information about Cindy Yorlenis Mota Corona that supplements the Greenspring Advisors brochure. You should have received a copy of that brochure. Please contact Joshua P. Itzoe if you did not receive Greenspring Advisors brochure or if you have any questions about the contents of this supplement.**

**Additional information about Cindy Yorlenis Mota Corona is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

Cindy Yorlenis Mota Corona  
Personal CRD Number: 6081889  
Greenspring Advisors  
650 From Road Suite 158  
Paramus, NJ 07652  
Phone: 551-249-1190

#### ***Item 2: Educational Background and Business Experience***

**Date of Birth:** 1989

**Education:**

Bachelor of Science Financial Planning, William Paterson University – 2012

**Business Experience:**

Greenspring Advisors, Investment Associate, 4/2019 - Present  
Quadrant Capital Management, Senior Financial Planning Analyst, 05/2014 – 1/2019  
The Vanguard Group, High Net-worth Brokerage Service Specialist, 06/2012 - 05/2014  
Bank of America, Teller, 08/2007 - 05/2012

#### ***Designations***

**CFP® - Certified Financial Planner**

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of



conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

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

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- i. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- ii. Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### ***Item 3: Disciplinary Information***

Cindy Yorlenis Mota Corona has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### ***Item 4: Other Business Activities***

Cindy Yorlenis Mota Corona spends all of her workweek on advisory matters.



### ***Item 5: Additional Compensation***

From time to time, Cindy Yorlenis Mota Corona may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Greenspring Advisors and Cindy Yorlenis Mota Corona endeavors at all times to put the interest of their clients ahead of their own interests or those of the advisor's officers, directors, or representatives. However, these arrangements could affect Cindy Yorlenis Mota Corona's judgment when recommending investment products and present a conflict of interest that may affect her judgment.

### ***Item 6: Supervision***

As a representative of Greenspring Advisors, Cindy Yorlenis Mota Corona is supervised by Josh Itzoe, the firm's Chief Compliance Officer. Josh Itzoe is responsible for ensuring that Cindy Yorlenis Mota Corona adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Josh Itzoe is (443) 564-4600.





## **PART 2B OF FORM ADV: BROCHURE SUPPLEMENT**

### **March 27, 2019**

**This brochure supplement provides information about Gregory Plechner that supplements the Greenspring Advisors brochure. You should have received a copy of that brochure. Please contact Joshua P. Itzoe if you did not receive Greenspring Advisors brochure or if you have any questions about the contents of this supplement.**

**Additional information about Gregory Plechner is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Gregory Plechner**  
Personal CRD Number: 2101597  
Greenspring Advisors  
650 From Road, Suite 158  
Paramus, NJ 07652  
Phone: (551) 249-1190

### ***Item 2: Educational Background and Business Experience***

**Date of Birth:** 1968

**Education:**

State University of New York (SUNY); Bachelor of Science, Business Economics, Honors in Academic Area

**Business Experience:**

Greenspring Advisors, Partner & Senior Financial Advisor, 5/2018-Present  
Modera Wealth Management, LLC, Principal, Wealth Manager, 1/2011-5/2018  
Modera Wealth Management, Principal, 6/2004-12/2010  
Citigroup Global Markets Inc., Divisional Director, Financial Planning Services, 5/1998-5/2004  
Wall Street Access, Director of Financial Planning Services, 6/1995-4/1998  
Prudential Securities Incorporated, Assistant Vice President, 9/1991-5/1995

***Designations***

Gregory Plechner has earned the following designation(s) and is in good standing with the granting authority:

**CERTIFIED FINANCIAL PLANNER™; The College for Financial Planning, 1998**



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The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

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

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

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- i. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- ii. Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

**Chartered Financial Consultant®; The American College; 2000**



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The ChFC® designation is awarded by The American College. The Chartered Financial Consultant® (ChFC®) designation program focuses on the comprehensive financial planning process as an organized way to collect and analyze information on a client's total financial situation; to identify and establish specific financial goals; and to formulate, implement, and monitor a comprehensive plan to achieve those goals.

ChFC® certification requirements:

- Completion of 6 required courses and 2 elective courses.
- Three-year qualifying full-time work experience.
- 30 hours of continuing education every two years.

#### **Chartered Life Underwriter®; The American College; 2001**

The CLU® designation is awarded by The American College. The Chartered Life Underwriter® (CLU®) designation is the professional credential for persons involved in the protection, accumulation, preservation, and distribution of the economic values of human life.

CLU® certification requirements:

- Completion of 5 required courses and 3 elective courses.
- Three-year qualifying full-time work experience.
- 30 hours of continuing education every two years.

#### **Chartered Advisor for Senior Living®; The American College; 2004**

The CASL® designation is awarded by The American College. The Chartered Advisor for Senior Living® (CASL®) designation is a rigorous credential in the senior and retirement planning space, with curriculum that covers wealth accumulation, income distribution, and estate planning strategies for those preparing for or in retirement.

CASL® certification requirements:

- Completion of 5 required courses.
- Three-year qualifying full-time work experience.
- 15 hours of continuing education every two years.

#### **Enrolled Agent; Internal Revenue Service; 2018**

An enrolled agent is a person who has earned the privilege of practicing, that is, representing taxpayers, before the Internal Revenue Service. Enrolled agents, like attorneys and certified public accountants (CPAs), are unrestricted as to which taxpayers they can represent, what types of tax matters they can handle, and which IRS offices they can practice before.

#### ***Item 3: Disciplinary Information***

Gregory Plechner has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

#### ***Item 4: Other Business Activities***



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Gregory Plechner spends all of his workweek on advisory matters.

***Item 5: Additional Compensation***

From time to time, Gregory Plechner may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Greenspring Advisors and Mr. Plechner endeavors at all times to put the interest of their clients ahead of their own interests or those of the advisor's officers, directors, or representatives. However, these arrangements could affect Gregory Plechner's judgment when recommending investment products and present a conflict of interest that may affect his judgment.

***Item 6: Supervision***

As a representative of Greenspring Advisors, Gregory Plechner is supervised by Josh Itzoe, the firm's Chief Compliance Officer. Josh Itzoe is responsible for ensuring that Gregory Plechner adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Josh Itzoe is (443) 564-4600.



## **PART 2B OF FORM ADV: BROCHURE SUPPLEMENT**

### **March 27, 2019**

**This brochure supplement provides information about Christian T. Stanley that supplements the Greenspring Advisors brochure. You should have received a copy of that brochure. Please contact Joshua P. Itzoe if you did not receive Greenspring Advisors brochure or if you have any questions about the contents of this supplement.**

**Additional information about Christian T. Stanley is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Christian T. Stanley**  
Personal CRD Number: 6495951  
Greenspring Advisors  
501 Fairmount Avenue, Suite 102  
Towson, MD 21286  
Phone: (443) 564-4600

#### ***Item 2: Educational Background and Business Experience***

**Date of Birth:** 1989

**Education:**

York College of Pennsylvania; Bachelor of Science, Business Administration; 2011

**Business Experience:**

Greenspring Advisors, Financial Advisor, 5/2015-Present  
Milwaukee Tool, Market Manager, Jobsite Solutions, 5/2014-5/2015  
Techtronic Industries, Regional Manager, 08/2013-05/2014  
Techtronic Industries, Territory Manager, 05/2012-08/2013  
Techtronic Industries, Field Sales Representative, 06/2011-05/2012

#### ***Designations***

Christian T. Stanley has earned the following designation(s) and is in good standing with the granting authority:

**Chartered Retirement Plan Specialist® (CRPS®): 2017**

Individuals who hold the CRPS® designation have completed a course of study encompassing design, installation, maintenance, and administration of retirement plans. The program is designed for approximately 120-150 hours of self-study. The program is self-paced and must be completed within one year from enrollment.



**Accredited Investment Fiduciary® (AIF®): 2017**

The AIF Designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF Designation, the individual must annually attest to the Code of Ethics and Conduct Standards, and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the standards-setting body of fi360.

***Item 3: Disciplinary Information***

Christian T. Stanley has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

***Item 4: Other Business Activities***

Christian T. Stanley spends all of his workweek on advisory matters.

***Item 5: Additional Compensation***

From time to time, Christian T. Stanley may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Greenspring Advisors and Christian T. Stanley endeavors at all times to put the interest of their clients ahead of their own interests or those of the advisor's officers, directors, or representatives. However, these arrangements could affect Christian T. Stanley's judgment when recommending investment products and present a conflict of interest that may affect his judgment.

***Item 6: Supervision***

As a representative of Greenspring Advisors, Christian T. Stanley is supervised by Josh Itzoe, the firm's Chief Compliance Officer. Josh Itzoe is responsible for ensuring that Christian T. Stanley adheres to all required regulations regarding the activities of an Investment Adviser



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Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Josh Itzoe is (443) 564-4600.