



Part 2B of Form ADV: Brochure Supplement

July 18, 2025

Arno Otto Mayer CFA[®], CFP[®]

amayer@financialtrust.net

Financial Trust Asset Management, Chartered
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This brochure supplement provides information about **Arno O. Mayer** that supplements the Financial Trust Asset Management, Chartered dba Financial Trust Asset Management ("FTAM") brochure. You should have received a copy of that brochure. Please contact 561-391-8188 if you did not receive FTAM's brochure or if you have any questions about the contents of this supplement.

Additional information about **Arno O. Mayer** is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for **Arno O. Mayer** is 1473484.

Arno Otto Mayer, CFA®, CFP®

Year of Birth: 1963

Item 2 - Educational Background and Business Experience

Education:

Florida Atlantic University – B.A., Finance	1985
Tallahassee Community College – Associate of Arts	1983

Business Experience:

Financial Trust Asset Management, Chartered – Founder/Majority Partner/Chief Investment Officer	2/2025 – Present
Chief Investment Officer/Chief Compliance Officer	7/2023 – 2/2025
CEO/CCO/Chief Investment Officer	4/1989 – 7/2023
Financial Trust Research Partners – CEO	5/2014 – Present
FT Insurance Services, LLC	7/2025 – Present
Infinity Technology Partners, LLC – Managing Member	1/2014 – 12/2016
Steinberg Global Asset Management – Director of Quantitative Research/Portfolio Manager	4/2002 – 9/2004
NationsBank/Stephens – Vice President	8/1993 – 3/1995

Designations:

Arno Otto Mayer has earned the following designation(s) and is in good standing with the granting authority:

Chartered Financial Analyst® (CFA®) – CFA Institute	1999
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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 107,000 CFA charter holders working in 135 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. Source: CFA Institute

CERTIFIED FINANCIAL PLANNER™ (CFP®)	1989
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Arno O. Mayer is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board") and is a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional. Minimum Qualifications to be a CFP® professional: Bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. Candidates complete studies on over 100 topics, including stocks, bonds, taxes, insurance, retirement planning and estate planning. In addition to passing the CFP® Certification Exam, candidates must also complete qualifying work experience and agree to be bound by the CFP Board's *Code of Ethics and Standards of Conduct*, which sets forth the ethical and practice standards for CFP® professionals. To remain certified, certificants must commit to complying with the CFP Board's *Code and Standards* and

complete 30 hours of continuing education every two years.

Item 3 - Disciplinary Information

Arno Otto Mayer has no reportable disciplinary history.

Item 4 - Other Business Activities

Arno Otto Mayer is the Majority Shareholder and Managing Member of Financial Trust Research Partners (FTRP), an Investment Research company, and spends about 10% of his time on FTRP-related matters. Information provided by FTRP may or may not have already been implemented by Financial Trust for its clients' accounts, models, or strategies. FTRP or Financial Trust does not assume any responsibility for any perceived opinions regarding the information contained in the investment research. Due to the timing of the research from FTRP as well as uncontrollable market movements and events the clients, models and strategies of Financial Trust and any subscribers or readers of FTRP research may ultimately invest in or exit out of the markets at widely varying prices.

Arno Otto Mayer is part owner of FT Insurance Services, LLC (FTIS), an insurance agency. Although Mr. Mayer does not have an insurance license and as such does not receive commissions, bonuses or other compensation on the sale of securities, as a part owner of FTIS he does have a membership interest in the LLC.

The above activities are viewed as creating a conflict of interest in the fact that the time and effort of our management personnel and employees will not be devoted exclusively to the business of the registered investment adviser. We mitigate this conflict by disclosing it to you, our client.

Arno O. Mayer is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

Item 5 -Additional Compensation

Arno O. Mayer does not receive any economic benefit from a non-advisory client for the provision of advisory services. Please refer to Item 4 above relating to Mr. Mayer's outside business activities.

Item 6 - Supervision

Marguerite Tavares, Chief Compliance Officer, is generally responsible for supervising Arno O. Mayer regarding advisory activities on behalf of Financial Trust Asset Management. Marguerite Tavares can be reached at 619-278-0020.

FTAM as a company monitors the investments recommended by Arno O. Mayer to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. FTAM periodically reviews the advisory activities of Arno O. Mayer, which may include reviewing client accounts and correspondence (including emails) sent and received by Arno O. Mayer. FTAM has adopted written policies and procedures which are designed to set standards and

internal controls for the firm, its employees, and its businesses and are also reasonably designed to prevent, detect, and correct any violations of regulatory requirements and the firm's policies and procedures.



FINANCIAL TRUST
ASSET MANAGEMENT

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April 28, 2025

John M. Sessa

jsessa@financialtrust.net

Financial Trust Asset Management, Chartered
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Boca Raton, Florida 33498
Phone: (561) 391-8188
<http://www.financialtrust.net>

This brochure supplement provides information about John M. Sessa that supplements the Financial Trust Asset Management, Chartered dba Financial Trust Asset Management ("FTAM") brochure. You should have received a copy of that brochure. Please contact 561-391-8188 if you did not receive FTAM's brochure or if you have any questions about the contents of this supplement.

Additional information about John M. Sessa is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for John M. Sessa is 7861126.

John M. Sessa

Year of Birth: 1991

Item 2 - Educational Background and Business Experience

Education:

University of Miami – Master of Business Administration (MBA), Finance and Mergers & Acquisitions 2017
University of Florida – Bachelor of Science in Business Administration (BSBA), Finance 2014

Business Experience:

Financial Trust Asset Management, Chartered –	
Portfolio Manager	02/2024 – Present
Financial Analyst	07/2022 – 02/2024
Marcus & Millichap – Financial Analyst	02/2022 – 04/2022

Designations:

John Sessa has passed the following securities-industry examination(s):
Series 65 – Uniform Investment Adviser Law Examination 2024

Item 3 - Disciplinary Information

John Sessa has no reportable disciplinary history.

Item 4 - Other Business Activities

John Sessa is not involved with any other investment-related activities. John Sessa is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

Item 5 - Additional Compensation

John Sessa does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 - Supervision

Marguerite Tavares, Chief Compliance Officer, is generally responsible for supervising John Sessa regarding advisory activities on behalf of Financial Trust Asset Management. Marguerite Tavares can be reached at 619-278-0020.

FTAM as a company monitors the investments recommended by John Sessa to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. FTAM periodically reviews the advisory activities of John Sessa, which may include reviewing client accounts and correspondence (including emails) sent and received by John Sessa. FTAM has adopted written policies and procedures which are designed to set standards and internal controls for the firm, its employees, and its businesses and are also reasonably designed to prevent, detect, and correct any violations of regulatory requirements and the firm's policies and procedures.



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July 18, 2025

Anthony Stephen Hueston IV, CPA, CFP®

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Doing Business As

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This brochure supplement provides information about **Anthony Stephen Hueston IV** that supplements the Financial Trust Asset Management, Chartered dba Financial Trust Asset Management ("FTAM") brochure. You should have received a copy of that brochure. Please contact 561-391-8188 if you did not receive FTAM's brochure or if you have any questions about the contents of this supplement.

Additional information about **Anthony Stephen Hueston IV** is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for **Anthony Stephen Hueston IV** is 7496679.

Anthony Stephen Hueston IV

Year of birth: 1993

Item 2 - Educational Background and Business Experience

Educational Background

- University of South Florida | Tampa, FL
Bachelor of Science – Accounting; 2018
- University of Florida | Gainesville, FL
Bachelor of Science – Finance; 2016

Professional Designations

- Certified Public Accountant (CPA)¹
- CERTIFIED FINANCIAL PLANNER™ (CFP®)²

¹ In order to become a CPA in the United States, the candidate must sit for and pass the Uniform Certified Public Accountant Examination, which is set by the American Institute of Certified Public Accountants and administered by the National Association of State Boards of Accountancy.

Eligibility to sit for the Uniform CPA Exam is determined by individual State Boards of Accountancy. Typically the requirement is a U.S. Bachelor's degree which includes a minimum number of qualifying credit hours in accounting and business administration with an additional 1 year study. All CPA candidates must pass the Uniform CPA Examination to qualify for a CPA certificate and license (i.e., permit to practice) to practice public accounting.

CPAs are required to take continuing education courses in order to renew their license. Requirements vary by state. The vast majority of states require 120 hours of CPE every 3 years with a minimum of 20 hours per calendar year. The requirement can be fulfilled through attending live seminars, webcast seminars, or through self-study (textbooks, videos, online courses, all of which require a test to receive credit). As part of the CPE requirement, most states require their CPAs to take an ethics course during every renewal period. Ethics requirements vary by state, and the courses range from 2–8 hours.

² Anthony Stephen Hueston IV is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board") and is a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional. Minimum Qualifications to be a CFP® professional: Bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. Candidates complete studies on over 100 topics, including stocks, bonds, taxes, insurance, retirement planning and estate planning. In addition to passing the CFP® Certification Exam, candidates must also complete qualifying work experience and agree to be bound by the CFP Board's *Code of Ethics and Standards of Conduct*, which sets forth the ethical and practice standards for CFP® professionals. To remain certified, certificants must commit to complying with the CFP Board's *Code and Standards* and complete 30 hours of continuing education every two years.

Business Experience

- Financial Trust Asset Management dba Hueston Financial Services; CFO and Partner; 02/2025 – Present
- Financial Trust Research Partners, LLC – part owner; 02/2025 - Present
- FT Insurance Services, LLC; part owner; 07/2025 – Present
- Hueston & Company CPA, LLC; Tax Manager; 01/2022 – Present
- Hueston Financial Services, LLC; Managing Member; 10/2021 – 01/2025
- Dental Care Alliance; Senior; 11/2020 – 01/2022
- Prestige Worldwide Accounting; Owner; 11/2020 – 12/2021
- Kerker Barberio & Co CPA; Senior; 01/2019 – 10/2020
- HCA Asset Management; Associate; 03/2018 – 01/2019
- Hueston & Co. CPA; Senior; 05/2016 – 03/2018
- Truvestments Capital LLC; Associate; 03/2017 – 03/2018

Item 3 - Disciplinary Information

Anthony Stephen Hueston IV has no reportable disciplinary history.

Item 4 - Other Business Activities

Anthony Stephen Hueston IV spends 50% of his time as a tax manager with Hueston & Company CPA, LLC. In his capacity as a tax manager, Mr. Hueston recommends Hueston & Company CPA, LLC, to advisory clients in need of tax services. Tax services provided by Hueston & Company CPA, LLC are separate and distinct from our advisory services and are provided for separate and typical compensation. The receipt of additional compensation represents a conflict of interest because we have an incentive to recommend services based on the compensation received. This conflict is mitigated by disclosures, procedures and the firm's fiduciary obligation to place the best interest of our Client first. No client of FTAM or FTAM dba Hueston Financial Services is obligated to use Hueston & Company CPA, LLC, for any tax services. Clients have the option to purchase these services through another tax manager of their choosing.

Anthony Stephen Hueston IV is also a shareholder of Financial Trust Research Partners, LLC (FTRP), an investment research company. Information provided by FTRP may or may not have already been implemented by Financial Trust for its clients' accounts, models, or strategies. FTRP or Financial Trust does not assume any responsibility for any perceived opinions regarding the information contained in the investment research. Due to the timing of the research from FTRP and uncontrollable market movements and events, the clients, models, and strategies of Financial Trust and any subscribers or readers of FTRP research may ultimately invest in or exit out of the markets at widely varying prices. Potentially, such

activities could be viewed as creating a conflict of interest in that the time and effort of our management personnel and employees will not be devoted exclusively to the business of the registered investment adviser. We mitigate this conflict by disclosing it to you, our client.

Anthony Stephen Hueston IV is part owner of FT Insurance Services, LLC (FTIS), an insurance agency. Although Mr. Hueston does not have an insurance license and as such does not receive commissions, bonuses or other compensation on the sale of securities, as a part owner of FTIS he does have a membership interest in the LLC.

Referral arrangements with an affiliated entities as discussed above present a conflict of interest to us because we may have a direct or indirect financial incentive to recommend an affiliated firm's services. While we believe that compensation charged by an affiliated firm is competitive, such compensation may be higher than fees charged by other firms providing the same or similar services. You are under no obligation to use the services of any firm we recommend, whether affiliated or otherwise, and may obtain comparable services and/or lower fees through other firms.

Item 5 - Additional Compensation

Anthony Stephen Hueston IV does not receive any economic benefit from a non-advisory client for the provision of advisory services. Please refer to Item 4 above relating to Mr. Hueston's outside business activities.

Item 6 - Supervision

Marguerite Tavares, Chief Compliance Officer, is generally responsible for supervising Anthony Stephen Hueston IV regarding advisory activities on behalf of Financial Trust Asset Management. Marguerite Tavares can be reached at 619-278-0020.

FTAM as a company monitors the investments recommended by Anthony Stephen Hueston IV to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. FTAM periodically reviews the advisory activities of Anthony Stephen Hueston IV, which may include reviewing client accounts and correspondence (including emails) sent and received by Anthony Stephen Hueston IV. FTAM has adopted written policies and procedures which are designed to set standards and internal controls for the firm, its employees, and its businesses and are also reasonably designed to prevent, detect, and correct any violations of regulatory requirements and the firm's policies and procedures.



FINANCIAL TRUST
ASSET MANAGEMENT

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July 18, 2025

Joseph T. Hage

jhage@financialtrust.net

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10055 Yamato Road, Suite 103
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Phone: (561) 391-8188
<http://www.financialtrust.net>

This brochure supplement provides information about **Joseph T. Hage** that supplements the Financial Trust Asset Management, Chartered dba Financial Trust Asset Management ("FTAM") brochure. You should have received a copy of that brochure. Please contact 561-391-8188 if you did not receive FTAM's brochure or if you have any questions about the contents of this supplement.

Additional information about **Joseph T. Hage** is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for **Joseph T. Hage** is 1473815.

Joseph T. Hage

Year of Birth: 1955

Item 2 - Educational Background and Business Experience

Education:

University of Southern Illinois (1978) – *no degree conferred* with studies in Physical Education as well as General Education

Business Experience:

Financial Trust Asset Management, Chartered – Partner and President; 06/2025 – Present
Financial Trust Research Partners, LLC - Part Owner; 06/2025 – Present
FT Insurance Services, LLC - Majority Owner; 07/2025 - Present
Citigroup - Wealth group Director; 03/2017 – 05/2025

Designations:

Joseph Hage has passed the following securities-industry examination(s):

Series 65 – Uniform Investment Adviser Law Examination	2023
Series 7 – General Securities Representative Qualification Examination	1988

Item 3 - Disciplinary Information

Joseph Hage has no reportable disciplinary history.

Item 4 - Other Business Activities

Joseph Hage is also a shareholder of Financial Trust Research Partners, LLC (FTRP), an investment research company. Information provided by FTRP may or may not have already been implemented by Financial Trust for its clients' accounts, models, or strategies. FTRP or Financial Trust does not assume any responsibility for any perceived opinions regarding the information contained in the investment research. Due to the timing of the research from FTRP and uncontrollable market movements and events, the clients, models, and strategies of Financial Trust and any subscribers or readers of FTRP research may ultimately invest in or exit out of the markets at widely varying prices. Potentially, such activities could be viewed as creating a conflict of interest in that the time and effort of our management personnel and employees will not be devoted exclusively to the business of the registered investment adviser. We mitigate this conflict by disclosing it to you, our client.

Joseph Hage is majority owner of FT Insurance Services, LLC (FTIS), an insurance agency. Mr. Hage maintains an active insurance license and as such he will earn commission-based compensation for selling insurance products, including insurance products he sells to you. Insurance commissions earned by Mr. Hage are separate and in addition to our

advisory fees. This practice presents a conflict of interest because persons providing investment advice on behalf of our firm, who are insurance agents, have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products from Mr. Hage. Additionally, as a majority owner of FTIS, Mr. Hage also has a membership interest in the LLC.

The above activities are viewed as creating a conflict of interest in the fact that the time and effort of our management personnel and employees will not be devoted exclusively to the business of the registered investment adviser. We mitigate this conflict by disclosing it to you, our client.

Item 5 - Additional Compensation

Joseph Hage does not receive any economic benefit from a non-advisory client for the provision of advisory services. Please refer to Item 4 above relating to Mr. Hage's outside business activities.

Item 6 - Supervision

Marguerite Tavares, Chief Compliance Officer, is generally responsible for supervising Joseph Hage regarding advisory activities on behalf of Financial Trust Asset Management. Marguerite Tavares can be reached at 619-278-0020.

FTAM as a company monitors the investments recommended by Joseph Hage to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. FTAM periodically reviews the advisory activities of Joseph Hage, which may include reviewing client accounts and correspondence (including emails) sent and received by Joseph Hage. FTAM has adopted written policies and procedures which are designed to set standards and internal controls for the firm, its employees, and its businesses and are also reasonably designed to prevent, detect, and correct any violations of regulatory requirements and the firm's policies and procedures.