

Part 2B of Form ADV: *Brochure Supplement*

Laura K. Chiesman

FirstWave Financial, Inc.
dba FirstWave Financial
1300 Highway A1A, Suite 103
Satellite Beach, FL 32937
(321) 773-7773

March 30, 2021

This brochure supplement provides information about Laura K. Chiesman that supplements the FirstWave Financial brochure. You should have received a copy of that brochure. Please contact Laura Chiesman if you did not receive FirstWave Financial's brochure or if you have any questions about the contents of this supplement.

Additional information about Laura K. Chiesman is available on the SEC's website at www.adviserinfo.sec.gov.

Laura K. Chiesman
President, Vice President, Secretary and Treasurer
Chief Compliance Officer
Investment Adviser Representative
Year of Birth: 1959

Item 2. Educational Background and Business Experience

Education:

Ms. Chiesman graduated from University of Central Florida in 1985 with a Bachelor of Science in Business Administration degree in Finance.

Designations:

Certified Financial Planner™

Ms. Chiesman has been a CERTIFIED FINANCIAL PLANNER™ professional since 2006. Certified Financial Planner Board of Standards, Inc. (“CFP Board”) owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with flame design) logo in the United States (these marks are collectively referred to as the “CFP® marks”). The CFP Board authorizes use of the CFP® marks by individuals who successfully complete the CFP Board’s initial and ongoing certification requirements.

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. Currently, more than 88,000 individuals have obtained CFP® certification.

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

- Education – Complete a 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 or an accepted equivalent, including [completion of a financial plan development capstone course](#), and attain a Bachelor’s Degree from an accredited college or university. CFP Board’s financial planning subject areas include professional conduct and regulation, general principles of financial planning, education planning, risk management and insurance planning, investment planning, income tax planning, retirement savings and income planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, 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 – CFP Board requires 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship Pathway that meets additional requirements; and
- Ethics – Agree to be bound by CFP Board’s *Code of Ethics and Standards of Conduct*, which put clients’ interest first; acknowledge CFP Board’s right to enforce them through its *Disciplinary Rules and Procedures*; comply with the *Financial Planning Practice Standards* which determine what clients should reasonably expect from the financial planning engagement and complete a CFP® Certification Application which requires disclosure of an individual’s background, including involvement in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry, bankruptcy, customer complaint, filing, termination/internal reviews conducted by the individual’s employer or firm.

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:

- Continuing Education – Complete 30 hours of continuing education hours accepted by the CFP Board 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

- Ethics – CFP® professionals agree to adhere to the high standards of ethics and practice outlined in CFP Board’s Code of Ethics and Standards of Conduct and to acknowledge CFP Board’s right to enforce them through its Disciplinary Rules and Procedures. The Code of Ethics and Standards of Conduct require that CFP Professionals provide financial planning services in the best interests of their clients.
- Certification Application – Properly complete a Certification Application to (i) acknowledge voluntary adherence to the [terms and conditions of certification with CFP Board](#) and (ii) disclose any involvement in criminal and civil proceedings, inquiries or investigations, bankruptcy filings, internal reviews and customer complaints.

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.

You may [verify an individual's CFP®](#) certification and background through the CFP Board. The verification function will allow you to verify an individual’s certification status, CFP Board’s disciplinary history and any bankruptcy disclosures in the past ten years. Additional regulatory information may also be found through [FINRA’S BrokerCheck](#) and the [SEC’s Investment Adviser Public Disclosure databases](#), which are free tools that may be used to conduct research on the background and experience of CFP® professionals and those who held CFP® certification at one time, including with respect to employment history, regulatory actions, and investment-related licensing information, arbitrations, and complaints.

Certified Divorce Financial Analyst®

Ms. Chiesman has held the designation of Certified Divorce Financial Analyst® (CDFA®) since 2018. The Certified Divorce Financial Analyst® (CDFA®) designation is issued by The Institute for Divorce Financial Analysts (IDFA™), which is a national organization dedicated to the certification, education, and promotion of the use of financial professionals in the divorce arena.

Founded in 1993, IDFA™ provides specialized training to accounting, financial, and legal professionals in the field of pre-divorce financial planning. Over the years, IDFA™ has certified more than 5,000 professionals in the U.S. and Canada as Certified Divorce Financial Analysts® (CDFAs®). The CDFA® designation is available to individuals who have a minimum of three years experience as a financial professional, accountant, or matrimonial lawyer. To acquire the designation, a candidate must successfully pass all exams and be in good standing with their broker dealer (if applicable) and the FINRA/SEC or other licensing or regulatory agency.

To earn the designation, the participant must complete a series of self-study course modules and pass an examination for each module. The American module topics are:

- Financial and legal issues of divorce
- Advanced financial issues of divorce
- Tax issues of divorce
- Working as a CDFA: case studies

Continuing Education (CE)

To retain the Certified Divorce Financial Analyst® designation, a CDFA® must obtain fifteen divorce-related hours of Continuing Education (CE) every two years, remain in good standing with the IDFA™, and keep his/her dues current.

To learn more about the CDFA® designation, visit <http://www.institutedfa.com/>.

Florida Insurance License 2-15

Successfully completed a 40 hour approved insurance course for life and health including variable annuity insurance.

Business Background:

- President, Vice President, Secretary, Treasurer, and Chief Compliance Officer of FirstWave Financial, Inc. (previously named CPA Wealth Management Services, P. A.) dba FirstWave Financial, 01/2016 to present

- President of Operations and Chief Compliance Officer of CPA Wealth Management Services, P.A. dba FirstWave Financial, 08/2015 to 12/2015.
- Investment Adviser Representative of FirstWave Financial, Inc (previously named CPA Wealth Management Services, P.A.) dba FirstWave Financial 10/2001 to present.

Item 3. Disciplinary Information

Ms. Chiesman does not have any history of disciplinary events.

Item 4. Other Business Activities

Laura K. Chiesman is the sole shareholder of Chiesman Holdings, LLC through which she is an indirect owner of FirstWave Financial, Inc.

Item 5. Additional Compensation.

Ms. Chiesman does not receive any additional compensation from third parties for providing investment advice to clients.

Item 6. Supervision

As President of FirstWave Financial, Laura Chiesman is responsible for all supervision, formulation and monitoring of investment advice offered to clients.

While Ms. Chiesman is ultimately responsible for supervision of all employees of the firm, FirstWave Financial employs an investment staff responsible for direct contact with advisory clients and discretion over the implementation of investment recommendations for clients.

Laura Chiesman as Chief Compliance Officer and President is responsible for maintaining a compliance program and compliance oversight for all employees.

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Thomas L. Kirk

FirstWave Financial, Inc.
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1300 Highway A1A, Suite 103
Satellite Beach, FL 32937
(321) 773-7773

March 30, 2021

This brochure supplement provides information about Thomas L. Kirk that supplements the FirstWave Financial brochure. You should have received a copy of that brochure. Please contact Laura Chiesman if you did not receive FirstWave Financial's brochure or if you have any questions about the contents of this supplement.

Additional information about Thomas L. Kirk is available on the SEC's website at www.adviserinfo.sec.gov.

Thomas L. Kirk
Chairman of Board of Directors
Investment Advisor Representative
Founder
Year of Birth: 1956

Item 2. Educational Background and Business Experience

Education:

Mr. Kirk graduated from University of Florida in 1978 with a Bachelor of Science in Business Administration degree in Accounting.

Designations:

Certified Public Accountant (CPA)

Mr. Kirk has held the designation of Certified Public Accountant (“CPA”) since 1982. CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three-year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services.

The vast majority of state boards of accountancy have adopted the AICPA's *Code of Professional Conduct* within their state accountancy laws or have created their own.

In addition to the *Code of Professional Conduct*, AICPA members who provide personal financial planning services are required to follow the *Statement on Standards in Personal Financial Planning Services* (SSPFPS).

Personal Financial Specialist (PFS)

Mr. Kirk has held the designation of Personal Financial Specialist ("PFS") since 2002. The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, certificate, or permit, none of which are in inactive status; fulfill 3,000 hours of personal financial planning business experience; complete 75 hours of personal financial planning CPE credits; pass a comprehensive financial planning exam and be an active member of the AICPA. A PFS credential holder is required to adhere to AICPA's *Code of Professional Conduct* and the *Statement on Standards in Personal Financial Planning Services*, when providing personal financial planning services⁴. To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS credential is administered through the [AICPA](#).

Florida Insurance License 2-15

Successfully completed a 40 hour approved insurance course for life and health including variable annuity insurance.

Business Background:

- Investment Adviser Representative and Founder of FirstWave Financial, Inc. (previously named CPA Wealth Management Services, P.A.) dba FirstWave Financial 11/1995 to present
- Chairman of Board of Directors of FirstWave Financial, Inc. (previously named CPA Wealth Management Services, P.A.) dba FirstWave Financial 01/2016 to present

- President, Vice President, Secretary, Treasurer of CPA Wealth Management Services, P.A. dba FirstWave Financial 6/2012 to 12/2015
- President and Director of CPA Wealth Management Services P.A., 11/1995 to 5/2012
- Director of Hoyman Dobson, 02/1984 to 9/2011

Item 3. Disciplinary Information

Mr. Kirk does not have any history of disciplinary events.

Item 4. Other Business Activities

Thomas L. Kirk is the sole owner of Grace Upon Grace LLC which owns the building in which FWF operates. He also is the sole owner of Nummi LLC, which provides marketing consulting services to FWF.

Item 5. Additional Compensation.

Mr. Kirk does not receive any additional compensation from third parties for providing investment advice to clients.

Item 6. Supervision

As President of FirstWave Financial, Laura Chiesman is responsible for all supervision, formulation and monitoring of investment advice offered to clients.

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Robert M. DeVries

FirstWave Financial, Inc.
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Satellite Beach, FL 32937
(321) 773-7773

March 30, 2021

This brochure supplement provides information about Robert M. DeVries that supplements the FirstWave Financial brochure. You should have received a copy of that brochure. Please contact Laura Chiesman if you did not receive FirstWave Financial's brochure or if you have any questions about the contents of this supplement.

Additional information about Robert M. DeVries is available on the SEC's website at www.adviserinfo.sec.gov.

Robert M. DeVries
Investment Adviser Representative
Year of Birth: 1966

Item 2. Educational Background and Business Experience

Education:

- Graduated from University of Michigan in 1988 with a Bachelor of Arts.
- Graduated with an MBA from New York University, Stern School of Business in 1996.

Designations:

Accredited Wealth Management AdvisorSM

Mr. DeVries has held the designation of Accredited Wealth Management AdvisorSM (“AWMA[®]”) since 2014. AWMA[®] is a professional designation administered by the College for Financial Planning. Candidates receive training in investment for retirement, strategies for small business owners, the management of deferred compensation plans, insurance, estate planning, asset protection, and tax reduction issues. Candidates are required to complete a final examination testing these topics. All candidates are subject to ongoing ethics and educational requirements.

Chartered Retirement Plans SpecialistSM

Mr. DeVries has held the designation of Chartered Retirement Plans SpecialistSM (CRPS) since 2016. The College of Financial Planning[®] awards the CRPS designation to applicants who complete the CRPS professional education program, pass a final examination, commit to a code of ethics and agree to pursue continuing education. Continued use of the CRPS designation is subject to ongoing renewal requirements. Every two (2) years the designee

must renew their right to continue using the CRPC® designation by completing 16 hours of continuing education and reaffirming to abide by the Standards of Professional Conduct.

Business Background:

- Investment Adviser Representative of FirstWave Financial, Inc. (previously named CPA Wealth Management Services, P. A.) dba FirstWave Financial, 09/2012 to present.
- Marketing Manager of Crump Insurance Services (and acquired predecessors), 12/2002 to 09/2012.
- Portfolio Manager of CPA Wealth Management Services, 05/1999 to 12/2002.

Item 3. Disciplinary Information

Mr. DeVries does not have any history of disciplinary events.

Item 4. Other Business Activities

Mr. DeVries is not currently involved in any material outside business activities.

Item 5. Additional Compensation.

Mr. DeVries does not receive any additional compensation from third parties for providing investment advice to clients.

Item 6. Supervision

As President of FirstWave Financial, Laura Chiesman is responsible for all supervision, formulation and monitoring of investment advice offered to clients.

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James B. Ostrander

FirstWave Financial, Inc.
dba FirstWave Financial
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Satellite Beach, FL 32937
(321) 773-7773

March 30, 2021

This brochure supplement provides information about James B. Ostrander that supplements the FirstWave Financial brochure. You should have received a copy of that brochure. Please contact Laura Chiesman if you did not receive FirstWave Financial's brochure or if you have any questions about the contents of this supplement.

Additional information about James B. Ostrander is available on the SEC's website at www.adviserinfo.sec.gov.

James B. Ostrander
Investment Advisor Representative
Year of Birth: 1978

Item 2. Educational Background and Business Experience

Education:

Mr. Ostrander graduated from Taylor University in 2001 with a Bachelor of Arts degree in Communications.

Florida Insurance License 11-2007

Successfully completed a 40 hour approved insurance course for life and health including variable annuity insurance.

Business Background:

- Investment Adviser Representative of FirstWave Financial, Inc., dba FirstWave Financial July 2017 to present
- Registered Representative of INVEST Financial Corp. April 2016 to June 2017
- Bank Employee of Seacoast National Bank April 2016 to June 2017
- Registered Representative of Investacorp Inc. January 2013 to April 2016
- Registered Investment Advisor of Investacorp Advisory Services January 2013 to April 2016
- Registered Representative of I INVEST Financial Corp. September 2009 to January 2013

Item 3. Disciplinary Information

Mr. Ostrander does not have any history of disciplinary events.

Item 4. Other Business Activities

Mr. Ostrander is not currently involved in any material outside business activities.

Item 5. Additional Compensation.

Mr. Ostrander does not receive any additional compensation from third parties for providing investment advice to clients.

Item 6. Supervision

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