

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 29, 2023

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 of 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™ professional

Ms. Chiesman is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, she may refer to herself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and she may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a 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. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development

capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.

- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

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 CDFAs® 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 CDFAs: case studies

Continuing Education (CE)

To retain the Certified Divorce Financial Analyst® designation, a CDFAs® 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 CDFAs® 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.
dba FirstWave Financial
1300 Highway A1A, Suite 103
Satellite Beach, FL 32937
(321) 773-7773

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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 services. 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.

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 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

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Robert M. DeVries

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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

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James B. Ostrander

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March 29, 2023

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 2-15

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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