

Part 2B of Form ADV: *Brochure Supplement*

Ross L. Marino

Dovetail Financial Group LLC
210-4 Avondale Ave
Wilmington, NC 28403

May 27, 2026

This brochure supplement provides information about the individual(s) listed above that supplements the Dovetail Financial Group LLC brochure. You should have received a copy of that brochure. Please contact Trey Dowdy if you did not receive Dovetail Financial Group LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about the individual(s) listed above is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Full Legal Name: Ross L. Marino **Born:** 1967

Education

- Stetson University; General Studies; 1985 - 1987

Designation

- Certified Financial Planner™ (CFP®); 1999

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks “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. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

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;
- **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:

- **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

- 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.

Business Experience

- Dovetail Financial Group LLC; Investment Adviser Representative; April 2025 to Present
- Transitus Wealth Partners LLC; Investment Advisor Representative; from January 2021 to April 2025
- Advisor2X; Officer/CEO; from April 2019 to November 2024
- The Marino Group; Officer/CEO; from September 2001 to Present
- Raymond James Financial Services, Inc; Mass Transfer and Financial Advisor; from January 2009 to December 2020
- Mission Made Jewelry, Inc.; Director; from June 2015 to July 2020
- Rekon Intelligence; Officer/CEO; from July 2009 to April 2019

Item 3 Disciplinary Information

Ross L. Marino has no reportable disciplinary history.

Item 4 Other Business Activities

A. Investment-Related Activities

Ross L. Marino is not engaged in any investment-related activities.

B. Non Investment-Related Activities

Ross L. Marino is engaged as the President The Marino Group, Inc.. This is a pass-through S corporation for tax purposes. No business is transacted, or conflicts of interest exist.

Ross L. Marino is engaged as the President Advisor2X LLC. This is a B2B entity that creates, markets, and manages events and conferences in the financial industry. No conflicts of interest exist with this entity.

Item 5 Additional Compensation

Ross L. Marino does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 Supervision

Supervisor: Trey Dowdy

Title: CFO/CCO

Phone Number: 910-338-2659

Trey Dowdy, CFO/CCO, is responsible for supervising advisory activities. As part of his supervisory responsibilities, Mr. Dowdy periodically reviews accounts and communications with clients.

Part 2B of Form ADV: *Brochure Supplement*

Michael D. Giblin

Dovetail Financial Group LLC
210-4 Avondale Ave
Wilmington, NC 28403

May 27, 2026

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Item 2 Educational Background and Business Experience

Full Legal Name: Michael D. Giblin **Born:** 1973

Education

- William & Mary; BS Economics; BS International Studies; 1995
- New York University; Master of Economics; 2003

Designation

- Certified Financial Planner™ (CFP®); 2008

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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;
- 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:

- 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
- 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.

Business Experience

- Dovetail Financial Group LLC; Investment Adviser Representative; April 2025 to Present
- Transitus Wealth Partners, LLC; Investment Adviser Representative; from January 2021 to April 2025
- Cameron School of Business, UNCW; Professor; from December 2010 to Present
- Raymond James Financial Services; Financial Advisor; from April 2009 to December 2020

Item 3 Disciplinary Information

Michael D. Giblin has no reportable disciplinary history.

Item 4 Other Business Activities

A. Investment-Related Activities

Michael D. Giblin is not engaged in any investment-related activities.

B. Non Investment-Related Activities

Michael D. Giblin is engaged as the President of Michael D. Giblin Inc. This is a pass-through S corporation for tax purposes. No business is transacted, or conflicts of interest exist.

Item 5 Additional Compensation

Michael D. Giblin does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 Supervision

Supervisor: Trey Dowdy

Title: CFO/CCO

Phone Number: 910-338-2659

Trey Dowdy, CFO/CCO, is responsible for supervising advisory activities. As part of his supervisory responsibilities, Mr. Dowdy periodically reviews accounts and communications with clients.

Part 2B of Form ADV: *Brochure Supplement*

Jeffrey K. Kirkpatrick

Dovetail Financial Group LLC
210-4 Avondale Ave
Wilmington, NC 28403

Branch Address
6340 Sugarloaf Pkwy, Suite 200
Duluth, GA 30097

Effective January 6, 2026

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Item 2 Educational Background and Business Experience

Full Legal Name: Jeffrey K. Kirkpatrick **Born:** 1968

Education

- University of Georgia; BBA Finance; 1991

Business Experience

- Dovetail Financial Group LLC; Investment Adviser Representative; 04/2025 to Present
- Transitus Wealth Partners LLC; Investment Adviser Representative; 11/2021 to 04/2025
- Hamilton Investment Counsel, LLC; Managing Partner/Owner; 10/2016 to 11/2021
- LPL Financial LLC; Registered Representative; 09/2016 to 11/2021
- Sterne Agee Investment Advisor Services, Inc.; Investment Advisor Representative; 10/2008 to 10/2016
- Sterne Agee Financial Services, Inc.; Financial Advisor; 10/2008 to 10/2016
- H&R Block Financial Advisors, Inc.; Financial Advisor; 10/2003 to 10/2008
- Merrill Lynch, Pierce, Fenner & Smith Inc; Financial Advisor; 09/1998 to 10/2003

Item 3 Disciplinary Information

On June 30, 2022, in connection with a disciplinary action by the SEC against both Hamilton Investment Counsel, LLC and Mr. Kirkpatrick. Mr. Kirkpatrick was alleged to have willfully aided and abetted and cause Hamilton Investment Counsel, LLC to violate Section 206(4) of the Advisers Act and Rule 206(4)-7 thereunder, relating to the adoption and implementation of written policies and procedures designed to prevent violations of the Advisers Act and related rules.

Mr. Kirkpatrick's response to the SEC action:

After fully cooperating with the SEC during its investigation, Mr. Kirkpatrick and Hamilton Investment Counsel, LLC agreed to voluntarily resolve the SEC's administrative, compliance-related claims on a neither admit nor deny basis. As a result of the voluntary settlement with the SEC, Mr. Kirkpatrick, who at the time of the events at issue was a co-owner of Hamilton and served as the compliance officer for the firm, was fined \$15,000,

barred from acting in a supervisory or compliance capacity for five years, and ordered to cease and desist from any future violations of the cited sections of the Advisers Act and rules.

Importantly, the SEC did not allege that either Mr. Kirkpatrick or Hamilton Investment Counsel, LLC engaged in fraudulent conduct, or in any way deceived or misled clients. More information about this matter can be obtained from the SEC's investor.gov report on Mr. Kirkpatrick.

Concerning the same incident, Mr. Kirkpatrick was alleged to have violated FINRA Rules 4511 and 2010, by falsifying a wire transfer request form to affect a client-requested transfer of funds because he did not personally confirm the wire instructions with the client and the form represented that he had done so. Mr. Kirkpatrick instead relied on his business partner's personal confirmation with the client. Mr. Kirkpatrick was also alleged to have violated FINRA Rules 4511 and 2010 by using his personal mobile phone to communicate with his business partner about firm business via text messages without using an LPL-approved text messaging application. On September 12, 2023, FINRA assessed a \$10,000 fine and suspended Mr. Kirkpatrick from acting as a broker for four months from September 18, 2023 until January 17, 2024. This suspension did not affect Mr. Kirkpatrick's capacity as an adviser with Transitus Wealth Partners LLC.

Mr. Kirkpatrick's response to the FINRA action:

In July of 2020 my previous longtime 20+ year business partner and co-owner of our firm, with whom I shared as Joint Representative for our client accounts, received approval from a personal friend/client to process a wire transfer out of the Client's account at LPL Financial. Our firm sent client wire transfer requests out as a normal business practice. Importantly, the validity of the client's approval for the wire transfer has never been in question, my previous partner verbally confirmed the instructions with the client, and the client electronically signed the paperwork authorizing the wire transfer. The dollar amount of the wire transfer has nothing to do with the alleged rule violation. After the client electronically signed the wire transfer form, my previous partner sent me a message asking for me to electronically sign the wire transfer request on our behalf as Joint Representatives on the account, which I promptly did, as a Joint Representative signature is required by LPL Financial before actually sending out the funds. However, admittedly unnoticed by me over the years, the fine print at the bottom of the internal LPL Move Money Wire attestation form in question states that "I" verbally spoke with the client to confirm the wire instructions, which I did not, the fine print does not say "We" verbally spoke with the client. In place of personally calling the client, I instead relied on my partner's factual representations to me that he had already done so. FINRA then recently brought this "falsifying a document" charge against me approximately 3 years after the fact. This allegation came as a complete surprise to me, as prior to this I had

never heard from anyone, including LPL Financial, that there was any issue whatsoever with how I signed the wire transfer form instead of my partner signing it.

Very importantly, FINRA did not allege that I ever engaged in any fraudulent conduct, or in any way deceived or misled clients. In fact, I have never once had a customer complaint filed against me. I settled this matter to resolve FINRA's investigation and bring it to a conclusion, without admitting or denying any of the allegations against me.

Item 4 Other Business Activities

A. Investment-Related Activities

None

B. Non Investment-Related Activities

Jeffrey K. Kirkpatrick is engaged as the President of Jeffrey K, LLC. This is a passthrough S corporation for tax purposes. No business is transacted, or conflicts of interest exist.

Item 5 Additional Compensation

Jeffrey K. Kirkpatrick does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 Supervision

Supervisor: Trey Dowdy

Title: CCO|CFO

Phone Number: 910-338-2659

Trey Dowdy, CCO | CFO, is responsible for supervising Jeffrey K. Kirkpatrick's advisory activities. As part of his supervisory responsibilities, Mr. Dowdy periodically reviews accounts and communications with clients.

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Bryant W. Lester

Dovetail Financial Group LLC
210-4 Avondale Ave
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May 27, 2026

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Item 2 Educational Background and Business Experience

Full Legal Name: Bryant W. Lester **Born:** 1987

Education

- University of North Carolina - Wilmington; BS Finance; 2011
- University of North Carolina - Wilmington; MBA; 2017

Business Experience

- Dovetail Financial Group LLC; Investment Adviser Representative; From April 2025 to Present
- Transitus Wealth Partners LLC; Investment Adviser Representative; from January 2021 to April 2025
- Rekon – Advisor2X; Business Development Manager; from May 2011 to Dec 2023

Item 3 Disciplinary Information

Bryant W. Lester has no reportable disciplinary history.

Item 4 Other Business Activities

A. Investment-Related Activities

Bryant W. Lester is not engaged in any investment-related activities.

B. Non Investment-Related Activities

Bryant W. Lester is a sales representative for Selkirk Sport.

Item 5 Additional Compensation

Bryant W. Lester does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 Supervision

Supervisor: Trey Dowdy

Title: CFO/CCO

Phone Number: 910-338-2659

Trey Dowdy, CFO/CCO, is responsible for supervising advisory activities. As part of his supervisory responsibilities, Mr. Dowdy periodically reviews accounts and communications with clients.

