Q WEALTH USA INC.

FORM ADV PART 2B BROCHURE SUPPLEMENT

5160 Yonge Street, Suite 1860

Toronto, Ontario M2N 6L9

1-833-793-2584

www.qwealth.com

September 23, 2026

This Brochure Supplement provides information about supervised persons providing investment advisory services to clients of Q Wealth USA Inc. and supplements the Q Wealth USA Inc. Brochure. You should have received a copy of that Brochure. If you did not receive the Brochure or if you have any questions about the contents of this Brochure Supplement, please contact us at 1-833-793-2584 or compliance@qwealth.com.

Q Wealth USA Inc. is an investment adviser registered with the United States Securities and Exchange Commission ("SEC"). Registration as an investment adviser does not imply any level of skill or training. The information in this Brochure Supplement has not been approved or verified by the SEC or by any state securities authority.

Colin Andrews

Educational Background and Business Experience

Year of Birth: 1973

Formal Education After High School:

Mr. Andrews received a Master of Business Administration from Royal Roads University. He also completed the Canadian Securities Course, Conduct and Practices Handbook Course, Professional Financial Planning Course, Portfolio Management Techniques, Investment Management Techniques.

Professional Designations:

Certified Investment Management Analyst (CIMA®) – The CIMA designation is awarded by the Investments & Wealth Institute and requires completion of advanced investment management coursework, successful completion of a comprehensive examination, and relevant professional experience.

Chartered Investment Manager (CIM®) – The CIM designation is awarded by the Canadian Securities Institute and requires completion of prescribed investment management coursework, successful completion of qualifying examinations, and relevant industry experience.

Fellow of the Canadian Securities Institute (FCSI) – The FCSI designation is awarded by the Canadian Securities Institute and recognizes experienced financial services professionals who meet advanced education requirements, demonstrate significant industry experience, and commit to ongoing professional development and ethical standards.

Business Background (Past Five Years):

- Quintessence Wealth – Portfolio Manager, Managing Partner (2024 – Present)
- Canvas Wealth Ltd. – Managing Partner and Senior Investment Advisor (2024 – Present)
- CIBC World Markets Inc. – Portfolio Manager (2013 – 2024)
- CIBC Wood Gundy Financial Services Inc. – Licensed Insurance Agent (2014 – 2024)

Disciplinary Information

There is no disciplinary information to report.

Other Business Activities

Mr. Andrews is affiliated with Quintessence Wealth, a registered Portfolio Manager, Investment Fund Manager and Exempt Market Dealer in Canada. He is compensated by both Quintessence Wealth and Q Wealth USA Inc. His compensation from affiliated entities is connected to clients of Q Wealth USA Inc., but is not tied to assets under management, performance, referrals, or revenue sharing arrangements. He does not currently receive insurance commissions.

Additional Compensation

No persons (other than clients) provide an economic benefit to Mr. Andrews for providing advisory services.

Supervision

Catherine Dorna, Chief Compliance Officer of Q Wealth USA Inc., is responsible for the supervision and oversight of Mr. Andrews' advisory activities. Ms. Dorna is responsible for helping to ensure that Mr. Andrews adheres to the firm's policies and procedures designed to ensure that advice provided to clients is consistent with their investment objectives, applicable regulatory requirements, and the firm's fiduciary obligations. Ms. Dorna can be reached at the telephone number on the cover of this Part 2B Supplement.

James Walsh McInnis

Educational Background and Business Experience

Year of Birth: 1977

Formal Education After High School:

Mr. McInnis received an Honours Finance Degree from the Asper School of Business at the University of Manitoba. He also completed the Canadian Securities Course.

Professional Designations:

Chartered Financial Analyst (CFA) – The CFA designation is awarded by the CFA Institute and requires successful completion of a three-level examination program covering investment management, financial analysis, portfolio management, and ethical standards, as well as meeting relevant work experience requirements and adhering to the CFA Institute's Code of Ethics and Standards of Professional Conduct.

Business Background (Past Five Years):

- Quintessence Wealth – Senior Portfolio Manager, Investment Strategist, Managing Partner (2022 – Present)
- Precision Wealth Management Ltd. – Managing Partner (2022 – Present)
- BCV Asset Management Inc. – Portfolio Manager (2016 – 2022)

Disciplinary Information

There is no disciplinary information to report.

Other Business Activities

Mr. McInnis is affiliated with Quintessence Wealth, a registered Portfolio Manager, Investment Fund Manager and Exempt Market Dealer in Canada. He is compensated by both Quintessence Wealth and Q Wealth USA Inc. His compensation from affiliated entities is connected to clients of Q Wealth USA Inc., but is not tied to assets under management, performance, referrals, or revenue sharing arrangements. He does not currently receive insurance commissions.

Additional Compensation

No persons (other than clients) provide an economic benefit to Mr. McInnis for providing advisory services.

Supervision

Catherine Dorna, Chief Compliance Officer of Q Wealth USA Inc., is responsible for the supervision and oversight of Mr. McInnis's advisory activities. Ms. Dorna is responsible for helping to ensure that Mr. McInnis adheres to the firm's policies and procedures designed to ensure that advice provided to clients is consistent with their investment objectives, applicable regulatory requirements, and the firm's fiduciary obligations. Ms. Dorna can be reached at the telephone number on the cover of this Part 2B Supplement.

Michael Alexander MacMillan

Educational Background and Business Experience

Year of Birth: 1971

Formal Education After High School:

Mr. MacMillan received a Master of Business Administration from Ivey Business School at Western University. He also received a Bachelor's Degree in Political Science and Economics from Dalhousie University and the University of King's College. Mr. MacMillan completed the Canadian Securities Course, Portfolio Management Techniques, Investment Management Techniques, Conduct and Practices Handbook Course, and Canadian Options Course.

Professional Designations:

Chartered Investment Manager (CIM®) – The CIM designation is awarded by the Canadian Securities Institute and requires completion of prescribed investment management coursework, successful completion of qualifying examinations, and relevant industry experience.

Business Background (Past Five Years):

- Quintessence Wealth – Portfolio Manager, Managing Partner (2022 – Present)
- MVP Wealth – Portfolio Manager, Managing Partner (2026 – Present)
- CI Private Counsel LP – Portfolio Manager (2019 – 2021)

Disciplinary Information

There is no disciplinary information to report.

Other Business Activities

Mr. MacMillan is affiliated with Quintessence Wealth, a registered Portfolio Manager, Investment Fund Manager and Exempt Market Dealer in Canada. He is compensated by both Quintessence Wealth and Q Wealth USA Inc. His compensation from affiliated entities is connected to clients of Q Wealth USA Inc., but is not tied to assets under management, performance, referrals, or revenue sharing arrangements. He does not currently receive insurance commissions.

Additional Compensation

No persons (other than clients) provide an economic benefit to Mr. MacMillan for providing advisory services.

Supervision

Catherine Dorna, Chief Compliance Officer of Q Wealth USA Inc., is responsible for the supervision and oversight of Mr. MacMillan's advisory activities. Ms. Dorna is responsible for helping to ensure that Mr. MacMillan adheres to the firm's policies and procedures designed to ensure that advice provided to clients is consistent with their investment objectives, applicable regulatory requirements, and the firm's fiduciary obligations. Ms. Dorna can be reached at the telephone number on the cover of this Part 2B Supplement.

David Holt

Educational Background and Business Experience

Year of Birth: 1967

Formal Education After High School:

Mr. Holt was awarded the CIM designation, and he is a CFA Charterholder and a CPA, CGA, in addition to the designations listed below. He has also completed the following courses: Canadian Securities Course, Partners, Directors and Senior Officers Course, Futures Licensing Course, Derivatives Fundamentals Course, Canadian Commodity Supervisors Examination, Options Licensing Course, Conduct and Practices Handbook Course, and Derivatives Fundamentals and Options Licensing Course.

Professional Designations:

Chartered Financial Analyst (CFA) – The CFA designation is awarded by the CFA Institute and requires successful completion of a three-level examination program covering investment management, financial analysis, portfolio management, and ethical standards, as well as meeting relevant work experience requirements and adhering to the CFA Institute's Code of Ethics and Standards of Professional Conduct.

Chartered Professional Accountant (CPA, CGA) – Mr. Holt holds the Chartered Professional Accountant designation in Canada. The CPA designation is Canada's pre-eminent accounting designation and reflects advanced competence in accounting, taxation, financial reporting, assurance, business strategy, finance, governance, and professional ethics. To earn the CPA designation in Canada, candidates must complete approved education requirements, successfully complete the CPA Professional Education Program, pass the Common Final Examination, complete required practical professional experience, and satisfy provincial membership requirements. CPAs are required to comply with a professional code of conduct and complete mandatory continuing professional development.

Chartered Investment Manager (CIM®) – The CIM designation is awarded by the Canadian Securities Institute and requires completion of prescribed investment management coursework, successful completion of qualifying examinations, and relevant industry experience.

Chartered Life Underwriter (CLU®) – The CLU designation is awarded to individuals who complete advanced education in insurance, estate planning, wealth transfer, and related financial planning disciplines, and who meet applicable professional and ethical requirements.

Certified Financial Planner (CFP®) – Mr. Holt holds the Certified Financial Planner® designation in Canada, awarded by FP Canada. The CFP designation is a professional credential for comprehensive financial planning. The curriculum and competency standards address retirement planning, tax planning, estate planning, investment planning, insurance and risk management, and integrated financial planning. To earn the CFP designation, candidates must complete approved financial planning education, successfully pass the CFP examination, meet applicable professional experience requirements, and agree to comply with FP Canada's Standards of Professional Responsibility. CFP professionals are subject to ongoing continuing education and professional standards requirements.

Chartered Alternative Investment Analyst (CAIA®) – Mr. Holt holds the Chartered Alternative Investment Analyst designation, awarded by the CAIA Association. The CAIA designation is a globally recognized credential focused on alternative investments, including private equity, hedge funds, real assets, structured products, private credit, digital assets, portfolio construction, institutional investment management, and professional ethics. To earn the designation, candidates must successfully complete two comprehensive examinations, meet applicable professional experience requirements, and become a member of the CAIA Association. CAIA members are expected to comply with the Association's professional standards and continuing education expectations.

Business Background (Past Five Years):

- Canaccord Genuity Corp. – Portfolio Manager (2023 – 2026)
- Mercer Global Investments Canada Limited – Private Wealth Counsellor, Partner (2020 – 2023)

Disciplinary Information

There is no disciplinary information to report.

Other Business Activities

Mr. Holt is affiliated with Quintessence Wealth, a registered Portfolio Manager, Investment Fund Manager and Exempt Market Dealer in Canada. He is compensated by both Quintessence Wealth and Q Wealth USA Inc. His compensation from affiliated entities is connected to clients of Q Wealth USA Inc., but is not tied to assets under management, performance, referrals, or revenue sharing arrangements. He does not currently receive insurance commissions.

Additional Compensation

No persons (other than clients) provide an economic benefit to Mr. Holt for providing advisory services.

Supervision

Catherine Dorna, Chief Compliance Officer of Q Wealth USA Inc., is responsible for the supervision and oversight of Mr. Holt's advisory activities. Ms. Dorna is responsible for helping to ensure that Mr. Holt adheres to the firm's policies and procedures designed to ensure that advice provided to clients is consistent with their investment objectives, applicable regulatory requirements, and the firm's fiduciary obligations. Ms. Dorna can be reached at the telephone number on the cover of this Part 2B Supplement.

Fabien Ouellette

Educational Background and Business Experience

Year of Birth: 1964

Formal Education After High School:

Mr. Ouellette attended Collège Édouard-Montpetit, where he completed post-secondary coursework in sociology and mathematics. He also completed the Canadian Securities Course, Conduct and Practices Handbook Course, Canadian Investment Funds Course, Portfolio Management Techniques, Professional Financial Planning Course, Derivatives Fundamentals Course, Options Supervisors Course, Branch Managers Course, and Effective Management Seminar.

Professional Designations:

Canadian Investment Manager (CIM) – The CIM designation is awarded by the Canadian Securities Institute and requires completion of prescribed investment management coursework, successful completion of qualifying examinations, and relevant industry experience.

Chartered Market Technician (CMT) – The CMT designation is awarded by the CMT Association and requires successful completion of a three-level examination program focused on technical analysis, market theory, and risk management, along with relevant professional experience and adherence to ethical standards.

Certified Financial Technician (CFTe) – The CFTe designation is awarded by the International Federation of Technical Analysts and requires successful completion of a multi-level examination program covering technical analysis principles and professional standards.

Fellow of the Canadian Securities Institute (FCSI) – The FCSI designation is awarded to experienced financial services professionals who meet advanced education requirements, demonstrate significant industry experience, and commit to ongoing professional development and ethical standards.

Certified Divorce Financial Analyst (CDFA) – The CDFA designation is awarded to financial professionals who complete specialized coursework and examinations focused on the financial aspects of divorce, including asset division, support analysis, and tax implications.

Chartered Financial Divorce Specialist (CFDS) – The CFDS designation requires completion of specialized education focused on financial planning considerations in divorce proceedings, including property division, income analysis, and financial strategy development.

Business Background (Past Five Years):

- Quintessence Wealth – Portfolio Manager and Managing Partner (2011 – Present)
- Capital Planning Group Inc. – Director and Owner; Managing Partner (2017 – Present)
- CMT Association – Chair of the Curriculum and Test Committee (2026 – Present)
- Quintessence Insurance Inc. – Director (2018 – 2026)

Disciplinary Information

There is no disciplinary information to report.

Other Business Activities

Mr. Ouellette is affiliated with Quintessence Wealth, a registered Portfolio Manager, Investment Fund Manager and Exempt Market Dealer in Canada. He is compensated by both Quintessence Wealth and Q Wealth USA Inc. His compensation from affiliated entities is connected to clients of Q Wealth USA Inc., but is not tied to assets under management, performance, referrals, or revenue sharing arrangements. He does not currently receive insurance commissions.

Additional Compensation

No persons (other than clients) provide an economic benefit to Mr. Ouellette for providing advisory services.

Supervision

Catherine Dorna, Chief Compliance Officer of Q Wealth USA Inc., is responsible for the supervision and oversight of Mr. Ouellette's advisory activities. Ms. Dorna is responsible for helping to ensure that he adheres to the firm's policies and procedures designed to ensure that advice provided to clients is consistent with their investment objectives, applicable regulatory requirements, and the firm's fiduciary obligations. Ms. Dorna can be reached at the telephone number on the cover of this Part 2B Supplement.

Kevin Hegedus

Educational Background and Business Experience

Year of Birth: 1967

Formal Education After High School:

Mr. Hegedus received a Diploma in Business Administration from SIAST. He also completed the Canadian Securities Course, Conduct and Practices Handbook Course, Derivatives Fundamentals Course, Investment Management Techniques, Options Licensing Course, Options Supervisors Course, Portfolio Management Techniques, and Professional Financial Planning Course.

Professional Designations:

Chartered Investment Manager (CIM®) – The CIM designation is awarded by the Canadian Securities Institute and requires completion of prescribed investment management coursework, successful completion of qualifying examinations, and relevant industry experience.

Business Background (Past Five Years):

- PWM Management Inc. – Owner and Director (2024 – Present)
- Quintessence Wealth – Portfolio Manager, Managing Partner (2024 – Present)
- Life After Harvest Program (LAH) – Consultant (2021 – 2023)
- iA Private Wealth Inc. – Principal/Agent (2017 – 2023)

Disciplinary Information

There is no disciplinary information to report.

Other Business Activities

Mr. Hegedus is affiliated with Quintessence Wealth, a registered Portfolio Manager, Investment Fund Manager and Exempt Market Dealer in Canada. He is compensated by both Quintessence Wealth and Q Wealth USA Inc. His compensation from affiliated entities is connected to clients of Q Wealth USA Inc., but is not tied to assets under management, performance, referrals, or revenue sharing arrangements. He does not currently receive insurance commissions.

Additional Compensation

No persons (other than clients) provide an economic benefit to Mr. Hegedus for providing advisory services.

Supervision

Catherine Dorna, Chief Compliance Officer of Q Wealth USA Inc., is responsible for the supervision and oversight of Mr. Hegedus' advisory activities. Ms. Dorna is responsible for helping to ensure that he adheres to the firm's policies and procedures designed to ensure that advice provided to clients is consistent with their investment objectives, applicable regulatory requirements, and the firm's fiduciary obligations. Ms. Dorna can be reached at the telephone number on the cover of this Part 2B Supplement.

Samuel Alexander Rook

Educational Background and Business Experience

Year of Birth: 1976

Formal Education After High School:

Mr. Rook received a Bachelor of Physical and Health Education from Laurentian University. He also completed the Canadian Securities Course, Conduct and Practices Handbook Course, Derivatives Fundamentals Course, Investment Management Techniques, Options Licensing Course, Portfolio Management Techniques, and Wealth Management Essentials Course.

Professional Designations:

Canadian Investment Manager (CIM) – The CIM designation is awarded by the Canadian Securities Institute and requires completion of prescribed investment management coursework, successful completion of qualifying examinations, and relevant industry experience.

Certified Financial Planner (CFP®) – The CFP designation is awarded by FP Canada and requires completion of approved financial planning education, successful completion of a certification examination, relevant work experience, and ongoing continuing education and professional standards requirements.

Business Background (Past Five Years):

- Quintessence Wealth – Portfolio Manager, Managing Partner (2024 – Present)
- Bird's Eye Wealth Planners Inc. – Investment Advisor, Founding Partner (2024 – Present)
- RBC Dominion Securities Inc. – Portfolio Manager (2002 – 2024)
- RBC Private Counsel (USA) Inc. – Investment Counsellor (2017 – 2024)
- RBC Wealth Management Financial Services Inc. – Insurance Representative (2021 – 2024)

Disciplinary Information

There is no disciplinary information to report.

Other Business Activities

Mr. Rook is affiliated with Quintessence Wealth, a registered Portfolio Manager, Investment Fund Manager and Exempt Market Dealer in Canada. He is compensated by both Quintessence Wealth and Q Wealth USA Inc. His compensation from affiliated entities is connected to clients of Q Wealth USA Inc., but is not tied to assets under management, performance, referrals, or revenue sharing arrangements. He does not currently receive insurance commissions.

Additional Compensation

No persons (other than clients) provide an economic benefit to Mr. Rook for providing advisory services.

Supervision

Catherine Dorna, Chief Compliance Officer of Q Wealth USA Inc., is responsible for the supervision and oversight of Mr. Rook's advisory activities. Ms. Dorna is responsible for helping to ensure that he adheres to the firm's policies and procedures designed to ensure that advice provided to clients is consistent with their investment objectives, applicable regulatory requirements, and the firm's fiduciary obligations. Ms. Dorna can be reached at the telephone number on the cover of this Part 2B Supplement.

Blair Grant Howell

Educational Background and Business Experience

Year of Birth: 1972

Formal Education After High School:

Mr. Howell received a Bachelor of Arts from the University of Calgary, with a major in Political Science and a minor in Economics. He also completed the Canadian Securities Course, Conduct and Practices Handbook Course, Wealth Management Essentials Course, Investment Management Techniques, and Portfolio Management Techniques.

Professional Designations:

Chartered Investment Manager (CIM®) – The CIM designation is awarded by the Canadian Securities Institute and requires completion of prescribed investment management coursework, successful completion of qualifying examinations, and relevant industry experience.

Business Background (Past Five Years):

- Quintessence Wealth – Portfolio Manager (2024 – Present)
- Canvas Wealth Ltd. – Head of Financial Planning, Senior Wealth Advisor (2024 – Present)
- CIBC Wood Gundy Financial Services Inc. – Licensed Insurance Agent (2011 – 2024)
- CIBC World Markets Inc. / Marchés Mondiaux CIBC Inc. – Investment Dealer (2017 – 2024)

Disciplinary Information

There is no disciplinary information to report.

Other Business Activities

Mr. Howell is affiliated with Quintessence Wealth, a registered Portfolio Manager, Investment Fund Manager and Exempt Market Dealer in Canada. He is compensated by both Quintessence Wealth and Q Wealth USA Inc. His compensation from affiliated entities is connected to clients of Q Wealth USA Inc., but is not tied to assets under management, performance, referrals, or revenue sharing arrangements. He does not currently receive insurance commissions.

Additional Compensation

No persons (other than clients) provide an economic benefit to Mr. Howell for providing advisory services.

Supervision

Catherine Dorna, Chief Compliance Officer of Q Wealth USA Inc., is responsible for the supervision and oversight of Mr. Howell's advisory activities. Ms. Dorna is responsible for helping to ensure that he adheres to the firm's policies and procedures designed to ensure that advice provided to clients is consistent with their investment objectives, applicable regulatory requirements, and the firm's fiduciary obligations. Ms. Dorna can be reached at the telephone number on the cover of this Part 2B Supplement.

Steven Ray Molina

Educational Background and Business Experience

Year of Birth: 1975

Formal Education After High School:

Mr. Molina received a Diploma in Business Administration, Finance from the Southern Alberta Institute of Technology (SAIT). He also completed the Canadian Securities Course, Conduct and Practices Handbook Course, and Wealth Management Essentials Course.

Professional Designations:

Chartered Investment Manager (CIM®) – The CIM designation is awarded by the Canadian Securities Institute and requires completion of prescribed investment management coursework, successful completion of qualifying examinations, and relevant industry experience.

Business Background (Past Five Years):

- Quintessence Wealth – Portfolio Manager, Managing Partner (2024 – Present)
- Canvas Wealth Ltd. – Managing Partner, Senior Wealth Advisor (2024 – Present)
- CIBC World Markets Inc. / Marchés Mondiaux CIBC Inc. – Investment Dealer (2013 – 2024)
- Scotia Capital Inc. / Scotia Capitaux Inc. – Investment Dealer (2001 – 2013)

Disciplinary Information

There is no disciplinary information to report.

Other Business Activities

Mr. Molina is affiliated with Quintessence Wealth, a registered Portfolio Manager, Investment Fund Manager and Exempt Market Dealer in Canada. He is compensated by both Quintessence Wealth and Q Wealth USA Inc. His compensation from affiliated entities is connected to clients of Q Wealth USA Inc., but is not tied to assets under management, performance, referrals, or revenue sharing arrangements. He does not currently receive insurance commissions.

Additional Compensation

No persons (other than clients) provide an economic benefit to Mr. Molina for providing advisory services.

Supervision

Catherine Dorna, Chief Compliance Officer of Q Wealth USA Inc., is responsible for the supervision and oversight of Mr. Molina's advisory activities. Ms. Dorna is responsible for helping to ensure that he adheres to the firm's policies and procedures designed to ensure that advice provided to clients is consistent with their investment objectives, applicable regulatory requirements, and the firm's fiduciary obligations. Ms. Dorna can be reached at the telephone number on the cover of this Part 2B Supplement.

Christopher Daniel Heaman

Educational Background and Business Experience

Year of Birth: 1970

Formal Education After High School:

Mr. Heaman completed coursework in the Physical Education Degree Transfer Program at Red Deer College from 1990 to 1992. He also completed the Canadian Securities Course, Conduct and Practices Handbook Course, Canadian Investment Funds Course, Investment Management Techniques, Portfolio Management Techniques, Derivatives Fundamentals Course, Branch Manager's Examination Course, and Options Licensing Course.

Professional Designations:

Chartered Investment Manager (CIM®) – The CIM designation is awarded by the Canadian Securities Institute and requires completion of prescribed investment management coursework, successful completion of qualifying examinations, and relevant industry experience.

Business Background (Past Five Years):

- Quintessence Wealth – Senior Portfolio Manager, Managing Partner (2022 – Present)
- Peloton Advisors Services Inc. – President (2018 – Present)
- R.N. Croft Financial Group Inc. – Portfolio Manager (2017 – 2022)

Disciplinary Information

There is no disciplinary information to report.

Other Business Activities

Mr. Heaman is affiliated with Quintessence Wealth, a registered Portfolio Manager, Investment Fund Manager and Exempt Market Dealer in Canada. He is compensated by both Quintessence Wealth and Q Wealth USA Inc. His compensation from affiliated entities is connected to clients of Q Wealth USA Inc., but is not tied to assets under management, performance, referrals, or revenue sharing arrangements. He does not currently receive insurance commissions.

Additional Compensation

No persons (other than clients) provide an economic benefit to Mr. Heaman for providing advisory services.

Supervision

Catherine Dorna, Chief Compliance Officer of Q Wealth USA Inc., is responsible for the supervision and oversight of Mr. Heaman's advisory activities. Ms. Dorna is responsible for helping to ensure that he adheres to the firm's policies and procedures designed to ensure that advice provided to clients is consistent with their investment objectives, applicable regulatory requirements, and the firm's fiduciary obligations. Ms. Dorna can be reached at the telephone number on the cover of this Part 2B Supplement.

Stewart Davidson Mackie

Educational Background and Business Experience

Year of Birth: 1960

Formal Education After High School:

Mr. Mackie received a Bachelor of Arts (Honours) in Economics from Carleton University. He also completed the Canadian Securities Course, Conduct and Practices Handbook Course, Investment Management Techniques, Portfolio Management Techniques, Derivatives Fundamentals Course, Options Licensing Course, Branch Manager's Examination Course, and Chief Compliance Officers Qualifying Examination.

Professional Designations:

Chartered Investment Manager (CIM®) – The CIM designation is awarded by the Canadian Securities Institute and requires completion of prescribed investment management coursework, successful completion of qualifying examinations, and relevant industry experience.

Certified Financial Planner (CFP®) – The CFP certification is awarded by FP Canada and requires completion of prescribed financial planning education, successful completion of the CFP examination, qualifying work experience, and ongoing compliance with continuing education and professional standards requirements.

Business Background (Past Five Years):

- Quintessence Wealth – Portfolio Manager, Managing Partner (2023 – Present)
- Bespoke Capital Partners – Wealth Advisor, Managing Partner (2023 – Present)
- Worldsource Securities Inc. / Valeurs mobilières Worldsource Inc. – Principal & Agent (2010 – 2023)

Disciplinary Information

There is no disciplinary information to report.

Other Business Activities

Mr. Mackie is affiliated with Quintessence Wealth, a registered Portfolio Manager, Investment Fund Manager and Exempt Market Dealer in Canada. He is compensated by both Quintessence Wealth and Q Wealth USA Inc. His compensation from affiliated entities is connected to clients of Q Wealth USA Inc., but is not tied to assets under management, performance, referrals, or revenue sharing arrangements. He does not currently receive insurance commissions.

Additional Compensation

No persons (other than clients) provide an economic benefit to Mr. Mackie for providing advisory services.

Supervision

Catherine Dorna, Chief Compliance Officer of Q Wealth USA Inc., is responsible for the supervision and oversight of Mr. Mackie's advisory activities. Ms. Dorna is responsible for helping to ensure that he adheres to the firm's policies and procedures designed to ensure that advice provided to clients is consistent with their investment objectives, applicable regulatory requirements, and the firm's fiduciary obligations. Ms. Dorna can be reached at the telephone number on the cover of this Part 2B Supplement.