Item 1: Cover Page

Form ADV Part 2A
Firm Brochure

Ares Financial Consulting, LLC

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CRD Number: 282852

August 13, 2026

This brochure provides information about the qualifications and business practices of Ares Financial Consulting LLC ("AresFC"). If you have any questions about the contents of this brochure, please contact us at (818) 986-1479 or by email at info@aresfinancialconsulting.com.

The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Registration as an investment adviser does not imply a certain level of skill or training.

Additional information about Ares Financial Consulting LLC (CRD #282852) is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Material Changes

Annual Update

This brochure is dated August 13, 2026, and replaces our prior brochure dated March 4, 2026. SEC rules require us to update our Form ADV at least once a year, within 90 days of the close of our fiscal year in December. Whenever we make a material change to our business, we will send you an updated brochure or a summary of the change, free of charge. Changes we consider non-material may not be distributed.

Material Changes Since the Last Update

There have been two material changes since our March 4, 2026 brochure:

1. Our founder and principal, Jeffrey Richter, has formed a new insurance agency, **Ares Financial & Insurance Services LLC ("AresFIS")**, which is wholly owned by AresFC. This affiliation creates conflicts of interest, which we describe — along with how we address them — in Items 4, 5, and 10 of this brochure.
2. AresFC has entered a relationship with Zoe Financial, Inc. ("Zoe"). Zoe refers prospective clients to AresFC, and we typically manage those clients' accounts using Zoe's wealth management platform, with custodians such as Apex Clearing Corp. and Charles Schwab. AresFC pays Zoe a referral fee for each onboarded client. Item 14 describes this relationship and its conflicts of interest.

Full Brochure Available

Although we are only required to send you a summary of material changes, our practice is to send the entire brochure every year and whenever we make a material change. For a free copy at any time, email info@aresfinancialconsulting.com or write to 4500 Park Granada, Suite 202, Calabasas, CA 91302.

Item 3: Table of Contents

Item 4: Advisory Business

Firm Description

Ares Financial Consulting, LLC ("AresFC," "we," "us," or "our") is an independent investment adviser in Calabasas, California. Jeffrey Richter founded the firm in 2016 and remains its CEO and majority owner.

We provide personalized, confidential financial planning, investment management, corporate retirement plan consulting, and small business consulting to individuals and families, pension and profit-sharing plans, trusts, estates, charitable organizations, and small businesses. Our advice starts with a conversation about you — your goals, your challenges, and your resources — and may cover cash flow, taxes, investments, education funding, retirement, insurance, and estate planning. We also offer educational seminars and workshops.

A few basics worth knowing up front:

- **We are a fiduciary.** We have a duty of utmost good faith to act solely in your best interest.
- **We never take custody of your assets.** Your money stays at an independent custodian, in your name, under your control. Most clients grant us limited authority to place trades in their accounts under a limited power of attorney (see Item 16), but that is your choice, not a requirement.
- **You hire other professionals directly.** Lawyers, accountants, insurance agents, and other specialists you engage remain your own advisors; we coordinate with them as needed. If a conflict of interest arises in our work, we will disclose it to you.
- **The first meeting is free.** It is an exploratory conversation — by phone, video, or in person — to determine whether our services fit your needs.

During an engagement, we may prepare a written evaluation of your situation, often as a portfolio analysis report or financial plan. We review managed assets frequently, though we will not necessarily contact you about each review unless changes are recommended and we do not have trading discretion.

Principal Owner

Jeffrey Richter is the Founder and CEO of AresFC and its majority owner.

Types of Advisory Services

We work with clients under five service arrangements. Most clients engage us for Family Wealth Services, our comprehensive offering, available in three tiers. The others — Small Business Consulting, Limited Scope Services, Corporate Retirement Plan Consulting, and Investment-Only Services — cover narrower or more specialized needs.

Family Wealth Services

Under this arrangement, we advise you both on demand and proactively, on an ongoing basis. Family Wealth Services is offered in three tiers, so you can match the engagement to the scope of your financial life. Every tier includes discretionary investment management, personalized financial planning, and a dedicated advisor:

- **Family CFO** — our foundation tier, with one formal review meeting per year. It includes discretionary investment management; investment analysis and advice; customized financial planning built on your priorities; life, disability, and long-term care insurance reviews; philanthropic support (donor-advised funds and qualified charitable distributions); access to non-commission insurance; full investment delegation — trading, rebalancing, tax-loss harvesting, and cash management; and delegation of recurring personal financial tasks such as distributions, Roth conversions, and IRMAA analysis.
- **Family CFO+** — our enhanced tier, with two formal review meetings per year. It includes everything in Family CFO, plus tax planning oversight and coordination with your CPA, estate planning advisory, multi-generation family services and education, and access to pre-approved alternative investments.
- **Family CEO** — our most comprehensive tier, with four formal review meetings per year. It includes everything in Family CFO+, plus health and property & casualty insurance reviews; personal bookkeeping; advanced philanthropic strategies; a customized alternative investment portfolio with supporting research; account aggregation for externally managed assets; oversight delegation for your CPA, investment managers, and other professionals; and business services — quarterly P&L and balance sheet reviews, 401(k) plan administrative and employee support, health and wellness plan enrollment support and plan reviews, payroll setup and execution backup with benefits integration, and business coaching.

Whichever tier you choose, the arrangement typically includes:

- **A living financial plan.** We take the time to learn your needs, wants, and goals, then build a formal financial plan to chart your priorities and prepare for life's uncertainties. We update the plan and track your goals on an ongoing basis, as directed by you.
- **Advice where you need it.** Depending on the complexity of your situation: retirement planning, college savings, estate planning, charitable giving, company benefits, risk management and insurance, cash flow and debt management, and financial goal management.
- **Investment advice and an Investment Policy Statement (IPS).** Through meetings, an analysis of your current situation, and a risk tolerance questionnaire, we prepare an IPS summarizing how your investments should be managed. Whether or not you hire us to manage your portfolio, the IPS is a practical guide through the challenges of investing.
- **Discretionary portfolio management.** We manage your investment accounts on a discretionary basis, meaning we can place trades without discussing each one with you first. Every portfolio is customized to match your IPS, and we would ordinarily schedule a conversation with you before making any non-routine investment move.

- **Rebalancing.** We keep your portfolio within the bounds of your IPS. Rebalancing is generally performed as part of the client review process, and also whenever a major life event or a major market event calls for it.
- **Formal review meetings.** Every tier includes formal review meetings — one per year under Family CFO, two under Family CFO+, and four under Family CEO — held in person, by phone, or by web meeting. You may arrange more frequent meetings; your schedule is set in your client service agreement.
- **Access between meetings.** Life doesn't wait for scheduled reviews. We are committed to responding to your calls and emails in a timely manner throughout the year.
- **Access to and management of insurance products.** Insurance is a key part of a comprehensive plan, and many of our clients prefer to handle it with the team that already knows their finances rather than being referred to an outside agent. The choice is always yours — we are happy to work under either arrangement. Where commission-free insurance products exist and are in your best interest, we use those; where you ask us to broker insurance for you, we may do so through our affiliate AresFIS (see Item 10). We help you understand your insurance needs, assist with purchases, and help manage policies you own.
- **Access to non-commission alternative investments (Family CFO+ and Family CEO tiers).** If alternative investments suit your plan, accessing them through AresFC may offer an advantage over commission-based products — typically a discounted purchase price, a share class with lower internal costs, or more shares for the same investment amount.
- **Online tools.** A subscription to our monthly newsletter and timely articles, plus a client portal with consolidated account information, performance reporting tools, and a secure document vault.

Please note: we do not typically offer investment management as a stand-alone service. We believe successful portfolio management is directly tied to your goals and circumstances — in other words, your financial plan. We make exceptions only in special circumstances (see Investment-Only Services below).

Small Business Consulting

Business owners may wish to consult with AresFC on the wide variety of issues that come with running a business. Our consultants have varying degrees of experience with businesses of different sizes and in different industries; the service fits best where the firm's cumulative experience and expertise can help you find operational or economic efficiencies for your business. Small Business Consulting is available as a stand-alone ongoing engagement or alongside a Family Wealth Services relationship; a defined set of business services (described above) is also built into the Family CEO tier. Where an engagement includes group benefits work, insurance may be implemented through our affiliate AresFIS, acting as insurance broker — a separate service from our advice, as described in Item 10.

Limited Scope Services

Under this arrangement, we give advice on demand, within a defined scope. The work generally falls into two categories:

- **Planning advice and education**, on topics such as small business consulting, cash flow and debt management, charitable giving strategies, college savings, employee benefits optimization (for a company or an employee), educational workshops, estate planning, financial goal refinement, retirement planning, investment asset allocation and risk management, and tax planning.
- **Investment analysis.** Portfolio analysis generally focuses on risk, performance, and fees. Where applicable, we prepare an assessment report, which may be supplemented by a formal financial plan and/or performance reports, typically generated using specialized software.

Some clients also hire us simply to teach — spending time explaining financial concepts of their choosing.

Corporate Retirement Plan Consulting

We help companies build and run retirement plan benefits. Services are tailored to each plan sponsor's needs and fall into two categories:

Fiduciary services:

- Reviewing the plan and recommending plan vendors.

Non-fiduciary services:

- Educational presentations for participants — in person, by conference call, or by webinar.
- Scheduled "office hours" during which an advisor answers participants' general questions about plan features, general investment concepts, or general financial planning concepts. We will not provide individualized investment advice to participants.
- Managing the implementation of changes to plan design or investment options as directed by the plan sponsor. We do not advise on the selection or performance of the plan's investment options.

AresFC acknowledges that it is a fiduciary under the Employee Retirement Income Security Act ("ERISA") with respect to the fiduciary services listed above. Neither AresFC nor its investment adviser representatives render "investment advice" to the plan or its participants — including advice under ERISA § 3(21) or § 3(38), or advice on investment policy, strategy, or the allocation of assets among plan options. In performing non-fiduciary services, AresFC is not acting as an ERISA fiduciary. In performing either type of service, AresFC does not act as, and has not agreed to assume the duties of, a trustee or plan administrator as defined in ERISA.

Use of Third-Party Asset Managers (TPAM)

We may determine that opening an account with a professional, independent third-party asset manager is in your best interest. If so, we will give you information about the manager, including its services and fees, and you may approve or decline its use. Any manager selected for your account will have discretion to choose the securities bought and sold, subject to any reasonable restrictions you impose. You will receive the manager's own ADV disclosure brochure, which you should review carefully.

If we recommend an independent asset manager, AresFC will: assist in identifying and reviewing your investment objectives; recommend and help select appropriate managers and specific strategies; review performance and progress toward your objectives; recommend changes to your strategy; and recommend hiring or firing managers as needed.

Investment-Only Services

For the limited situations where investment management is the primary service, we offer two options:

- **Betterment.** For clients with relatively simple financial goals who want a lower-cost option, we may recommend appointing Betterment LLC as investment sub-advisor, with Betterment Securities as custodian. Betterment advises clients and manages accounts using algorithms developed, overseen, and monitored by its investment advisory personnel. You share your goals and personal information through Betterment's online applications, which establishes an Investment Policy Statement; the algorithm then recommends and builds a portfolio of exchange-traded funds for each goal and account type. Unless directed otherwise, Betterment periodically rebalances your portfolio to stay within range of its target allocation and offers optional tax-loss harvesting and automated asset location. We review your IPS, accounts, and goals at least annually to confirm the program still suits you, and we remain available for unlimited calls and emails about your Betterment accounts and investments outside Betterment. Clients with broader needs may engage us separately for limited scope work, for an additional fee, or convert to Family Wealth Services.
- **American Funds.** Under this arrangement, we act solely as investment advisor. We perform a suitability review to establish your objectives and account parameters, but formal financial planning is not included; clients who want more can engage us separately or convert to Family Wealth Services. Assets are held in American Funds Class F-2 share accounts at Capital Bank and Trust Company ("CB&T"), the custodian. This service exists primarily for legacy clients of investment adviser representatives who join AresFC — clients who already hold accounts at CB&T and previously paid an up-front fee to buy mutual funds. After engaging AresFC, any assets not already in F-2 shares are converted to that class; the conversion generally results in a net cost of ownership equal to or significantly lower than before.

Tailored Relationships

We use model portfolios that correspond to different levels of risk, and clients are often placed into those pre-constructed (but not static) models based on their stated goals and risk tolerance. Where applicable, we create investment policy statements reflecting objectives and preferences outside the models. You may restrict investments in specific securities or types of securities. Agreements may not be assigned to another firm without your prior written consent. AresFC does not participate in wrap fee programs as a sponsor or portfolio manager.

Assets Under Management

As of December 31, 2025, AresFC managed approximately $243,880,799 in discretionary assets across 892 accounts. We do not manage assets on a non-discretionary basis.

Asset Management

Client assets are invested primarily in no-load mutual funds and exchange-traded funds, usually through discount brokers. Fund companies charge each shareholder an investment management fee, disclosed in the fund's prospectus and reflected in its expense ratio; discount brokers may charge transaction fees on some funds. Portfolios may also include equities, warrants, corporate debt, commercial paper, certificates of deposit, municipal securities, mutual fund shares, U.S. government securities, alternative assets, options, futures, and partnership interests. Initial public offerings are not available through AresFC, though they may be available directly through a discount broker-dealer. When stocks or bonds are traded through a brokerage account, the broker-dealer charges a trading fee. AresFC does not receive transaction-based compensation of any kind from fund companies or broker-dealers.

Termination of Agreement

You or AresFC may end any arrangement at any time with written notice. We will issue a final invoice based on days earned (the annualized fee divided by 365, multiplied by days served) or hours worked under a fixed-fee arrangement. If you paid fees in advance, we will refund any unearned fee within 30 days and deliver any completed work. Also: if you did not receive this brochure at least 48 hours before signing your agreement, you may terminate within five business days of signing without incurring any advisory fees.

Financial Planning Conflict of Interest Statement

When our financial planning advice touches on insurance, and the products discussed are commission-based, a conflict exists between our interests and yours. You are never obligated to act on our recommendations, and if you do act, you are never obligated to transact through our affiliates.

Many of our clients prefer to handle insurance with the team that already knows their finances rather than being referred to an outside agent. The choice is always yours, and we are happy to work under either arrangement. Where commission-free insurance products exist and are in your best interest, we use those. Where you ask us to act as your insurance broker in addition to your advisor, we may do so through our affiliate AresFIS. Investment advice and insurance brokerage are two separate services, and we will tell you when we are acting as your insurance broker rather than your advisor. We will not charge you an advisory fee and a commission for the same service. Item 10 describes the AresFIS affiliation and the conflict of interest it can create in more detail.

Item 5: Fees and Compensation

How We Charge — and Why It's Different

> Most investment advisers charge a percentage of the assets they manage, so their compensation rises and falls with the size of your accounts. **AresFC primarily charges flat dollar fees**, agreed with you in advance, so you always know — in plain dollars — what our services cost. We use hourly billing for some limited scope work, and asset-based fees only in specific circumstances: certain Corporate Retirement Plan Consulting engagements, the Investment-Only platforms described below, and legacy client relationships — and only where we believe that structure is appropriate for the client.

We do not accept transaction-based compensation for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds. AresFC itself does not accept insurance commissions either. Its affiliate, Ares Financial and Insurance Services, LLC ("AresFIS"), is a separately licensed insurance agency through which AresFC's investment advisor representatives may broker insurance as an approved outside business activity. Insurance brokerage is a service separate from our investment advice; we will not charge you an advisory fee and a commission for the same service, and we will tell you when we are acting as your insurance broker. See Item 10 for a description of the AresFIS affiliation and the conflict of interest it can create. For clients referred by Zoe Financial, Inc. or whose accounts are managed using Zoe's technology platform, see Item 14 for the fees AresFC pays Zoe.

All fees are negotiable. AresFC does not have a minimum fee policy, and some legacy client relationships carry fees lower than those charged to new clients today.

Fee Schedules

Limited Scope Services

Two options: hourly and fixed fee. The hourly rate is generally $500 per hour, billed monthly for services performed in the prior month. A fixed fee depends on the scope of work, generally estimated as the anticipated number of hours times the hourly rate. The hourly rate is negotiable and may be lower than the stated rate (minimum $150/hour).

Family Wealth Services

We offer customized, value-based flat pricing tied to the tier you select — Family CFO, Family CFO+, or Family CEO — and the scope of services within it (see Item 4). We do not base the fee on time or on the size of your accounts, but on our professional assessment of the intensity of servicing efforts, the responsibility we are assuming, our expertise and training, and the complexity of the services. Our aim is a fee that you will feel fairly reflects the value of the services provided. Fees are billed quarterly or monthly, in arrears, and you can terminate at any time.

Small Business Consulting

Fees are customized to the engagement and billed either as flat fees (quarterly or monthly, in arrears) or hourly at the Limited Scope Services rates above, as set out in your consulting agreement. If your business asks us to broker its insurance — group health coverage, for example — we may do so through AresFIS as a separate service, as described in Item 10.

Corporate Retirement Plan Consulting

Services — and therefore fees — vary widely with each plan's needs. There are generally two components: a base fee starting at $250 per quarter (higher if the plan requires extensive administrative support, calculated at the firm's hourly rate) and a participant fee starting at $25 per quarter (which may be reduced where less in-person service is needed, such as web-based participant interaction). New plans pay an additional $1,500 first-year fee covering plan design and vendor due diligence, invoiced in the first quarter and subject to the same termination rules as ongoing fees; it may be waived or reduced if those initial services are unnecessary. Fixed fees are generally invoiced quarterly in arrears.

If asset-based pricing is used instead, we apply this tiered schedule, calculated in arrears:

- 0.75% on the first $500,000
- 0.50% on the next $500,000
- 0.25% above $1,000,000

Investment-Only Services

Third-party money managers. Fees vary by manager and will be fully disclosed to you before any manager is retained, both in your investment advisory agreement and in the manager's own ADV disclosure brochure. If we determine a third-party manager is in your best interest, we will recommend one based on your circumstances.

Betterment platform. AresFC receives a fee equal to 30 basis points (0.30%) of account assets, deducted quarterly in arrears from your account(s). You are also responsible for Betterment's asset-based wrap fee — currently 0.12%, charged quarterly in arrears — which is tiered on the aggregate balance of all AresFC client accounts at Betterment (excluding Betterment Everyday Cash Reserve). The wrap fee covers advisory services, custody, execution and clearing, and account reporting, and is collected by Betterment directly under its sub-advisory agreement with each client. Clients on the Betterment for Advisors platform may pay a higher aggregate fee than if advisory, custodial, execution, and other services were purchased separately. Betterment's fees are further described in its Form ADV Part 2A: https://adviserinfo.sec.gov/firm/summary/149117.

American Funds platform. AresFC receives a fee equal to 25 basis points (0.25%) of account assets, paid quarterly in arrears. Assets are held in American Funds Class F-2 shares at CB&T. F-2 shares carry no up-front or contingent deferred sales charge and no 12b-1 fee; they are designed for investors who compensate their financial professional based on portfolio assets rather than commissions. Clients without F-2 shares are converted after signing with AresFC, generally at a net cost of ownership equal to or significantly lower than before. New clients pay an additional $250 in the first quarter only, for the time spent establishing initial goals and investment parameters beyond basic suitability; it may be waived for clients who previously hired us for planning or who do not need the extra time. Subsequent years generally involve maintenance and investment-only activity and thus a lower fee. The additional fee follows the same termination rules as ongoing quarterly fees.

We believe our fees are reasonable for the services provided. However, lower fees for comparable services may be available from other sources.

Other Fees

Custodians may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These charges are usually small and incidental; selecting the right security matters more than the nominal fee to trade it.

Expense Ratios

Mutual funds charge their own management fees, expressed as an expense ratio — for example, a 0.50 expense ratio means the fund charges 0.5% annually for its services. These fees are in addition to the fees you pay AresFC. Performance figures quoted by fund companies are already net of their fees. All fund fees and expenses are described in each fund's prospectus, which we urge you to read carefully before investing.

Past Due Accounts and Termination of Agreement

AresFC reserves the right to stop work on any account more than 60 days overdue, and to terminate any financial planning engagement where a client has willfully concealed or refused to provide information necessary, in our judgment, to give proper advice. See Item 4 (Termination of Agreement) for how final invoices and refunds of unearned fees are calculated.

Item 6: Performance-Based Fees

AresFC does not charge performance-based fees. Performance-based compensation can create an incentive for an adviser to recommend riskier investments, and we choose not to accept that conflict of interest. Our fees are never based on a share of capital gains or capital appreciation of managed securities.

Item 7: Types of Clients

We generally advise individuals and families, pension and profit-sharing plans, trusts, estates, charitable organizations, corporations, and other business entities. Client relationships vary in scope and length of service. AresFC does not require a minimum account size.

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Our services are built on long-term investment strategies incorporating the principles of Modern Portfolio Theory. Our approach is rooted in the belief that markets are "efficient" over time, and that investors' long-term returns are determined principally by asset allocation decisions rather than market timing or stock picking. We recommend diversified portfolios, principally using managed asset-class mutual funds, broadly traded open-end mutual funds, and conservative fixed income securities.

Investment Strategies

Our philosophy is designed for investors who want a buy-and-hold strategy. Frequent trading generally increases brokerage costs, other transaction costs, and taxes — costs our strategy seeks to minimize. We primarily use mutual funds, ETFs (sometimes to represent a market sector), and, as appropriate, portfolios of conservative fixed income securities. You may hold or retain other types of assets, and we may advise on them as part of our services; that advice generally will not involve asset management but can help more generally. Our strategies generally avoid securities we believe carry unusual risks.

Use of Sub-Advisers

A sub-adviser is a registered asset management firm hired by an investment adviser to help identify, evaluate, and manage investments within a portfolio, typically selected for its style, expertise, and track record in a specific strategy. We may use carefully vetted sub-advisers for client accounts when appropriate, deployed in the context of our comprehensive services.

In a sub-advisory relationship, AresFC can hire or fire external managers based on performance, negotiates all terms, fees, and services on your behalf, and remains your main point of contact. We retain ultimate responsibility for supervising your accounts — making sure the sub-adviser meets its fiduciary obligations, follows the strategy in your investment policy statement, and complies with the Investment Advisers Act. Sub-advisers never hold custody of client assets; assets are held in your name at an independent custodian you select or we recommend.

Sub-advisory fees vary but are generally a percentage of the assets the sub-adviser manages. The sub-adviser bills you directly, generally deducting fees from the advised accounts. Sub-adviser fees are in addition to AresFC's fees. Billing, fees, and services are detailed in each sub-advisory agreement; please review the agreement and the sub-adviser's background, qualifications, and Form ADV brochure carefully before agreeing to its use.

Analysis of a Client's Financial Situation

When developing your investment plan and recommended asset allocation, we analyze your financial objectives, current and estimated future resources, and risk tolerance. We may use a Monte Carlo simulation — a standard statistical approach for dealing with uncertainty. Like any projection method, it carries risks that could prevent you from reaching your goals, including the risk that:

- Actual future cash flows differ from those used in the analysis;
- Future investment returns fall short of the estimates used in the simulation;
- Inflation exceeds the estimates used in the simulation; and
- For taxable clients, tax rates are higher than assumed in the analysis.

Risk of Loss

All investments involve risk, and investing in securities can result in loss of principal that you should be prepared to bear. Our advice seeks to limit — but cannot eliminate — risk through broad diversification across asset classes and, where appropriate, direct investment in conservative fixed income securities. Risks investors face include:

- **Interest-rate risk:** rising rates make yields on existing bonds less attractive, causing their market values to decline.
- **Market risk:** prices can drop in reaction to tangible and intangible events — political, economic, or social — independent of a security's particular circumstances.
- **Inflation risk:** a dollar today buys less next year, as purchasing power erodes at the rate of inflation.
- **Currency risk:** overseas investments fluctuate with the value of the dollar against the investment's home currency (also called exchange rate risk).
- **Reinvestment risk:** proceeds from investments — primarily fixed income — may have to be reinvested at a lower rate of return.
- **Business risk:** risks tied to a particular industry or company. An oil-drilling company that must find and refine oil before earning a profit carries more profitability risk than an electric utility with a steady stream of customers in any economy.
- **Liquidity risk:** the risk of not being able to readily convert an investment to cash. Treasury bills are highly liquid; real estate is not.
- **Financial risk:** excessive borrowing to finance operations increases the risk of loss, because a company must meet its obligations in good times and bad; in periods of stress, inability to pay can mean bankruptcy and a declining market value.
- **Exchange-traded fund risk:** ETFs face market-trading risks, including a potential lack of an active market, losses from secondary-market trading, and disruption of the creation/redemption process — any of which can cause shares to trade at a premium or discount to net asset value.
- **Performance of underlying managers:** we select the mutual funds and ETFs in our allocation models, but we depend on each fund's manager to select investments consistent with its stated strategy. Funds are also subject to some or all of the risks above.

Item 9: Disciplinary Information

Neither the firm nor its management has been involved in any legal or disciplinary events that are material to a client's or prospective client's evaluation of AresFC or the integrity of its management.

Item 10: Other Financial Industry Activities and Affiliations

Financial Industry Activities

AresFC is not registered as a securities broker-dealer, futures commission merchant, commodity pool operator, or commodity trading advisor.

AresFC is not itself an insurance agency or brokerage and does not receive insurance commissions directly. In 2026, AresFC's founder formed Ares Financial and Insurance Services, LLC ("AresFIS"), a separately licensed insurance brokerage wholly owned by AresFC, operating under a Life & Health insurance license. The primary reason we created AresFIS is to help our business clients who need group health insurance for their employees. AresFC's investment advisor representatives may also be licensed to broker insurance through AresFIS as an approved outside business activity.

When AresFIS acts as an insurance broker, it may earn a commission from the insurer. This creates a conflict of interest for our advisory clients: where a client asks us to act as their insurance broker in addition to serving as their investment advisor, AresFIS (and, through common ownership, AresFC) stands to benefit from the sale. We address this conflict in a few ways. Where commission-free insurance products exist and are in the client's best interest, we use those. Investment advice and insurance brokerage are two separate services, and we will tell each client when we are acting as their insurance broker rather than their advisor. We will not charge a client an advisory fee and a commission for the same service. No client is ever obligated to purchase insurance through AresFIS, and any client may obtain the same coverage through another licensed agent or, in some cases, directly from the insurer.

Affiliations

AresFC may refer insurance business to its affiliate AresFIS, when appropriate, as part of a client's overall financial plan. The two companies share office space and common ownership and use similar marketing materials, including the same logo. AresFC and AresFIS do not pay referral fees to one another — but AresFC has an incentive to refer clients to AresFIS rather than to an unaffiliated agency, since AresFIS's commission revenue benefits a commonly owned company. As described above, we address this conflict by using commission-free insurance products where they exist and are in the client's best interest, by disclosing when we are acting as insurance broker rather than advisor, and by not charging both an advisory fee and a commission for the same service.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics

AresFC has adopted a Code of Ethics designed to hold all employees to high standards of ethical conduct. The Code requires the firm and every employee to adhere to impartial conduct standards, act in the best interest of the client, and avoid any practice that creates — or appears to create — a material conflict of interest that could harm a client. Among other things, employees must:

- Submit their personal and related trading accounts to the Compliance Department for review;
- Refrain from purchasing initial public offerings (IPOs);
- Refrain from trading on insider information;
- Obtain approval before purchasing a private placement;
- Comply with ethical restraints, including restrictions on giving and receiving gifts; and
- Report any conduct that could potentially harm a client.

We have also adopted supervisory procedures designed to detect abusive behavior, including front-running (trading ahead of or opposite clients), trading that appears based on insider information, short-term or day trading, and trading during firm-designated blackout periods. Any officer or employee who fails to observe the Code risks serious sanctions, including personal liability and termination of employment.

Participation or Interest in Client Transactions

AresFC and its employees may buy or sell securities that clients also hold. Employees may not trade their own securities ahead of client trades. Our procedures on personal securities transactions, insider trading, and internal trading are designed to prevent client harm from this conflict of interest.

Personal Trading

Jeffrey Richter, AresFC's Chief Compliance Officer, reviews all employee trades each quarter. These reviews are designed to confirm that employees' personal trading does not affect the markets and that clients receive preferential treatment. Because most employee trades are small mutual fund or ETF trades, they do not affect the securities markets. If an infraction is found, steps will be taken to give clients the more advantageous trade price.

Item 12: Brokerage Practices

Selecting Brokerage Firms

We recommend custodians based on your need for their services, considering each firm's proven integrity, financial responsibility, and quality of order execution at reasonable commission rates. We generally recommend institutional discount brokerage firms and trust companies (qualified custodians) such as Fidelity, Charles Schwab, Interactive Brokers, Betterment Securities, and Apex Clearing Corp. AresFC does not receive fees or commissions from these arrangements.

Best Execution

As a fiduciary, AresFC has a duty to seek best execution for client trades. Best execution has no single definition; it is evaluated across the factors that determine whether orders are executed on the most favorable terms reasonably available under the circumstances, and it does not require the best possible execution on every trade. Once a year we review the execution quality, order routing practices, and costs of each custodian we recommend — examining execution quality reports and order routing reports and occasionally comparing trade prices against a third-party data source (for example, Yahoo Finance). We confirm each custodian seeks high-quality execution and has processes to evaluate its executions on an ongoing basis, but we cannot guarantee that more favorable execution is unavailable elsewhere. AresFC receives no portion of any custodian’s trading fees or expenses.

Soft Dollars

"Soft dollars" are compensation received as services in kind rather than cash. AresFC has relationships with custodians such as Fidelity, Charles Schwab, Interactive Brokers, Betterment Securities, and Apex Clearing Corp. There is no direct link between the advice we give and our recommendation of a custodian, but we do receive economic benefits from these relationships, including: duplicate client confirmations and bundled duplicate statements; access to a trading desk serving institutional clients exclusively; the ability to deduct advisory fees directly from client accounts; access to an electronic communications network for order entry and account information; account rebalancing tools; webinars and advice on improving services and growing the business; the possibility of access to certain software either free of charge or at a discounted rate; compliance publications; and access to mutual funds that generally require significantly higher minimums or are available only to institutional investors.

Dimensional Fund Advisors, Inc., a mutual fund firm, provides the firm free educational seminars, access to current economic research, and software for analyzing fixed income and equity markets — services designed to assist with continuing education and business growth.

While AresFC and its associated persons endeavor at all times to put clients’ interests first as part of our fiduciary duty, you should be aware that receiving any direct or indirect compensation or benefit in itself creates a potential conflict of interest.

Order Aggregation

Most of our trades are mutual funds or ETFs, where aggregation provides no client benefit. AresFC does not generally aggregate trades.

Item 13: Review of Accounts

Periodic Reviews

The advisory team reviews accounts at least annually. Reviews may be in person, by phone, or by web meeting, and typically last one to two hours. Each review assesses your goals and objectives (updating your financial plan if needed); examines your portfolio's historical performance and any rebalancing needs; and covers tax, estate, insurance, cash reserves, debt, long-term care, and corporate benefits planning. For Betterment clients, we review accounts at least annually based on the information provided to us or Betterment; Betterment also prompts clients to update their information at least every two to three years.

Review Triggers

Additional reviews may be triggered by a specific client request, new investment information, changes in your personal situation or objectives, market and economic conditions, or changes in tax law — among other events. Our advisors try to check in more often than annually, but please tell us promptly about any changes in your situation that could affect how your accounts should be managed.

Regular Reports

You will receive an annual written report summarizing the itemized and aggregate value of your portfolio holdings, including cash. Under the client agreement, this and other periodic reports (such as quarterly performance reports) are delivered electronically through the client portal, powered by Black Diamond (Advent Software, Inc.), our third-party reporting software. A username and password are required; AresFC does not retain password information on its systems. Hard copies are available on request. You also have 24/7 online access to your account statements at your custodian and to your financial plan through our planning software. Betterment clients access statements and reports directly through their Betterment portal.

Item 14: Client Referrals and Other Compensation

Incoming Referrals

AresFC has been fortunate to receive many referrals over the years — from current clients and from estate planning attorneys, accountants, employees, and personal friends of employees. The firm does not compensate these referring parties (other than employees) for referrals.

AresFC also receives client referrals from Zoe Financial, Inc. ("Zoe") through the Zoe Advisor Network ("ZAN"), which refers individuals seeking fiduciary investment management or financial planning to independent advisers like AresFC. When we convert a Zoe referral into a client, we open the account at Apex Clearing Corp. or Charles Schwab — qualified custodians and SEC-registered broker-dealers, members FINRA and SIPC. Neither custodian is affiliated with AresFC. Both offer a competitive combination of services, trading resources, and commission rates, including zero transaction charges for mutual funds and ETFs.

We use Zoe's technology and portfolio management platform (a turnkey asset management program, or "TAMP") to help manage accounts for Zoe-referred clients across multiple custodians. Depending on your preference, you may interact with your account through the Zoe client portal, the custodian's portal, or both. For clients introduced through ZAN, AresFC pays Zoe a referral fee, and Zoe waives its separate TAMP platform fee. AresFC pays the referral fee out of its own revenue; it is not charged to you and does not increase your advisory fee. Clients referred through ZAN are not charged any fee or cost higher than our standard fee schedule. For additional detail, see the Zoe Financial Disclosure and Acknowledgment form provided at onboarding.

This referral arrangement is disclosed to each referred client as required by the SEC's Marketing Rule (Rule 206(4)-1), which governs compensated promoter relationships. AresFC will ensure that Zoe, as a promoter, is exempt, notice-filed, or properly registered in every jurisdiction where required.

Referrals Out

AresFC does not accept referral fees or any form of remuneration from other professionals when we refer a prospect or client to them. We make referrals only at an individual's request.

Item 15: Custody

Account Statements

All assets are held at qualified custodians, which send account statements directly to you at your address of record at least quarterly — or monthly by email if you have chosen electronic delivery. Please review your statements carefully for accuracy.

Performance Reports

We urge you to compare the account statements you receive directly from your custodian with the performance "recap" reports you receive from AresFC.

Safeguards

AresFC deducts advisory fees directly from client accounts but is not otherwise deemed to have "custody" of client funds. We follow these safeguards:

- We have custody of funds and securities solely as a consequence of our authority to withdraw advisory fees from client accounts;
- We obtain your written authorization to deduct advisory fees from your account at the qualified custodian; and
- Each time a fee is deducted, we concurrently send the custodian an invoice or statement of the amount to be deducted, and send you a written invoice showing the fee, the formula used to

calculate it, the calculation itself, the period covered, and — if applicable — the assets under management on which it was based, along with the name of your custodian(s). We urge you to compare this invoice with the fees listed on your account statement.

Item 16: Investment Discretion

Discretionary Authority for Trading

AresFC may accept discretionary authority to manage securities accounts on your behalf — the authority to determine, without obtaining your consent to each transaction, which securities to buy or sell and in what amounts. If you have not given blanket trading authorization, we consult you before each trade. You approve the custodian used and the commission rates the custodian charges; AresFC receives no portion of those transaction fees or commissions. Discretionary authority lets us implement the investment policy you approved in writing promptly. For clients referred by Zoe, we exercise this same discretionary authority using Zoe's technology platform to manage accounts across multiple custodians; Zoe itself does not exercise investment discretion over these accounts.

Betterment as Sub-Advisor / Use of Third-Party Money Managers

Clients who choose the Betterment for Advisors platform or another third-party money manager grant that manager discretionary authority over their accounts. Betterment, like most third-party managers, manages accounts using algorithms developed, overseen, and monitored by its investment advisory personnel. You provide your goals and personal information through Betterment's online applications; its algorithm recommends and builds an ETF portfolio for each goal and account type, each with a target allocation. Unless directed otherwise, Betterment periodically rebalances your portfolio to stay within range of the target allocation and offers optional tax-loss harvesting and automated asset location.

Limited Power of Attorney

As part of your custodial account agreement, you will sign a limited power of attorney allowing us to execute the trades that correspond to your agreed investment strategy, and deduct your fees directly from your account.

Item 17: Voting Client Securities

AresFC does not vote proxies on behalf of clients — you are expected to vote your own. If you ask for help, we may provide recommendations, and if a conflict of interest exists, we will disclose it to you. For assets managed on the Betterment for Advisors platform, clients delegate to Betterment the authority to receive and vote all proxies and related materials; Betterment votes only on proxies and corporate actions for securities it recommends for client accounts. See Betterment's Form ADV Part 2A, Item 17, for more information.

Item 18: Financial Information

AresFC has no financial impairment that would prevent it from meeting its contractual commitments to clients. As noted earlier, AresFC does not serve as custodian for client funds or securities and does not require prepayment of fees of more than $500 per client six or more months in advance.

Business Continuity Plan — Client Notice

General

AresFC maintains a Business Continuity Plan with detailed steps to mitigate and recover from varying levels of disaster, including power outages, loss of office space, loss of communications or services, and loss of key people.

Disasters

The plan covers natural disasters such as earthquakes, hurricanes, tornados, flooding, wildfires, and pandemics, and man-made events such as loss of electrical power or water pressure, fire, bomb threat, nuclear emergency, chemical or biological events, communications line or internet outages, railway accidents, cyber or ransomware events, and aircraft accidents. Electronic files are backed up daily and archived offsite.

Alternate Offices

We have identified alternate offices to support ongoing operations if the main office becomes unavailable. We intend to contact all clients within 24-48 hours, or as soon as we are able, of any disaster that disrupts our regular operations or requires us to move to an alternate location.

Loss of Key Personnel

AresFC's advisory and operations team has sufficient depth to continue operations if a key member is lost. We may also rely on another financial advisory firm to support AresFC in the event of a key member's serious disability or sudden death, if needed.

A full copy of the Business Continuity Plan is available on request: by email at info@aresfinancialconsulting.com, by mail at 4500 Park Granada, Suite 202, Calabasas, CA 91302, or by phone at (818) 986-1479.

Privacy Policy and Information Security Program Notice

At AresFC, we are committed to protecting your privacy and your personal identification information ("PII"). This notice explains what information we collect, how we use it, and how we protect it.

Privacy Policy Notice

Your relationship with AresFC is built on trust and confidence. To do our work, we need certain financial and personal information from you — and you deserve to know that we will protect it in a manner that is safe, secure, and professional. AresFC and its supervised persons are committed to safeguarding that information.

Your Privacy

We ask that you provide current and accurate financial and personal information so that our recommendations fit your circumstances. We maintain policies to protect the confidentiality and security of your non-public personal information, and this notice is designed to help you understand what we collect and how we use it to serve you.

Information Security

AresFC maintains an information security program designed to reduce the risk of a breach of your personal, private, non-public, and confidential information. During business hours, access to client records is monitored so that only those with approved entitlements may view them; outside business hours, client records are secured. We maintain a secure office so that your cloud-based personal information is not placed at unreasonable risk, and we employ a firewall barrier, secure data encryption techniques, and multi-factor authentication in our computing environment.

Information We Collect

In the normal course of business, we collect client data through checklists, forms, written notes, documents you provide for evaluation, planning, investing, or consulting, and records of your transactions with us (such as investment types and account status); we also create internal lists of such data. The categories of non-public information we collect may include information about your personal finances, your health (to the extent needed for financial planning), your transactions with third parties, and information from consumer reporting agencies such as credit reports. We use this information to help you plan, invest, and work toward your financial goals.

How We Use the Information We Collect

We do not share the personal information of clients who are natural persons with non-affiliated third parties (other than our service providers) without prior notice to, and consent of, those clients, except:

- When necessary to complete a transaction in your account, such as with the broker-dealer clearing firm or custodian;
- When required to maintain or service your account;

- To resolve client disputes or inquiries;
- With persons acting in a fiduciary or representative capacity on your behalf;
- With rating agencies, persons assessing compliance with industry standards, or the firm's attorneys, accountants, and auditors;
- In connection with a sale or merger of AresFC's business;
- To protect against or prevent actual or potential fraud, identity theft, unauthorized transactions, claims, or other liability;
- To comply with federal, state, or local law and other applicable legal requirements;
- In connection with a written agreement to provide investment management or advisory services, when the information is released solely to provide the products or services covered by the agreement;
- In any circumstance with your written instruction or consent; or
- Pursuant to any other exception enumerated in the California Information Privacy Act.

We may also disclose non-public personal information as required by law — for example, to respond to a subpoena, satisfy a regulator's request, or prevent fraud — including disclosures to governmental entities required to meet our anti-money-laundering obligations under the USA PATRIOT Act of 2001 and its regulations. When we dispose of client information we are not legally required to keep, we do so in a secure manner that reasonably protects it from unauthorized access. This privacy policy applies equally to former clients who are natural persons.

Data Retention: Confidentiality, Security, and Safeguarding Client Documents

We maintain physical, electronic, and procedural safeguards to protect the information we collect, and restrict access to non-public personal information to employees and agents who need it to serve our clients. No unauthorized individual may obtain or seek to obtain personal and financial client information, and no authorized individual may share it in any manner without the specific consent of a firm principal. Failure to observe these procedures results in disciplinary action and may lead to termination. Although we make good-faith efforts to maintain the security of your personal information, we cannot guarantee that it will remain free from unauthorized access, use, disclosure, or alteration, or that our security measures will prevent unauthorized persons and bad actors from accessing or obtaining it.

Notification in the Event of a Data Breach

AresFC has adopted an incident response program. If your non-public information is breached by an unauthorized party, we will comply with applicable law in notifying you as soon as possible, within 30 days of discovery. This includes breaches at critical third parties we do business with that may affect information about you that could be used to harm you.

Updating Your Personal Information and Privacy Preferences

You have the right to access and correct any personal information you provide to us, at any time. If you believe our records contain an error, we will correct it after adequately verifying the error and the identity of the person requesting the correction — just contact your advisor or send us an email or letter. We will respond within thirty days. Keep in mind that changes to your information may affect our recommendations, the management of your account, or the delivery of other services. Your PII is maintained while you are a client and for the retention period required by federal and state securities laws, after which it is securely destroyed.

Opt-Out Provisions

It is AresFC's policy never to share clients' non-public personal and financial information with affiliated or unaffiliated third parties except under the circumstances noted above. Because such sharing is necessary to service client accounts or is mandated by law, no opt-out provision applies. Unless you ask us not to, we may email you about service updates, and we will notify you in advance of any expected change to this privacy policy. We are required by law to deliver this privacy notice to you annually, in writing.

Questions? Write to Ares Financial Consulting, LLC, 4500 Park Granada, Suite 202, Calabasas, CA 91302, call (818) 986-1479, or email info@aresfinancialconsulting.com.

Form ADV Part 2B

Brochure Supplements

Ares Financial Consulting, LLC
4500 Park Granada, Suite 202, Calabasas, CA 91302
(818) 986-1479 (phone) · (888) 270-2890 (fax)
info@aresfinancialconsulting.com

August 13, 2026

Supervised Persons

- Jeffrey T. Richter — CRD #5156185
- Nils R. Wickman, CFP® — CRD #4798286
- Michael T. Lambrakis, CFP® — CRD #5960129
- Brittney E. Kolesar, CFP®, CAP®, MBA — CRD #5586036

This brochure supplement provides information about Jeffrey T. Richter, Nils R. Wickman, Michael T. Lambrakis, and Brittney E. Kolesar that supplements the Ares Financial Consulting LLC ADV Part 2A disclosure brochure. You should have received a copy of that brochure. Please contact us if you did not, or if you have any questions about the contents of this supplement. Additional information about AresFC's supervised persons is available on the SEC's website at www.adviserinfo.sec.gov.

Education and Business Standards

AresFC requires its advisors to hold a bachelor's degree and complete further coursework demonstrating knowledge of financial planning and tax planning — for example, the CFP®, CFA, CAP®, or MBA. Advisors must also have work experience demonstrating their aptitude for financial planning and investment management.

Professional Certifications

Some employees and investment adviser representatives hold certifications and credentials that we are required to explain in further detail.

Certified Financial Planner® (CFP®)

Issued by the Certified Financial Planner Board of Standards, Inc. Candidates must hold a bachelor's degree or higher from an accredited college or university and have three years of full-time personal financial planning experience. They must complete a CFP Board-registered program (or hold a ChFC, CLU, CFA, Ph.D. in business or economics, Doctor of Business Administration, or attorney's license) and pass the CFP® Certification Examination. Continuing education of 30 hours every two years is required.

Chartered Advisor in Philanthropy® (CAP®)

Issued by The American College of Financial Services, the CAP® is a professional designation for advisors, attorneys, and non-profit leaders specializing in charitable planning, covering tax-efficient giving, philanthropic strategies, and legacy planning. There are no prerequisite courses, but three years of full-time relevant business experience is required to use the designation. Candidates must complete the three required courses, agree to comply with The American College Code of Ethics and Procedures, and participate in the annual Professional Recertification Program to maintain the designation.

Jeffrey T. Richter, Founder & CEO

CRD# 5156185 · Born 1979

Education: Bachelor of Science in Computer Science, Northwestern University, 2001. Passed the Series 66 Investment Adviser Law Qualification Examination in December 2006.

Business experience (past five years):

- 2016 – Present: Founder and CEO, Ares Financial Consulting LLC
- 2026 – Present: Founder and CEO, Ares Financial & Insurance Services LLC

Disciplinary information: Jeffrey T. Richter does not have any legal or disciplinary events.

Other business activities: Founder, CEO, and independent insurance broker with Ares Financial & Insurance Services LLC ("AresFIS"). Mr. Richter conducts his insurance business through affiliated insurance agency AresFIS, devoting approximately one hour per week to it. This activity involves the conflict of interest described in Item 4 (Financial Planning Conflict of Interest Statement) of the accompanying brochure: clients are under no obligation to act on our recommendations and, if they act, are under no obligation to transact through the firm's affiliates.

Additional compensation: Mr. Richter may receive insurance commissions when he brokers insurance for clients through AresFIS. This is a service separate from his investment advice, and it presents the conflict of interest described in Item 10 of the accompanying brochure. AresFC will disclose to a client when it is acting as insurance broker rather than advisor and will not charge a client both an advisory fee and a commission for the same service.

Supervision: Jeffrey is the owner and principal of AresFC and is responsible for his own supervision in accordance with the firm's Code of Ethics. He can be reached at 818-986-1479 or jeff@aresfinancialconsulting.com.

Nils R. Wickman, CFP®

CRD# 4798286 · Born 1980

Education: Bachelor's Degree in Business, University of Minnesota, 2003. Passed the Series 66 Investment Adviser Law Qualification Examination in August 2004.

Business experience (past five years):

- 2017 – Present: Investment Adviser Representative, Ares Financial Consulting LLC

Professional designations: Mr. Wickman is a Certified Financial Planner® .

Disciplinary information: Nils R. Wickman does not have any legal or disciplinary events.

Other business activities:

- **Independent insurance broker** — Mr. Wickman conducts his insurance brokerage business as a sole proprietor (approximately 2–5 hours/week). This activity involves the conflict of interest described in Item 4 (Financial Planning Conflict of Interest Statement) of the accompanying brochure: clients are under no obligation to act on our recommendations and, if they act, are under no obligation to transact through the investment advisor or its affiliates.
- **Urban Grace Church** — Planned Giving Director at his local church, answering planned-giving questions and referring congregants to professionals such as attorneys (approximately 1 hour/week).
- **Tacoma Public Schools** — part-time teacher of a single financial literacy class covering relationship with money, budgeting, credit, taxes, investment fundamentals, employment, and basic insurance (approximately 1 hour/week).
- **253 Youth Ultimate Program** — advisory committee member: monthly meetings, grant research, information tables, and working with youth (approximately 1–2 hours/week).

Additional compensation: Rental income of approximately $800–$1,000 per month.

Supervision: Mr. Wickman is supervised by Jeffrey Richter, the firm's Chief Executive Officer, who monitors his personal trades in accordance with the firm's Code of Ethics. Jeffrey can be reached at 818-986-1479 or jeff@aresfinancialconsulting.com.

Michael T. Lambrakis, CFP®

CRD# 5960129 · Born 1986

Education: Bachelor of Arts in History, University of California, Los Angeles, 2009. Passed the Series 66 Combined State Law Qualification Examination in 2011.

Business experience:

- 2024 – Present: Chief Investment Officer, Ares Financial Consulting LLC
- 2022 – 2024: Partner Advisor, Mariner Platform Solutions dba AdvicePeriod
- 2016 – 2022: Partner Advisor, AdvicePeriod

Professional designations: Mr. Lambrakis is a Certified Financial Planner® .

Disciplinary information: Michael Lambrakis does not have any legal or disciplinary events to report.

Other business activities: Mr. Lambrakis has no business activities outside of AresFC.

Supervision: Mr. Lambrakis is supervised by Jeffrey Richter, the firm's Principal and Chief Executive Officer, who monitors his personal trades in accordance with the firm's Code of Ethics. Jeffrey can be reached at 818-986-1479 or jeff@aresfinancialconsulting.com.

Brittney E. Kolesar, CFP®, CAP®, MBA

CRD# 5586036 · Born 1981

Education: Bachelor of Arts in Communications, 2003. Master of Business Administration (MBA), 2007. Certificate in Financial Planning, 2009.

Business experience:

- 2026 – Present: Financial Planner, Ares Financial Consulting LLC
- 2021 – Present: Financial Educator and Coach, Compass for Wealth

Professional designations: Ms. Kolesar is a Certified Financial Planner® and Chartered Advisor in Philanthropy®.

Disciplinary information: Brittney Kolesar does not have any legal or disciplinary events to report.

Other business activities: Ms. Kolesar educates and coaches individuals and groups on finance and wealth planning through her company, Compass for Wealth. She does not offer securities or investment advice through that company or through her coaching. She has no other business activities outside of AresFC.

Supervision: Ms. Kolesar is supervised by Jeffrey Richter, the firm's Principal and Chief Executive Officer, who monitors her personal trades in accordance with the firm's Code of Ethics. Jeffrey can be reached at 818-986-1479 or jeff@aresfinancialconsulting.com.