

Edward Skelly, CLU®, ChFC®, RICP®

W3 Financial Group
44355 Premier Plaza, Ste. 200
Ashburn, VA 20147



This Brochure Supplement provides information about Edward Skelly, Independent Investment Advisor Representative, which supplements the Valmark Advisers, Inc. ("Valmark") Form ADV Part 2A Brochure. Please inform Edward Skelly at the contact information listed above if you did not receive Valmark's Form ADV Part 2A Brochure or if you have any questions about the contents of this supplement. Additional information about Valmark and Edward Skelly is available on the SEC's website at www.adviserinfo.sec.gov and FINRA's website at www.finra.org/brokercheck.

Educational Background and Business Experience

Edward Skelly

Date of Birth: 2/16/1964

Education:

- Associate Degree. The Culinary Institute of America, Culinary Arts, 1984
- Bachelor of Science Degree, Florida International University, Hospitality Management, 1986

Examinations and Professional Designations:

- Series 7 – General Securities Representative
- Series 24 – General Securities Principal
- Series 63 – Uniform Securities Agent State Law Exam
- Series 65 – Investment Advisors Law Exam
- ChFC® – Chartered Financial Consultant®
- CLU® – Chartered Life Underwriter®
- RICP® – Retirement Income Certified Professional®
- RFC® – Registered Financial Consultant

Business Experience:

- Principal, W3 Financial Group (10/2022 – Present)
- President, Sterling Financial Partners, Inc. (1995-2022)
- President, Sterling Financial Plans, Inc. (2000-2007)
- Investment Advisor Representative, Valmark Advisers, Inc. (7/2011 – Present)
- Registered Representative, Valmark Securities, Inc. (7/2011 – Present)
- Registered Representative, INVEST Financial Corporation, (2007-2011)
- Registered Representative, Mutual Service Corporation, (1995-2007)

ChFC® – Chartered Financial Consultant®

The ChFC® designation is issued by the American College. To earn the professional designation, candidates must complete six core courses and two elective courses and successfully pass a proctored final exam for each course. Candidates must also have at least 3 years of full-time business experience within the 5 years preceding being awarded the designation. Every 2 years, 30 hours of continuing education credits are required.

CLU® – Chartered Life Underwriter®

The CLU® designation is offered and recognized by the American College. Candidates must complete five core and three elective courses, and successfully pass a proctored exam for each course. Additionally, 3 years of full-time business experience within the 5 years preceding the awarding of the designation is required. Every 2 years, 30 hours of continuing education credits are required.

RICP® – Retirement Income Certified Professional®

The RICP® designation is offered and recognized by the American College. Candidates must complete three core courses, and successfully pass a proctored exam for each course. Additionally, 3 years of full-time business experience within the 5 years preceding the awarding of the designation is required. Every 2 years, 30 hours of continuing education credits are required.

RFC® – Registered Financial Consultant

The RFC® is recognized and offered by the International Association of Registered Financial Consultants (IARFC). To earn the RFC®, candidates must meet all of the following requirements: a) have an undergraduate or graduate financial planning degree, or have earned one of the following designations: AAMS®, AEP, CEP, CFA®, CFP®, ChFC®, CLU®, CPA, EA, LUTC, MS, MBA, JD, PhD, or completed a CFP® equivalent, IARFC-approved college curriculum, b) if operating on a commission basis, meet licensing requirements for securities and life and health insurance; if operating strictly as fee-only and not licensed, then be registered as an investment adviser, c) have 4 years full-time experience as a financial planning practitioner, d) have completed approved college curriculum in personal financial planning or IARFC self-study course, and e) successfully complete a final certification exam. Those who obtain the RFC® must complete 40 hours of continuing education annually.

Disciplinary Information

Registered Investment Advisers are required to disclose material facts regarding any investment related legal or disciplinary events, including issues involving criminal or civil actions, findings resulting from administrative proceeding before the SEC, a self-regulatory body or any other federal or state regulatory authority that would be material to your evaluation of each supervised person providing investment advice.

Edward Skelly has no disciplinary record that would impact a client's evaluation of the practice.

Other Business Activities

Edward Skelly is a Registered Representative of Valmark Securities, Inc., a broker dealer under common ownership and management of Valmark Advisers, Inc.

Edward Skelly is also an insurance agent affiliated with Executive Insurance Agency, Inc., an agency under common ownership and management of Valmark Advisers, Inc.

Additional Compensation

As a Registered Representative of an affiliated broker dealer, Valmark Securities, Inc., Edward Skelly is eligible to receive normal commissions associated with securities sales.

Edward Skelly is also eligible to receive insurance commissions surrounding the sales of insurance products sold through the affiliated insurance agency, Executive Insurance Agency, Inc.

Supervision

Edward Skelly is an independent investment advisor representative. However, before accepting and implementing investment strategies recommended, supervisory principals at the Valmark home office review and approve of the investment strategies. Accounts are reviewed periodically, usually at least annually by the independent advisor. The home office compliance team also periodically reviews accounts and strategies. These initial and ongoing reviews are under the direction of OSJ Principal, Zachary Hurst who may be reached at 330-576-1234 to discuss questions or concerns in connection with the internal compliance program.