

Benjamin D. Kille, CFP[®], CIMA, AIF[®]

Private Capital Group, LLC

Town Center
29 South Main Street West
Hartford, CT 06107

Phone: 860-561-1162
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www.pcgct.com

February 17, 2020

This brochure supplement provides clients with information about Benjamin D. Kille that supplements the Private Capital Group, LLC disclosure brochure. You should have received a copy of the Private Capital Group, LLC disclosure brochure. Please contact Benjamin Kille at 860-561-1162 if you did not receive a copy of the Private Capital Group, LLC disclosure brochure or if you have any questions about the contents of this brochure supplement. Additional information about Benjamin D. Kille is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATION BACKGROUND AND BUSINESS EXPERIENCE

Individuals associated with Private Capital Group, LLC ("PCG") must meet certain standards set forth by the firm. Generally, PCG requires associated persons to have a college degree or a minimum four years related experience, have displayed a high degree of integrity in previous business background, have high standards of morals and ethics and be committed to providing quality financial advice.

Benjamin D. Kille, CFP[®], CIMA, AIF[®] (Born: 1962)

Education

University of Arizona, BA in Finance and Real Estate (1984)

Business Background

Managing Member and Chief Compliance Officer, Private Capital Group, LLC (2003 to Present)

Investment Advisor Representative, Private Capital Group, LLC (2003 to Present)

Investment Adviser Representative, NFP Advisor Services, LLC (formerly NFP Securities, Inc.) (2011 to 2016)

Registered Representative, NFP Advisor Services, LLC (formerly NFP Securities, Inc.) (2003 to 2016)

Investment Adviser Representative and Registered Representative, Lincoln Financial Advisors Corporation (1998 to 2003)

Investment Adviser Representative and Registered Representative, CIGNA Financial Advisors, Inc. (1986 to 1998)

Hamilton Group Securities (1985 to 1986)

Professional Licenses/Designations

Series 65 - Uniform Investment Adviser Law Examination (1997)

Certified Financial Planner (CFP[®]) (1987)

Accredited Investment Fiduciary[®] (AIF[®]) (2008)

Certified Investment Management Analyst (CIMA) (2019)

Important Information about the Certified Financial Planner[®] Designation:

Certified Financial Planner Board of Standards, Inc. ("CFP Board") owns the CFP[®] certification mark, the CERTIFIED FINANCIAL PLANNER[™] certification mark, and the CFP[®] certification mark (with flame design) logo in the United States (these marks are collectively referred to as the "CFP[®] marks"). The CFP Board authorizes use of the CFP[®] marks by individuals who successfully complete the CFP Board's initial and ongoing certification requirements.

The CFP[®] certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP[®] certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 86,000 individuals have obtained CFP[®] certification in the United States.

To attain the right to use the CFP[®] marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete a college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services or an accepted equivalent, including [completion of a financial plan](#)

[development capstone course](#), and attain a Bachelor's Degree from an accredited college or university. CFP Board's financial planning subject areas include professional conduct and regulation, general principles of financial planning, education planning, risk management and insurance planning, investment planning, income tax planning, retirement savings and income planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – CFP Board requires 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship Pathway that meets additional requirements ; and
- Ethics – Agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct*, which put clients' interest first; acknowledge CFP Board's right to enforce them through its *Disciplinary Rules and Procedures*; comply with the *Financial Planning Practice Standards* which determine what clients should reasonably expect from the financial planning engagement and complete a CFP® Certification Application which requires disclosure of an individual's background, including involvement in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry, bankruptcy, customer complaint, filing, termination/internal reviews conducted by the individual's employer or firm.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours accepted by the CFP Board every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – CFP® professionals agree to adhere to the high standards of ethics and practice outlined in CFP Board's Code of Ethics and Standards of Conduct and to acknowledge CFP Board's right to enforce them through its Disciplinary Rules and Procedures. The Code of Ethics and Standards of Conduct require that CFP Professionals provide financial planning services in the best interests of their clients.
- Certification Application – Properly complete a Certification Application to (i) acknowledge voluntary adherence to the [terms and conditions of certification with CFP Board](#) and (ii) disclose any involvement in criminal and civil proceedings, inquiries or investigations, bankruptcy filings, internal reviews and customer complaints.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

You may [verify an individual's CFP®](#) certification and background through the CFP Board. The verification function will allow you to verify an individual's certification status, CFP Board's disciplinary history and any bankruptcy disclosures in the past ten years. Additional regulatory information may also be found through [FINRA'S BrokerCheck](#) and the [SEC's Investment Adviser Public Disclosure databases](#), which are free tools that may be used to conduct research on the background and experience of CFP® professionals and those who held

CFP® certification at one time, including with respect to employment history, regulatory actions, and investment-related licensing information, arbitrations, and complaints.

Important Information about the Accredited Investment Fiduciary® (AIF®) Designation:

Benjamin D. Kille has earned the Accredited Investment Fiduciary® (AIF®) professional designation, awarded by the Center for Fiduciary Studies, which is associated with the University of Pittsburgh's Center for Executive Education. He has received formal training in investment fiduciary responsibility. The Center for Fiduciary Studies owns the marks AIF® and AIFA®, which it awards to individuals who successfully complete initial and ongoing accreditation requirements.

DISCIPLINARY INFORMATION

Mr. Kille has no legal or disciplinary events to report.

OTHER BUSINESS ACTIVITIES

Licensed Insurance Agent. Mr. Kille, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Kille to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Kille that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Kille. Clients are reminded that they may purchase insurance products recommended by Mr. Kille through other, non-affiliated insurance agents. **PCG's Chief Compliance Officer, Benjamin Kille, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Mr. Kille is not engaged in any other business or occupation for compensation that provides a substantial source of his income or involves a substantial amount of his time.

ADDITIONAL COMPENSATION

Mr. Kille's total compensation is based, in part, on the amount of assets under management that Mr. Kille introduces to PCG. Accordingly, Mr. Kille has a conflict of interest for recommending PCG to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

SUPERVISION

PCG provides investment advisory and supervisory services in accordance with PCG's policies and procedures manual. The primary purpose of PCG's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). PCG's Chief Compliance Officer, Benjamin Kille, is primarily responsible for the implementation of PCG's policies and procedures and overseeing the activities of PCG's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of PCG have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding PCG's supervision or compliance practices, please contact Mr. Kille at 860-561-1162.

John R. Allen, ChFC®

Private Capital Group, LLC

Town Center
29 South Main Street West
Hartford, CT 06107

Phone: 860-561-1162
Fax: 860-561-1018

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This brochure supplement provides clients with information about John R. Allen that supplements the Private Capital Group, LLC disclosure brochure. You should have received a copy of the Private Capital Group, LLC disclosure brochure. Please contact Benjamin Kille at 860-561-1162 if you did not receive a copy of the Private Capital Group, LLC disclosure brochure or if you have any questions about the contents of this brochure supplement. Additional information about John R. Allen is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATION BACKGROUND AND BUSINESS EXPERIENCE

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John R. Allen, ChFC[®] (Born: 1947)

Education

Bachelor of Science in Psychology, Springfield College (1969)

Master in Education, Springfield College (1970)

Business Background

Financial Advisor, Private Capital Group, LLC (09/2019 to Present)

Registered Representative, Lincoln Financial Advisors Corporation (06/1998 to 09/2019)

Sales Agent/ Registered Representative, Lincoln National Life (06/1998 to 09/2019)

Professional Licenses/Designations

Series 63 - Uniform Investment Adviser Law Examination (1983)

Series 65 - Uniform Investment Adviser Law Examination (1997)

Chartered Financial Consultant [™] (ChFC[®]) (1982)

Important Information about the Chartered Financial Consultant [™] (ChFC[®]) Designation:

The ChFC[®] designation has been a mark of excellence for almost thirty years and currently requires nine college-level courses, the most of any financial planning credential. Average study time to earn the ChFC[®] exceeds 450 hours. Required courses cover extensive education and application training in financial planning, income taxation, investments, and estate and retirement planning. Additional electives are chosen from such topics as macroeconomics, financial decisions for retirement, and executive compensation. ChFC[®] designees must meet experience requirements and adhere to continuing education and ethical standards. The credential is awarded by The American College, a non-profit educator founded in 1927 and the highest level of academic accreditation.

DISCIPLINARY INFORMATION

Mr. Allen has no legal or disciplinary events to report.

OTHER BUSINESS ACTIVITIES

Real Estate Management and Development Mr. Allen is the co-owner of several real estate and development management entities: The Columns at Rockwell Place, LLC located in Northhampton, MA, 2301 Boston Rd, LLC, The Gardens located in Wilbraham, MA, Rockwell Management Corp. located in Wilbraham MA, Emerald City Partners LLC located in Northhampton, MA, and the Mill at Crane Pond located in Westfield MA. Mr. Allen devotes more than 10 % of his time to these entities.

ADDITIONAL COMPENSATION

None.

SUPERVISION

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Marc E. Austin, CFP®, CPA

Private Capital Group, LLC

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Fax: 860-561-1018

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This brochure supplement provides clients with information about Marc E. Austin that supplements the Private Capital Group, LLC disclosure brochure. You should have received a copy of the Private Capital Group, LLC disclosure brochure. Please contact Benjamin Kille at 860-561-1162 if you did not receive a copy of the Private Capital Group, LLC disclosure brochure or if you have any questions about the contents of this brochure supplement. Additional information about Marc E. Austin is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATION BACKGROUND AND BUSINESS EXPERIENCE

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Marc E. Austin, CFP®, CPA (Born: 1961)

Education

BS in Accounting, Quinnipiac University (1983)

Business Background

Investment Adviser Representative, Private Capital Group, LLC (05/2004 to Present)

Member, MegaMuffin, LLC (07/2012 to Present)

Registered Representative, NFP Advisor Services, LLC (formerly NFP Securities, Inc.) (04/2004 to 3/2016)

Investment Adviser Representative and Registered Representative, Lincoln Financial Advisors Corporation (06/1998 to 04/2004)

Professional Licenses/Designations

Series 65 - Uniform Investment Adviser Law Examination (1997)

Certified Financial Planner™ (CFP®) (1993)

Certified Public Accountant (CPA) (1987)

Important Information about the Certified Financial Planner™ (CFP®) Designation:

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The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 86,000 individuals have obtained CFP® certification in the United States.

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- Education – Complete a college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services or an accepted equivalent, including [completion of a financial plan development capstone course](#), and attain a Bachelor's Degree from an accredited college or university. CFP Board's financial planning subject areas include professional conduct and regulation, general principles of financial planning, education planning, risk management and insurance planning,

investment planning, income tax planning, retirement savings and income planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – CFP Board requires 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship Pathway that meets additional requirements ; and
- Ethics – Agree to be bound by CFP Board’s *Code of Ethics and Standards of Conduct*, which put clients’ interest first; acknowledge CFP Board’s right to enforce them through its *Disciplinary Rules and Procedures*; comply with the *Financial Planning Practice Standards* which determine what clients should reasonably expect from the financial planning engagement and complete a CFP® Certification Application which requires disclosure of an individual’s background, including involvement in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry, bankruptcy, customer complaint, filing, termination/internal reviews conducted by the individual’s employer or firm.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours accepted by the CFP Board every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – CFP® professionals agree to adhere to the high standards of ethics and practice outlined in CFP Board’s Code of Ethics and Standards of Conduct and to acknowledge CFP Board’s right to enforce them through its Disciplinary Rules and Procedures. The Code of Ethics and Standards of Conduct require that CFP Professionals provide financial planning services in the best interests of their clients.
- Certification Application – Properly complete a Certification Application to (i) acknowledge voluntary adherence to the [terms and conditions of certification with CFP Board](#) and (ii) disclose any involvement in criminal and civil proceedings, inquiries or investigations, bankruptcy filings, internal reviews and customer complaints.

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held CFP® certification at one time, including with respect to employment history, regulatory actions, and investment-related licensing information, arbitrations, and complaints.

DISCIPLINARY INFORMATION

Mr. Austin has no legal or disciplinary events to report.

OTHER BUSINESS ACTIVITIES

Licensed Insurance Agent. Mr. Austin, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Austin to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Austin that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Austin. Clients are reminded that they may purchase insurance products recommended by Mr. Austin through other, non-affiliated insurance agents. **PCG's Chief Compliance Officer, Benjamin Kille, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

MegaMuffin, LLC. Mr. Austin, in his individual capacity, is a Member of MegaMuffin, LLC, an unaffiliated family partnership for which Mr. Austin manages asset positions for future use. Mr. Austin has no ownership interest in this entity and is not compensated for the services rendered to the entity. It is not expected that this activity would present any conflicts of interest related to the services provided by Mr. Austin or PCG.

Mr. Austin is not engaged in any other business or occupation for compensation that provides a substantial source of his income or involves a substantial amount of his time.

ADDITIONAL COMPENSATION

Mr. Austin's total compensation is based, in part, on the amount of assets under management that Mr. Austin introduces to PCG. Accordingly, Mr. Austin has a conflict of interest for recommending PCG to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

SUPERVISION

PCG provides investment advisory and supervisory services in accordance with PCG's policies and procedures manual. The primary purpose of PCG's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). PCG's Chief Compliance Officer, Benjamin Kille, is primarily responsible for the implementation of PCG's policies and procedures and overseeing the activities of PCG's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of PCG have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding PCG's supervision or compliance practices, please contact Mr. Kille at 860-561-1162.

Amy Beth Miller, CFP® , CDFIA®

Private Capital Group, LLC

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This brochure supplement provides clients with information about Amy B. Miller that supplements the Private Capital Group, LLC disclosure brochure. You should have received a copy of the Private Capital Group, LLC disclosure brochure. Please contact Benjamin Kille at 860-561-1162 if you did not receive a copy of the Private Capital Group, LLC disclosure brochure or if you have any questions about the contents of this brochure supplement. Additional information about Amy B. Miller is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATION BACKGROUND AND BUSINESS EXPERIENCE

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Amy B. Miller, CFP®, CDFA® (Born: 1973)

Education

University of Illinois, B.A. (1996)

University of Connecticut, M.B.A. (2007)

Business Background

Board Member, Connecticut Women's Council (12/2018 to Present)

Deputy Treasurer, Kate Farrar for CT State Representative – 20th District (Feb 2020 to Present)

Investment Adviser Representative, Private Capital Group, LLC (10/2014 to Present)

Registered Representative, NFP Advisor Services, LLC (formerly NFP Securities, Inc.) (10/2014 to 3/2016)

Private Banker, Webster Bank, N.A. (6/2011 to 10/2014)

Strategy, Webster Bank, N.A. (10/2009 to 6/2011)

Human Resources, Webster Bank, N.A. (11/1998 to 10/2009)

Professional Licenses/Designations

Series 66 - Uniform Combined State Law Examination (2014)

Certified Financial Planner™ (CFP®) (2014)

Certified Divorce Financial Analyst® (CDFA®) (2015)

Life, Accident & Health (2019)

Important Information about the Certified Financial Planner™ (CFP®) Designation:

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The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 86,000 individuals have obtained CFP® certification in the United States.

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- Education – Complete a college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services or an accepted equivalent, including [completion of a financial plan development capstone course](#), and attain a Bachelor's Degree from an accredited college or university.

CFP Board's financial planning subject areas include professional conduct and regulation, general principles of financial planning, education planning, risk management and insurance planning, investment planning, income tax planning, retirement savings and income planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – CFP Board requires 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship Pathway that meets additional requirements ; and
- Ethics – Agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct*, which put clients' interest first; acknowledge CFP Board's right to enforce them through its *Disciplinary Rules and Procedures*; comply with the *Financial Planning Practice Standards* which determine what clients should reasonably expect from the financial planning engagement and complete a CFP® Certification Application which requires disclosure of an individual's background, including involvement in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry, bankruptcy, customer complaint, filing, termination/internal reviews conducted by the individual's employer or firm.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours accepted by the CFP Board every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – CFP® professionals agree to adhere to the high standards of ethics and practice outlined in CFP Board's Code of Ethics and Standards of Conduct and to acknowledge CFP Board's right to enforce them through its Disciplinary Rules and Procedures. The Code of Ethics and Standards of Conduct require that CFP Professionals provide financial planning services in the best interests of their clients.
- Certification Application – Properly complete a Certification Application to (i) acknowledge voluntary adherence to the [terms and conditions of certification with CFP Board](#) and (ii) disclose any involvement in criminal and civil proceedings, inquiries or investigations, bankruptcy filings, internal reviews and customer complaints.

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Important Information about the Certified Divorce Financial Analyst® (CDFA®) Designation:

Ms. Miller has held the designation of Certified Divorce Financial Analyst (CDFA®) since 2015. CDFA® professionals must develop their theoretical and practical understanding and knowledge of the financial aspects of divorce by completing a comprehensive course of study approved by the Institute for Divorce Financial Analysts. CDFA® professionals must have two years minimum experience in a financial or legal capacity prior to earning the right to use the CDFA® certification mark.

DISCIPLINARY INFORMATION

Ms. Miller has no legal or disciplinary events to report.

OTHER BUSINESS ACTIVITIES

Licensed Insurance Agent. Ms. Miller, in her individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Ms. Miller to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Ms. Miller that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Ms. Miller. Clients are reminded that they may purchase insurance products recommended by Ms. Miller through other, non-affiliated insurance agents. **PCG's Chief Compliance Officer, Benjamin Kille, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Kate for CT. Mrs. Miller, in her individual capacity, serves as Deputy Treasurer for Kate for CT, Kate Farrar's campaign for State Representative in the 20th District. Mrs. Miller's responsibilities include assisting in the management and reporting of campaign contributions and expenses, and serving as the back up to the Treasurer of the campaign. Mrs. Miller is not compensated for this role. It is not expected that this activity would present any conflicts of interest related to the services provided by Mrs. Miller or PCG.

ADDITIONAL COMPENSATION

Ms. Miller's total compensation is based, in part, on the amount of assets under management that Ms. Miller introduces to PCG. Accordingly, Ms. Miller has a conflict of interest for recommending PCG to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

SUPERVISION

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Peter C. Pabich, CFP®

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This brochure supplement provides clients with information about Peter C. Pabich that supplements the Private Capital Group, LLC disclosure brochure. You should have received a copy of the Private Capital Group, LLC disclosure brochure. Please contact Benjamin Kille at 860-561-1162 if you did not receive a copy of the Private Capital Group, LLC disclosure brochure or if you have any questions about the contents of this brochure supplement. Additional information about Peter C. Pabich is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATION BACKGROUND AND BUSINESS EXPERIENCE

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Peter C. Pabich, CFP® (Born: 1970)

Education

St. Anselm College, B.A. in Business (1992)

Rensselaer Polytechnic Institute, M.S. in Financial Management (2003)

Business Background

Investment Adviser Representative, Private Capital Group, LLC (11/2017 to Present)

Registered Representative, The Leaders Group (11/2017 to Present)

Finance Council, Saint Catherine of Sienna Church (11/2017 to Present)

Board Member, The Simsbury Bank and Trust Company (5/2015 to 10/2019)

Treasurer, Simsbury Fire District (10/2005 to Present)

Registered Representative, Lincoln Financial Advisors (3/2004 to 11/2017)

Professional Licenses/Designations

Series 66 - Uniform Combined State Law Examination (2004)

Certified Financial Planner™ (CFP®) (2014)

Important Information about the Certified Financial Planner™ (CFP®) Designation:

Certified Financial Planner Board of Standards, Inc. ("CFP Board") owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with flame design) logo in the United States (these marks are collectively referred to as the "CFP® marks"). The CFP Board authorizes use of the CFP® marks by individuals who successfully complete the CFP Board's initial and ongoing certification requirements.

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 86,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete a college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services or an accepted equivalent, including [completion of a financial plan development capstone course](#), and attain a Bachelor's Degree from an accredited college or university. CFP Board's financial planning subject areas include professional conduct and regulation, general principles of financial planning, education planning, risk management and insurance planning, investment planning, income tax planning, retirement savings and income planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – CFP Board requires 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship Pathway that meets additional requirements ; and
- Ethics – Agree to be bound by CFP Board’s *Code of Ethics and Standards of Conduct*, which put clients’ interest first; acknowledge CFP Board’s right to enforce them through its *Disciplinary Rules and Procedures*; comply with the *Financial Planning Practice Standards* which determine what clients should reasonably expect from the financial planning engagement and complete a CFP® Certification Application which requires disclosure of an individual’s background, including involvement in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry, bankruptcy, customer complaint, filing, termination/internal reviews conducted by the individual’s employer or firm.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours accepted by the CFP Board every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – CFP® professionals agree to adhere to the high standards of ethics and practice outlined in CFP Board’s Code of Ethics and Standards of Conduct and to acknowledge CFP Board’s right to enforce them through its Disciplinary Rules and Procedures. The Code of Ethics and Standards of Conduct require that CFP Professionals provide financial planning services in the best interests of their clients.
- Certification Application – Properly complete a Certification Application to (i) acknowledge voluntary adherence to the [terms and conditions of certification with CFP Board](#) and (ii) disclose any involvement in criminal and civil proceedings, inquiries or investigations, bankruptcy filings, internal reviews and customer complaints.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

You may [verify an individual’s CFP®](#) certification and background through the CFP Board. The verification function will allow you to verify an individual’s certification status, CFP Board’s disciplinary history and any bankruptcy disclosures in the past ten years. Additional regulatory information may also be found through [FINRA’S BrokerCheck](#) and the [SEC’s Investment Adviser Public Disclosure databases](#), which are free tools that may be used to conduct research on the background and experience of CFP® professionals and those who held CFP® certification at one time, including with respect to employment history, regulatory actions, and investment-related licensing information, arbitrations, and complaints.

DISCIPLINARY INFORMATION

Mr. Pabich has no legal or disciplinary events to report.

OTHER BUSINESS ACTIVITIES

Registered Representative of The Leaders Group. Mr. Pabich is a registered representative of The Leaders Group (“*Leaders*”), an SEC-registered and FINRA member broker-dealer. Clients may choose to engage Mr. Pabich in his individual capacity as a registered representative of *Leaders*, to implement investment recommendations on a commission basis. The brokerage commissions charged by *Leaders* may be higher or lower than those charged by other broker-dealers. The securities commission business conducted by Mr. Pabich is separate and apart from PCG’s investment management services discussed in PCG’s *Brochure*. **Conflict of Interest.** The recommendation by Mr. Pabich that a client purchase a securities commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend investment products based on commissions to be received, rather than on a particular client’s need. No client is under any obligation to purchase any commission products from Mr. Pabich. Clients are reminded that they may purchase investment products recommended by Mr. Pabich through other, non-affiliated broker dealers. **PCG’s Chief Compliance Officer, Benjamin Kille, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Licensed Insurance Agent. Mr. Pabich, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Pabich to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Pabich that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client’s need. No client is under any obligation to purchase any insurance commission products from Mr. Pabich. Clients are reminded that they may purchase insurance products recommended by Mr. Pabich through other, non-affiliated insurance agents. **PCG’s Chief Compliance Officer, Benjamin Kille, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Saint Catherine of Sienna Church. Mr. Pabich, in his individual capacity, serves as Financial Council for Saint Catherine of Sienna Church. Mr. Pabich’s responsibilities include reviewing and ratifying the church’s annual budget. Mr. Pabich is not compensated for the services rendered to the church. It is not expected that this activity would present any conflicts of interest related to the services provided by Mr. Pabich or PCG.

Simsbury Fire District. Mr. Pabich, in his individual capacity, serves as Treasurer for Simsbury Fire District. Mr. Pabich’s responsibilities include managing cash holdings and managing relationships with auditors, actuaries and other third parties. Mr. Pabich is not compensated for this role. It is not expected that this activity would present any conflicts of interest related to the services provided by Mr. Pabich or PCG.

ADDITIONAL COMPENSATION

Mr. Pabich’s total compensation is based, in part, on the amount of assets under management that Mr. Pabich introduces to PCG. Accordingly, Mr. Pabich has a conflict of interest for recommending PCG to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client’s best interests.

SUPERVISION

PCG provides investment advisory and supervisory services in accordance with PCG’s policies and procedures manual. The primary purpose of PCG’s Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the “Act”). PCG’s Chief Compliance

Officer, Benjamin Kille, is primarily responsible for the implementation of PCG's policies and procedures and overseeing the activities of PCG's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of PCG have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding PCG's supervision or compliance practices, please contact Mr. Kille at 860-561-1162.

Matthew R. Pranaitis

Private Capital Group, LLC

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29 South Main Street West
Hartford, CT 06107

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Fax: 860-561-1018

www.pcgct.com

February 17, 2020

This brochure supplement provides clients with information about Matthew R. Pranaitis that supplements the Private Capital Group, LLC disclosure brochure. You should have received a copy of the Private Capital Group, LLC disclosure brochure. Please contact Benjamin Kille at 860-561-1162 if you did not receive a copy of the Private Capital Group, LLC disclosure brochure or if you have any questions about the contents of this brochure supplement. Additional information about Matthew R. Pranaitis is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATION BACKGROUND AND BUSINESS EXPERIENCE

Individuals associated with Private Capital Group, LLC ("PCG") must meet certain standards set forth by the firm. Generally, PCG requires associated persons to have a college degree or a minimum four years related experience, have displayed a high degree of integrity in previous business background, have high standards of morals and ethics and be committed to providing quality financial advice.

Matthew R. Pranaitis (Born: 1993)

Education

BS/BA in Business Administration, Seton Hall University (2016)

Business Background

Investment Manager, Private Capital Group, LLC (04/2019 to Present)

Research Analyst, Fiduciary Investment Advisors, LLC (06/2016 to 04/2019)

Research Analyst Intern, Cigna (05/2015 to 8/2015)

Manager Research Intern, Fiduciary Investment Advisors, LLC (05/2014 to 08/2014)

Intern, Fiduciary Investment Advisors, LLC (05/2013 to 08/2013)

Professional Licenses/Designations

Series 65 - Uniform Investment Adviser Law Examination (2019)

DISCIPLINARY INFORMATION

Mr. Pranaitis has no legal or disciplinary events to report.

OTHER BUSINESS ACTIVITIES

Mr. Pranaitis is not engaged in any other business or occupation for compensation that provides a substantial source of his income or involves a substantial amount of his time.

ADDITIONAL COMPENSATION

None.

SUPERVISION

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Keith G. Wetjen, CFP® , JD

Private Capital Group, LLC

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Hartford, CT 06107

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February 17, 2020

This brochure supplement provides clients with information about Keith G. Wetjen that supplements the Private Capital Group, LLC disclosure brochure. You should have received a copy of the Private Capital Group, LLC disclosure brochure. Please contact Benjamin Kille at 860-561-1162 if you did not receive a copy of the Private Capital Group, LLC disclosure brochure or if you have any questions about the contents of this brochure supplement. Additional information about Keith G. Wetjen is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATION BACKGROUND AND BUSINESS EXPERIENCE

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Keith G. Wetjen, CFP®, JD (Born: 1972)

Education

University of Connecticut, B.A. in Political Science (1995)

Western New England College, J.D. (1999)

Business Background

Investment Adviser Representative, Private Capital Group, LLC (11/2017 to Present)

Registered Representative, The Leaders Group (11/2017 to Present)

Registered Representative, Lincoln Financial Advisors (11/2002 to 11/2017)

Professional Licenses/Designations

Series 65 - Uniform Investment Adviser Law Examination (2002)

Certified Financial Planner™ (CFP®) (2004)

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DISCIPLINARY INFORMATION

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OTHER BUSINESS ACTIVITIES

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ADDITIONAL COMPENSATION

Mr. Wetjen’s total compensation is based, in part, on the amount of assets under management that Mr. Wetjen introduces to PCG. Accordingly, Mr. Wetjen has a conflict of interest for recommending PCG to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client’s best interests.

SUPERVISION

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