

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

December 31, 2023



**Lenity[®]
Financial**

LIFE'S CHOICES. INTEGRATED.

Lenity Financial, Inc.
CRD No. 283440

Mark R. Bova, CFP[®], CIMA[®]
Co-founder, Financial Advisor
Individual CRD No. 3093543

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Geneva, IL 60134

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This brochure supplement provides information about Mark R. Bova that supplements the Lenity Financial, Inc. brochure. You should have received a copy of that brochure. If you did not receive a brochure or if you have any questions about the contents of this supplement, please contact us at 630.948.3330.

Additional information about Mark Bova is available on the SEC's website at
www.adviserinfo.sec.gov.





Item 2: Educational Background and Business Experience

Mark R. Bova (b. 1970) is a Co-founder, Financial Advisor of Lenity Financial, Inc.

A. Educational Background

DePaul University, Chicago – Bachelor of Science in Commerce (1998)

DePaul University, Chicago – Certificate Program in Financial Planning (2002)

The University of Chicago Booth School of Business – Certified Investment Management Analyst® (CIMA®) Education Program (2013)

Passed Level I of the CFA Program (2016)

Passed FINRA Series 7 (1998), 24 (2012), 31 (2001), & 66 (1999)

Department of Treasury Internal Revenue Service (IRS) 2024 Annual Filing Season Program Record of Completion (12/2023)

B. Professional Designations

Certified Financial Planner™ (CFP®)

Certified Investment Management Analyst® (CIMA®)

C. Business Background

Lenity Financial, Inc., Co-founder, Financial Advisor, Chief Compliance Officer, Secretary 02/2016 – Present

Guggenheim Investments, Manager, ETF Specialist and Head of ETF Knowledge Center 03/2008 – 09/2015

Morgan Stanley, Financial Advisor 07/2007 – 02/2008

Fifth Third Bank, Assistant Vice President – Private Banking 09/2004 – 04/2007

Merrill Lynch, Financial Advisor 07/1998 - 09/2004

D. Professional Designations – Qualifications and Related Criteria

CERTIFIED FINANCIAL PLANNER™ (CFP®)

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).



The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination 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 – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

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

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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.

Certified Investment Management Analyst® (CIMA®)

The CIMA® certification signifies that an individual has met initial and ongoing experience, ethical, education, and examination requirements for investment management consulting, including advanced investment management theory and application. To earn CIMA® certification, candidates must: submit an application, pass a background check and have an acceptable regulatory history; pass an online Qualification Examination; complete an in-person or online executive education program at an AACSB accredited university business school;



pass an online Certification Examination; and have an acceptable regulatory history as evidenced by FINRA Form U-4 or other regulatory requirements and have three years of financial services experience at the time of certification. CIMA® certificants must adhere to the Investments & Wealth Institute® *Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks*. CIMA® designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through the Investments & Wealth Institute®.

Item 3: Disciplinary Information

Mark Bova does not have any disciplinary action to report. Public information concerning his registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at www.adviserinfo.sec.gov.

Item 4: Other Business Activities

Mark Bova does not have any other business activities.

Item 5: Additional Compensation

Mark Bova does not receive any additional compensation.

Item 6: Supervision

Lisa Conrath-Bova and Mark Bova, Chief Compliance Officer are responsible for supervision of Lenity Financial, Inc. through reviews of internal transactions and security holdings reports, electronic and physical correspondence, and other internal reports as mandated by the firm and its regulatory authorities.

Item 7: Requirement for State-Registered Advisors

A. Additional Disciplinary Disclosures

A.1. An Award or Otherwise Being Found Liable in an Arbitration Claim Alleging Damages in Excess of \$2,500

There is nothing to report for this item.

A.2. An Award or Otherwise Being Found Liable in a Civil, Self-Regulatory Organization or Administrative Proceeding

There is nothing to report for this item.

B. Bankruptcy

There is nothing to report for this item.