

Item 1 Cover Page for Brochure Supplement

John Clark, EVP Private Wealth

Cogent Private Wealth
999 Vanderbilt Beach Road, Suite 100
Naples, FL 34108
(239) 961-2478

August 24, 2023

This brochure supplement provides information about John Clark, CRD# 1394139, that supplements the Cogent Private Wealth brochure. You should have received a copy of that brochure. Please contact John Clark if you did not receive Cogent Private Wealth's brochure or if you have any questions about the contents of this supplement.

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

Item 2 Educational Background and Business Experience

John Clark, EVP Private Wealth was born in 1962. Mr. Clark earned a Bachelor of Science in Business Administration degree in Finance from the University of Missouri – Columbia.

Mr. Clark joined Cogent as EVP Private Wealth in February 2022. Mr. Clark is also the EVP of Private Wealth for Cogent Bank (a subsidiary of Cogent Private Wealth's parent company, Cogent Bancorp, Inc.) since April 2021. Previously, Mr. Clark was President of the CIT (formerly Mutual of Omaha Bank) Private Wealth Group from January 2010 to January 2021.

Item 3 Disciplinary Information

There are no legal or disciplinary events or proceedings to report concerning Mr. Clark.

Item 4 Other Business Activities

Mr. Clark is not actively engaged in any non-investment-related business or occupation outside of Cogent.

Mr. Clark is an employee of Cogent Bank, a privately owned, state chartered, full-service Florida based commercial bank. Cogent Bank is owned by Cogent Bancorp, Inc., the parent company of Cogent Private Wealth. Mr. Clark spends approximately 20% of his time on Cogent Bank related activities. Please see Item 10 of the Form ADV Part 2A (Brochure) concerning the conflict of interest this relationship presents.

Item 5 Additional Compensation

Mr. Clark does not receive compensation or other economic benefit from anyone who is not a client for providing advisory services, except as note in Item 4 above.

Item 6 Supervision

John Clark, Chief Compliance Officer, monitors the investment advisory activities, personal investing activities, and adherence to the Advisor's compliance program and code of ethics of the Cogent Private Wealth supervised persons on a continuous basis using various methods, including periodic inspection and review of client securities positions and transaction activity, obtaining certifications of compliance with company policies and procedures from those supervised, and obtaining and reviewing brokerage statements or transactions and holdings reports of the supervised persons. John Clark can be reached at (239) 961-2478.

Item 7 Requirements for State-Registered Advisers

Mr. Clark has not been involved in an award or found liable in an arbitration claim, civil, or self-regulatory organization event or administrative proceeding, or been the subject of a bankruptcy petition.

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Bradley R. Lacore, CFP[®], CPWA[®], SVP, Director of Private Wealth

Cogent Private Wealth
999 Vanderbilt Beach Road, Suite 100
Naples, FL 34108
(239) 961-2478

August 24, 2023

This brochure supplement provides information about Bradley R. Lacore, CRD# 6191889 that supplements the Cogent Private Wealth brochure. You should have received a copy of that brochure. Please contact Bradley R. Lacore if you did not receive Cogent Private Wealth's brochure or if you have any questions about the contents of this supplement.

Additional information about Bradley R. Lacore is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Bradley R. Lacore, CFP®, CPWA®, SVP, Director of Private Wealth was born in 1980. Mr. Lacore earned a Bachelor of Science degree in Finance from the University of South Florida.

Mr. Lacore joined Cogent as SVP, Director of Private Wealth in September 2022. Previously, Mr. Lacore was Managing Director at Pathstone from May 2022 to September 2022, Wealth Advisor at Eaton Vance WaterOak Advisors from October 2020 to May 2022, Wealth Advisor at WaterOak Advisors from June 2013 to October 2020. Mr. Lacore was unemployed from March 2012 to June 2013.

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 62,000 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, administered in 10 hours over a two-day period, 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.

The Certified Private Wealth Advisor (CPWA®) designation is administered by the Investments & Wealth Institute and requires candidates to have a Bachelor’s degree from an accredited college or university or hold certain industry designations or licenses, demonstrate a satisfactory record of ethical conduct as determined by the Investments & Wealth Institute’s Admissions Committee, and have at least five years of professional client-centered experience in financial services or a related industry. Candidates must then complete a six-month pre-study educational component and then attend an educational program offered through the University of Chicago Booth School of Business or the Yale School of Management. Upon completion, the candidates must successfully complete a final examination. To maintain the certification, designation holders must complete 40 hours of continuing education every two years.

Item 3 Disciplinary Information

There are no legal or disciplinary events or proceedings to report concerning Mr. Lacore.

Item 4 Other Business Activities

Mr. Lacore is not actively engaged in any investment-related or non-investment-related business or occupation outside of Cogent.

Item 5 Additional Compensation

Mr. Lacore does not receive compensation or other economic benefit from anyone who is not a client for providing advisory services.

Item 6 Supervision

John Clark, Chief Compliance Officer, monitors the investment advisory activities, personal investing activities, and adherence to the Advisor’s compliance program and code of ethics of the Cogent Private Wealth supervised persons on a continuous basis using various methods, including periodic inspection and review of client securities positions and transaction activity, obtaining certifications of compliance with company policies and procedures from those supervised, and

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