SUPERVISED PERSON BROCHURE
Part 2B of Form ADV

Saubel Financial Group

Adam Gregory Saubel

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This brochure supplement provides information about Adam Saubel and supplements the Saubel Financial Group, LLC ("SFG") brochure. You should have received a copy of that brochure. Please contact Adam Saubel if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Adam Saubel (CRD# 6752249) is also available on the SEC's website at www.adviserinfo.sec.gov.

UPDATED: 03/2026

Item 2: Educational Background and Business Experience

Name: Adam Gregory Saubel **Born:** 1996

Educational Background:

Bachelor of Science Business Administration - Finance & Economics, Elizabethtown College - 2017

Professional Designations:

CERTIFIED FINANCIAL PLANNER® professional

Adam Saubel is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, Adam may refer to himself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and Adam may use these and the other certification marks (the "CFP Board Certification Marks") that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

ChFC®- Chartered Financial Consultant®

Chartered Financial Consultant® (ChFC®) is a financial planning designation for the insurance industry conferred by The American College of Financial Services. Candidates must meet education, experience, examination, and continuing ethical requirements. Candidates must have at least three years of experience in the financial industry, or an undergraduate or graduate degree from an accredited university and two years of experience in the financial industry. Candidates are required to take nine academic courses, each followed by an exam. The courses and exams cover topics in finance, investing, insurance, and estate planning. ChFC® designees must earn recertification every two years.

CLU® - Chartered Life Underwriter®

Chartered Life Underwriter® (CLU®) is a professional designation awarded by The American College of Financial Services to individuals who specialize in life insurance underwriting and estate planning. A CLU® has knowledge and training in several areas, including life insurance, pensions, taxation, finance, retirement planning, estate planning, and planning for business owners. Practitioners with the CLU® designation provide guidance on a variety of financial and insurance topics. Candidates are required to complete eight courses, as well as eight examinations. The designation requires 30 hours of continuing education every two years.

RICP® - Retirement Income Certified Professional®

The Retirement Income Certified Professional® (RICP®) designation is issued by The American College of Financial Services. RICP® designees possess the skills to build sustainable, holistic retirement plans using tools such as estate planning techniques, portfolio assessment, personal finance best practices, health expense budget creation, home equity strategies, and more. Candidates must have 3 years of professional experience and complete three required courses and a final exam for each course. The designation requires 15 hours of continuing education every two years.

ChSNC® - Chartered Special Needs Consultant®

The Chartered Special Needs Consultant® (ChSNC®) program teaches experienced financial professionals the technical and collaborative skills necessary to help clients make plans for the future security of a loved one who has special needs. ChSNC® candidates must complete two self-study courses and one live webinar capstone. The required courses include: Introduction to Disability, Legal and Financial Issues for Special Needs Families and Financial Planning for Special Needs Families. Use of the ChSNC® credential requires an extensive financial planning background. All designees using the mark with the public must have also completed either the CLU®, ChFC®, CFP®, PFS credential, or master's degree in either financial planning or an equivalent area of study. Designees must adhere to The American College's Code of Ethics.

CAP® - Chartered Advisor in Philanthropy®

The advisor earning the CAP® designation has taken three graduate school courses in philanthropy including planning for impact in the context of family wealth, charitable strategies, and gift planning in a nonprofit context. The courses are offered through the Irwin Graduate School of The American College, a nonprofit educator with an 84-year heritage and the highest level of academic accreditation. CAP® advisors must meet experience, ethics, and continuing education requirements to use the credential.

CLTC® - Certified Long Term Care®

The CLTC®, Certified in Long-Term Care™ designation, is a long-term care planning designation granted by the Corporation for Long-term Care™ Certification to individuals who satisfy educational, work experience, and ethics requirements. Recipients of the CLTC® have completed a rigorous multidisciplinary course and examination that focuses on long-term care. To maintain this designation, the CLTC® must satisfy continuing education requirements and adhere to the CLTC® Code of Professional Responsibility.

Business Background:

03/2024 - Present	President, Chief Compliance Officer, and Investment Adviser Representative Saubel Financial Group LLC
01/2013 - Present	Customer Service Saubel's Markets
02/2024 - Present	Adjunct Faculty Elizabethtown College
02/2017 - 02/2024	Agent Northwestern Mutual Life Insurance Company
11/2017 - 02/2024	Registered Representative Northwestern Mutual Investment Services LLC
04/2018 - 02/2024	Representative Northwestern Mutual Wealth Management Company
08/2014 - 12/2017	Student Elizabethtown College
01/2015 - 08/2017	Tutor & Tour Guide Elizabethtown College
01/2017 - 05/2017	Research Analyst Intern Emerald Asset Management
06/2016 - 12/2016	Category Management Co-Op The Hershey Company

Item 3: Disciplinary Information

Criminal or Civil Action: None to report
Administrative Proceeding: None to report
Self-Regulatory Proceeding: None to report

Item 4: Other Business Activities

Adam Saubel has outside business activities as follows:

- Licensed Insurance Agent

From time to time, Adam may offer Clients services as an insurance agent. This represents a conflict of interest because Adam has an incentive to recommend insurance products and/or services based on the commission or fee amount received. This conflict is mitigated by disclosures, procedures and SFG's fiduciary obligation to place the best interest of the Client first.

Moreover, Clients are not required to purchase or engage Adam Saubel for any products or services offered as Clients have the option to purchase them through another person or entity of their choosing.

Other outside activities include:

- Adam Saubel and his wife co-own two rental properties.
- Adam Saubel serves on the boards of multiple non-profit entities in various capacities. Those boards include York County Estate Planning Council, Wellspan York Hospital Auxiliary, Margaret E Moul Home, Children's Aid Society, and Leadership York. The time spent generally amounts to less than ten hours per month in total.
- Adam Saubel may work a few hours per month for Saubel Markets grocery stores, which are owned by his family.
- Adam Saubel also may serve as an adjunct professor at Elizabethtown College, from time to time.
- Adam Saubel serves as one of three Trustees for the Shrewsbury Masonic Lodge No. 423.

Adam Saubel is committed to spending as much time as is necessary on the business of SFG to fulfill his fiduciary duties to SFG's clients without limitation.

Approximately 20% of Adam's time is spent on the above practices.

Item 5: Additional Compensation

Adam Saubel receives commissions on insurance sales but does not receive any performance-based fees. He does not receive any additional compensation for performing advisory services other than what is disclosed in Item 4 of Part 2A.

Item 6: Supervision

Adam Saubel is the Chief Compliance Officer of SFG and therefore is solely responsible for all supervision and formulation and monitoring of investment advice offered to Clients. He can be reached using the contact information provided on the above cover page.

Item 7: Requirements For State Registered Advisers

Arbitration Claims: None to report
Self-Regulatory Organization or Administrative Proceeding: None to report
Bankruptcy Petition: None to report