



## Form ADV Part 2B Brochure Supplement

### **Frank J. Esposito, CFA**

Individual CRD#: 2457931

75 Executive Dr. Suite B

Carmel, IN 46032

January 1, 2024

This Brochure Supplement provides information about Frank Esposito that supplements the EverNest Financial Advisors Form ADV, Part 2A Brochure. You should have received a copy of that Brochure. Please contact Frank Esposito if you did not receive EverNest's brochure or if you have any questions about the contents of this supplement. You may also contact our office at [kstillman@evernestfa.com](mailto:kstillman@evernestfa.com) by email, if you did not receive this supplement or the EverNest disclosure brochure, and we will provide the materials to you free of charge.

Additional information about Frank Esposito is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission ("SEC") or by any state securities authority.

Additional information about EverNest, including the firm's Form ADV Part 2A, is also available on the SEC's website at: [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The CRD number for EverNest is 328161.

[www.EverNestfa.com](http://www.EverNestfa.com)

## Item 2. Educational background & business experience

Frank J. Esposito, CFA

CRD#: 2457931

### Formal Education After High School

Marquette University, 1994, Bachelor of Science, Economics & Philosophy

Northwestern University, 2001, Master of Science, Business Administration

### Designation(s)

Chartered Financial Analyst, 2000 Charter; Number: 689155

#### Chartered Financial Analyst (CFA)

The Chartered Financial Analyst (CFA) designation is issued by the CFA Institute, formerly known as the Association for Investment Management and Research (AIMR). The CFA Program is a graduate-level program for investment specialists such as securities analysts, money manager, and investment advisers. To become a CFA charterholder, an individual must have at least four years of acceptable professional experience in the investment decision-making process, must pass three sequential, six-hour examinations. Each of the 3 course level exams must be passed and each course level is a self-study program involving approximately 250 hours of study time. There are no continuing education requirements to maintain the CFA designation. CFA charterholders must commit to abide by and annually reaffirm adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 90,000 CFA charterholders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least

four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

### High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, requires CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that

candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession. To learn more about the CFA charter, visit [www.cfainstitute.org](http://www.cfainstitute.org).

**Business Background**

03/2022 - Present	Managing Partner EverNest Financial Advisors
12/2015 – 03/2022	Managing Principal Windsor Wealth Management, Inc.
09/2009 – 06/2015	Executive Director JP Morgan Securities
12/2006 – 05/2008	Portfolio Manager Wells Fargo Asset Management
01/1998 – 04/2002	Vice President Goldman Sachs & Co.

**Item 3. Disciplinary information**

Mr. Esposito has never been involved in any criminal, civil or regulatory action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Esposito.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair, or unethical practices. As previously noted, there are no criminal, civil or regulatory events to disclose regarding Mr. Esposito.

However, we do encourage you to independently view the background of Mr. Esposito on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD#.

**Item 4. Other business activities**

Frank Esposito is not engaged in any investment-related business or occupation (other than this advisory firm).

**Item 5. Additional compensation**

Frank Esposito does not receive any economic benefit from any person, company, or organization, other than EverNest Financial Advisors in exchange for providing clients advisory services through EverNest Financial Advisors.

**Item 6. Supervision**

EverNest’s Chief Compliance Officer, Kevin Stillman, is charged with oversight of Frank Esposito’s activities related to investment advisory services. These services include but are not limited to: account opening processes, advice provided, transaction suitability, investment selection/proposals, and the reviewing of correspondence. If you have any questions or concerns, Mr. Stillman can be contacted at (317) 556-6801.



## Form ADV Part 2B Brochure Supplement

### **Niki F. Woodworth, CFP®**

Individual CRD#: 7249521

75 Executive Dr. Suite B

Carmel, IN 46032

January 1, 2024

This Brochure Supplement provides information about Niki Woodworth that supplements the EverNest Financial Advisors Form ADV, Part 2A Brochure. You should have received a copy of that Brochure. Please contact Niki Woodworth if you did not receive EverNest's brochure or if you have any questions about the contents of this supplement. You may also contact our office at [kstillman@evernestfa.com](mailto:kstillman@evernestfa.com) by email, if you did not receive this supplement or the EverNest disclosure brochure, and we will provide the materials to you free of charge.

Additional information about Niki Woodworth is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission ("SEC") or by any state securities authority.

Additional information about EverNest, including the firm's Form ADV Part 2A, is also available on the SEC's website at: [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The CRD number for EverNest is 328161.

[www.EverNestfa.com](http://www.EverNestfa.com)

## Item 2. Educational background & business experience

Niki Woodworth, CFP®

Firm CRD #: 7249521

### Formal Education After High School

Butler University, 2016 , Bachelor of Science, Economics

### Designation(s)

Certified Financial Planner [2020]

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 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.

**CFP Acknowledgment:** Niki Woodworth acknowledges her responsibility as a CFP® professional to adhere to the standards that have been established in the CFP Board’s Standards of Professional Conduct.

**Business Background**

03/2022 - Present	Managing Partner EverNest Financial Advisors
04/2015 – 02/2017	Director of Client Service Windsor Wealth Management, Inc.
06/2016 – 04/2017	Recruiter Brooksource Technical Youth

**Item 3. Disciplinary information**

Mrs. Woodworth has never been involved in any criminal, civil or regulatory action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mrs. Woodworth.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair, or unethical practices. As previously noted, there are no criminal, civil or regulatory events to disclose regarding Mrs. Woodworth.

However, we do encourage you to independently view the background of Mrs. Woodworth on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD#.

**Item 4. Other business activities**

Niki Woodworth is not engaged in any investment-related business or occupation (other than this advisory firm).

**Item 5. Additional compensation**

Niki Woodworth does not receive any economic benefit from any person, company, or organization, other than EverNest Financial Advisors in exchange for providing clients advisory services through EverNest Financial Advisors.

**Item 6. Supervision**

EverNest’s Chief Compliance Officer, Kevin Stillman, is charged with oversight of Niki Woodworth’s activities related to investment advisory services. These services include but are not limited to: account opening processes, advice provided, transaction suitability, investment selection/proposals, and the reviewing of correspondence. If you have any questions or concerns, Mr. Stillman can be contacted at (317) 556-6801.



## Form ADV Part 2B Brochure Supplement

### **Kevin W. Stillman**

Individual CRD#: 6836177

75 Executive Dr. Suite B

Carmel, IN 46032

January 1, 2024

This Brochure Supplement provides information about Kevin Stillman that supplements the EverNest Financial Advisors Form ADV, Part 2A Brochure. You should have received a copy of that Brochure. Please contact Kevin Stillman if you did not receive EverNest's brochure or if you have any questions about the contents of this supplement. You may also contact our office at [kstillman@evernestfa.com](mailto:kstillman@evernestfa.com) by email, if you did not receive this supplement or the EverNest disclosure brochure, and we will provide the materials to you free of charge.

Additional information about Kevin Stillman is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission ("SEC") or by any state securities authority.

Additional information about EverNest, including the firm's Form ADV Part 2A, is also available on the SEC's website at: [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The CRD number for EverNest is 328161.

[www.EverNestfa.com](http://www.EverNestfa.com)



## Item 2. Educational background & business experience

Kevin W. Stillman

CRD #: 6836177

### Formal Education After High School

Iowa State University 2009, Bachelor of Science, Journalism

### Business Background

07/2022 - Present	Portfolio Manager EverNest Financial Advisors
08/2017 – 07/2022	Team Lead – Eclipse Onboarding Orion Advisor Technology
03/2017 – 07/2017	Communications Specialist Tenaska
09/2014 – 12/2016	Account Executive Surdell & Partners
07/2014 – 09/2014	Document Specialist Perigo Animal Health
06/2013 – 07/2014	Public Relations Associate Swanson Russell Communications

## Item 3. Disciplinary information

Mr. Stillman has never been involved in any criminal, civil or regulatory action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Stillman.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair, or unethical practices. As previously noted, there are no criminal, civil or

regulatory events to disclose regarding Mr. Stillman.

However, we do encourage you to independently view the background of Mr. Stillman on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD#.

## Item 4. Other business activities

Kevin Stillman is not engaged in any investment-related business or occupation (other than this advisory firm).

## Item 5. Additional compensation

Kevin Stillman does not receive any economic benefit from any person, company, or organization, other than EverNest Financial Advisors in exchange for providing clients advisory services through EverNest Financial Advisors.

## Item 6. Supervision

EverNest’s Managing Partner, Frank Esposito is charged with oversight of Kevin Stillman’s activities related to investment advisory services. These services include but are not limited to: account opening processes, advice provided, transaction suitability, investment selection/proposals, and the reviewing of correspondence. If you have any questions or concerns, Mr. Esposito can be contacted at (317) 556-1017.





**EverNest**  
FINANCIAL ADVISORS

## **Form ADV Part 2B Brochure Supplement**

### **Frederick H. Sprunger, JD**

Individual CRD#: 7437485

75 Executive Dr. Suite B

Carmel, IN 46032

January 1, 2024

This Brochure Supplement provides information about Frederick Sprunger that supplements the EverNest Financial Advisors Form ADV, Part 2A Brochure. You should have received a copy of that Brochure. Please contact Frederick Sprunger if you did not receive EverNest's brochure or if you have any questions about the contents of this supplement. You may also contact our office at [kstillman@evernestfa.com](mailto:kstillman@evernestfa.com) by email, if you did not receive this supplement or the EverNest disclosure brochure, and we will provide the materials to you free of charge.

Additional information about Frederick Sprunger is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission ("SEC") or by any state securities authority.

Additional information about EverNest, including the firm's Form ADV Part 2A, is also available on the SEC's website at: [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The CRD number for EverNest is 328161.

[www.EverNestfa.com](http://www.EverNestfa.com)

## Item 2. Educational background & business experience

Frederick H. Sprunger, JD

Firm CRD #: 7437485

### Formal Education After High School

DePauw University, 2018, Bachelor of Arts, Economics & Communication

Indiana University, 2021, Juris Doctorate, Certificate in Corporate Commercial Law

### Business Background

10/2023 - Present	VP, Financial Advisor EverNest Financial Advisors
09/2021 – 09/2023	Client Service Associate Stifel
09/2020 – 06/2021	Law Clerk Due Doyle Fanning & Alderfer, LLP
06/2020 – 08/2020	Special Projects Director NextUp Brands
06/2018 – 08/2019	Law Clerk Scopelitis, Garvin, Light, Hanson & Feary
05/2011 – 08/2018	Executive Director Little Traverse Sailors

## Item 3. Disciplinary information

Mr. Sprunger has never been involved in any criminal, civil or regulatory action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Sprunger.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or

omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair, or unethical practices. As previously noted, there are no criminal, civil or regulatory events to disclose regarding Mr. Sprunger.

However, we do encourage you to independently view the background of Mr. Sprunger on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD#.

## Item 4. Other business activities

Frederick Sprunger is not engaged in any investment-related business or occupation (other than this advisory firm).

## Item 5. Additional compensation

Frederick Sprunger does not receive any economic benefit from any person, company, or organization, other than EverNest Financial Advisors in exchange for providing clients advisory services through EverNest Financial Advisors.

## Item 6. Supervision

EverNest’s Chief Compliance Officer, Kevin Stillman, is charged with oversight of Frederick Sprunger’s activities related to investment advisory services. These include but are not limited to: account opening processes, advice provided, transaction suitability, investment selection/proposals, and the reviewing of correspondence. If you have any questions or concerns, Mr. Stillman can be contacted at (317) 556-6801.