Item 1: Cover Page

Nectarine Financial, Inc.

Form ADV Part 2A Brochure

Address:	1650 Garnet Avenue #1090 San Diego, CA 92109
Phone:	(858) 779-0115
Email:	team@hellonectarine.com
Website:	https://hellonectarine.com/

This brochure provides information about the qualifications and business practices of Nectarine Financial, Inc. If you have any questions about the contents of this brochure, please contact us at the telephone number or email address listed above. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Nectarine Financial, Inc. is a registered investment adviser, but registration does not imply a certain level of skill or training.

Additional information about Nectarine Financial, Inc. is also available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 327155.

Item 2: Material Changes

In this Item, Nectarine Financial, Inc. is only required to identify and discuss material changes since filing its last annual amendment. Since the firm's last annual updating amendment filed on March 4, 2025, we have no material changes to report.

Item 3: Table of Contents

Item 4: Advisory Business

A. Nectarine Financial, Inc. (the “Adviser,” “we,” “us,” or “our”) is an investment adviser founded in 2023, registered with the U.S. Securities and Exchange Commission (“SEC”), and principally owned by Shane Sideris, Jeremy Schneider, and Vivi Ton.

B. We principally offer consultative financial planning services through advisory personnel (“Nectarine IARs”) that are selected by clients through our website: https://hellonectarine.com (our “Website”). Prospective clients may visit the Website, browse the profiles of Nectarine IARs, and self-schedule with their selected Nectarine IAR (i) to receive financial planning advice pursuant to an hourly rate (“The Hour Services”), (ii) to receive a thorough analysis of their financial life pursuant to a multi-week engagement for a one-time flat fee (“The Plan Services”), or (iii) to receive ongoing financial planning services over an indefinite period of time (“Ongoing Financial Planning Services”).

   The Hour Services are intended for clients that wish to receive professional advice regarding a limited number of specific financial planning topics. The Hour Services are generally delivered during a single, one-hour telephone or video conference that includes one recap email with an actionable to-do list.

   The Plan Services generally encompasses an 8-week engagement that includes: 3 face to face telephone or video conferences, 5 hours of document review, 16 hours of expert planning and analysis, 4 hours of implementation help, unlimited email support, and a custom financial plan.

   Ongoing Financial Planning Services encompass an ongoing financial planning relationship whereby the Nectarine IAR and the client collaborate on various planning topics as applicable to the client’s specific financial situation, with the Nectarine IAR providing consultative advice and recommendations over the course of the year. The financial planning topics to be addressed typically include:

   i. <u>Cash Flow & Budgeting Support</u>: Guidance on tracking income, expenses, and savings habits.
   ii. <u>Goal Setting & Monitoring</u>: Help defining and revisiting personal financial goals (e.g., retirement, home purchase, education funding, charitable contributions, etc.).
   iii. <u>Investment Guidance</u>: Asset allocation recommendations, portfolio reviews, and rebalancing strategies.
   iv. <u>Retirement Planning</u>: Ongoing projections, tax efficient strategies in retirement, and withdrawal strategies.
   v. <u>Insurance</u>: Insurance needs analysis (life, disability, long-term care).
   vi. <u>Debt Reduction</u>: Strategies for paying down education-related or other personal debt.
   vii. <u>Estate Planning Needs Analysis</u>: Maintaining current beneficiary designations, identifying the need for a will and/or trust, and coordinating with the client’s other estate planning professionals.
   viii. <u>Employer Benefits Review</u>: Analysis of retirement plans, stock options, and other workplace benefits.
   ix. <u>Access to the Nectarine IAR</u>: Email access for financial questions throughout the year.

C. Implementation of our recommendations will be at the discretion of the client. We do not manage any client investment portfolios. We also do not render accounting or legal advice, and do not prepare or file client tax returns. Clients should consult with their own independent accounting and legal professionals for such services.

D. Many of the Nectarine IARs are also registered as investment adviser representatives of other independent and unaffiliated registered investment advisers. When rendering financial planning services, a conflict exists between the interests of Nectarine IARs and the interests of our clients;

clients are under no obligation to act upon our financial planning recommendations through any Nectarine IAR's association with other independent and unaffiliated registered investment advisers. If a client elects to act on any of the recommendations made by a Nectarine IAR, the client is under no obligation to effect the transaction through any Nectarine IAR through his or her association with other independent and unaffiliated registered investment advisers.

From time to time,

E. We do not sponsor or participate in any wrap fee programs.

F. When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act ("ERISA") and/or the Internal Revenue Code (the "Code"), as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours. Under this special rule's provisions, we must:

   i. Meet a professional standard of care when making investment recommendations (give prudent advice);
   ii. Never put our financial interests ahead of yours when making recommendations (give loyal advice);
   iii. Avoid misleading statements about conflicts of interest, fees, and investments;
   iv. Follow policies and procedures designed to ensure that we give advice that is in your best interest;
   v. Charge no more than is reasonable for our services; and
   vi. Give you basic information about conflicts of interest.

G. Since we do not manage any client investment portfolios, we do not report any regulatory assets under management.

Item 5: Fees and Compensation

A. The Hour Services are rendered at an hourly rate that is generally less than $500 per one hour session. The Plan Services are rendered for a flat fee that is generally less than $10,000. Ongoing Financial Planning Services are rendered for a flat fee that generally ranges from $100 to $3,000 per quarter. Fees are negotiable, and each client's specific fee schedule is included as part of the financial planning contract that the client agrees to.

B. The Hour Services are charged in advance at the time of scheduling an appointment with the selected Nectarine IAR, and are in consideration of a one-hour engagement.

   The Plan Services are charged within 30 days of scheduling an appointment with the selected Nectarine IAR, and are in consideration of the entire 8-week engagement period.

   Ongoing Financial Planning Services are charged quarterly in advance until termination of the engagement.

   All fees are payable through the Website by credit card or ACH as processed through an independent and unaffiliated third-party payment processor.

   In Adviser's sole and absolute discretion, a full or partial refund may or may not be issued to a client to the extent a client does not show up to The Hour Services session, the client ends The Hour Services session before the expiration of a full hour, or the client terminates The Plan Services before the end of the engagement. The fee for Ongoing Financial Planning Services is prorated through the date of termination of the engagement based on the number of days in the quarter before the date of termination, and the pro rata portion of pre-paid but unearned fees shall be refunded to the client thereafter.

C. Clients should be aware that they may incur additional fees and costs imposed by other independent and unaffiliated third-parties to the extent clients elect to act on the financial planning recommendations rendered. Such other fees and costs may include, for example, brokerage and other transaction costs, qualified custodian fees, mutual fund or exchange traded fund fees and expenses, mark-ups and mark-downs, spreads paid to market makers, wire transfer fees, check-writing fees, early-redemption charges, certain deferred sales charges on previously-purchased mutual funds, margin fees, charges or interest, IRA and qualified retirement plan fees, and other fees and taxes on brokerage accounts and securities transactions. We do not receive any portion of these separate fees and costs.

D. Although Melody Brady is a registered representative of Calton & Associates, Inc., she does not sell any financial products to clients of Adviser.

Item 6: Performance-Based Fees & Side-By-Side Management

Neither we nor any of our supervised persons accept performance-based fees (fees based on a share of capital gains or capital appreciation of the assets of a client). Neither we nor any of our supervised persons engage in side-by-side management.

Item 7: Types of Clients

We generally provide our services to individuals and high-net-worth individuals. We do not require a minimum account value to receive our services.

Item 8: Methods of Analysis, Investment Strategies & Risk of Loss

A. The investment strategies used by Adviser when formulating financial planning recommendations generally include long-term asset allocation using low-cost, index-based exchange traded funds ("ETFs") or mutual funds. Investing in securities involves risk of loss that clients should be prepared to bear. Past performance does not guarantee future returns.

B. Like any investment strategy, long-term asset allocation using low-cost, index-based ETFs or mutual funds involves material risks. Such material risks are described in further detail below:

   i. Investing for the long term means that a client's account will be exposed to short-term fluctuations in the market and the behavioral impulse to make trading decisions based on such short-term market fluctuations. Adviser does not condone short-term trading in an attempt to "time" the market, and instead coaches clients to remain committed to their financial goals. However, investing for the long term can expose clients to risks borne out of changes to interest rates, inflation, general economic conditions, market cycles, geopolitical shifts, and regulatory changes.

   ii. Inflation risk is the risk that the value of a client's portfolio will not appreciate at least in an amount equal to inflation over time. General micro- and macro-economic conditions may also affect the value of the securities held in a client's portfolio, and general economic downturns can trigger corresponding losses across various asset classes and security types. Market cycles may cause overall volatility and fluctuations in a portfolio's value, and may increase the likelihood that securities are purchased when values are comparatively high and/or that securities are sold when values are comparatively low. Geopolitical shifts may result in market uncertainty, lowered expected returns, and general volatility in both domestic and international securities. Regulatory changes may have a negative impact on capital formation and increase the costs of doing business, and therefore result in decreased corporate profits and corresponding market values of securities.

   iii. Investing in mutual funds does not guarantee a return on investment, and shareholders of a mutual fund may lose the principal that they've invested into a particular mutual fund. Mutual funds invest into underlying securities that comprise the mutual fund, and as such clients are exposed to the risks arising from such underlying securities. Mutual funds charge internal expenses to their shareholders (which can include management fees, administration fees, shareholder servicing fees, sales loads, redemption fees, and other fund fees and expenses, e.g.), and such internal expenses subtract from its potential for market appreciation. Shares of mutual funds may only be traded at their stated net asset value ("NAV"), calculated at the end of each day upon the market's close.

   Investing in ETFs bears similar risks and incurs similar costs to investing in mutual funds as described above. However, shares of an ETF may be traded like stocks on the open market and are not redeemable at an NAV. As such, the value of an ETF may fluctuate throughout the day and investors will be subject to the cost associated with the bid-ask spread (the difference between the price a buyer is willing to pay (bid) for an ETF and the seller's offering (asking) price).

   Clients are encouraged to carefully read the prospectus of any mutual fund or ETF to be purchased for investment to obtain a full understanding of its respective risks and costs.

Item 9: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of Adviser's advisory business or the integrity of Adviser's management.

Item 10: Other Financial Industry Activities & Affiliations

A. Neither Adviser nor any of its management persons are registered, or have an application pending to register, as a broker-dealer. However, one Nectarine IAR (Melody Brady) is a registered representative of a broker-dealer. She does not sell any financial products to any of our clients.

B. Neither Adviser nor any of its management persons are registered, or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

C. Neither Adviser nor any of its management persons have any relationship or arrangement with any related person below:

   i. broker-dealer, municipal securities dealer, or government securities dealer or broker
   ii. investment company or other pooled investment vehicle (including a mutual fund, closed-end investment company, unit investment trust, private investment company or “hedge fund,” and offshore fund)
   iii. futures commission merchant, commodity pool operator, or commodity trading advisor
   iv. banking or thrift institution
   v. accountant or accounting firm
   vi. lawyer or law firm
   vii. insurance company or agency
   viii. pension consultant
   ix. real estate broker or dealer
   x. sponsor or syndicator of limited partnerships

D. Shane Sideris is the Principal, Chief Compliance Officer, and investment adviser representative of Synchronous Wealth Advisors LLC (“Synchronous”), an investment adviser under common control with Adviser. Shane Sideris’ activity with Synchronous is separate and independent from his activity with Adviser.

E. Though certain Nectarine IARs are licensed insurance agents, they do not offer insurance products and do not receive insurance product commissions in connection with their association with Adviser. To the extent a Nectarine IAR offers an insurance product or receives an insurance commission through their association an independnet and unaffiliated registered investment adviser or insurance company, such activities are independent of Adviser and its clients. Insurance products are not offered or sold to clients of Adviser.

Item 11: Code of Ethics, Participation or Interest in Client Transactions & Personal Trading

A. Adviser has adopted a code of ethics that will be provided to any client or prospective client upon request. Adviser's code of ethics describes the standards of business conduct that Adviser requires of its supervised persons, which is reflective of Adviser's fiduciary obligations to act in the best interests of its clients. The code of ethics also includes sections related to compliance with securities laws, reporting of personal securities transactions and holdings, reporting of violations of the code of ethics to Adviser's Chief Compliance Officer, pre-approval of certain investments by access persons, and the distribution of the code of ethics and any amendments to all supervised persons followed by a written acknowledgement of their receipt.

B. Neither Adviser nor any of its related persons recommends to clients, or buys or sells for client accounts, securities in which Adviser or any of its related persons has a material financial interest.

C. From time to time, Adviser or its related persons will invest in the same securities (or related securities such as warrants, options or futures) that Adviser or a related person recommends to clients. This has the potential to create a conflict of interest because it affords Adviser or its related persons the opportunity to profit from the investment recommendations made to clients. Adviser's policies and procedures and code of ethics address this potential conflict of interest by prohibiting such trading by Adviser or its related persons if it would be to the detriment of any client and by monitoring for compliance through the reporting and review of personal securities transactions. In all instances Adviser will act in the best interests of its clients.

D. Since neither Adviser nor its supervised persons buy or sell securities for client accounts, neither Adviser nor its supervised persons are in a position to do so at or about the same time that Adviser or a related person buys or sells the same securities for its own (or the related person's own) account. Therefore, Adviser believes that this potential conflict of interest has been substantially eliminated.

Item 12: Brokerage Practices

A. We do not recommend or utilize the services of broker-dealers.

B. Because we do not trade in any client accounts, we are not afforded the opportunity to engage in any order aggregation practices.

Item 13: Review of Accounts

When financial planning services are to be rendered by a Nectarine IAR, we do not monitor client accounts after making our financial planning recommendations. Clients are encouraged to proactively reach out to us to discuss any changes to their personal or financial situation.

Item 14: Client Referrals and Other Compensation

A. Only clients provide an economic benefit to us for providing investment advice or other advisory services to them, except as otherwise described in this brochure.

B. We have established relationships with various independent and unaffiliated third-parties (“Promoters”) that are engaged to promote and refer prospective clients to Nectarine through various online channels. Upon execution of a written Promoter Agreement with us, Promoters are provided with a unique hyperlink (the “Promoter Referral Link”), which shall facilitate our ability to track which prospective clients originated from each respective Promoter. The Promoter’s promotion and referrals shall be made exclusively through the Promoter’s dissemination of the Promoter Referral Link. Any prospective client who (a) clicks the Promoter Referral Link and creates a free account with us within thirty (30) days of such Promoter Referral Link click, and (b) enters into an advisory agreement with us as a direct result of the Promoter’s efforts, shall be identified as a “Referred Client” for purposes of calculating the compensation that we will pay to the Promoter. We do not have any responsibility to accept any prospective client referred by a Promoter.

   For the referral services provided by a Promoter, we will pay to such Promoter ten percent (10%) of the gross advisory fees we receive from each Referred Client (the “Referral Fee”) for one (1) year, starting on the effective date of the fully-executed advisory agreement between such respective Referred Client(s) and us.

   Each Promoter is obligated to provide a disclosure alongside the dissemination of the Promoter Referral Link that describes the Promoter’s status as a client or non-client, the financial incentive and conflict of interest the Promoter has to disseminate the Promoter Referral Link and promote / refer prospective clients to us, as well as the Referral Fee. We address the conflicts of interest with Promoters by fully disclosing them in this brochure, by requiring certain representations and covenants in the agreement signed with each Promoter, and by maintaining corresponding written policies and procedures.

Item 15: Custody

At no time will we accept custody of a client's funds or securities in the capacity of a custodial broker-dealer or otherwise, and at all times advisory accounts will be held by a third-party qualified custodian.

Item 16: Investment Discretion

Since we do not manage any client funds, securities, or other assets, we do not have discretion over any such client funds, securities, or other assets.

Item 17: Voting Client Securities

A. We do not have and will not accept authority to vote client securities.

B. Clients will receive their proxies or other solicitations directly from their custodial broker-dealer or a transfer agent, as applicable, and should direct any inquiries regarding such proxies or other solicitations directly to the sender.

Item 18: Financial Information

A. We do not require or solicit prepayment of more than $1,200 in fees per client, six months or more in advance.

B. We have no financial condition that is reasonably likely to impair our ability to meet contractual commitments to clients.

C. We have not been the subject of a bankruptcy petition at any time during the past ten years.

Table of Contents

Nectarine Financial, Inc.

Form ADV Part 2B Brochure Supplement

Item 1: Cover Page

Nectarine Financial, Inc.

1. Form ADV Part 2B Brochure Supplement for Shane Sideris

Address:	1650 Garnet Avenue #1090 San Diego, CA 92109
Phone:	(858) 779-0115
Website:	https://hellonectarine.com/

This brochure supplement provides information about Shane Sideris that supplements the Nectarine Financial, Inc. brochure. You should have received a copy of that brochure. Please contact Nectarine Financial, Inc. if you did not receive Nectarine Financial, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Shane Sideris is available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 6097241.

Item 2: Educational Background & Business Experience

Name:	Shane Michael Sideris
Year of Birth:	1991
Education:	Bachelor of Arts (B.A.), Economics University of California, Los Angeles (UCLA) 2013
Business Background:	Co-Founder, CCO, IAR Nectarine Financial, Inc. June 2023 – Present
	Content Creator Personal Finance Club LLC January 2022 – Present
	Managing Partner, IAR Synchronous Wealth Advisors LLC November 2021 – Present
	Analyst, Associate, and Vice-President Blackrock Investments, LLC August 2013 – October 2021
Professional Designations[1]:	Chartered Financial Analyst (CFA)

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Shane Sideris.

Item 4: Other Business Activities

A. Shane Sideris is Co-Founder, CCO, and an investment adviser representative of Synchronous Wealth Advisors LLC ("Synchronous"), a related registered investment adviser. He devotes approximately 100 hours per month to this investment-related other business activity. Synchronous is under common control with Adviser. Shane Sideris' activity with Synchronous is separate and independent from his activity with Adviser.

B. Shane Sideris is the Content Creator at Personal Finance Club LLC and devotes approximately 100 hours per month on this non-investment related other business activity.

Item 5: Additional Compensation

Shane Sideris does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Nectarine Financial, Inc.

[1] Please see Exhibit A for professional designation descriptions.

Item 6: Supervision

Shane Sideris is the sole investment adviser representative and Chief Compliance Officer, and therefore is supervised pursuant to Nectarine Financial, Inc.'s written policies and procedures and code of ethics. Shane Sideris may be reached using the contact information on the cover page of this brochure supplement.

Item 1: Cover Page

Nectarine Financial, Inc.

2. Form ADV Part 2B Brochure Supplement for Carla Adams

Address: 1650 Garnet Avenue
#1090
San Diego, CA 92109

Phone: (858) 779-0115

Website: https://hellonectarine.com/

This brochure supplement provides information about Carla Adams that supplements the Nectarine Financial, Inc. brochure. You should have received a copy of that brochure. Please contact Nectarine Financial, Inc. if you did not receive Nectarine Financial, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Carla Adams is available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 5519001.

Item 2: Educational Background & Business Experience

Name:	Carla Taylor Adams
Year of Birth:	1983
Education:	MBA University of Chicago School of Business 2013 MS in Chemistry Northwestern University 2008 BS Washington and Lee University 2006
Business Background:	Financial Planner Nectarine Financial, Inc. April 2024 – Present Founder, Chief Compliance Officer, and Financial Advisor Ametrine Wealth Management LLC July 2023 – Present Advisor Diversified Portfolios, Inc July 2018 – June 2023
Professional Designations[2]:	Certified Financial Planner (CFP)

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Carla Adams.

Item 4: Other Business Activities

A. Carla Adams is the Founder, Chief Compliance Officer, and Financial Advisor of Ametrine Wealth Management LLC ("Ametrine"). Ametrine is not affiliated with Nectarine Financial, Inc.

B. Carla Adams is not actively engaged in any other business or occupation for compensation that provides a substantial source of income or involves a substantial amount of time.

Item 5: Additional Compensation

Carla Adams does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Nectarine Financial, Inc.

[2] Please see Exhibit A for professional designation descriptions.

Item 6: Supervision

Carla Adams is supervised and monitored by Shane Sideris, Chief Compliance Officer, pursuant to Nectarine Financial, Inc.'s written policies and procedures and code of ethics. Shane Sideris may be reached using the contact information on the cover page of this brochure supplement.

Item 1: Cover Page

Nectarine Financial, Inc.

3. Form ADV Part 2B Brochure Supplement for Thomas Modec

Address:	1650 Garnet Avenue #1090 San Diego, CA 92109
Phone:	(858) 779-0115
Website:	https://hellonectarine.com/

This brochure supplement provides information about Thomas Modec that supplements the Nectarine Financial, Inc. brochure. You should have received a copy of that brochure. Please contact Nectarine Financial, Inc. if you did not receive Nectarine Financial, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Thomas Modec is available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 6817384.

Item 2: Educational Background & Business Experience

Name:	Thomas Jack Modec III
Year of Birth:	1996
Education:	B.S.B. in Finance University of Minnesota - Twin Cities, Carlson School of Management 2019
Business Background:	Financial Planner Nectarine Financial, Inc. April 2024 – Present Founder and CCO Counterculture Wealth LLC December 2021 – Present Registered Representative MML Investors Services, LLC July 2021 – February 2022 Agent Mass Mutual Life Insurance Company June 2021 – February 2022 Registered Representative Northwestern Mutual Investment Services LLC June 2017 – July 2021 Agent Northwestern Mutual Life Insurance Company June 2017 – July 2021 Representative Northwestern Mutual Wealth Management Company June 2017 – July 2021 Student University of Minnesota - Twin Cities September 2016 – May 2019

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Thomas Modec.

Item 4: Other Business Activities

A. Thomas Modec is the Owner, Chief Compliance Officer, and an investment adviser representative of Counterculture Wealth LLC ("Counterculture"). Counterculture is not affiliated with Nectarine Financial, Inc.

B. Thomas Modec is not actively engaged in any other business or occupation for compensation that provides a substantial source of income or involves a substantial amount of time.

Item 5: Additional Compensation

Thomas Modec does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Nectarine Financial, Inc.

Item 6: Supervision

Thomas Modec is supervised and monitored by Shane Sideris, Chief Compliance Officer, pursuant to Nectarine Financial, Inc.’s written policies and procedures and code of ethics. Shane Sideris may be reached using the contact information on the cover page of this brochure supplement.

Item 1: Cover Page

Nectarine Financial, Inc.

4. Form ADV Part 2B Brochure Supplement for Nicholas Booth

Address:	1650 Garnet Avenue #1090 San Diego, CA 92109
Phone:	(858) 779-0115
Website:	https://hellonectarine.com/

This brochure supplement provides information about Nicholas Booth that supplements the Nectarine Financial, Inc. brochure. You should have received a copy of that brochure. Please contact Nectarine Financial, Inc. if you did not receive Nectarine Financial, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Nicholas Booth is available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 7066250.

Item 2: Educational Background & Business Experience

Name:	Nicholas Troubetzkoy Booth
Year of Birth:	1990
Education:	M.P.S. Georgetown University 2017 B.A. History University of Wisconsin-Madison 2012
Business Background:	Financial Planner Nectarine Financial, Inc. April 2024 – Present CEO, CCO, Managing Member, IAR Nine Inning Finance, LLC May 2022 – Present Unemployed February 2022 – May 2022 Private Client Advisor J.P. Morgan Securities LLC / JP Morgan Chase Bank, N.A. December 2021 – February 2022 Financial Advisor, RR, IAR Bank Of America January 2019 – November 2021 Financial Advisor Trainee Merrill Lynch, Pierce, Fenner & Smith Incorporated January 2019 – November 2021
Professional Designations[3]:	Certified Financial Planner (CFP)

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Nicholas Booth.

Item 4: Other Business Activities

A. Nicholas Booth is the Owner, Chief Compliance Officer, and an investment adviser representative of Nine Inning Finance, LLC ("NIF"). NIF is not affiliated with Nectarine Financial, Inc.

B. Nicholas Booth is not actively engaged in any other business or occupation for compensation that provides a substantial source of income or involves a substantial amount of time.

[3] Please see Exhibit A for professional designation descriptions.

Item 5: Additional Compensation

Nicholas Booth does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Nectarine Financial, Inc.

Item 6: Supervision

Nicholas Booth is supervised and monitored by Shane Sideris, Chief Compliance Officer, pursuant to Nectarine Financial, Inc.'s written policies and procedures and code of ethics. Shane Sideris may be reached using the contact information on the cover page of this brochure supplement.

Item 1: Cover Page

Nectarine Financial, Inc.

5. Form ADV Part 2B Brochure Supplement for Sara Young

Address:	1650 Garnet Avenue #1090 San Diego, CA 92109
Phone:	(858) 779-0115
Website:	https://hellonectarine.com/

This brochure supplement provides information about Sara Young that supplements the Nectarine Financial, Inc. brochure. You should have received a copy of that brochure. Please contact Nectarine Financial, Inc. if you did not receive Nectarine Financial, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Sara Young is available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 7290529.

Item 2: Educational Background & Business Experience

Name:	Sara Richart Young
Year of Birth:	1988
Education:	Bachelor of Science in Nursing University of Cincinnati 2012 Bachelor of Arts Indiana University 2010
Business Background:	Financial Planner Nectarine Financial, Inc. April 2024 – Present Founder & CCO Live and Give Financial LLC August 2023 – Present Financial Planner Foster & Motley, Inc. February 2020 – August 2023 Professional Development Sabbatical May 2018 – February 2020
Professional Designations[4]:	Certified Financial Planner (CFP)

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Sara Young.

Item 4: Other Business Activities

A. Sara Young is the Founder, Chief Compliance Officer, and an investment adviser representative of Live and Give Financial LLC ("L&G"). L&G is not affiliated with Nectarine Financial, Inc.

B. Sara Young is not actively engaged in any other business or occupation for compensation that provides a substantial source of income or involves a substantial amount of time.

Item 5: Additional Compensation

Sara Young does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Nectarine Financial, Inc.

[4] Please see Exhibit A for professional designation descriptions.

Item 6: Supervision

Sara Young is supervised and monitored by Shane Sideris, Chief Compliance Officer, pursuant to Nectarine Financial, Inc.'s written policies and procedures and code of ethics. Shane Sideris may be reached using the contact information on the cover page of this brochure supplement.

Item 1: Cover Page

Nectarine Financial, Inc.

6. Form ADV Part 2B Brochure Supplement for John O'Callaghan

Address:	1650 Garnet Avenue #1090 San Diego, CA 92109
Phone:	(858) 779-0115
Website:	https://hellonectarine.com/

This brochure supplement provides information about John O'Callaghan that supplements the Nectarine Financial, Inc. brochure. You should have received a copy of that brochure. Please contact Nectarine Financial, Inc. if you did not receive Nectarine Financial, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about John O'Callaghan is available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 7723884.

Item 2: Educational Background & Business Experience

Name:	John Michael O'Callaghan
Year of Birth:	1996
Education:	B.S. Finance & Risk Management and Insurance University of South Carolina 2018
Business Background:	Financial Planner Nectarine Financial, Inc. April 2024 – Present
	Owner, Chief Compliance Officer, & Investment Adviser Representative Impact Financial Life Planning LLC February 2023 – Present
	Senior Paraplanner Williams Asset Management March 2021 – November 2023
	Paraplanner Williams Asset Management December 2019 – March 2021
	Client Services Associate Williams Asset Management June 2019 – December 2019
	Student University of South Carolina September 2014 – May 2019
Professional Designations[5]:	Certified Financial Planner (CFP)

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of John O'Callaghan.

Item 4: Other Business Activities

A. John O'Callaghan is the Owner, Chief Compliance Officer, and an investment adviser representative of Impact Financial Life Planning LLC ("Impact"). Impact is not affiliated with Nectarine Financial, Inc.

   John O'Callaghan is an Independent Contractor with Williams Asset Management, where he trains new paraplanners. He spends approximately 25 hours per week on this other business activity.

[5] Please see Exhibit A for professional designation descriptions.

B. John O'Callaghan is not actively engaged in any other business or occupation for compensation that provides a substantial source of income or involves a substantial amount of time.

Item 5: Additional Compensation

John O'Callaghan does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Nectarine Financial, Inc.

Item 6: Supervision

John O'Callaghan is supervised and monitored by Shane Sideris, Chief Compliance Officer, pursuant to Nectarine Financial, Inc.’s written policies and procedures and code of ethics. Shane Sideris may be reached using the contact information on the cover page of this brochure supplement.

Item 1: Cover Page

Nectarine Financial, Inc.

7. Form ADV Part 2B Brochure Supplement for Vinee Mehta

Address:	1650 Garnet Avenue #1090 San Diego, CA 92109
Phone:	(858) 779-0115
Website:	https://hellonectarine.com/

This brochure supplement provides information about Vinee Mehta that supplements the Nectarine Financial, Inc. brochure. You should have received a copy of that brochure. Please contact Nectarine Financial, Inc. if you did not receive Nectarine Financial, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Vinee Mehta is available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 3269001.

Item 2: Educational Background & Business Experience

Name:	Vinee Taneja Mehta
Year of Birth:	1977
Education:	MBA University of Southern California 2006 BA, Business Economics University of California at Santa Barbara 1999
Business Background:	Financial Planner Nectarine Financial, Inc. April 2024 – Present Managing Member, Chief Compliance Officer, and IAR Truly Unbiased LLC August 2022 – Present Certified Financial Planner OneEleven January 2022 – August 2022 Financial Planning Team Lead, IAR Origin Financial October 2021 – June 2022 Unemployed June 2021 – September 2021 Chief Operating Officer Strome Group Inc April 2018 – May 2021
Professional Designations[6]:	Certified Financial Planner (CFP)

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Vinee Mehta.

Item 4: Other Business Activities

A. Vinee Mehta is the Managing Member, Chief Compliance Officer, and an investment adviser representative of Truly Unbiased LLC ("Truly Unbiased"). Truly Unbiased is not affiliated with Nectarine Financial, Inc.

   Vinee Mehta is the Owner of two residential real estate rentals.

[6] Please see Exhibit A for professional designation descriptions.

B. Vinee Mehta is not actively engaged in any other business or occupation for compensation that provides a substantial source of income or involves a substantial amount of time.

Item 5: Additional Compensation

Vinee Mehta does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Nectarine Financial, Inc.

Item 6: Supervision

Vinee Mehta is supervised and monitored by Shane Sideris, Chief Compliance Officer, pursuant to Nectarine Financial, Inc.'s written policies and procedures and code of ethics. Shane Sideris may be reached using the contact information on the cover page of this brochure supplement.

Item 1: Cover Page

Nectarine Financial, Inc.

8. Form ADV Part 2B Brochure Supplement for Kelly Palmer

Address:	1650 Garnet Avenue #1090 San Diego, CA 92109
Phone:	(858) 779-0115
Website:	https://hellonectarine.com/

This brochure supplement provides information about Kelly Palmer that supplements the Nectarine Financial, Inc. brochure. You should have received a copy of that brochure. Please contact Nectarine Financial, Inc. if you did not receive Nectarine Financial, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Kelly Palmer is available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 7147243.

Item 2: Educational Background & Business Experience

Name:	Kelly Lavieri Palmer
Year of Birth:	1988
Education:	Bachelor of Science in Mathematics Loyola University Chicago 2011
Business Background:	Financial Planner Nectarine Financial, Inc. April 2024 – Present Founder, Chief Compliance Officer, & Investment Adviser Representative The Wealthy Parent LLC March 2023 – Present Founder & Principal Adviser Checkup LLC January 2022 – May 2023 Professional Sabbatical August 2021 – December 2021 CCO & Director of Operations Zuckerman Investment Group June 2019 – July 2021 Director of Operations Zuckerman Investment Group April 2016 – June 2019
Professional Designations[7]:	Chartered Financial Analyst (CFA)

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Kelly Palmer.

Item 4: Other Business Activities

A. Kelly Palmer is the Founder, Chief Compliance Officer, and an investment adviser representative of The Wealthy Parent LLC ("TWP"). TWP is not affiliated with Nectarine Financial, Inc.

B. Kelly Palmer is not actively engaged in any other business or occupation for compensation that provides a substantial source of income or involves a substantial amount of time.

[7] Please see Exhibit A for professional designation descriptions.

Item 5: Additional Compensation

Kelly Palmer does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Nectarine Financial, Inc.

Item 6: Supervision

Kelly Palmer is supervised and monitored by Shane Sideris, Chief Compliance Officer, pursuant to Nectarine Financial, Inc.’s written policies and procedures and code of ethics. Shane Sideris may be reached using the contact information on the cover page of this brochure supplement.

Item 1: Cover Page

Nectarine Financial, Inc.

9. Form ADV Part 2B Brochure Supplement for Michelle Onaka

Address:	1650 Garnet Avenue #1090 San Diego, CA 92109
Phone:	(858) 779-0115
Website:	https://hellonectarine.com/

This brochure supplement provides information about Michelle Onaka that supplements the Nectarine Financial, Inc. brochure. You should have received a copy of that brochure. Please contact Nectarine Financial, Inc. if you did not receive Nectarine Financial, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Michelle Onaka is available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 7842658.

Item 2: Educational Background & Business Experience

Name:	Michelle Williams Onaka
Year of Birth:	1986
Education:	MS in College Student Services Administration Oregon State University 2015 BA in Economics Ohio University 2009
Business Background:	Financial Planner Nectarine Financial, Inc. April 2024 – Present Associate Advisor Clarity Wealth Development, LLC March 2024 – Present Founder, Coach Intentional Money Life November 2021 – Present Paraplanner Clarity Wealth Development, LLC August 2023 – March 2024 Academic Counselor Oregon State University September 2013 – June 2023

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Michelle Onaka.

Item 4: Other Business Activities

A. Michelle Onaka is an Associate Advisor with Clarity Wealth Development, LLC ("Clarity"). Clarity is not affiliated with Nectarine Financial, Inc.

B. Michelle Onaka is the Founder and Coach of Intentional Money Life. She spends approximately 20 hours per month on this non-investment-related activity.

Item 5: Additional Compensation

Michelle Onaka does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Nectarine Financial, Inc.

Item 6: Supervision

Michelle Onaka is supervised and monitored by Shane Sideris, Chief Compliance Officer, pursuant to Nectarine Financial, Inc.'s written policies and procedures and code of ethics. Shane Sideris may be reached using the contact information on the cover page of this brochure supplement.

Item 1: Cover Page

Nectarine Financial, Inc.

10. Form ADV Part 2B Brochure Supplement for Philip Francois

Address:	1650 Garnet Avenue #1090 San Diego, CA 92109
Phone:	(858) 779-0115
Website:	https://hellonectarine.com/

This brochure supplement provides information about Philip Francois that supplements the Nectarine Financial, Inc. brochure. You should have received a copy of that brochure. Please contact Nectarine Financial, Inc. if you did not receive Nectarine Financial, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Philip Francois is available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 6432808.

Item 2: Educational Background & Business Experience

Name:	Philip Burdette Francois
Year of Birth:	1988
Education:	BS Truman State University 2011
Business Background:	Financial Planner Nectarine Financial, Inc. April 2024 – Present Part Time Paraplanner AltruVista, LLC July 2023 – Present Securities Exam Prep Instructor Kaplan North America, LLC March 2023 – Present President, IAR, CCO Foundation Wealth Planning LLC December 2020 – Present Sourcing Specialist Next Move Inc. May 2021 – April 2023 Sales Agent SelectQuote September 2020 – May 2021 Financial Advisor Edward Jones February 2015 – September 2020
Professional Designations[8]:	Certified Financial Planner (CFP)

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Philip Francois.

Item 4: Other Business Activities

A. Philip Francois is the President, Chief Compliance Officer, and an investment adviser representative of Foundation Wealth Planning LLC ("FWP"). FWP is not affiliated with Nectarine Financial, Inc.

[8] Please see Exhibit A for professional designation descriptions.

Philip Francois is a Part Time Paraplanner with AltruVista, LLC. He spends approximately 90 hours per month on administrative tasks and data entry.

B. Philip Francois is a Securities Exam Prep Instructor with Kaplan North America, LLC. He spends approximately 15 hours per month on this other business activity.

Item 5: Additional Compensation

Philip Francois does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Nectarine Financial, Inc.

Item 6: Supervision

Philip Francois is supervised and monitored by Shane Sideris, Chief Compliance Officer, pursuant to Nectarine Financial, Inc.'s written policies and procedures and code of ethics. Shane Sideris may be reached using the contact information on the cover page of this brochure supplement.

Item 1: Cover Page

Nectarine Financial, Inc.

11. Form ADV Part 2B Brochure Supplement for Adam Coleman

Address:	1650 Garnet Avenue #1090 San Diego, CA 92109
Phone:	(858) 779-0115
Website:	https://hellonectarine.com/

This brochure supplement provides information about Adam Coleman that supplements the Nectarine Financial, Inc. brochure. You should have received a copy of that brochure. Please contact Nectarine Financial, Inc. if you did not receive Nectarine Financial, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Adam Coleman is available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 7878651.

Item 2: Educational Background & Business Experience

Name:	Adam Nicholas Coleman
Year of Birth:	1981
Education:	Bachelors in Finance Florida State University 2003
Business Background:	Financial Planner Nectarine Financial, Inc. April 2024 – Present
	Branch Manager/Mortgage Planner Loan Pronto April 2023 – Present
	Remote Financial Coach SmartPath Financial Education March 2024 – March 2025
	Investment Adviser Representative Core Planning February 2024 – April 2024
	Senior Mortgage Banker Wyndham Capital Mortgage April 2009 – March 2023

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Adam Coleman.

Item 4: Other Business Activities

A. Adam Coleman is a Branch Manager/Mortgage Planner for Loan Pronto.

B. Adam Coleman is not actively engaged in any other business or occupation for compensation that provides a substantial source of income or involves a substantial amount of time.

Item 5: Additional Compensation

Adam Coleman does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Nectarine Financial, Inc.

Item 6: Supervision

Adam Coleman is supervised and monitored by Shane Sideris, Chief Compliance Officer, pursuant to Nectarine Financial, Inc.'s written policies and procedures and code of ethics. Shane Sideris may be reached using the contact information on the cover page of this brochure supplement.

Item 1: Cover Page

Nectarine Financial, Inc.

12. Form ADV Part 2B Brochure Supplement for Christopher Reddick

Address:	1650 Garnet Avenue #1090 San Diego, CA 92109
Phone:	(858) 779-0115
Website:	https://hellonectarine.com/

This brochure supplement provides information about Christopher Reddick that supplements the Nectarine Financial, Inc. brochure. You should have received a copy of that brochure. Please contact Nectarine Financial, Inc. if you did not receive Nectarine Financial, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Christopher Reddick is available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 7129963.

Item 2: Educational Background & Business Experience

Name:	Christopher George Reddick
Year of Birth:	1969
Education:	Certificate, Financial Planning College for Financial Planning 2018
	Doctor of Philosophy - PhD, Political Science and Government The University of Sheffield 2000
	MBA University of Guelph 1996
	Master’s, Political Science and Government University of Guelph 1994
	Bachelor’s, Economics University of Guelph 1993
Business Background:	Financial Planner Nectarine Financial, Inc. April 2024 – Present
	Credentialed Tax Expert (Remote) TurboTax Live (Intuit, Inc.) September 2023 – Present
	Financial Planner Original Financial Planning June 2021 – Present
	Principal, CCO, & IAR Chris Reddick Financial Planning, LLC May 2019 – Present
	Professor The University of Texas at San Antonio September 2001 – Present
	Tax Preparer H&R Block, Inc December 2022 – April 2023

Professional Designations[9]: Certified Financial Planner (CFP)

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Christopher Reddick.

Item 4: Other Business Activities

A. Christopher Reddick is the Owner, Chief Compliance Officer, and an investment adviser representative of Chris Reddick Financial Planning, LLC ("CRFP"). CRFP is not affiliated with Nectarine Financial, Inc.

   Christopher Reddick is a Financial Planner with Origin Financial Planning ("OFP"). OFP is not affiliated with Nectarine Financial, Inc.

B. Christopher Reddick is a Remote Credentialed Tax Expert with TurboTax Live (Intuit, Inc.). He spends approximately 40 hours per month during tax season on this other business activity.

   Christopher Reddick is a Professor at The University of Texas at San Antonio. He spends approximately 160 hours per month on this other business activity.

Item 5: Additional Compensation

Christopher Reddick does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Nectarine Financial, Inc.

Item 6: Supervision

Christopher Reddick is supervised and monitored by Shane Sideris, Chief Compliance Officer, pursuant to Nectarine Financial, Inc.'s written policies and procedures and code of ethics. Shane Sideris may be reached using the contact information on the cover page of this brochure supplement.

[9] Please see Exhibit A for professional designation descriptions.

Item 1: Cover Page

Nectarine Financial, Inc.

13. Form ADV Part 2B Brochure Supplement for Sara Zuckerman

Address:	1650 Garnet Avenue #1090 San Diego, CA 92109
Phone:	(858) 779-0115
Website:	https://hellonectarine.com/

This brochure supplement provides information about Sara Zuckerman that supplements the Nectarine Financial, Inc. brochure. You should have received a copy of that brochure. Please contact Nectarine Financial, Inc. if you did not receive Nectarine Financial, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Sara Zuckerman is available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 5052295.

Item 2: Educational Background & Business Experience

Name:	Sara Jean Zuckerman
Year of Birth:	1979
Education:	MBA New York University 2010 Bachelor of Science University of Colorado 2001
Business Background:	Adjunct Faculty Arizona State University Dec 2024 – Present Financial Planner Nectarine Financial, Inc. April 2024 – Present Founder, Lead Planner, CCO Reset Financial Planning LLC July 2023 – Present Registered Person The Vanguard Group, Inc. June 2021 – June 2023 Financial Consultant Fidelity Brokerage Services, LLC January 2019 – May 2021
Professional Designations[10]:	Certified Financial Planner (CFP)

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Sara Zuckerman.

Item 4: Other Business Activities

A. Sara Zuckerman is the Founder, Lead Planner, and CCO of Reset Financial Planning LLC ("Reset"). Reset is not affiliated with Nectarine Financial, Inc.

B. Sara Zuckerman is an Instructor in the Financial Planning undergraduate program at Arizona State University. She devotes approximately 16 hours per month to this non-investment-related activity.

[10] Please see Exhibit A for professional designation descriptions.

Item 5: Additional Compensation

Sara Zuckerman does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Nectarine Financial, Inc.

Item 6: Supervision

Sara Zuckerman is supervised and monitored by Shane Sideris, Chief Compliance Officer, pursuant to Nectarine Financial, Inc.'s written policies and procedures and code of ethics. Shane Sideris may be reached using the contact information on the cover page of this brochure supplement.

Item 1: Cover Page

Nectarine Financial, Inc.

14. Form ADV Part 2B Brochure Supplement for Madison Sharick

Address: 1650 Garnet Avenue
#1090
San Diego, CA 92109

Phone: (858) 779-0115

Website: https://hellonectarine.com/

This brochure supplement provides information about Madison Sharick that supplements the Nectarine Financial, Inc. brochure. You should have received a copy of that brochure. Please contact Nectarine Financial, Inc. if you did not receive Nectarine Financial, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Madison Sharick is available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 6432194.

Item 2: Educational Background & Business Experience

Name:	Madison Nestor Sharick
Year of Birth:	1989
Education:	Bachelor's Degree in Finance University of Pittsburgh 2011
Business Background:	Financial Planner Nectarine Financial, Inc. April 2024 – Present Founder, Chief Compliance Officer, & Investment Adviser Representative Madi Manages Money LLC July 2022 – Present Business Experience Planning & Administration Manager PNC Investments February 2020 – June 2022 Bus. Analytics Consult Sr. PNC Investments December 2017 – February 2020
Professional Designations[11]:	Certified Financial Planner (CFP)

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Madison Sharick.

Item 4: Other Business Activities

A. Madison Sharick is the Founder, Chief Compliance Officer, and an investment adviser representative of Madi Manages Money LLC ("MMM"). MMM is not affiliated with Nectarine Financial, Inc.

B. Madison Sharick is not actively engaged in any other business or occupation for compensation that provides a substantial source of income or involves a substantial amount of time.

Item 5: Additional Compensation

Madison Sharick does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Nectarine Financial, Inc.

[11] Please see Exhibit A for professional designation descriptions.

Item 6: Supervision

Madison Sharick is supervised and monitored by Shane Sideris, Chief Compliance Officer, pursuant to Nectarine Financial, Inc.'s written policies and procedures and code of ethics. Shane Sideris may be reached using the contact information on the cover page of this brochure supplement.

Item 1: Cover Page

Nectarine Financial, Inc.

15. Form ADV Part 2B Brochure Supplement for Max Pashman

Address:	1650 Garnet Avenue #1090 San Diego, CA 92109
Phone:	(858) 779-0115
Website:	https://hellonectarine.com/

This brochure supplement provides information about Max Pashman that supplements the Nectarine Financial, Inc. brochure. You should have received a copy of that brochure. Please contact Nectarine Financial, Inc. if you did not receive Nectarine Financial, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Max Pashman is available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 6640294.

Item 2: Educational Background & Business Experience

Name:	Max Chase Pashman
Year of Birth:	1992
Education:	Bachelor of Science Suffolk University 2015
Business Background:	Financial Planner Nectarine Financial, Inc. April 2024 – Present Financial Planner Origin Financial July 2022 – Present Owner, CCO, IAR Pashman Financial, LLC June 2021 – Present Registered Representative Park Avenue Securities September 2019 – September 2021 Agent Guardian Life Insurance Co of America February 2019 – September 2019
Professional Designations[12]:	Certified Financial Planner (CFP)

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Max Pashman.

Item 4: Other Business Activities

A. Max Pashman is the Owner, Chief Compliance Officer, and an investment adviser representative of Pashman Financial, LLC ("PF"). PF is not affiliated with Nectarine Financial, Inc.

   Max Pashman is a Financial Planner for Origin Financial ("Origin"). Origin is not affiliated with Nectarine Financial, Inc.

B. Max Pashman is not actively engaged in any other business or occupation for compensation that provides a substantial source of income or involves a substantial amount of time.

[12] Please see Exhibit A for professional designation descriptions.

Item 5: Additional Compensation

Max Pashman does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Nectarine Financial, Inc.

Item 6: Supervision

Max Pashman is supervised and monitored by Shane Sideris, Chief Compliance Officer, pursuant to Nectarine Financial, Inc.'s written policies and procedures and code of ethics. Shane Sideris may be reached using the contact information on the cover page of this brochure supplement.

Item 1: Cover Page

Nectarine Financial, Inc.

16. Form ADV Part 2B Brochure Supplement for Cristina Perez

Address: 1650 Garnet Avenue
#1090
San Diego, CA 92109

Phone: (858) 779-0115

Website: https://hellonectarine.com/

This brochure supplement provides information about Cristina Perez that supplements the Nectarine Financial, Inc. brochure. You should have received a copy of that brochure. Please contact Nectarine Financial, Inc. if you did not receive Nectarine Financial, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Cristina Perez is available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 7002700.

Item 2: Educational Background & Business Experience

Name:	Cristina Perez
Year of Birth:	1994
Education:	BS in Business Management California State University, Northridge 2017
Business Background:	Managing Member, CCO, Investment Adviser Representative Mindful Millions Management PLLC Feb 2025 – Present Para Planner Endeavor Advisors Jan 2025 – Present Financial Advisor Nectarine Financial, Inc. April 2024 – Present Founder & Coach Mindful Millions December 2023 – Feb 2025 Investment Adviser Representative Bayntree Wealth Advisors, LLC April 2022 – January 2024 Client Management Representative Fidelity Investments January 2021 – April 2022 Registered Person The Vanguard Group, Inc. August 2018 – January 2021
Professional Designations[13]:	Certified Financial Planner (CFP)

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Cristina Perez.

Item 4: Other Business Activities

A. Although Cristina Perez is a licensed insurance agent, she is not actively selling insurance products.

[13] Please see Exhibit A for professional designation descriptions.

Cristina Perez is the Managing Member, Chief Compliance Officer, and an Investment Adviser Representative of Mindful Millions Management PLLC, a registered investment adviser. Mindful Millions Management PLLC is not affiliated with Nectarine Financial, Inc.

Cristina Perex is a Para Planner at Endeavor Advisors. Endeavor Advisors is not affiliated with Nectarine Financial, Inc.

B. Cristina Perez is not actively engaged in any other business or occupation for compensation that provides a substantial source of income or involves a substantial amount of time.

Item 5: Additional Compensation

Cristina Perez does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Nectarine Financial, Inc.

Item 6: Supervision

Cristina Perez is supervised and monitored by Shane Sideris, Chief Compliance Officer, pursuant to Nectarine Financial, Inc.'s written policies and procedures and code of ethics. Shane Sideris may be reached using the contact information on the cover page of this brochure supplement.

Nectarine Financial, Inc.

17. Form ADV Part 2B Brochure Supplement for Melody Brady

Address: 1650 Garnet Avenue
#1090
San Diego, CA 92109

Phone: (858) 779-0115

Website: https://hellonectarine.com/

This brochure supplement provides information about Melody Brady that supplements the Nectarine Financial, Inc. brochure. You should have received a copy of that brochure. Please contact Nectarine Financial, Inc. if you did not receive Nectarine Financial, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Melody Brady is available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 5917151.

Item 2: Educational Background & Business Experience

Full Name:	Melody Brady
Year of Birth:	1987
Education:	MBA, Finance South University 2011 BS in Business Administration California State University, Northridge 2009
Business Background:	Wealth CFO Forefront Mar 2025 – Present Financial Planner Nectarine Jan 2025 – Present Investment Adviser Representative XYPN Invest Feb 2024 – Apr 2025 Founder and Chief Compliance Officer Beechmont Financial Group LLC Dec 2023 – April 2024 Financial Advisor CUSO Financial Services Sep 2014 – Dec 2023
Professional Designations[14]:	**CERTIFIED FINANCIAL PLANNER™ professional**

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Melody Brady.

Item 4: Other Business Activities

A. Melody Brady is an investment adviser representative and the Wealth CFO of Forefront Wealth Partners, LLC ("Forefront"). Forefront is not affiliated with Nectarine Financial, Inc. She spends approximately 160 hours per month on this other business activity.

   Melody Brady is a licensed insurance agent and from time to time will earn an ordinary and customary commission from the sale of an insurance product in such capacity. This creates a conflict of interest, because Melody Brady has the potential to earn both an insurance commission and advisory fee revenue from a client. Melody Brady addresses this conflict of

[14] Please see Exhibit A for professional designation descriptions.

interest by fully disclosing her relationship with the applicable insurance provider, and informing clients that they are under no obligation to purchase an insurance product through him.

Although Melody Brady is a registered representative of Calton & Associates, Inc., she does not sell any financial products to clients of Nectarine Financial, Inc.

B. Melody Brady is not actively engaged in any other business or occupation for compensation that provides a substantial source of income or involves a substantial amount of time.

Item 5: Additional Compensation

Melody Brady does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Nectarine Financial, Inc..

Item 6: Supervision

Melody Brady is supervised and monitored by Shane Sideris, CCO, pursuant to Nectarine Financial, Inc.'s written policies and procedures and code of ethics. Shane Sideris may be reached using the contact information on the cover page of this brochure supplement.

Item 1: Cover Page

Nectarine Financial, Inc.

18. Form ADV Part 2B Brochure Supplement for Devin Watts

Address:	1650 Garnet Avenue #1090 San Diego, CA 92109
Phone:	(858) 779-0115
Website:	https://hellonectarine.com/

This brochure supplement provides information about Devin Watts that supplements the Nectarine Financial, Inc. brochure. You should have received a copy of that brochure. Please contact Nectarine Financial, Inc. if you did not receive Nectarine Financial, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Devin Watts is available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 7005109.

Item 2: Educational Background & Business Experience

Full Name:	Devin Patrick Watts
Year of Birth:	1996
Education:	Bachelors of Science in Business Administration California State University, Fresno 2018
Business Background:	Financial Advisor Nectarine Jan 2025 – Present Owner Fallbrook Fi LLC Jan 2025 – Present Associate Financial Advisor Panoramic Financial Advice Aug 2021 – Dec 2024 Financial Advisor Portfolio Advisors, Inc. Sep 2018 – July 2021
Professional Designations[15]:	**CERTIFIED FINANCIAL PLANNER™ professional**

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Devin Watts.

Item 4: Other Business Activities

A. Devin Watts is the owner of Fallbrook Fi LLC. Fallbrook Fi LLC is not affiliated with Nectarine Financial, Inc. He spends approximately 80 hours per month on this investment-related other business activity.

B. Devin Watts is not actively engaged in any other business or occupation for compensation that provides a substantial source of income or involves a substantial amount of time.

Item 5: Additional Compensation

Devin Watts does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Nectarine Financial, Inc.

[15] Please see Exhibit A for professional designation descriptions.

Item 6: Supervision

Devin Watts is supervised and monitored by Shane Sideris, CCO, pursuant to Nectarine Financial, Inc.'s written policies and procedures and code of ethics. Shane Sideris may be reached using the contact information on the cover page of this brochure supplement.

Item 1: Cover Page

Nectarine Financial, Inc.

19. Form ADV Part 2B Brochure Supplement for Mark Christopher Reyes

Address:	1650 Garnet Avenue #1090 San Diego, CA 92109
Phone:	(858) 779-0115
Website:	https://hellonectarine.com/

This brochure supplement provides information about Mark Christopher Reyes that supplements the Nectarine Financial, Inc. brochure. You should have received a copy of that brochure. Please contact Nectarine Financial, Inc. if you did not receive Nectarine Financial, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Mark Christopher Reyes is available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 5840102.

Item 2: Educational Background & Business Experience

Full Name:	Mark Christopher Toreja Reyes
Year of Birth:	1990
Education:	Bachelor of Arts in Economics University of California, Los Angeles 2012
Business Background:	Magellan Federal Personal Finance Counselor May 2025 – Present Financial Planner Nectarine Dec 2024 – Present Founder, CCO, and Financial Planner Casita Financial Planning LLC Dec 2024 – Present Manager - Financial Advisor Nerdwallet Advisory April 2024 – Dec 2024 Registered Representative Albert Securities, LLC Jan 2021 – April 2024 Investment Adviser Representative Albert Investments, LLC Oct 2019 – April 2024 Customer Service Support Albert Corporation Mar 2019 – April 2024
Professional Designations[16]:	**CERTIFIED FINANCIAL PLANNER™ professional**

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Mark Christopher Reyes.

Item 4: Other Business Activities

A. Mark Christopher Reyes is a Volunteer Financial Advisor with the Financial Planning Association of Los Angeles. The Financial Planning Association is not affiliated with Nectarine Financial, Inc. He spends approximately 1 hour per month on this investment-related other business activity.

[16] Please see Exhibit A for professional designation descriptions.

Mark Christopher Reyes is the Founder, CCO, and Financial Planner of Casita Financial Planning LLC. Casita Financial Planning LLC is not affiliated with Nectarine Financial, Inc. He spends approximately 120 hours per month on this investment-related other business activity.

B. Mark Christopher Reyes is Personal Financial Counselor at Magellan Federal. He spends approximately 80 hours per month on this non-investment-related other business activity.

Item 5: Additional Compensation

Mark Christopher Reyes does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Nectarine Financial, Inc.

Item 6: Supervision

Mark Christopher Reyes is supervised and monitored by Shane Sideris, CCO, pursuant to Nectarine Financial, Inc.'s written policies and procedures and code of ethics. Shane Sideris may be reached using the contact information on the cover page of this brochure supplement.

Item 1: Cover Page

Nectarine Financial, Inc.

20. Form ADV Part 2B Brochure Supplement for Heather Comella

Address:	1650 Garnet Avenue #1090 San Diego, CA 92109
Phone:	(858) 779-0115
Website:	https://hellonectarine.com/

This brochure supplement provides information about Heather Comella that supplements the Nectarine Financial, Inc. brochure. You should have received a copy of that brochure. Please contact Nectarine Financial, Inc. if you did not receive Nectarine Financial, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Heather Comella is available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 6766632.

Item 2: Educational Background & Business Experience

Full Name:	Heather Nicole Comella
Year of Birth:	1988
Education:	Bachelor of Science in Managerial Economics Central Washington University 2011 Bachelor of Science in Business Administration, Finance Specialization Central Washington University 2011
Business Background:	Financial Planner Nectarine Jan 2025 – Present Founder, CEO, and CCO Heather Comella Consulting dba Folsom Wealth Advisors Nov 2023 – Present Financial Planner Nerdwallet Advisors Mar 2024 – Dec 2024 Lead Financial Planner Blend Financial Inc dba Origin Financial Jan 2020 – Nov 2023 Virtual Paraplanner Self-Employed Nov 2017 – Jan 2020
Professional Designations[17]:	**CERTIFIED FINANCIAL PLANNER™ professional**

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Heather Comella.

Item 4: Other Business Activities

A. Heather Comella is the Founder, CEO, and CCO of Heather Comella Consulting dba Folsom Wealth Advisors. Folsom Wealth Advisors is not affiliated with Nectarine Financial, Inc. She spends approximately 30 hours per month on this investment-related other business activity.

B. Heather Comella is not actively engaged in any other business or occupation for compensation that provides a substantial source of income or involves a substantial amount of time.

[17] Please see Exhibit A for professional designation descriptions.

Item 5: Additional Compensation

Heather Comella does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Nectarine Financial, Inc..

Item 6: Supervision

Heather Comella is supervised and monitored by Shane Sideris, CCO, pursuant to Nectarine Financial, Inc.'s written policies and procedures and code of ethics. Shane Sideris may be reached using the contact information on the cover page of this brochure supplement.

Item 1: Cover Page

Nectarine Financial, Inc.

21. Form ADV Part 2B Brochure Supplement for Arik Peterson

Address:	1650 Garnet Avenue #1090 San Diego, CA 92109
Phone:	(858) 779-0115
Website:	https://hellonectarine.com/

This brochure supplement provides information about Arik Peterson that supplements the Nectarine Financial, Inc. brochure. You should have received a copy of that brochure. Please contact Nectarine Financial, Inc. if you did not receive Nectarine Financial, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Arik Peterson is available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 4356241.

Item 2: Educational Background & Business Experience

Full Name:	Arik Kermit Peterson
Year of Birth:	1976
Education:	Bachelor of Arts, General Industry and Technology University Of Northern Iowa 1999
Business Background:	Financial Planner Nectarine Jan 2025 – Present CEO/Founder Dads Are LLC Feb 2020 – Present Retired Dec 2019 – Feb 2020
Professional Designations[18]:	**CERTIFIED FINANCIAL PLANNER™ professional**

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Arik Peterson.

Item 4: Other Business Activities

A. Arik Peterson is not actively engaged in any other investment-related business or occupation.

B. Arik Peterson is not actively engaged in any other business or occupation for compensation that provides a substantial source of income or involves a substantial amount of time.

Item 5: Additional Compensation

Arik Peterson does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Nectarine Financial, Inc.

Item 6: Supervision

Arik Peterson is supervised and monitored by Shane Sideris, CCO, pursuant to Nectarine Financial, Inc.'s written policies and procedures and code of ethics. Shane Sideris may be reached using the contact information on the cover page of this brochure supplement.

[18] Please see Exhibit A for professional designation descriptions.

Item 1: Cover Page

Nectarine Financial, Inc.

22. Form ADV Part 2B Brochure Supplement for Lillian Turner

Address:	1650 Garnet Avenue #1090 San Diego, CA 92109
Phone:	(858) 779-0115
Website:	https://hellonectarine.com/

This brochure supplement provides information about Lillian Turner that supplements the Nectarine Financial, Inc. brochure. You should have received a copy of that brochure. Please contact Nectarine Financial, Inc. if you did not receive Nectarine Financial, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Lillian Turner is available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 678924.

Item 2: Educational Background & Business Experience

Full Name:	Lillian Hope Turner
Year of Birth:	1996
Education:	BBA in Finance University of Wisconsin, Milwaukee 2019
Business Background:	Financial Planner Nectarine Jan 2025 – Present CEO & Founder Daring Greatly Wealth Jan 2024 – Present Financial Planner Experience Your Wealth, LLC May 2023 – Jan 2024 Advisor Brighton Jones LLC June 2021 – May 2023 Client Specialist Baird April 2017 – June 2021
Professional Designations[19]:	**CERTIFIED FINANCIAL PLANNER™ professional**

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Lillian Turner.

Item 4: Other Business Activities

A. Lillian Turner is not actively engaged in any other investment-related business or occupation.

B. Lillian Turner is the CEO and Founder of Daring Greatly Wealth. Daring Greatly Wealth is not associated with Nectarine. She spends approximately 100 hours per month on this other business activity.

Item 5: Additional Compensation

Lillian Turner does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Nectarine Financial, Inc.

[19] Please see Exhibit A for professional designation descriptions.

Item 6: Supervision

Lillian Turner is supervised and monitored by Shane Sideris, CCO, pursuant to Nectarine Financial, Inc.'s written policies and procedures and code of ethics. Shane Sideris may be reached using the contact information on the cover page of this brochure supplement.

Item 1: Cover Page

Nectarine Financial, Inc.

23. Form ADV Part 2B Brochure Supplement for Derek Merkler

Address:	1650 Garnet Avenue #1090 San Diego, CA 92109
Phone:	(858) 779-0115
Website:	https://hellonectarine.com/

This brochure supplement provides information about Derek Merkler that supplements the Nectarine Financial, Inc. brochure. You should have received a copy of that brochure. Please contact Nectarine Financial, Inc. if you did not receive Nectarine Financial, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Derek Merkler is available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 6742666.

Item 2: Educational Background & Business Experience

Full Name:	Derek Todd Merkler
Year of Birth:	1987
Education:	Master of Business Administration – Finance Strayer University 2018 Bachelor of Science – Engineering Management United States Military Academy 2009
Business Background:	Financial Planner Nectarine Feb 2025 – Present Member/Manager Trophy Point Financial Planning, LLC Jan 2025 – Present Investment Adviser Representative XYPN Invest Feb 2024 – Present Production Supervisor Greenheck Group Sep 2021 – July 2024 Member/Manager, Investment Adviser Representative Trophy Point Financial Planning, LLC Mar 2020 – May 2024
Professional Designations[20]:	**CERTIFIED FINANCIAL PLANNER™ professional**

Item 3: Disciplinary Information

In early 2021, Derek Merkler applied for the registration of his firm, Trophy Point Financial Planning LLC ("TPFP") with the State of Kentucky, after making an immediate and unexpected relocation to the state. During the review of TPFP and Derek Merkler's applications to register as an Investment Adviser and Investment Adviser Representative, respectively, the Kentucky Department of Financial Institutions made the determination that TPFP and Mr. Merkler was in violation of the Securities Act of Kentucky due to not being registered while having a place of business in the State of Kentucky. In September 2021, without admitting or denying the allegations, Derek Merkler agreed to an Order proposed by the Kentucky Department of Financial Institutions agreeing to pay an administrative assessment of $2,000 on behalf of himself and TPFP and cease any future violations of the act.

[20] Please see Exhibit A for professional designation descriptions.

Item 4: Other Business Activities

A. Derek Merkler is an Investment Adviser Representative at XY Investment Solutions, LLC ("XYPN Invest"). XYPN Invest is not affiliated with Nectarine Financial, Inc. He spends approximately 160 hours per month on this other business activity.

B. Derek Merkler is currently a Member/Manager at Trophy Point Thoroughbreds, LLC where he manages a thoroughbred horse breeding and racing business. This activity accounts for up to approximately 15 hours per month with up to 5 hours per month during trading hours.

Item 5: Additional Compensation

Derek Merkler does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Nectarine Financial, Inc.

Item 6: Supervision

Derek Merkler is supervised and monitored by Shane Sideris, CCO, pursuant to Nectarine Financial, Inc.'s written policies and procedures and code of ethics. Shane Sideris may be reached using the contact information on the cover page of this brochure supplement.

Item 1: Cover Page

Nectarine Financial, Inc.

24. Form ADV Part 2B Brochure Supplement for James Mwombela

Address:	1650 Garnet Avenue #1090 San Diego, CA 92109
Phone:	(858) 779-0115
Website:	https://hellonectarine.com/

This brochure supplement provides information about James Mwombela that supplements the Nectarine Financial, Inc. brochure. You should have received a copy of that brochure. Please contact Nectarine Financial, Inc. if you did not receive Nectarine Financial, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about James Mwombela is available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 6598762.

Item 2: Educational Background & Business Experience

Name:	James Chigungu Mwombela
Year of Birth:	1992
Education:	Bachelor's Degree in Economics and Political Science University of North Carolina Chapel Hill 2014
Business Background:	Nectarine Financial Planner July 2025 – Present
	Student Loan Consultant Student Loan Planner Mar 2022 – Jan 2026
	Financial Planner SLP Wealth LLC Apr 2023 – Feb 2025
	Founder and CCO Mwombela Financial Planning LLC Nov 2021 – Mar 2023
	Investment Adviser Representative NorthAvenue, LLC Sep 2020 – Aug 2021
	Investment Adviser Representative GRID 202 Partners Jun 2019 – Sep 2020
Professional Designations[21]:	Certified Financial Planner (CFP)
	Certified Student Loan Professional (CSLP)

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of James Mwombela.

Item 4: Other Business Activities

A. James Mwombela is not actively engaged in any other investment-related business or occupation.

B. James Mwombela is not actively engaged in any other business or occupation for compensation that provides a substantial source of income or involves a substantial amount of time.

[21] Please see Exhibit A for professional designation descriptions.

Item 5: Additional Compensation

James Mwombela does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Nectarine Financial, Inc..

Item 6: Supervision

James Mwombela is supervised and monitored by Shane Sideris, Chief Compliance Officer, pursuant to Nectarine Financial, Inc.'s written policies and procedures and code of ethics. Shane Sideris may be reached using the contact information on the cover page of this brochure supplement.

Item 1: Cover Page

Nectarine Financial, Inc.

25. Form ADV Part 2B Brochure Supplement for Darci Zaunmiller

Address:	1650 Garnet Avenue #1090 San Diego, CA 92109
Phone:	(858) 779-0115
Website:	https://hellonectarine.com/

This brochure supplement provides information about Darci Zaunmiller that supplements the Nectarine Financial, Inc. brochure. You should have received a copy of that brochure. Please contact Nectarine Financial, Inc. if you did not receive Nectarine Financial, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Darci Zaunmiller is available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 5105798.

Item 2: Educational Background & Business Experience

Full Name:	Darci Zaunmiller
Year of Birth:	1982
Education:	BA in Human Communications Arizona State University 2005
Business Background:	Financial Advisor Nectarine Jan 2026 – Present
	Financial Planning Consultant Uprise Jan 2026 – Present
	Owner Decisions in Divorce Dec 2025 – Present
	Investment Adviser Representative Ellevest Aug 2023 – Nov 2025
	Financial Planner Confidence Wealth Management June 2023 – July 2023
	Financial Advisor Merrill Lynch, Pierce, Fenner & Smith Incorporated July 2008 – June 2023
Professional Designations[22]:	**CERTIFIED FINANCIAL PLANNER™ professional**

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Darci Zaunmiller.

Item 4: Other Business Activities

A. Darci Zaunmiller is not actively engaged in any other investment-related business or occupation.

B. Darci Zaunmiller is a Financial Planning Consultant at Uprise.

[22] Please see Exhibit A for professional designation descriptions.

Item 5: Additional Compensation

Darci Zaunmiller does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Nectarine Financial, Inc.

Item 6: Supervision

Darci Zaunmiller is supervised and monitored by Shane Sideris, CCO, pursuant to Nectarine Financial, Inc.'s written policies and procedures and code of ethics. Shane Sideris may be reached using the contact information on the cover page of this brochure supplement.

Item 1: Cover Page

Nectarine Financial, Inc.

26. Form ADV Part 2B Brochure Supplement for Linda Grizely

Address:	1650 Garnet Avenue #1090 San Diego, CA 92109
Phone:	(858) 779-0115
Website:	https://hellonectarine.com/

This brochure supplement provides information about Linda Grizely that supplements the Nectarine Financial, Inc. brochure. You should have received a copy of that brochure. Please contact Nectarine Financial, Inc. if you did not receive Nectarine Financial, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Linda Grizely is available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 1967857.

Item 2: Educational Background & Business Experience

Full Name:	Linda Grizely
Year of Birth:	1968
Education:	Master of Science in Financial Services The American College of Financial Services 2021
	Bachelor of Science in Human Resources Management, and Marketing Franklin University 2017
Business Background:	Financial Planner Nectarine Jan 2026 – Present
	Owner Harmony Financial Planning, LLC Mar 2025 – Present
	Owner Linda Grizely Ventures, LLC June 2024 – Present
	Owner Mindset and Money, LLC Dec 2023 - Present
	Registered Representative Cetera Advisor Networks LLC Sep 2024 – Mar 2025
	Co-Owner Pinhold, LLC June 2024 – Mar 2025
	Senior Wealth Advisor Sageview Advisory Group Aug 2024 – Apr 2025
	Financial Planner and Chief Compliance Officer Visions Financial Planning, LLC Aug 2023 – Aug 2024
	Financial Consultant, Branches Fidelity Investments Jan 2022 – Aug 2023
	Registered Representative Equity Services Inc Jan 2020 – Jan 2022

Agent
National Life Group
Dec 2018 – Jan 2022

Director of Marketing, Financial Representative, Financial Advisor
Weyers McKeever Financial Partners
Dec 2018 – Jan 2022

Professional Designations[23]: **CERTIFIED FINANCIAL PLANNER™ professional**

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Linda Grizely.

Item 4: Other Business Activities

A. Linda Grizely is a licensed insurance agent and from time to time will earn an ordinary and customary commission from the sale of an insurance product in such capacity. This creates a conflict of interest, because Linda Grizely has the potential to earn both an insurance commission and advisory fee revenue from a client. Linda Grizely addresses this conflict of interest by fully disclosing her relationship with the applicable insurance provider, and informing clients that they are under no obligation to purchase an insurance product through her.

B. Linda Grizely is not actively engaged in any other business or occupation for compensation that provides a substantial source of income or involves a substantial amount of time..

Item 5: Additional Compensation

Linda Grizely does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Nectarine Financial, Inc.

Item 6: Supervision

Linda Grizely is supervised and monitored by Shane Sideris, CCO, pursuant to Nectarine Financial, Inc.'s written policies and procedures and code of ethics. Shane Sideris may be reached using the contact information on the cover page of this brochure supplement.

[23] Please see Exhibit A for professional designation descriptions.

Nectarine Financial, Inc

27. Form ADV Part 2B Brochure Supplement for Kathleen Boyd

Address: 1650 Garnet Avenue
#1090
San Diego, CA 92109

Phone: (858) 779-0115

Website: https://hellonectarine.com/

This brochure supplement provides information about Kathleen Boyd that supplements the Nectarine Financial, Inc brochure. You should have received a copy of that brochure. Please contact Nectarine Financial, Inc if you did not receive Nectarine Financial, Inc's brochure or if you have any questions about the contents of this supplement.

Additional information about Kathleen Boyd is available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 6608573.

Item 2: Educational Background & Business Experience

Name:	Kathleen Boyd
Year of Birth:	1985
Education:	MS, Financial Planning & Therapy Kansas State 2019
	MS Finance University of Utah 2013
	BS Economics University of Utah 2013
Business Background:	Financial Planner Nectarine Jan 2026 – Present
	Founder and Principal Consultant Student Loan Savvy Nov 2025 – Present
	Financial Planner SLP Wealth LLC Jan 2024 - Sep 2025
	Adjunct Professor Oklahoma State University Jan 2019 – Dec 2024
	Student Loan Advisor Student Loan Planner Sep 2023 - Sep 2025
	Financial Planning & Process Coach XY Planning Network Mar 2021 - Sep 2023
	Investment Adviser Representative Illumination Wealth Management Aug 2019 - Mar 2021
Professional Designations:	<u>CERTIFIED FINANCIAL PLANNER® professional</u>

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client’s or prospective client’s evaluation of Kathleen Boyd.

Item 4: Other Business Activities

A. Kathleen Boyd is not actively engaged in any other investment-related business or occupation.

B. Kathleen Boyd is the Founder and Principal Consultant at Student Loan Savvy.

Item 5: Additional Compensation

Kathleen Boyd does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Nectarine Financial, Inc.

Item 6: Supervision

Kathleen Boyd is supervised and monitored by Shane Sideris, CCO, pursuant to Nectarine Financial, Inc.’s written policies and procedures and code of ethics. Shane Sideris may be reached using the contact information on the cover page of this brochure supplement.

Item 1: Cover Page

Nectarine Financial, Inc.

28. Form ADV Part 2B Brochure Supplement for Diana Louie

Address:	1650 Garnet Avenue #1090 San Diego, CA 92109
Phone:	(858) 779-0115
Website:	https://hellonectarine.com/

This brochure supplement provides information about Diana Louie that supplements the Nectarine Financial, Inc. brochure. You should have received a copy of that brochure. Please contact Nectarine Financial, Inc. if you did not receive Nectarine Financial, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Diana Louie is available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 5126097.

Item 2: Educational Background & Business Experience

Full Name:	Diana Louie
Year of Birth:	1978
Education:	Bachelor of Science in Finance Santa Clara University 2000
Business Background:	Financial Advisor Nectarine Jan 2026 – Present Program & Marketing Manager Google Apr 2015 – Oct 2025

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Diana Louie.

Item 4: Other Business Activities

A. Diana Louie is not actively engaged in any other investment-related business or occupation.

B. Diana Louie is not actively engaged in any other business or occupation for compensation that provides a substantial source of income or involves a substantial amount of time..

Item 5: Additional Compensation

Diana Louie does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Nectarine Financial, Inc.

Item 6: Supervision

Diana Louie is supervised and monitored by Shane Sideris, CCO, pursuant to Nectarine Financial, Inc.'s written policies and procedures and code of ethics. Shane Sideris may be reached using the contact information on the cover page of this brochure supplement.

Item 1: Cover Page

Nectarine Financial, Inc.

29. Form ADV Part 2B Brochure Supplement for David Barta

Address: 1650 Garnet Avenue
#1090
San Diego, CA 92109

Phone: (858) 779-0115

Website: https://hellonectarine.com/

This brochure supplement provides information about David Barta that supplements the Nectarine Financial, Inc. brochure. You should have received a copy of that brochure. Please contact Nectarine Financial, Inc. if you did not receive Nectarine Financial, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about David Barta is available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 6159570.

Item 2: Educational Background & Business Experience

Full Name:	David Barta
Year of Birth:	1986
Education:	MBA The University of California, Los Angeles 2016 BS - Mathematics University of Minnesota 2008
Business Background:	Financial Advisor Nectarine Feb 2026 – Present Independent Contractor HireArt Inc Nov 2025 – Mar 2026 Co-Founder and COO Xylo AI Corp Jun 2023 – Jan 2026 Financial Planner Origin Financial Jan 2020 – Oct 2023
Professional Designations[24]:	**CERTIFIED FINANCIAL PLANNER™ professional** **Chartered Financial Analyst (CFA)**

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of David Barta.

Item 4: Other Business Activities

A. David Barta is not actively engaged in any other investment-related business or occupation.

B. David Barta is not actively engaged in any other business or occupation for compensation that provides a substantial source of income or involves a substantial amount of time.

Item 5: Additional Compensation

David Barta does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Nectarine Financial, Inc.

[24] Please see Exhibit A for professional designation descriptions.

Item 6: Supervision

David Barta is supervised and monitored by Shane Sideris, CCO, pursuant to Nectarine Financial, Inc.'s written policies and procedures and code of ethics. Shane Sideris may be reached using the contact information on the cover page of this brochure supplement.

Item 1: Cover Page

Nectarine Financial, Inc.

30. Form ADV Part 2B Brochure Supplement for Nicholas Kyburz

Address: 1650 Garnet Avenue
#1090
San Diego, CA 92109

Phone: (858) 779-0115

Website: https://hellonectarine.com/

This brochure supplement provides information about Nicholas Kyburz that supplements the Nectarine Financial, Inc. brochure. You should have received a copy of that brochure. Please contact Nectarine Financial, Inc. if you did not receive Nectarine Financial, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Nicholas Kyburz is available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 8231572.

Item 2: Educational Background & Business Experience

Full Name:	Nicholas Kyburz
Year of Birth:	1996
Education:	Bachelor of Economics, Informatics University of Illinois Urbana-Champaign 2018
Business Background:	Financial Advisor Nectarine Jan 2026 – Present AI Customer Success Engineer IBM Jun 2025 – Present Financial Planner Abound Wealth Management Jan 2025 – Jun 2025 Data & AI Solution Engineer IBM Jan 2019 – Jan 2025

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Nicholas Kyburz.

Item 4: Other Business Activities

A. Nicholas Kyburz is not actively engaged in any other investment-related business or occupation.

B. Nicholas Kyburz is an AI Customer Success Engineer at IBM.

Item 5: Additional Compensation

Nicholas Kyburz does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Nectarine Financial, Inc.

Item 6: Supervision

Nicholas Kyburz is supervised and monitored by Shane Sideris, CCO, pursuant to Nectarine Financial, Inc.'s written policies and procedures and code of ethics. Shane Sideris may be reached using the contact information on the cover page of this brochure supplement.

Exhibit A: Professional Designation Descriptions

Certified Financial Planner (CFP)

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). 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 requirements 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.

Chartered Financial Analyst (CFA)

Prerequisites
Candidates must:

- meet one of the following requirements prior to enrollment in the CFA Program:
1. hold a bachelor's or equivalent degree from a college/university;
2. be within 11 months of the graduation month for a bachelor’s degree or equivalent program by the date of sitting for the Level I exam; or
3. have a combination of 4,000 hours of work experience and/or higher education that was acquired over a minimum of three sequential years by the date of enrolling for the Level I exam;
- have 4,000 hours of qualified work experience in the investment decision-making process (accrued before, during, or after participation in the CFA Program); **and**
- submit two-to-three professional reference letters.

Designation Training Requirements

- Self-study program

Designation Exam Type

- Three in-person, proctored, closed-book, computer-based exams

Continuing Education Requirements
None