Part 2B of Form ADV: Brochure Supplement

Brochure Supplement—Michael Schultz

Item 1—Cover Page

Michael Schultz
Venn Wealth & Benefit Services, LLC
210 E. Plank Road, 1C
Altoona, PA 16602
www.vennwealth.com

Date Prepared: March 22, 2025

This Brochure Supplement provides information about Michael E. Schultz that supplements the Venn Wealth & Benefit Services, LLC Brochure. Please contact Michael Schultz, President, if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Michael E. Schultz is available on the SEC's website at www.adviserinfo.sec.gov

Michael E. Schultz

Michael Schultz, born in 1962, is dedicated to advising clients of Venn in his role as an Investment Advisory Representative. Additional information regarding Mr. Schultz's education and employment history is included below.

Item 2 - Educational Background and Business Experience

Educational Background:

Pennsylvania State University, 1996—2000, BS Accounting

Securities License: Series 63, 1986

Securities License: Series 66 2001

Securities License: Series 7 (not active)

Insurance License: Life & Annuity 1986

Registered Financial Consultant (RFC): 2002

Certified Fund Specialist (CFS) 1995—2022 No longer active

Accredited Investment Fiduciary (AIF)

Business Experience:

Venn Wealth & Benefit Services, LLC. 2004 to Present. Position: Founder, Chief Compliance Officer, Investment Advisory Representative, Insurance Agent

Triad Advisors, 2004 to 2006. Position: Registered representative

Cambridge Investment Research, 2002 to 2004. Position Registered Representative

Michael Schultz founded Venn in 2004 and is the firm's President, Chief Compliance Officer and Chief Portfolio Manager.

The Registered Financial Consultant (RFC) is the designation conferred by the International Association of Registered Financial Consultants. In order to receive the RFC, the applicant must have a minimum of four years of experience in financial services, hold at least an advanced degree a related field, hold another professional designation, hold a Securities license or life insurance license and pass the examination process. The member must also complete 40 hours of professional continuing education each year to maintain certification.

The AIF® Designation certifies that the recipient has demonstrated specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF® Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF® Designation, the individual must annually attest to the Code of Ethics and Conduct Standards and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the certification division of Fi360 that is responsible for ongoing management of the program. Fi360 is accredited by the ANSI National Accreditation Board for the AIF® Designation, making it one of few independently accredited designations recognized by FINRA.

Item 3 - Disciplinary Information

None.

Item 4 - Other Business Activities

A. Mr. Schultz is not actively engaged in any other investment-related businesses or occupations.

B. **Licensed Insurance Agent**. Mr. Schultz, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Schultz to purchase insurance products on a commission basis. **Conflict of Interest**: The recommendation by Mr. Schultz that a client purchase an insurance commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Schultz. Clients are reminded that they may purchase insurance products recommended by Mr. Schultz through other, non-affiliated insurance agents.

Item 5 - Additional Compensation

None.

Item 6 - Supervision

Mr. Schultz serves as the Founder and Investment Advisory Representative and has no direct supervisor.

Venn has implemented a Code of Ethics and internal compliance that guides each employee in meeting their fiduciary obligations to Clients of Venn. Further, Venn is subject to regulatory oversight by various agencies. These agencies require registration by Venn and its employees. As a registered entity, Venn is subject to examinations by regulators, which may be announced or unannounced. Venn is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Item 7 - Requirements for State Registered Advisors

No disclosure events reported for this advisor.

Part 2B of Form ADV: Brochure Supplement

Brochure Supplement—Christian Halas

Item 1—Cover Page

Christian Halas
Halas Consulting
210 E. Plank Road, Ste 1C
Altoona, PA 16602
(412) 685-4285

Venn Wealth & Benefit Services, LLC
210 E. Plank Road, Ste 1C
Altoona, PA 16602
(814) 943-3660

Date Prepared: March 22, 2025

This Brochure Supplement provides information about Christian Halas that supplements the Venn Wealth & Benefit Services, LLC Brochure. Please contact Michael Schultz, President, if you did not receive the brochure or if you have any questions about the contents of this supplement.

Chris Halas, of Halas Consulting offers investment advisory services through his registration as an IAR with Venn Wealth & Benefit Services, LLC. Halas Consulting and Venn Wealth & Benefit Services are not affiliated entities.

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

Christian Halas

Christian Halas, born in 1970, is dedicated to advising clients of Venn in his role as an Investment Advisory Representative. Additional information regarding Mr. Halas's education and employment history is included below.

Item 2 - Educational Background and Business Experience

Educational Background:

Slippery Rock University, 1989—1994, BS Physical Education, Minor in Business

CCAC, 2011—2016, Associate in Accounting

National Association of Enrolled Agents—2018, Enrolled Agent, (EA)

Business Experience:

Venn Wealth & Benefit Services, LLC. 2006 to Present. Position: Investment Advisory Representative

McCall, Scanlon & Tice, LLC, 2022 to 2023 Position: Accounting Payroll and Tax Services

Dwyer Lodha Associates, 2019 to 2022. Position: Accounting Payroll & Tax

Halas Consulting, 2006 to Present. Position: Tax Preparer and Insurance Agent

Maniet Financial Services Network, 2004 to 2006. Position: Registered Representative

Exercare Fitness Equipment, 1998 to 2002. Position: Sales and store manager.

Mr. Halas started in the financial services business in 1994 as an insurance agent for Metropolitan Life and has worked with various financial service firms over the years. He holds a Series 66 Uniform Combined State Law License for Investment Advisors. He has also held the Series 7 General Securities License.

Mr. Halas is also a member of the National Association of Enrolled Agents and received his designation as an EA in 2018.

Enrolled Agent (EA), "Enrolled" means to be licensed to practice by the federal government, and "agent" means authorized to appear in the place of the taxpayer at the IRS. Only enrolled agents, attorneys, and CPAs have unlimited rights to represent taxpayers before the IRS.

The license is earned in one of two ways, by passing a comprehensive examination which covers all aspects of the tax code, or having worked at the IRS for five years in a position which regularly interpreted and applied the tax code and its regulations. All candidates are subjected to a rigorous background check conducted by the IRS.

In addition to the stringent testing and application process, the IRS requires enrolled agents to complete 72 hours of continuing education, reported every three years, to maintain their enrolled agent status. NAEA members are held to a higher standard, they are obligated to complete 30 hours per year (for a total of 90 hours per three year period). Because of the necessary to become an enrolled agent and the requirements to maintain the license, there are only about 46,000 practicing enrolled agents.

Enrolled agents are required to abide by the provisions of the Department of Treasury's Circular 230, which provides the regulations governing the practice of enrolled agents before the IRS. NAEA members are also bound by a Code of Ethics and Rules of Professional Conduct of the Association.

Item 3 - Disciplinary Information

None.

Item 4 - Other Business Activities

A. Mr. Halas is not actively engaged in any other investment-related businesses or occupations.

B. **Licensed Insurance Agent**. Mr. Halas, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Halas to purchase insurance products on a commission basis. **Conflict of Interest**: The recommendation by Mr. Halas that a client purchase an insurance commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Halas. Clients are reminded that they may purchase insurance products recommended by Mr. Halas through other, non-affiliated insurance agents.

Item 5 - Additional Compensation

None.

Item 6 - Supervision

The work of Christian Halas is supervised by Michael Schultz, President, through the approval of client documents, monitoring of trading activity and through other internal office procedures. Mr. Schultz may be contacted at (814) 943-3660.

Item 7 - Requirements for State Registered Advisors

No disclosure events reported for this advisor.

Part 2B of Form ADV: Brochure Supplement

Brochure Supplement—Robert Knox

Item 1—Cover Page

Robert Knox
Venn Financial Solutions
103 Beaver Drive
DuBois, PA 15801
(814) 371-6628

Venn Wealth & Benefit Services, LLC
210 E. Plank Road, Ste 1C
Altoona, PA 16602
(814) 943-3660

Date Prepared: March 22, 2025

This Brochure Supplement provides information about Robert Knox that supplements the Venn Wealth & Benefit Services, LLC Brochure. Please contact Michael Schultz, President, if you did not receive the brochure or if you have any questions about the contents of this supplement.

Robert Knox, of Venn Financial Solutions offers investment advisory services through his registration as an IAR with Venn Wealth & Benefit Services, LLC. Venn Financial Solutions and Venn Wealth & Benefit Services are not affiliated entities.

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

Robert Knox

Robert Knox, born in 1954, is dedicated to advising clients of Venn in his role as an Investment Advisory Representative. Additional information regarding Mr. Knox's education and employment history is included below.

Item 2 - Educational Background and Business Experience

Educational Background:

University of Cincinnati, 1977—1979, General Studies

College for Financial Planning, 1989, Certified Financial Planner (CFP) (not currently active)

American College, 2002, Chartered Financial Consultant (not currently active)

American College, 1994, Chartered Life Underwriter (not currently active)

Insurance License, 1980, Life & Annuity

Business Experience:

Venn Wealth & Benefit Services, LLC. 2008 to Present. Position: Investment Advisory Representative

Venn Financial Solutions, 2016 to Present, Position: Insurance Agent, Financial Planner

Knox Financial, 1980 to 2016, Position: Insurance Agent, Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® Mr. Knox no longer uses the designation of CFP.

Item 3 - Disciplinary Information

01-09-2018 a Consent Agreement and Order was entered by the Department of Banking and Securities with restitution for Administrative Penalties/Fines in the amount of $5,000. Details of the enforcement can be found at www.brokercheck.finra.org.

Item 4 - Other Business Activities

A. Mr. Knox is not actively engaged in any other investment-related businesses or occupations.

B. **Licensed Insurance Agent**. Mr. Knox, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Knox to purchase insurance products on a commission basis. **Conflict of Interest**: The recommendation by Mr. Knox that a client purchase an insurance commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Knox. Clients are reminded that they may purchase insurance products recommended by Mr. Knox through other, non-affiliated insurance agents.

Item 5 - Additional Compensation

None.

Item 6 - Supervision

The work of Robert Knox is supervised by Michael Schultz, President, through the approval of client documents, monitoring of trading activity and through other internal office procedures. Mr. Schultz may be contacted at (814) 943-3660.

Item 7 - Requirements for State Registered Advisors

01-09-2018 a Consent Agreement and Order was entered by the Department of Banking and Securities with restitution for Administrative Penalties/Fines in the amount of $5,000. Details of the enforcement can be found at www.brokercheck.finra.org.

Part 2B of Form ADV: Brochure Supplement
Brochure Supplement—Joseph Zappia

Item 1—Cover Page

Joseph Zappia
Venn Financial Solutions
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Venn Wealth & Benefit Services, LLC
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(814) 943-3660

Date Prepared: March 22, 2025

This Brochure Supplement provides information about Joseph Zappia that supplements the Venn Wealth & Benefit Services, LLC Brochure. Please contact Michael Schultz, President, if you did not receive the brochure or if you have any questions about the contents of this supplement.

Joseph Zappia, of Zappia Insurance & Financial Group offers investment advisory services through his registration as an IAR with Venn Wealth & Benefit Services, LLC. Zappia Insurance & Financial Group and Venn Wealth & Benefit Services are not affiliated entities.

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

Joseph Zappia

Joseph Zappia, born in 1980, is dedicated to advising clients of Venn in his role as an Investment Advisory Representative. Additional information regarding Mr. Zappia's education and employment history is included below.

Item 2 - Educational Background and Business Experience

Educational Background:

Clarion University, BA Management Information Systems; 1998—2002

Securities License: Series 65, Registered Investment Advisor Representative; 2016

Insurance License: Life & Annuity 2005

Business Experience:

Zappia Insurance & Financial Planning, 2005 to Present. Position: Co-Founder and current owner and Insurance Agent.

Venn Wealth & Benefit Services, LLC. 2016 to Present. Position: Investment Advisory Representative

Venn Financial Solutions, 2016 to Present. Position: Insurance Agent

Zappia Multimedia, 2003 to Present. Position: Founder/Owner, Cinematographer and Video Editor.

Professional Designations:

Chartered Retirement Planning Counselor (CRPC™)

The College of Financial Planning® awards the CRPC™ designation to applicants who complete the CRPC™ professional education program, pass a final examination, commit to a code of ethics and agree to pursue continuing education. Continued use of the CRPC™ designation is subject to ongoing renewal requirements. Every two (2) years the designee must renew their right to continue using the CRPC™ designation by completing 16 hours of continuing education and reaffirming to abide by the Standards of Professional Conduct.

Certified Financial Education Instructor℠ (CFEI®)

The CFEI® designation is a professional designation administered by the National Financial Educators Council. A CFEI® is a professional who has completed specialized training to teach essential money management skills and is awarded to individuals who demonstrate a strong understanding of personal finance topics. To receive the CFEI® designation, individuals must complete approximately 40 – 60 hours of training and pass the final certification exam with a score of 75% or higher. The two main sections of the training are content knowledge and education techniques. A CFEI® must re-pass the certification test three years after earning the certification. This requirement must be completed within nine months of the anniversary date to maintain good standing.

Certified Medicare Insurance Planner™ (CMIP®)

The CMIP® designation is a professional designation issued by the Certified Medicare Insurance Planner™, DBA. The CMIP® designation is a professional designation for experienced and ethical Medicare Advantage and Medicare Supplement/Prescription Drug Plan producing insurance agents. To receive the CMIP® designation, the individual must (1) be active, licensed health insurance agents with a minimum of seven years of experience and in good standing with their resident state insurance department, (2) have successfully completed seven years of annual Centers for Medicare and Medicaid Services required Medicare Advantage/Prescription Drug Plan training through AHIP or other CMS-approved training, (3) agree to abide by Code of Ethics and Violation Policy and (4) complete the form. To maintain the CMIP® designation, individuals are required to complete the annual CMS-approved Medicare Advantage/PDP training.

Item 3 - Disciplinary Information

None.

Item 4 - Other Business Activities

A. Mr. Zappia is not actively engaged in any other investment-related businesses or occupations.

B. **Licensed Insurance Agent**. Mr. Zappia, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Zappia to purchase insurance products on a commission basis. **Conflict of Interest**: The recommendation by Mr. Zappia that a client purchase an insurance commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Zappia. Clients are reminded that they may purchase insurance products recommended by Mr. Zappia through other, non-affiliated insurance agents.

   Mr. Zappia also is the owner of Zappia Multimedia where he performs the functions of a cinematographer and video editor. In a typical year, Mr. Zappia only spends approximately 5 to 10 percent of his time on this business.

Item 5 - Additional Compensation

None.

Item 6 - Supervision

The work of Joseph Zappia is supervised by Michael Schultz, President, through the approval of client documents, monitoring of trading activity and through other internal office procedures. Mr. Schultz may be contacted at (814) 943-3660.

Item 7 - Requirements for State Registered Advisors

No disclosure events reported for this advisor.