



PART 2B OF FORM ADV: BROCHURE SUPPLEMENT

Omar F. Cujar, CFP[®], CPWA[®]

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This Brochure Supplement provides information about Omar Cujar (CRD#4620649) that supplements the Great Valley Advisor Group, Inc. ("GVAG") Brochure. You should have received a copy of that Brochure. Please contact the GVAG office at 302-483-7200 if you did not receive GVAG's Brochure or if you have any questions about the contents of this supplement.

Additional information regarding Omar Cujar pertaining to any disciplinary actions or outside business activities, if applicable, is available on the SEC's website at www.adviserinfo.sec.gov or the FINRA Broker Check website www.finrs.org/brokercheck.

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

DOB: 1979

Education:

Bachelor of Arts (BA) in Economics minor in Psychology – Rutgers University in New Brunswick, NJ (2002)

- FINRA exams successfully passed:
 - SIE – Securities Industry Essentials, 10/1/2018
 - Series 7 General Securities Representative, 04/16/2003
 - Series 31 Futures Managed Funds Examination, 02/18/2006
 - Series 66 Uniform Securities Agent State Law, 12/29/2003

CERTIFIED FINANCIAL PLANNER® professional

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 the other certification marks (the "CFP Board Certification Marks") that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

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

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework 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 the 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 service. 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.

Certified Private Wealth Advisor® (CPWA®)

The CPWA designation signifies that an individual has met initial and on-going experience, ethics, education, and examination requirements for the job of private wealth advisor, which is centered on management topics and strategies for high-net-worth clients. Prerequisites for the CPWA designation are: a Bachelor's degree from an accredited college or university or one of the following designations or licenses: CIMA®, CIMC®, RMA®, CFA®, CFP®, ChFC® CPA; acceptable ethical background/compliance history as decided in an admissions peer review process governed by the Ethics Board and five years of professional client-centered experience in financial services or a related industry. CPWA designees must complete a six-month pre-class educational component and an executive education program through an IWI-approved registered education program. CPWA designees are required to adhere to IWI's Code of Professional Responsibility and Guidance Document, Disciplinary Rules and Procedures, and Rules and Guidelines for Use of the Marks. CPWA designees must report 40 hours of continuing education credits, including two ethics and one tax/regulations hours, every two years to maintain the certification. The designation is administered through Investments and Wealth Institute.

Business Experience:

Great Valley Advisor Group, Investment Advisory Services, Asset Management and Financial Planning
Investment Adviser Representative
03/2022 – Present

OC Wealth Management, Inc.

Investment Adviser

12/2011 - Present

LPL Financial

Registered Representative

11/2011 - Present

Gaines Financial Group, Inc.

Investment Adviser Representative

01/2012 – 4/2022

ITEM 3 – DISCIPLINARY INFORMATION

We must disclose any legal or disciplinary event that would be material to you when evaluating Mr. Cujar. We have no such legal or disciplinary history to report to you.

ITEM 4 - OTHER BUSINESS ACTIVITIES

Mr. Cujar is a registered representative of LPL Financial ("LPL"), a full-service broker-dealer, member FINRA/SIPC, which compensates him for effecting securities transactions.

As a broker-dealer, LPL engages in a broad range of activities normally associated with securities brokerage firms. Pursuant to the investment advice given by Mr. Cujar, investments in securities may be recommended for you. If LPL is selected as the broker dealer, it may effect transactions in securities for you, a client of GVA and Mr. Cujar. By serving as the broker-dealer, LPL and Mr. Cujar may receive commissions for executing securities transactions. When Mr. Cujar receives commissions in connection with the advice given to advisory clients, GVA may reduce a portion of its fees by the amount of the commissions earned by Mr. Cujar.

You are advised that if LPL is selected as the broker-dealer, the transaction charges may be higher or lower than the charges you may pay if the transactions were executed at other broker-dealers. You should note, however, that you are under no obligation to purchase securities through Mr. Cujar, GVA or LPL.

Mr. Cujar may in his capacity as a registered representative of LPL, or as an agent appointed with various life, disability or other insurance companies, receive commissions, 12(b) -1 fees, trials, or other compensation from the respective product sponsors and/or as a result of effecting securities transactions for you. As previously noted, when commissions or fees are received by Mr. Cujar in connection with the advice given to you, he may, but is not obligated to, reduce his fee proportionate to the amount of the commission or fee earned by him.

ITEM 5 - ADDITIONAL COMPENSATION

The above business associations do not provide any additional compensation other than as described in GVAG's Form ADV 2A.

ITEM 6 - SUPERVISION

Mr. Cujar is supervised through a compliance program designed to prevent and detect violations of the federal and state securities laws. Supervision is conducted by the Branch Manager, James Spinelli, who is responsible for administering the policies and procedures.

Mr. Spinelli reviews those policies and procedures annually for their adequacy and the effectiveness of their implementation. All policies and procedures of the firm are followed.

James Spinelli's contact information:

Branch Manager

(610) 296-7630

jspinelli@greatvalleyadvisors.com