

Benjamin D. Kille, CFP®, AIF®

Private Capital Group, LLC

Town Center
29 South Main Street West
Hartford, CT 06107

Phone: 860-561-1162
Fax: 860-561-1018

www.pcgct.com

December 19, 2018

This brochure supplement provides clients with information about Benjamin D. Kille that supplements the Private Capital Group, LLC disclosure brochure. You should have received a copy of the Private Capital Group, LLC disclosure brochure. Please contact Wendy Kelly at 860-561-1162 if you did not receive a copy of the Private Capital Group, LLC disclosure brochure or if you have any questions about the contents of this brochure supplement. Additional information about Benjamin D. Kille is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATION BACKGROUND AND BUSINESS EXPERIENCE

Individuals associated with Private Capital Group, LLC ("PCG") must meet certain standards set forth by the firm. Generally, PCG requires associated persons to have a college degree or a minimum four years related experience, have displayed a high degree of integrity in previous business background, have high standards of morals and ethics and be committed to providing quality financial advice.

Benjamin D. Kille, CFP®, AIF® (Born: 1962)

Education

University of Arizona, BA in Finance and Real Estate (1984)

Business Background

Managing Member and Chief Compliance Officer, Private Capital Group, LLC (2003 to Present)

Investment Advisor Representative, Private Capital Group, LLC (2003 to Present)

Investment Adviser Representative, NFP Advisor Services, LLC (formerly NFP Securities, Inc.) (2011 to 2016)

Registered Representative, NFP Advisor Services, LLC (formerly NFP Securities, Inc.) (2003 to 2016)

Investment Adviser Representative and Registered Representative, Lincoln Financial Advisors Corporation (1998 to 2003)

Investment Adviser Representative and Registered Representative, CIGNA Financial Advisors, Inc. (1986 to 1998)

Hamilton Group Securities (1985 to 1986)

Professional Licenses/Designations

Series 65 - Uniform Investment Adviser Law Examination (1997)

Certified Financial Planner (CFP®) (1987)

Accredited Investment Fiduciary® (AIF®) (2008)

Important Information about the Certified Financial Planner- (CFP®) Designation:

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP® Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 80,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must currently satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP® Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP® Board's financial planning

subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP® Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must currently complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Important Information about the Chartered Mutual Fund Counselor® (CMFC®) Designation:

Benjamin D. Kille has earned the Accredited Investment Fiduciary® (AIF®) professional designation, awarded by the Center for Fiduciary Studies, which is associated with the University of Pittsburgh's Center for Executive Education. He has received formal training in investment fiduciary responsibility. The Center for Fiduciary Studies owns the marks AIF® and AIFA®, which it awards to individuals who successfully complete initial and ongoing accreditation requirements.

DISCIPLINARY INFORMATION

Mr. Kille has no legal or disciplinary events to report.

OTHER BUSINESS ACTIVITIES

Licensed Insurance Agent. Mr. Kille, 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. Kille to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Kille 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. Kille. Clients are reminded that they may purchase insurance products recommended by Mr.

Kille through other, non-affiliated insurance agents. **PCG's Chief Compliance Officer, Benjamin Kille, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Mr. Kille is not engaged in any other business or occupation for compensation that provides a substantial source of his income or involves a substantial amount of his time.

ADDITIONAL COMPENSATION

Mr. Kille's total compensation is based, in part, on the amount of assets under management that Mr. Kille introduces to PCG. Accordingly, Mr. Kille has a conflict of interest for recommending PCG to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

SUPERVISION

PCG provides investment advisory and supervisory services in accordance with PCG's policies and procedures manual. The primary purpose of PCG's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). PCG's Chief Compliance Officer, Benjamin Kille, is primarily responsible for the implementation of PCG's policies and procedures and overseeing the activities of PCG's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of PCG have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding PCG's supervision or compliance practices, please contact Mr. Kille at 860-561-1162.

William T. Rabbitt, CFP®

Private Capital Group, LLC

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29 South Main Street West
Hartford, CT 06107

Phone: 860-561-1162

Fax: 860-561-1018

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This brochure supplement provides clients with information about William T. Rabbitt that supplements the Private Capital Group, LLC disclosure brochure. You should have received a copy of the Private Capital Group, LLC disclosure brochure. Please contact Wendy Kelly at 860-561-1162 if you did not receive a copy of the Private Capital Group, LLC disclosure brochure or if you have any questions about the contents of this brochure supplement. Additional information about William T. Rabbitt is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATION BACKGROUND AND BUSINESS EXPERIENCE

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William T. Rabbitt, CFP® (Born: 1963)

Education

United States Military Academy, B.S. in Engineering (1985)

Business Background

Managing Member, Private Capital Group, LLC (2003 to Present)

Investment Advisor Representative, Private Capital Group, LLC (2003 to Present)

Registered Representative, NFP Advisor Services, LLC (formerly NFP Securities, Inc.) (2003 to 2016)

Regional CEO, Investment Advisor Representative and Registered Representative, Lincoln Financial Advisors Corporation (1998 to 2003)

Professional Licenses/Designations

Series 65 - Uniform Investment Adviser Law Examination (1997)

Certified Financial Planner™ (CFP®) (2000)

Important Information about the Certified Financial Planner™ (CFP®) Designation:

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- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, includes case studies and client scenarios designed to test one's ability to correctly

diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;

- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP® Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

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- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP® Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

DISCIPLINARY INFORMATION

Mr. Rabbitt has no legal or disciplinary events to report.

OTHER BUSINESS ACTIVITIES

Licensed Insurance Agent. Mr. Rabbitt, 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. Rabbitt to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Rabbitt 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. Rabbitt. Clients are reminded that they may purchase insurance products recommended by Mr. Rabbitt through other, non-affiliated insurance agents. **PCG's Chief Compliance Officer, Benjamin Kille, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

ADDITIONAL COMPENSATION

Mr. Rabbitt's total compensation is based, in part, on the amount of assets under management that Mr. Rabbitt introduces to PCG. Accordingly, Mr. Rabbitt has a conflict of interest for recommending PCG to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

SUPERVISION

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Marc E. Austin, CFP®, CPA

Private Capital Group, LLC

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This brochure supplement provides clients with information about Marc E. Austin that supplements the Private Capital Group, LLC disclosure brochure. You should have received a copy of the Private Capital Group, LLC disclosure brochure. Please contact Wendy Kelly at 860-561-1162 if you did not receive a copy of the Private Capital Group, LLC disclosure brochure or if you have any questions about the contents of this brochure supplement. Additional information about Marc E. Austin is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATION BACKGROUND AND BUSINESS EXPERIENCE

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Marc E. Austin, CFP®, CPA (Born: 1961)

Education

BS in Accounting, Quinnipiac University (1983)

Business Background

Investment Adviser Representative, Private Capital Group, LLC (05/2004 to Present)

Member, MegaMuffin, LLC (07/2012 to Present)

Registered Representative, NFP Advisor Services, LLC (formerly NFP Securities, Inc.) (04/2004 to 3/2016)

Investment Adviser Representative and Registered Representative, Lincoln Financial Advisors Corporation (06/1998 to 04/2004)

Professional Licenses/Designations

Series 65 - Uniform Investment Adviser Law Examination (1997)

Certified Financial Planner™ (CFP®) (1993)

Certified Public Accountant (CPA) (1987)

Important Information about the Certified Financial Planner™ (CFP®) Designation:

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP® Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 80,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must currently satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP® Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP® Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP® Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must currently complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Important Information about the Certified Public Accountant (CPA) Designation:

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three-year period).

DISCIPLINARY INFORMATION

Mr. Austin has no legal or disciplinary events to report.

OTHER BUSINESS ACTIVITIES

Licensed Insurance Agent. Mr. Austin, 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. Austin to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Austin 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. Austin. Clients are reminded that they may purchase insurance products

recommended by Mr. Austin through other, non-affiliated insurance agents. **PCG's Chief Compliance Officer, Benjamin Kille, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

MegaMuffin, LLC. Mr. Austin, in his individual capacity, is a Member of MegaMuffin, LLC, an unaffiliated family partnership for which Mr. Austin manages asset positions for future use. Mr. Austin has no ownership interest in this entity and is not compensated for the services rendered to the entity. It is not expected that this activity would present any conflicts of interest related to the services provided by Mr. Austin or PCG.

Mr. Austin is not engaged in any other business or occupation for compensation that provides a substantial source of his income or involves a substantial amount of his time.

ADDITIONAL COMPENSATION

Mr. Austin's total compensation is based, in part, on the amount of assets under management that Mr. Austin introduces to PCG. Accordingly, Mr. Austin has a conflict of interest for recommending PCG to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

SUPERVISION

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Neil R. Hartzog, CFP® , CMFC®

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This brochure supplement provides clients with information about Neil T. Hartzog that supplements the Private Capital Group, LLC disclosure brochure. You should have received a copy of the Private Capital Group, LLC disclosure brochure. Please contact Wendy Kelly at 860-561-1162 if you did not receive a copy of the Private Capital Group, LLC disclosure brochure or if you have any questions about the contents of this brochure supplement. Additional information about Neil T. Hartzog is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATION BACKGROUND AND BUSINESS EXPERIENCE

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Neil T. Hartzog, CFP®, CMFC® (Born: 1970)

Education

Manchester Community College, Associate's Degree in Accounting (1992)
Central Connecticut State University, BS in Finance (1995)

Business Background

Investment Adviser Representative, Private Capital Group, LLC (2005 - Present)
Registered Representative, NFP Advisor Services, LLC (formerly NFP Securities, Inc.) (2005 - 3/2016)
Registered Representative, ING Financial Partners (2003 - 2005)
Registered Representative, Waddell & Reed, Inc. (1999 - 2003)

Professional Licenses/Designations

Series 65 - Uniform Investment Adviser Law Examination (1999)
Chartered Mutual Fund Counselor® (CMFC®) (2001)
Certified Financial Planner™ (CFP®) (2013)

Important Information about the Certified Financial Planner™ (CFP®) Designation:

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP® Board").

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- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, includes case studies and client scenarios designed to test one's ability to correctly

diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;

- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP® Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

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Important Information about the Chartered Mutual Fund Counselor® (CMFC®) Designation:

Individuals who hold the Chartered Mutual Fund Counselor® CMFC® designation has completed a course of study encompassing all aspects of mutual funds and their uses as investment vehicles. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. All CMFC® designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process. CMFC® designees renew their designation every two-years by completing **16** hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

DISCIPLINARY INFORMATION

Mr. Hartzog has no legal or disciplinary events to report.

OTHER BUSINESS ACTIVITIES

Licensed Insurance Agent. Mr. Hartzog, 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. Hartzog to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Hartzog 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. Hartzog. Clients are reminded that they may purchase insurance products recommended by Mr. Hartzog through other, non-affiliated insurance agents. **PCG's Chief Compliance Officer, Benjamin Kille, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

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ADDITIONAL COMPENSATION

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Amy Beth Miller, CFP® , CDFIA®

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This brochure supplement provides clients with information about Amy B. Miller that supplements the Private Capital Group, LLC disclosure brochure. You should have received a copy of the Private Capital Group, LLC disclosure brochure. Please contact Wendy Kelly at 860-561-1162 if you did not receive a copy of the Private Capital Group, LLC disclosure brochure or if you have any questions about the contents of this brochure supplement. Additional information about Amy B. Miller is available on the SEC's website at www.adviserinfo.sec.gov.

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Amy B. Miller, CFP®, CDFA® (Born: 1973)

Education

University of Illinois, B.A. (1996)

University of Connecticut, M.B.A. (2007)

Business Background

Board Member, Connecticut Women's Council (12/2018 to Present)

Board Member, Horizons of Ethel Walker School (11/2017 to Present)

Board Member, Estate and Business Planning Council of Hartford (9/2017 to Present)

Investment Adviser Representative, Private Capital Group, LLC (10/2014 to Present)

Registered Representative, NFP Advisor Services, LLC (formerly NFP Securities, Inc.) (10/2014 to 3/2016)

Private Banker, Webster Bank, N.A. (6/2011 to 10/2014)

Strategy, Webster Bank, N.A. (10/2009 to 6/2011)

Human Resources, Webster Bank, N.A. (11/1998 to 10/2009)

Professional Licenses/Designations

Series 66 - Uniform Combined State Law Examination (2014)

Certified Financial Planner™ (CFP®) (2014)

Certified Divorce Financial Analyst® (CDFA®) (2015)

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- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP® Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must currently complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP® Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Important Information about the Certified Divorce Financial Analyst® (CDFA®) Designation:

Ms. Miller has held the designation of Certified Divorce Financial Analyst (CDFA®) since 2015. CDFA® professionals must develop their theoretical and practical understanding and knowledge of the financial aspects of divorce by completing a comprehensive course of study approved by the Institute for Divorce Financial Analysts. CDFA® professionals must have two years minimum experience in a financial or legal capacity prior to earning the right to use the CDFA® certification mark.

DISCIPLINARY INFORMATION

Ms. Miller has no legal or disciplinary events to report.

OTHER BUSINESS ACTIVITIES

Ms. Miller is not engaged in any other business or occupation for compensation that provides a substantial source of his income or involves a substantial amount of his time.

ADDITIONAL COMPENSATION

Ms. Miller’s total compensation is based, in part, on the amount of assets under management that Ms. Miller introduces to PCG. Accordingly, Ms. Miller has a conflict of interest for recommending PCG to clients for

investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

SUPERVISION

PCG provides investment advisory and supervisory services in accordance with PCG's policies and procedures manual. The primary purpose of PCG's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). PCG's Chief Compliance Officer, Benjamin Kille, is primarily responsible for the implementation of PCG's policies and procedures and overseeing the activities of PCG's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of PCG have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding PCG's supervision or compliance practices, please contact Mr. Kille at 860-561-1162.

Peter C. Pabich, CFP®

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December 19, 2018

This brochure supplement provides clients with information about Peter C. Pabich that supplements the Private Capital Group, LLC disclosure brochure. You should have received a copy of the Private Capital Group, LLC disclosure brochure. Please contact Wendy Kelly at 860-561-1162 if you did not receive a copy of the Private Capital Group, LLC disclosure brochure or if you have any questions about the contents of this brochure supplement. Additional information about Peter C. Pabich is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATION BACKGROUND AND BUSINESS EXPERIENCE

Individuals associated with Private Capital Group, LLC ("PCG") must meet certain standards set forth by the firm. Generally, PCG requires associated persons to have a college degree or a minimum four years related experience, have displayed a high degree of integrity in previous business background, have high standards of morals and ethics and be committed to providing quality financial advice.

Peter C. Pabich, CFP® (Born: 1970)

Education

St. Anselm College, B.A. in Business (1992)

Rensselaer Polytechnic Institute, M.S. in Financial Management (2003)

Business Background

Investment Adviser Representative, Private Capital Group, LLC (11/2017 to Present)

Registered Representative, The Leaders Group (11/2017 to Present)

Finance Council, Saint Catherine of Sienna Church (11/2017 to Present)

Board Member, The Simsbury Bank and Trust Company (5/2015 to Present)

Treasurer, Simsbury Fire District (10/2005 to Present)

Registered Representative, Lincoln Financial Advisors (3/2004 to 11/2017)

Professional Licenses/Designations

Series 66 - Uniform Combined State Law Examination (2004)

Certified Financial Planner™ (CFP®) (2014)

Important Information about the Certified Financial Planner™ (CFP®) Designation:

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP® Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 80,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must currently satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP® Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP® Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP® Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must currently complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP® Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

DISCIPLINARY INFORMATION

Mr. Pabich has no legal or disciplinary events to report.

OTHER BUSINESS ACTIVITIES

Registered Representative of The Leaders Group. Mr. Pabich is a registered representative of The Leaders Group (“*Leaders*”), an SEC-registered and FINRA member broker-dealer. Clients may choose to engage Mr. Pabich in his individual capacity as a registered representative of *Leaders*, to implement investment recommendations on a commission basis. The brokerage commissions charged by *Leaders* may be higher or lower than those charged by other broker-dealers. The securities commission business conducted by Mr. Pabich is separate and apart from PCG’s investment management services discussed in PCG’s *Brochure*. **Conflict of Interest.** The recommendation by Mr. Pabich that a client purchase a securities commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend investment products based on commissions to be received, rather than on a particular client’s need. No client is under any obligation to purchase any commission products from Mr. Pabich. Clients are reminded that they may purchase investment products recommended by Mr. Pabich through other, non-affiliated broker dealers. **PCG’s Chief Compliance Officer, Benjamin Kille, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Licensed Insurance Agent. Mr. Pabich, 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. Pabich to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Pabich 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. Pabich. Clients are reminded that they may purchase insurance products recommended by Mr. Pabich through other, non-affiliated insurance agents. **PCG's Chief Compliance Officer, Benjamin Kille, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Saint Catherine of Sienna Church. Mr. Pabich, in his individual capacity, serves as Financial Council for Saint Catherine of Sienna Church. Mr. Pabich's responsibilities include reviewing and ratifying the church's annual budget. Mr. Pabich is not compensated for the services rendered to the church. It is not expected that this activity would present any conflicts of interest related to the services provided by Mr. Pabich or PCG.

The Simsbury Bank and Trust Company. Mr. Pabich, in his individual capacity, serves as a Board Member for The Simsbury Bank and Trust Company (Simsbury), an unaffiliated publicly traded bank. Mr. Pabich's compensation for this role includes, in part, equity stock in Simsbury. This compensation structure presents a *conflict of interest*, as Mr. Pabich has an incentive to recommend that clients establish an investment position with Simsbury based on Mr. Pabich's interest in increasing the stock's price, rather than on a particular client's need.

Simsbury Fire District. Mr. Pabich, in his individual capacity, serves as Treasurer for Simsbury Fire District. Mr. Pabich's responsibilities include managing cash holdings and managing relationships with auditors, actuaries and other third parties. Mr. Pabich is not compensated for this role. It is not expected that this activity would present any conflicts of interest related to the services provided by Mr. Pabich or PCG.

ADDITIONAL COMPENSATION

Mr. Pabich's total compensation is based, in part, on the amount of assets under management that Mr. Pabich introduces to PCG. Accordingly, Mr. Pabich has a conflict of interest for recommending PCG to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

SUPERVISION

PCG provides investment advisory and supervisory services in accordance with PCG's policies and procedures manual. The primary purpose of PCG's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). PCG's Chief Compliance Officer, Benjamin Kille, is primarily responsible for the implementation of PCG's policies and procedures and overseeing the activities of PCG's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of PCG have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding PCG's supervision or compliance practices, please contact Mr. Kille at 860-561-1162.

Michael A. Rabbitt

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December 19, 2018

This brochure supplement provides clients with information about Michael A. Rabbitt that supplements the Private Capital Group, LLC disclosure brochure. You should have received a copy of the Private Capital Group, LLC disclosure brochure. Please contact Wendy Kelly at 860-561-1162 if you did not receive a copy of the Private Capital Group, LLC disclosure brochure or if you have any questions about the contents of this brochure supplement. Additional information about Michael A. Rabbitt is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATION BACKGROUND AND BUSINESS EXPERIENCE

Individuals associated with Private Capital Group, LLC ("PCG") must meet certain standards set forth by the firm. Generally, PCG requires associated persons to have a college degree or a minimum four years related experience, have displayed a high degree of integrity in previous business background, have high standards of morals and ethics and be committed to providing quality financial advice.

William T. Rabbitt, CFP® (Born: 1987)

Education

LeMoyne College, B.S. in Finance (2010)

Business Background

Financial Advisor, Private Capital Group, LLC (4/2018 to Present)

Financial Advisor, Bank of America, N.A. (12/2015 to 1/2018)

Financial Advisor, Merrill, Lynch, Pierce, Fenner & Smith Incorporated (12/2015 to 1/2018)

Sales Representative, STX, LLC (9/2012 to 2/2015)

Professional Licenses/Designations

Series 66 - Uniform Combined State Law Examination (2015)

Series 7 – General Securities Representative Examination (2015)

DISCIPLINARY INFORMATION

Mr. Rabbitt has no legal or disciplinary events to report.

OTHER BUSINESS ACTIVITIES

Licensed Insurance Agent. Mr. Rabbitt, 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. Rabbitt to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Rabbitt 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. Rabbitt. Clients are reminded that they may purchase insurance products recommended by Mr. Rabbitt through other, non-affiliated insurance agents. **PCG's Chief Compliance Officer, Benjamin Kille, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

ADDITIONAL COMPENSATION

Mr. Rabbitt's total compensation is based, in part, on the amount of assets under management that Mr. Rabbitt introduces to PCG. Accordingly, Mr. Rabbitt has a conflict of interest for recommending PCG to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

SUPERVISION

PCG provides investment advisory and supervisory services in accordance with PCG's policies and procedures manual. The primary purpose of PCG's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). PCG's Chief Compliance

Officer, Benjamin Kille, is primarily responsible for the implementation of PCG's policies and procedures and overseeing the activities of PCG's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of PCG have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding PCG's supervision or compliance practices, please contact Mr. Kille at 860-561-1162.

Marilyn S. Steinmetz, CFP®, MBA

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December 19, 2018

This brochure supplement provides clients with information about Marilyn S. Steinmetz hat supplements the Private Capital Group, LLC disclosure brochure. You should have received a copy of the Private Capital Group, LLC disclosure brochure. Please contact Wendy Kelly at 860-561-1162 if you did not receive a copy of the Private Capital Group, LLC disclosure brochure or if you have any questions about the contents of this brochure supplement. Additional information about Marilyn S. Steinmetz is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATION BACKGROUND AND BUSINESS EXPERIENCE

Individuals associated with Private Capital Group, LLC ("PCG") must meet certain standards set forth by the firm. Generally, PCG requires associated persons to have a college degree or a minimum four years related experience, have displayed a high degree of integrity in previous business background, have high standards of morals and ethics and be committed to providing quality financial advice.

Marilyn S. Steinmetz, CFP®, MBA (Born: 1942)

Education

University of Hartford, B.A. in Marketing (1981)
University of Connecticut, MBA in Finance (1983)

Business Background

Investment Adviser Representative, Private Capital Group, LLC (2017 to Present)
Registered Representative, LPL Financial Corporation (9/2009 to 10/2017)
Sole Proprietor, Marilyn S. Steinmetz d/b/a Money Matters aka Mutual Services Associates (7/1983 to 10/2017)

Professional Licenses/Designations

Series 63 - Uniform Investment Adviser Law Examination (1991)
Certified Financial Planner™ (CFP®) (1985)

Important Information about the Certified Financial Planner™ (CFP®) Designation:

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP® Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 80,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must currently satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP® Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP® Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, includes case studies and client scenarios designed to test one's ability to correctly

diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;

- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP® Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must currently complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP® Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

DISCIPLINARY INFORMATION

Ms. Steinmetz has no legal or disciplinary events to report.

OTHER BUSINESS ACTIVITIES

Licensed Insurance Agent. Ms. Steinmetz, in her individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Ms. Steinmetz to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Ms. Steinmetz 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 Ms. Steinmetz. Clients are reminded that they may purchase insurance products recommended by Ms. Steinmetz through other, non-affiliated insurance agents. **PCG's Chief Compliance Officer, Benjamin Kille, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

ADDITIONAL COMPENSATION

Ms. Steinmetz's total compensation is based, in part, on the amount of assets under management that Ms. Steinmetz introduces to PCG. Accordingly, Ms. Steinmetz has a conflict of interest for recommending PCG to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

SUPERVISION

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overseeing the activities of PCG's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of PCG have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding PCG's supervision or compliance practices, please contact Mr. Kille at 860-561-1162.

Keith G. Wetjen, CFP®, JD

Private Capital Group, LLC

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December 19, 2018

This brochure supplement provides clients with information about Keith G. Wetjen that supplements the Private Capital Group, LLC disclosure brochure. You should have received a copy of the Private Capital Group, LLC disclosure brochure. Please contact Wendy Kelly at 860-561-1162 if you did not receive a copy of the Private Capital Group, LLC disclosure brochure or if you have any questions about the contents of this brochure supplement. Additional information about Keith G. Wetjen is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATION BACKGROUND AND BUSINESS EXPERIENCE

Individuals associated with Private Capital Group, LLC ("PCG") must meet certain standards set forth by the firm. Generally, PCG requires associated persons to have a college degree or a minimum four years related experience, have displayed a high degree of integrity in previous business background, have high standards of morals and ethics and be committed to providing quality financial advice.

Keith G. Wetjen, CFP®, JD (Born: 1972)

Education

University of Connecticut, B.A. in Political Science (1995)

Western New England College, J.D. (1999)

Business Background

Investment Adviser Representative, Private Capital Group, LLC (11/2017 to Present)

Registered Representative, The Leaders Group (11/2017 to Present)

Registered Representative, Lincoln Financial Advisors (11/2002 to 11/2017)

Professional Licenses/Designations

Series 65 - Uniform Investment Adviser Law Examination (2002)

Certified Financial Planner™ (CFP®) (2004)

Important Information about the Certified Financial Planner™ (CFP®) Designation:

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP® Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 80,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must currently satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP® Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP® Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;

- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP® Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must currently complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP® Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

DISCIPLINARY INFORMATION

Mr. Wetjen has no legal or disciplinary events to report.

OTHER BUSINESS ACTIVITIES

Registered Representative of The Leaders Group. Mr. Wetjen is a registered representative of The Leaders Group (“Leaders”), an SEC-registered and FINRA member broker-dealer. Clients may choose to engage Mr. Wetjen in his individual capacity as a registered representative of *Leaders*, to implement investment recommendations on a commission basis. The brokerage commissions charged by *Leaders* may be higher or lower than those charged by other broker-dealers. The securities commission business conducted by Mr. Wetjen is separate and apart from PCG’s investment management services discussed in PCG’s *Brochure*. **Conflict of Interest.** The recommendation by Mr. Wetjen that a client purchase a securities commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend investment products based on commissions to be received, rather than on a particular client’s need. No client is under any obligation to purchase any commission products from Mr. Wetjen. Clients are reminded that they may purchase investment products recommended by Mr. Wetjen through other, non-affiliated broker dealers. **PCG’s Chief Compliance Officer, Benjamin Kille, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Licensed Insurance Agent. Mr. Wetjen, 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. Wetjen to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Wetjen 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. Wetjen. Clients are reminded that they may purchase insurance products recommended by Mr. Wetjen through other, non-affiliated insurance agents. **PCG’s Chief Compliance Officer, Benjamin Kille, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

ADDITIONAL COMPENSATION

Mr. Wetjen's total compensation is based, in part, on the amount of assets under management that Mr. Wetjen introduces to PCG. Accordingly, Mr. Wetjen has a conflict of interest for recommending PCG to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

SUPERVISION

PCG provides investment advisory and supervisory services in accordance with PCG's policies and procedures manual. The primary purpose of PCG's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). PCG's Chief Compliance Officer, Benjamin Kille, is primarily responsible for the implementation of PCG's policies and procedures and overseeing the activities of PCG's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of PCG have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding PCG's supervision or compliance practices, please contact Mr. Kille at 860-561-1162.