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Form ADV Part 2B: *Brochure Supplement*

07/07/2025

This brochure supplement provides information about Mrs. Claire Walmer that supplements J.W. Cole Advisors, Inc. ("J.W. Cole Advisors; JWCA") brochure (Form ADV, Part 2A and/or Appendix 1.) You should have received a copy of JW Cole Advisors' brochure. Please contact J.W. Cole Advisors' Compliance Department at (813) 935-6776 if you did not receive JWCA's brochure or if you have any questions about the contents of this supplement.

Mrs. Claire Walmer
603 Water Street #5 Sauk City WI 53583
(608) 400-2428

Item 2 – Educational Background and Business Experience

Year of Birth: 1973

Higher Educational Background:

Lodi High School - High School, WI - 1992

Mrs. Walmer earned a Associates Degree in Finance from Madison Area Technical Collage in 2001

Employment History for past 10 years:

J.W. Cole Advisor, Inc, Investment Advisor Representative, 2025 to Present

J.W. Cole Financial, Inc, Registered Representative, 2025 to Present

Sun Step Financial, LLC, Senior Wealth Advisor/Owner, 2024 to Present

LPL Financial LLC, Registered Representative, 2014 to 2025

Bankers' Bank, Registered Representative, 2018 to 2024

Old National Investments, Registered Representative, 2014 to 2018

Professional Designations:

Certified Financial Planner (CFP)

The Certified Financial Planner, CFP and federally registered 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 71,000 individuals have obtained CFP certification in the United States.

Individuals who become certified must 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 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.

Item 3 - Disciplinary Information

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

For more information about Mrs. Claire Walmer, please visit FINRA's BrokerCheck at www.finra.org/brokercheck and/or the SEC's Investment Advisor Search at www.adviserinfo.sec.gov.

Item 4 - Other Business Activity

Conflicts of interest may arise in the course of providing investment management services to you and your IAR's other financial industry activities. These potential conflicts of interest are described in this brochure. To the extent that we are unable to prevent actual or potential conflicts, we will take reasonable steps to mitigate them and at a minimum, disclose them to you.

Mrs. Claire Walmer is a Registered Representative (RR) with J.W. Cole Financial (a registered broker-dealer). From time to time, the RR will offer clients products or advice from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products may conflict with the fiduciary duties of an Investment Advisor Representative (IAR). When such investment advice is offered outside of a managed account arrangement, an IAR may receive a fee for the investment advice and, if the client purchases or sells a security or purchases a fixed insurance contract, the IAR may also be paid a commission.

Mrs. Claire Walmer conducts investment related business under the name Sun Step Financial. Sun Step Financial is not affiliated with J.W. Cole Advisors, Inc.

Claire Walmer also provides financial planning and advisory services to clients and prospects of State Bank of Chilton.

Item 5 - Additional Compensation

In the course of doing business, Mrs. Claire Walmer may have a financial incentive to choose certain investment solutions over others. Your IAR may receive certain non-cash benefits in connection to his role as an investment advisor. Such benefits may include but are not limited to direct reimbursement for attendance at conferences, seminars, sales or training programs, as well as benefits in the form of entertainment or merchandise.

Mrs. Claire Walmer received a 4-year forgivable loan from JWCA to help cover business expenses while transitioning clients. The loan is forgivable based on Mrs. Claire Walmer's continued tenure with the firm for a 4-year period. Please see Item #5 – Fees and Compensation of the JWCA Form ADV Part 2A for additional details.

Item 6 - Supervision

Mrs. Claire Walmer is currently supervised by supervisors in the Supervision Department and the Compliance Department overseen by Taylor Savka, Vice President and Kurt Lofgren, Chief Compliance Officer respectively. Mr. Lofgren or Ms. Savka, or a member of their departments, may be

reached at 813-935-6776. J.W. Cole Advisors supervises the activities of the IAR through on-site visits conducted by designated and qualified professionals. In addition, Ms. Savka, Mr. Lofgren or qualified designees supervise e-mail communications and other activities that require such supervision and or approval. Lastly, JWCA utilizes various audit and monitoring/surveillance mechanisms to oversee the advisory activities of Mrs. Claire Walmer.