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Form ADV Part 2B: *Brochure Supplement*

07/07/2025

This brochure supplement provides information about Ms. Brooke Palmer 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.

Ms. Brooke Palmer

603 Water Street #5 Sauk City WI 53583
(608) 381-9582

Item 2 – Educational Background and Business Experience

Year of Birth: 1991

Higher Educational Background:

Lodi High School - Lodi, WI - 2009

Ms. Palmer earned a Bachelors in Business from UW Platteville in 2013

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

LPL Financial LLC, Registered Representative, 2021 to 2025

Bankers' Bank, Registered Representative, 2021 to 2024

UBS Financial Services Inc., Client Services Associate, 2015 to 2021

KD's Bar and Grill, Bartender, 2014 to 2019

Lodi Volleyball Club, Head Coach, 2013 to 2019

KU Consulting LLC, Talent Acquisition Consultant, 2013 to 2015

Professional Designations:

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 Ms. Brooke Palmer, 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.

Ms. Brooke Palmer 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.

Ms. Brooke Palmer conducts investment related business under the name Sun Step Financial. Sun Step Financial is not affiliated with J.W. Cole Advisors, Inc.

Brook Palmer 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, Ms. Brooke Palmer 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.

Ms. Brooke Palmer received a 4-year forgivable loan from JWCA to help cover business expenses while transitioning clients. The loan is forgivable based on Ms. Brooke Palmer'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

Ms. Brooke Palmer 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 Ms. Brooke Palmer.