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Form ADV Part 2B: *Brochure Supplement*

06/03/2025

This brochure supplement provides information about Ms. Lorraine Umberger 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. Lorraine Umberger
5525 S 900 E Ste 145 Salt Lake City UT 84117
(385) 722-2201

Item 2 – Educational Background and Business Experience

Year of Birth: 1967

Higher Educational Background: Ms. Umberger earned a Bachelor of Arts in Marketing & PR from University of Utah in 1999

Employment History for past 10 years:

J.W. Cole Advisors, Inc, Investment Advisor Representative, 2021 to Present

J.W. Cole Financial, Inc, Registered Representative, 2021 to Present

Metlife Securities, Sales, 2001 to Present

Metropolitan Life Insurance Company, Sales, 2001 to Present

Arcom Master Systems, Marketing Assistant, 2000 to Present

Cambridge Investment Research, Inc, Investment Advisor Representative, 2020 to 2021

Cambridge Investment Research, Inc, Registered Representative, 2018 to 2021

Cambridge Investment Research, Inc, Administrative, 2016 to 2018

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. Lorraine Umberger, 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. Lorraine Umberger 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. Lorraine Umberger conducts investment related business under the name CQ Financial. CQ Financial is not affiliated with J.W. Cole Advisors, Inc.

Lorraine Umberger also provides notary services.

Item 5 - Additional Compensation

In the course of doing business, Ms. Lorraine Umberger 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.

Item 6 - Supervision

Ms. Lorraine Umberger 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. Lorraine Umberger.