

This brochure supplement provides information about Jeffrey Waters that supplements the OFC Wealth Management Brochure; you should have received a copy of that Brochure. Please contact Jeffrey Waters, Chief Compliance Officer, if you did not receive OFC Wealth Management's brochure or if you have any questions about the contents of this supplement.

Additional information about Jeffrey Waters is also available on the SEC's website at www.adviserinfo.sec.gov.



OFC WEALTH
M A N A G E M E N T
— ORDER FROM CHAOS —

OFC Wealth Management
Form ADV Part 2B – Individual Disclosure Brochure

for

Jeffrey Waters
Personal CRD Number: 1581068

OFC Wealth Management
35 Canoe Brook Road
Short Hills, New Jersey 07078
(973) 258-1007
www.ofcwealth.com

Dated: February 23, 2026

ITEM 2 EDUCATION BACKGROUND AND BUSINESS EXPERIENCE

Name: Jeffrey Waters

Born: 1958

Educational Background and Professional Designations

Mr. Waters graduated from Yale University with a Bachelor of Arts in Economics in 1980 and a Masters of Business Administration from Stanford University in 1986. Mr. Waters has been employed as Partner and Chief Compliance Officer of OFC Wealth Management since February 2005.

Mr. Waters is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and he may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). 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 requirement 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 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 services. 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.

ITEM 3 DISCIPLINARY INFORMATION

None.

ITEM 4 OTHER BUSINESS ACTIVITIES

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

ITEM 5 ADDITIONAL COMPENSATION

None.

ITEM 6 SUPERVISION

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant'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"). The Registrant's Chief Compliance Officer, Jeffrey Waters, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant 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 the Registrant's supervision or compliance practices, please contact Mr. Waters at (973) 258-1007.

This brochure supplement provides information about Emily Jaffe that supplements the OFC Wealth Management Brochure; you should have received a copy of that Brochure. Please contact Jeffrey Waters, Chief Compliance Officer, if you did not receive OFC Wealth Management's brochure or if you have any questions about the contents of this supplement.

Additional information about Emily Jaffe is also available on the SEC's website at www.adviserinfo.sec.gov.



OFC WEALTH
M A N A G E M E N T
— ORDER FROM CHAOS —

OFC Wealth Management
Form ADV Part 2B – Individual Disclosure Brochure

for

Emily Jaffe

Personal CRD Number: 4462199

OFC Wealth Management
35 Canoe Brook Road
Short Hills, New Jersey 07078
(973) 258-1007
www.ofcwealth.com

Dated: February 23, 2026

ITEM 2 EDUCATION BACKGROUND AND BUSINESS EXPERIENCE

Name: Emily Jaffe

Born: 1977

Educational Background and Professional Designations

Ms. Jaffe graduated from The Wharton School of the University of Pennsylvania with a Bachelor of Science degree in Economics with concentrations in Finance and Management in 1999. Ms. Jaffe has been with OFC Wealth Management since September 2017; she is currently a partner and the firm's President.

CFP® Designation - 2018

Ms. Jaffe is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, she may refer to herself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and she may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). 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.

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- **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 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 services. 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.

CDFA® Designation - 2023

Ms. Jaffe has held the Certified Divorce Financial Analyst® certification since 2023. The Certified Divorce Financial Analyst® certification is issued by The Institute for Divorce Financial Analysts (IDFA™), which is a national organization dedicated to the certification, education, and promotion of the use of financial professionals in the divorce arena.

Founded in 1993, IDFA™ provides specialized training to accounting, financial, and legal professionals in the field of pre-divorce financial planning. Over the years, IDFA™ has certified more than 5,000 professionals in the U.S. and Canada as Certified Divorce Financial Analyst® certificants. The CDFA® certification is available to individuals who have a minimum of three years' experience as a financial professional, accountant, or matrimonial lawyer. To acquire the

certification, a candidate must successfully pass all exams and be in good standing with their broker dealer (if applicable) and the FINRA/SEC or other licensing or regulatory agency.

There are currently four methods of pursuing the CDFA® certification, all culminating in an examination consisting of 150 multiple-choice questions. To retain the Certified Divorce Financial Analyst® certification, a CDFA® certificant must obtain thirty divorce-related hours of continuing education every two years, remain in good standing with the IDFA™, and keep his/her dues current. To learn more about the CDFA® certification, visit <http://www.institutedfa.com/>.

ITEM 3 DISCIPLINARY INFORMATION

None.

ITEM 4 OTHER BUSINESS ACTIVITIES

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

ITEM 5 ADDITIONAL COMPENSATION

None.

ITEM 6 SUPERVISION

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant'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"). The Registrant's Chief Compliance Officer, Jeffrey Waters, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant 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 the Registrant's supervision or compliance practices, please contact Mr. Waters at (973) 258-1007.