



**600 Vine Street, Suite 2100
Cincinnati, OH 45202
(513) 621-4612
www.bartlett1898.com**

**Firm Brochure
(Part 2A, Form ADV)**

August 11, 2022

This brochure provides information about the qualifications and business practices of Bartlett & Co. Wealth Management LLC. If you have any questions about the contents of this brochure, please contact us at (312) 630-9666 x7777 or KGeary@Bartlett1898.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Bartlett & Co. Wealth Management LLC also is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Material Changes to Brochure

This page will discuss only the material changes made to the Form ADV (“Brochure”) and will provide you with a summary of all material changes that have occurred since the last annual update of this Brochure filed with the SEC on March 30, 2022:

- In Item 4, disclosures were included that are applicable to ERISA plan clients and individual retirement account clients.
- We help our clients obtain certain insurance solutions from unaffiliated, third-party insurance brokers by introducing clients to our affiliate, Focus Risk Solutions, LLC (“FRS”). FRS does not receive any compensation from such third-party insurance brokers from serving our clients. Further information on this service is available in Items 4, 5 and 10 of this Brochure.
- We offer clients the option of obtaining certain financial solutions from unaffiliated third-party financial institutions with the assistance of our affiliate, Focus Treasury & Credit Solutions, LLC (“FTCS”). FTCS does not receive any compensation from such third-party institutions for serving our clients. Further information on this conflict of interest is available in Items 4, 5, and 10 of this Brochure.

Currently, our Brochure may be requested at any time, without charge, by contacting Kimberly Geary at (312) 630-9666 x7777 or by email at KGeary@Bartlett1898.com.

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Item 4 - Description of Advisory Business

Description of Bartlett

Bartlett & Co. Wealth Management LLC (“Bartlett,” the “Firm,” “we,” “us,” or “or”) is part of the Focus Financial Partners, LLC (“Focus LLC”) partnership. Specifically, Bartlett is a wholly owned subsidiary of Focus Operating, LLC (“Focus Operating”), which is a wholly owned subsidiary of Focus LLC. Focus Financial Partners Inc. (“Focus Inc.”) is the sole managing member of Focus LLC and is a public company traded on the NASDAQ Global Select Market. Focus Inc. owns approximately two-thirds of the economic interests in Focus LLC.

Focus Inc. has no single 25% or greater shareholder. Focus Inc. is the managing member of Focus LLC and has 100% of its governance rights. Accordingly, all governance is through the voting rights and Board at Focus Inc.

Focus LLC also owns other registered investment advisers, broker-dealers, pension consultants, insurance firms, business managers, and other financial service firms (the “Focus Partners”), most of which provide wealth management, benefit consulting and investment consulting services to individuals, families, employers, and institutions. Some Focus Partners also manage or advise limited partnerships, private funds, or investment companies as disclosed on their respective Form ADVs.

Bartlett is managed by James B. Hagerty, Brian F. Antenucci, Kyle W. Pohlman, Lori B. Poole, and Holly H. Mazzocca (“Bartlett Principals”), pursuant to a management agreement between and among BDB 1898, LLC and Bartlett. The Bartlett Principals serve as officers of Bartlett and are responsible for the management, supervision, and oversight of Bartlett.

Bartlett’s predecessors, including Bartlett & Co, LLC have a long history of providing asset management services to high-net-worth individuals and families, foundations and endowments, and businesses and institutions. Bartlett’s namesake entity traced its roots to 1898. Bartlett’s advice is almost always provided on a discretionary basis. In some limited instances, mostly legacy situations, Bartlett furnishes investment advice on a nondiscretionary basis. Bartlett also provides comprehensive financial planning services.

Type of Advisory Services

Wealth Management Services

In designing and implementing customized portfolio strategies, Bartlett, as referenced above, generally provides wealth management services on a discretionary basis, with nondiscretionary advisory services being provided in some limited instances. Bartlett provides wealth management services across a broad range of investment strategies and vehicles. Bartlett primarily allocates client assets among various mutual funds, exchange-traded funds (“ETFs”), and individual debt and equity securities in accordance with clients’ stated investment objectives.

Bartlett may further recommend to clients that all or a portion of their investment portfolio be managed or advised on a discretionary or nondiscretionary basis by one or more unaffiliated money managers or subadvisors (“External Managers”). Bartlett establishes the client’s investment objectives for the assets managed by External Manager(s), selects the External Manager(s), monitors, and reviews the account performance and, in nondiscretionary arrangements with External Managers, defines any restrictions and places trades for clients. The investment management fees charged by the designated External Manager(s), together with the fees charged by the corresponding designated broker-dealer/custodian

of the client's assets, is exclusive of, and in addition to, the annual advisory fee charged by Bartlett, and will be reflected on the client's custodial statement.

Financial Planning and Consulting Services

Bartlett may provide a variety of comprehensive financial planning and consulting services to clients. Such engagements may be part of the investment advisory engagement or pursuant to a separate engagement. Generally, such financial planning services will involve preparing a financial plan or rendering a financial consultation based on the client's financial goals and objectives. This planning or consulting may encompass one or more areas of need, including, but not limited to cash flow analysis, investment planning, retirement planning, estate planning, personal savings, educational savings, and other areas of a client's financial situation. Bartlett may also provide investment education and customized investment consulting services to clients.

A financial plan developed for, or financial consultation rendered to, the client will typically include general recommendations for a course of activity or specific actions to be taken by the client. For example, recommendations may be made that the client start or revise their investment programs, commence, or alter retirement savings, establish education savings and/or charitable giving programs. Bartlett may recommend the services of itself and/or other professionals to implement its recommendations. Clients are advised that a conflict of interest exists if Bartlett recommends its own services, as such a recommendation may increase the advisory fees paid to Bartlett. The client is under no obligation to act upon any of the recommendations made by Bartlett under a financial planning or consulting engagement to engage the services of any such recommended professional, including Bartlett itself.

Investment Management Services for Qualified Retirement Plans

Bartlett provides discretionary investment management services and non-discretionary investment advisory services to clients that include employee benefit plans covered by the Employee Retirement Income Security Act of 1974 and the rules and regulations thereunder (collectively "ERISA"). For ERISA plan clients, Bartlett is typically a "covered service provider" to the plan for purposes of ERISA Section 408(b)(2) regulations. Bartlett provides services to ERISA plans both as a registered investment adviser under the Investment Advisers Act of 1940 (the "Advisers Act") and as a fiduciary under ERISA. In addition to separate accounts for ERISA clients, Bartlett may serve as an ERISA fiduciary to plans whose assets we manage through wrap fee programs or through certain entities whose assets are treated as plan assets under ERISA. This Brochure provides additional information on the services provided by Bartlett to ERISA plans as well as compensation that the Firm may receive in connection with managing ERISA plan assets.

As part of providing discretionary or non-discretionary investment services to ERISA plan clients, Bartlett may provide certain information and services to the ERISA plan client and the ERISA plan client sponsor/trustees. These other services are designed to assist the ERISA plan sponsor/trustees in meeting their management and fiduciary obligations to the ERISA plan. The other services may consist of the following:

- Assist with platform provider search and plan set-up;
- Plan review;
- Plan fee and cost review;
- Acting as third-party service provider liaison;

- Plan participant education and communication;
- Plan benchmarking;
- Assist with plan conversion to new vendor platform; and
- Assistance in plan merger.

Bartlett is a fiduciary under ERISA with respect to investment management services and investment advice provided to ERISA plan clients, including ERISA plan participants. Bartlett is also a fiduciary under the Internal Revenue Code (the “IRC”) with respect to investment management services and investment advice provided to ERISA plans, ERISA plan participants, individual retirement accounts and individual retirement account owners (collectively “Retirement Account Clients”). As such, Bartlett is subject to specific duties and obligations under ERISA and the IRC, that include, among other things, prohibited transaction rules which are intended to prohibit fiduciaries from acting on conflicts of interest. When a fiduciary gives advice in which it has a conflict of interest, the fiduciary must either avoid or eliminate the conflict or rely upon a prohibited transaction exemption (a “PTE”).

Unaffiliated Broker-Dealer and Investment Adviser Programs

From time to time, Bartlett enters into separate agreements with unaffiliated broker-dealers or other investment advisers (“sponsors”) under “wrap-fee” or platform arrangements offered by these sponsors where the client selects Bartlett from among the investment advisers presented to the client by the sponsor. The sponsor has primary responsibility for client communications and service, and Bartlett provides investment management services to the clients. The sponsor generally arranges for payment of Bartlett’s advisory fees on behalf of the client, monitors and evaluates our performance, executes the client’s portfolio transactions and, in certain cases, provides custodial services for the client’s assets, all for a single fee paid by the client to the sponsor. Bartlett receives a fee directly from the client. The terms of any fee arrangement are governed by the contract between the sponsor and Bartlett and may differ from the fee schedules shown below. To the extent the single fee also includes transaction costs, clients may pay additional costs if Bartlett executes trades with broker-dealers other than the sponsor of the wrap-fee arrangement or platform. Participation in these arrangements may cost the client more than purchasing such services separately.

Client-Tailored Management Services

Bartlett provides wealth management services designed to meet a variety of client investment objectives. Client portfolios are managed based on individual clients’ financial situation and investment objectives. Clients may impose reasonable restrictions on the management of their assets if Bartlett determines, in its sole discretion, that the conditions would not materially impact the performance of a management strategy or prove overly burdensome for Bartlett’s management efforts.

Information for ERISA Plan and IRA Clients

When Bartlett provides investment advice to retirement plan account clients that are subject to ERISA or individual retirement accounts, Bartlett is a fiduciary within the meaning of Title I of ERISA and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way Bartlett makes money creates some conflicts with the interest of these retirement account clients, so Bartlett operates under a special rule that requires Bartlett to act in the best interest of these retirement account clients and not put Bartlett’s interest ahead of the interest of these retirement account clients.

Additional Information

Focus Risk Solutions

We help our clients obtain certain insurance solutions from unaffiliated, third-party insurance brokers by introducing clients to our affiliate, Focus Risk Solutions, LLC ("FRS"), a wholly owned subsidiary of our parent company, Focus Financial Partners, LLC. Please see Items 5 and 10 for a fuller discussion of this service and other important information.

Focus Credit and Treasury Solutions

We offer clients the option of obtaining certain financial solutions from unaffiliated third-party financial institutions with the assistance of our affiliate, Focus Treasury & Credit Solutions, LLC ("FTCS"), a wholly owned subsidiary of our parent company, Focus Financial Partners, LLC. Please see Items 5 and 10 for a fuller discussion of these services and other important information.

Bartlett has a financial interest in the client's decision to move, add, or allocate assets to accounts for which Bartlett charges a fee for investment management.

Bartlett is a fee-only registered investment advisor and is compensated solely from fees paid directly by clients. Bartlett does not accept commissions. Bartlett does not receive any compensation from fund companies or custodians because of trading activities. Please see Item 12 for information regarding certain services and benefits Bartlett receives from Schwab.

As of December 31, 2021, Bartlett has \$7,854,975,731 in discretionary assets under management in 2,047 relationships; and \$323,581,764 in non-discretionary assets in 30 relationships. The total number of relationships is 2,077 and total assets under management of \$8,178,557,495.

Item 5 - Fees and Compensation

Fees are based on the value of the client's assets that are under management as of the last business day of the preceding quarter. Cash and accrued interest, and the value of securities purchased on margin are included for billing purposes. Fees are generally payable on a quarterly basis, in advance (though some legacy clients pay fees in arrears). If services commence on a day other than the first day of a calendar quarter or terminate other than on the last day of the quarter, fees are pro-rated. A client may terminate the investment advisory agreement without penalty within five (5) days after entering into the agreement and at any time thereafter upon ten (10) days written notice. If the investment advisory agreement is terminated during a quarter, a proportionate part of any prepaid fee will be refunded to the client.

The standard fee schedules set forth below, including minimum annual fees, are negotiable. Therefore, fees vary among clients. The factors involved in such negotiation include but are not limited to: the size of the client's relationship, the level of servicing required by the client, the client's anticipated levels of transaction activity, and Bartlett's practice with respect to discounts. Bartlett does discount or waive fees for employees, family members, or friends of the firm at our sole discretion. Alternative payment arrangements may be negotiated dependent on these same factors. Bartlett reserves the right to waive any minimum annual fees under certain circumstances.

The fee schedules set forth below are current as of the date of this Form ADV. Clients who have an established relationship before the date of this Form ADV may be charged fees in accordance with different fee schedules that were in effect at the time their relationship was established.

The wealth management fees charged by Bartlett do not include certain charges imposed by custodians, third party investment companies and other third parties. These fees include, but are not limited to, transaction charges, transfer taxes, exchange fees, interest charges, electronic fund and wire transfer fees, deferred sales charges, odd-lot differentials, or any charges, taxes or other fees mandated by any federal, state, or other applicable law or otherwise agreed to with the client.

Mutual funds, money market funds and exchange traded funds also charge internal management fees, which are disclosed in the fund's prospectus. These fees may include, but are not limited to, a management fee, upfront sales charges, and other fund expenses. Bartlett does not receive any compensation from these fees. Clients are responsible for these fees, where applicable, in addition to the management fee clients pay to Bartlett. Clients should review all fees charged to fully understand the total amount of fees they will pay. Services similar to those offered by Bartlett may be available elsewhere for more or less than the amounts Bartlett charges. Clients could invest in a mutual fund directly, without Bartlett's services. In that case, the client would not receive the services provided by Bartlett which are designed, among other things, to assist the client in determining which mutual fund or funds are most appropriate to their individual financial condition and objectives.

The fees and expenses of any External Managers used by the client are paid by the client and are agreed upon between the client and the External Manager. These are separate to the fees agreed upon between Bartlett and the client.

We help our clients obtain certain insurance solutions from unaffiliated, third-party insurance brokers by introducing clients to our affiliate, Focus Risk Solutions, LLC ("FRS"), a wholly owned subsidiary of our parent company, Focus Financial Partners, LLC. FRS has arrangements with certain third-party insurance brokers (the "Brokers") under which the Brokers assist our clients with regulated insurance sales activity. FRS does not receive any compensation from such third-party insurance brokers from serving our clients. Further information on this service is available in Item 10 of this Brochure.

We offer clients the option of obtaining certain financial solutions from unaffiliated third-party financial institutions with the assistance of our affiliate, Focus Treasury & Credit Solutions, LLC ("FTCS"). FTCS does not receive any compensation from such third-party institutions for serving our clients. Further information on this conflict of interest is available in Item 10 of this Brochure.

Bartlett's fee schedules for wealth management services are as follows:

Wealth Management Accounts

<u>Portfolio Size</u>	<u>Annual Fees</u>
On the first \$1,000,000	1.00%
On the next \$4,000,000	0.75%
Over \$5,000,000	0.50%

We generally require a minimum relationship size of \$2,000,000 but will agree to manage smaller relationships at our sole discretion. We require a minimum annual fee to be negotiated between the client and their advisor. This may result in a client paying a higher annual percentage rate than set forth above for relationships under \$2,000,000. We reserve the right to change or waive the minimum fee at our sole discretion.

Institutional Fixed Income Accounts

<u>Portfolio Size</u>	<u>Annual Fees</u>
On the first \$10,000,000	0.50%
Over \$10,000,000	0.30%

We generally require a minimum relationship size of \$10,000,000 but will agree to manage smaller accounts at our sole discretion. We require a minimum fee of \$50,000 per year, which may result in a client with a smaller account paying a higher annual percentage rate than set forth above. We reserve the right to change or waive this minimum fee at our sole discretion.

Consulting Services

Bartlett's consulting services are customized to the needs of the client. Bartlett does not maintain a standard fee schedule for this nonstandard service and the terms of each arrangement are negotiated with the client.

Financial Planning

Bartlett's financial planning services have a standard initial fee and an ongoing annual or monthly fee. The initial fee is payable one half (50%) at the execution of the client agreement with the remaining half (50%) due upon receipt by the client of the written financial plan unless otherwise negotiated with the client. The subsequent ongoing annual fee is billed monthly unless otherwise negotiated with the client. If the client opts for the monthly payment schedule, the payments will commence the month following the plan delivery. We reserve the right to negotiate the fee at our sole discretion and thus fees will vary among clients. The factors involved in negotiating include, but are not limited to, the level of services required by the client, other investment account relationships between the client and Bartlett, and Bartlett's practice with respect to discounts. If the agreement is terminated, Bartlett will refund any prepaid fees, prorated from the date of the termination through the end of the period for which fees were prepaid.

The current standard fee schedule is as follows:

Financial Planning – Standard Fee

<u>Initial Planning Fee</u>	\$3,500
<u>Ongoing Planning Fee</u>	\$2,100 annually or \$175 per month

The fee schedules set forth above are current as of the date of this Form ADV.

Item 6 - Performance-Based Fees/Side-by-side Management

Bartlett does not accept any performance-based or side by side fee arrangements.

Item 7 - Types of Clients

Bartlett serves a diverse client base including high net worth individuals & families, foundations & endowments, corporate & nonprofit retirement plans, ERISA, public funds, and Taft-Hartley plans. Bartlett seeks to have a minimum relationship size of \$2,000,000 for Wealth Management client

accounts and \$10,000,000 for Institutional Fixed Income client accounts but will manage smaller relationships at our sole discretion. In addition, as set forth above in Item 5, we have a minimum annual fee to be negotiated between the client and their advisor. We reserve the right to waive or change the minimum relationship size or minimum yearly fee at our discretion.

Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis, Investment Strategies

Bartlett is an active investment manager. Our goal is to maximize each client's return potential for the level of risk undertaken. To that end, we adjust the asset mix to reflect the changing opportunities encountered over a market cycle. We base our approach on the premise that every client is unique, and we formulate our recommendations accordingly.

We believe that portfolio diversification is the best way to manage risk, in alignment with the client's objective and risk tolerance. We advocate diversification across uncorrelated asset classes. Subject to our client's custom objectives, we will seek to diversify stocks across economic sectors with emphasis placed in those sectors exhibiting what we believe to be superior return potential, subject to valuation criteria. International exposure will be diversified across geographies and across developed and emerging countries. Being mindful of expense considerations, we will utilize mutual funds and ETFs to meet the small cap and international allocations.

We apply our relative value philosophy of investing to our management of fixed income portfolios. We emphasize an analysis of the relative value of various sectors, individual credits, and maturity slices of the yield curve. We do not generally make large interest rate bets by varying the duration of our client portfolios by more than ten percent from the duration of the client's selected benchmark.

Client portfolios with similar investment objectives and asset allocation goals may own different securities and investments. The client's portfolio size, tax sensitivity, desire for simplicity, income needs, long-term wealth transfer objectives, time horizon and choice of custodian are all factors that influence Bartlett's investment recommendations.

Risk of Loss

All investment programs have risk of loss. Our investment approach keeps the risk of loss in mind. However, it is not possible to identify all risks. Generally, the market value of equity stocks will fluctuate with market conditions, and small-stock prices generally will fluctuate more than large-stock prices. The market value of fixed income securities will generally fluctuate inversely with interest rates and other market conditions prior to maturity. Fixed income securities are obligations of the issuer to make payments of principal and/or interest on future dates, and include, among other securities: bonds, notes and debentures issued by corporations; debt securities issued or guaranteed by the U.S. government or one of its agencies or instrumentalities, or by a non-U.S. government or one of its agencies or instrumentalities; municipal securities; and mortgage-backed and asset-backed securities. These securities may pay fixed, variable, or floating rates of interest, and may include zero coupon obligations and inflation-linked fixed income securities. The value of longer duration fixed income securities will generally fluctuate more than shorter duration fixed income securities. Investments in overseas markets also pose special risks, including currency fluctuation and political risks, and it may be more volatile than that of a U.S. only investment. Such risks are generally intensified for investments in emerging markets. In addition, there is no assurance that a mutual fund or ETF will achieve its investment objective. Past performance of investments is no guarantee of future results.

While Bartlett seeks to manage assets so that the risks are appropriate to the strategy, it is not always possible or desirable to fully mitigate risks. Any investment includes the risk of loss and there is no guarantee that a particular level of return will be achieved. Clients should understand they could lose some or all of their investment and should be prepared to bear the risk of such potential losses.

Additional risks would include, but are not limited to the following:

- **Market and Interest Rate Risk** - The market prices of the securities in client accounts may go up or down, sometimes rapidly or unpredictably, due to general market conditions, such as real or perceived adverse economic or political conditions, inflation, changes in interest rates or currency rates, lack of liquidity in the markets or adverse investor sentiment.
- **Inflation Risk** - Inflation risk, also called purchasing power risk, is the chance the cash flows from an investment will not be worth as much in the future because of changes in purchasing power due to inflation.
- **Currency Risk** - Currency risk is a form of risk that arises from the change in price of one currency against another. Whenever investors or companies have assets or business operations across national borders, they face currency risk if their positions are not hedged.
- **Reinvestment Risk** - The risk that future proceeds will have to be reinvested at a lower potential interest rate.
- **Issuer Risk** - The value of a security can go up or down more than the market as a whole and can perform differently from the value of the market as a whole, often due to disappointing earnings reports by the issuer, unsuccessful products or services, loss of major customers, major litigation against the issuer or changes in government regulations affecting the issuer or the competitive environment.
- **Business Risk** - A company's risk is composed of financial risk, which is linked to debt, and business risk, which is often linked to economic climate. If a company is entirely financed by equity, it would pose almost no financial risk, but it would be susceptible to business risk or changes in the overall economic climate.
- **Liquidity Risk** - The risk stemming from the lack of marketability of an investment that cannot be bought or sold quickly enough to prevent or minimize a loss.
- **Financial Risk** - Financial risk is the additional risk a shareholder bears when a company uses debt in addition to equity financing. Companies that issue more debt instruments would have higher financial risk than companies financed mostly or entirely by equity.
- **Foreign Investment Risk (including ADRs)** - These investments may involve greater risk than investments in securities of U.S. issuers. Foreign countries in which Bartlett may invest may have markets that are less liquid, less regulated, and more volatile than U.S. markets, may suffer from political or economic instability and may experience negative government actions, such as currency controls or seizures of private businesses or property. In some foreign countries, less information is available about issuers and markets because of less rigorous accounting and regulatory standards than in the United States. Currency conversion costs and currency fluctuations could erase investment gains or add to investment losses. The risks of investing in foreign securities are heightened when investing in issuers in emerging market countries.

- **Cybersecurity Risk** - The computer systems, networks and devices used by Bartlett and service providers to us and our clients to carry out routine business operations employ a variety of protections designed to prevent damage or interruption from computer viruses, network failures, computer and telecommunication failures, infiltration by unauthorized persons and security breaches. Despite the various protections utilized, systems, networks, or devices potentially can be breached. A client could be negatively impacted because of a cybersecurity breach.

Cybersecurity breaches can include unauthorized access to systems, networks, or devices; infection from computer viruses or other malicious software code; and attacks that shut down, disable, slow, or otherwise disrupt operations, business processes, or website access or functionality. Cybersecurity breaches may cause disruptions and impact business operations, potentially resulting in financial losses to a client; impediments to trading; the inability by us and other service providers to transact business; violations of applicable privacy and other laws; regulatory fines, penalties, reputational damage, reimbursement or other compensation costs, or additional compliance costs; as well as the inadvertent release of confidential information.

Similar adverse consequences could result from cybersecurity breaches affecting issuers of securities in which a client invests; governmental and other regulatory authorities; exchange and other financial market operators, banks, brokers, dealers, and other financial institutions; and other parties. In addition, substantial costs may be incurred by these entities in order to prevent any cybersecurity breaches in the future.

- **External Manager Risk** - Any External Manager to a client relationship will have a risk of loss due to investment strategy and, but not limited to, the other risks listed above as it relates to the External Manager's business and strategies.

Item 9 - Disciplinary Information

Neither Bartlett nor any Bartlett employee has a material disciplinary history or event to report, including but not limited to a criminal or civil action or administrative proceeding before a regulatory body/SRO.

Item 10 - Other Financial Industry Activities and Affiliations

In rare instances, Bartlett or the client will request to work with one or more unaffiliated money managers, an External Manager, on a discretionary or non-discretionary basis. The client will be required to enter into a separate agreement with the External Manager that will set forth the terms and conditions of the client's engagement with the External Manager. The only other inclusion of other advisers in a client portfolio is by using mutual funds, ETFs, or other pooled investment vehicles to provide a specific allocation to a desired asset class or targeted investment strategy that is not provided by our resources. Bartlett does not receive any compensation in any form from these advisers.

As stated earlier in this Brochure, Bartlett is a wholly owned subsidiary of Focus. Focus is also one of several minority investors in SmartAsset, which seeks to match prospective advisory clients with investment advisers in exchange for a non-success-based fee paid by the investment adviser. Focus has one director on SmartAsset's board as well as a board observer. Bartlett's payment of a fee to SmartAsset benefits SmartAsset's investors, including Focus, our parent company.

Focus Risk Solutions

We help clients obtain certain insurance products from unaffiliated insurance companies by introducing clients to our affiliate, Focus Risk Solutions, LLC (“FRS”), a wholly owned subsidiary of our parent company, Focus Financial Partners, LLC (“Focus”). FRS acts as an intermediary to facilitate our clients’ access to insurance products. FRS has agreements with certain third-party insurance brokers (the “Brokers”) under which the Brokers assist our clients with regulated insurance sales activity.

Neither we nor FRS receives any compensation from the Brokers or any other third parties for providing insurance solutions to our clients. For services provided by FRS to clients of other Focus firms, FRS receives a percentage of the upfront commission or a percentage of the ongoing premiums for policies successfully placed with insurance carriers on behalf of referred clients, and such compensation to FRS is also revenue for our common parent company, Focus Financial Partners, LLC. However, this compensation to FRS does not come from insurance solutions provided to any of our clients. The volume generated by our clients’ transactions does benefit FRS and Focus in attracting, retaining, and negotiating with the Brokers and insurance carriers. We mitigate this conflict by: (1) fully and fairly disclosing the material facts concerning the above arrangements to our clients, including in this Brochure; and (2) offering FRS solutions to clients on a strictly nondiscretionary and fully disclosed basis, and not as part of any discretionary investment services. Additionally, we note that clients who use FRS’s services will receive product-specific disclosure from the Brokers and insurance carriers and other unaffiliated third-party intermediaries that provide services to our clients.

The insurance premium is ultimately dictated by the insurance carrier, although in some circumstances the Brokers or FRS may have the ability to influence an insurance carrier to lower the premium of the policy. The final rate may be higher or lower than the prevailing market rate. We can offer no assurances that the rates offered to you by the insurance carrier are the lowest possible rates available in the marketplace.

Focus Treasury & Credit Solutions

We offer clients the option of obtaining certain financial solutions from unaffiliated third-party financial institutions with the assistance of our affiliate, Focus Treasury & Credit Solutions, LLC (“FTCS”), a wholly owned subsidiary of our parent company, Focus Financial Partners, LLC. These third-party financial institutions are banks and non-banks (the “Network Institutions”) that offer credit and cash management solutions to our clients. Certain other unaffiliated third parties provide administrative and settlement services to facilitate FTCS’s cash management solutions. FTCS acts as an intermediary to facilitate our clients’ access to these credit and cash management solutions.

Neither we nor FTCS receives any compensation from the Network Institutions or any other third parties for providing credit or cash management solutions to our clients. For services provided by FTCS to clients of other Focus firms, FTCS receives a portion of the revenue earned by the Network Institutions, and such compensation to FTCS is also revenue for our common parent company, Focus Financial Partners, LLC. However, this compensation to FTCS does not come from credit or cash management solutions provided to any of our clients. The volume generated by our clients’ transactions does benefit FTCS and Focus in attracting, retaining, and negotiating with Network Institutions. We mitigate this conflict by: (1) fully and fairly disclosing the material facts concerning the above arrangements to our clients, including in this Brochure; and (2) offering FTCS solutions to clients on a strictly nondiscretionary and fully disclosed basis, and not as part of any discretionary investment services. Additionally, we note that clients who use FTCS’s services will receive product-specific disclosure from the Network Institutions and other unaffiliated third-party intermediaries that provide services to our clients.

We have an additional conflict of interest when we recommend FTCS to provide credit solutions to our clients because our interest in continuing to receive investment advisory fees from client accounts gives us a financial incentive to recommend that clients borrow money rather than liquidating some or all of the assets we manage.

Credit Solutions from FTCS

For FTCS credit solutions, the interest rate of the loan is ultimately determined by the lender, although in some circumstances FTCS may have the ability to influence the lender to lower the interest rate of the loan. The final rate may be higher or lower than the prevailing market rate. We can offer no assurances that the rates offered to you by the lender are the lowest possible rates available in the marketplace.

Clients retain the right to pledge assets in accounts generally, subject to any restrictions imposed by clients' custodians. While the FTCS program facilitates secured loans through Network Institutions, clients are free instead to work directly with institutions outside the FTCS program. Because of the limited number of participating Network Institutions, clients may be limited in their ability to obtain as favorable loan terms as if the client were to work directly with other banks to negotiate loan terms or obtain other financial arrangements.

Clients should also understand that pledging assets in an account to secure a loan involves additional risk and restrictions. A Network Institution has the authority to liquidate all or part of the pledged securities at any time, without prior notice to clients and without their consent, to maintain required collateral levels. The Network Institution also has the right to call client loans and require repayment within a short period of time; if the client cannot repay the loan within the specified time period, the Network Institution will have the right to force the sale of pledged assets to repay those loans. Selling assets to maintain collateral levels or calling loans may result in asset sales and realized losses in a declining market, leading to the permanent loss of capital. These sales also may have adverse tax consequences. Interest payments and any other loan-related fees are borne by clients and are in addition to the advisory fees that clients pay us for managing assets, including assets that are pledged as collateral. The returns on pledged assets may be less than the account fees and interest paid by the account. Clients should consider carefully and skeptically any recommendation to pursue a more aggressive investment strategy in order to support the cost of borrowing, particularly the risks and costs of any such strategy. More generally, before borrowing funds, a client should carefully review the loan agreement, loan application, and other forms and determine that the loan is consistent with the client's long-term financial goals and presents risks consistent with the client's financial circumstances and risk tolerance.

Cash Management Solutions from FTCS

For FTCS cash management solutions, as stated above, certain third-party intermediaries provide administrative and settlement services in connection with the program. Those intermediaries each charge a fixed basis point fee on total deposits in the program. Before any interest is paid into client accounts, the Network Institutions and certain unaffiliated third-party service providers take their fees out, and the net interest is then credited to clients' accounts. Engaging FTCS, the Network Institutions, and these other intermediaries to provide cash management solutions does not alter the manner in which we treat cash for billing purposes.

Clients should understand that in rare circumstances, depending on interest rates and other economic and market factors, the yields on cash management solutions could be lower than the aggregate fees and expenses charged by the Network Institutions, the intermediaries referenced above, and us. Consequently, in these rare circumstances, a client could experience a negative overall investment return with respect to those cash investments. Nonetheless, it might still be reasonable for a client to

participate in the FTCS cash management program if the client prefers to hold cash at the Network Institutions rather than at other financial institutions (e.g., to take advantage of FDIC insurance).

Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Bartlett maintains and enforces a written Code of Ethics ("Code") that includes: (1) standards of business conduct for Bartlett's members and employees; (2) compliance with applicable federal securities laws; (3) reporting by the Firm principals and employees, and review by Bartlett, of all applicable personal securities transactions on a periodic basis; (4) provision to, and acknowledgement of acceptance of, by Bartlett's principals and employees of a copy of the Code and any amendments; and (5) reporting by Bartlett's principals and employees of any violation of the Code promptly to the CCO.

Bartlett's Code provides for periodic securities holdings reports and periodic transactions reports from all access persons that meet the requirements of Rule 204A-1 of the Advisers Act. As a general requirement of the Code, Bartlett employees must have prior approval to effect certain investments in which an employee has or acquires a beneficial interest. Furthermore, the Code prohibits employees from revealing information relating to the investment intentions, activities, or portfolios of Bartlett clients, except to persons whose responsibilities require knowledge of the information.

Clients may obtain a copy of Bartlett's Code of Ethics by contacting us at Bartlett & Co. Wealth Management LLC 600 Vine Street, Suite 2100, Cincinnati, OH 45202, Attention: Compliance Department.

Item 12 - Brokerage Practices

Clients may instruct Bartlett to direct trades to particular brokers or dealers. Our clients have established custodial relationships with more than two dozen firms. If a client does not direct Bartlett to a particular broker dealer/custodian, Bartlett will present the option that the client establishes a relationship with Schwab and authorize Bartlett to execute trades through Schwab.

In deciding to recommend Schwab, some of the factors that Bartlett considers include:

- Trade order execution and the ability to provide accurate and timely execution of trades;
- The reasonableness and competitiveness of commissions and other transaction costs;
- Access to a broad range of investment products;
- Access to trading desks;
- Technology that integrates within Bartlett's environment, including interfacing with Bartlett's portfolio management system;
- A dedicated service or back-office team and its ability to process requests from Bartlett on behalf of its clients;
- Ability to provide Bartlett with access to client account information through an institutional website; and
- Ability to provide clients with electronic access to account information and investment and research tools.

Bartlett places portfolio transactions through Schwab. In exchange for using the services of Schwab, Bartlett may receive, without cost, computer software and related systems support that allows Bartlett to monitor and service its clients' accounts maintained with Schwab.

Schwab also makes available to Bartlett products and services that benefit Bartlett but may not directly benefit the client or the client's account. These products and services assist us in managing and administering client relationships. They include investment research, both Schwab's own and that of third parties. Bartlett may use this research to service all or some substantial number of client relationships, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that:

- provide access to client data (such as duplicate trade confirmations and account statements);
- facilitate trade execution and allocate aggregated trade orders for multiple clients;
- provide pricing and other market data;
- facilitate payment of our fees; and
- assist with back-office functions, recordkeeping, and client reporting.

Schwab also offers other services intended to help us manage and further develop our business enterprise. These services include:

- educational conferences and events;
- technology, compliance, legal, and business consulting;
- publications and conferences on practice management and business succession; and
- access to employee benefits providers, human capital consultants, and insurance providers.

Schwab provides some of these services itself. In other cases, it will arrange for third-party vendors to provide the services to Bartlett. Schwab discounts or waives its fees for some of these services or pays all or a part of a third party's fees. Schwab also provides Bartlett with other benefits such as occasional business entertainment of Bartlett personnel and access to conferences.

If a client does not direct brokerage or establish a trading/custodial arrangement through Schwab, Bartlett has the authority to direct transactions to broker-dealers that it reasonably believes can provide the best qualitative executions. When selecting a broker or dealer, Bartlett will not necessarily direct transactions to the broker-dealer offering the lowest commissions. Bartlett may also consider the broker-dealer's execution capabilities, reputation, and access to the markets for the securities being traded, as well as other services provided by the broker or dealer including custody.

If a client designates a broker-dealer, Bartlett does not negotiate commission rates with the brokerage firm designated by the client or any registered representative of such brokerage firm. Clients may, however, if they choose, negotiate commission rates with the registered representative or other representative of the firm they designate. Unless a lower rate has been negotiated by the client on their own behalf, the client should expect that the designated brokerage firm will charge commissions based upon the firm's established non-discounted commission schedule. Certain clients of Bartlett negotiate for and receive commission discounts in varying amounts and, therefore, some clients may pay lower commissions than other clients in similar transactions. In directing brokerage transactions, a client should consider whether the commission expenses, execution, clearance, settlement capabilities, and

custodian fees, if any, are comparable to those that would result if Bartlett exercised its discretion in selecting the broker-dealer to execute the transactions. Directing brokerage to a particular broker-dealer may involve the following disadvantages to a directed brokerage client:

- Bartlett's ability to negotiate commission rates and other terms on behalf of such clients could be impaired;
- such clients could be denied the benefit of Bartlett's experience in selecting broker-dealers that are able to efficiently execute difficult trades;
- opportunities to obtain lower transaction costs and better prices by aggregating (batching) the client's orders with orders for other clients could be limited; and
- the client could receive less favorable prices on securities transactions because Bartlett may place transaction orders for directed brokerage clients after placing batched transaction orders for other clients.

As a result, clients that have directed brokerage arrangements may pay higher commissions or receive less favorable net prices or may experience sequencing delays than would be the case if Bartlett were authorized to choose the broker through which to execute transactions.

Client securities transactions will generally be affected independently; however, if Bartlett decides to purchase or sell the same security for several clients at approximately the same time, Bartlett may combine orders for a client with other client orders to obtain best execution or to negotiate a more favorable commission rate. If orders to buy or sell a security for several clients at approximately the same time are executed at different prices or commissions, Bartlett may allocate the transactions to each client at the average execution price and commission.

To minimize execution costs and obtain best execution for clients, Bartlett may aggregate orders. When the Firm enters an aggregated order, the allocation of securities among participating clients will be completed prior to the time at which the order is entered. To ensure that no client is favored over any other, each client participating in an aggregated order will receive the average share price for the transaction, and each client will share transaction costs on a pro-rata basis based upon the client's level of participation in the order. (Note: A client may pay a different transaction cost if the client has directed the Firm to trade with a particular broker-dealer.)

Each client participating in an aggregated order will receive the number of securities that were allocated to the client as a part of the preparation of the order, except in the following circumstances:

- If, following the entry of the aggregated order, Bartlett determines that the security may be unsuitable or inappropriate for a client that was intended to participate, Bartlett may reallocate the order amongst the other participating clients in a fair and equitable manner; provided, the reallocation is consistent with the investment strategy being implemented for such clients.
- If the aggregated order is not completely filled, Bartlett will follow the procedures set forth in the next paragraph.

Generally, in rare cases that an aggregated order is partially filled, the trader confers with the investment adviser(s) to determine what method to use in allocating the shares, taking into consideration the avoidance of multiple commission charges, to ensure clients are treated fairly. Among the methods considered are; working down the list, filling the smallest order first, and allocating on a pro-rata basis. A record is maintained on the order as to which method was chosen.

Item 13 - Review of Relationships

All client relationships are managed by an investment adviser representative of Bartlett. Investment adviser representatives review these relationships at least annually, based on the needs and desires of the client. In addition, factors that may trigger additional reviews include material market, economic or political events, and known significant changes in a client's financial situation and/or objectives. Clients are reminded that they should notify Bartlett if changes occur to a client's personal financial situation that might adversely affect the client's investment plan. Many clients with similar investment objectives and risk profiles are grouped together into trading groups so they can be more efficiently managed. Typically, an investment adviser representative manages less than 125 client relationships, depending on the size and complexity of these client relationships. All relationships with an appraised value of over \$1,000,000 have an associate investment adviser representative assigned to the relationship to ensure a high level of attention and continuity.

The relationship review process for investment management accounts is conducted by the Investment Oversight Committee ("IOC"). This committee is comprised of: Laura L. Humphrey, Director, Investment Adviser; Troy R. Snider, Investment Adviser & IOC Co-Chair; Brian F. Antenucci, Investment Adviser; Kimberly Geary, CCO & IOC Co-Chair; and Chad Kolde, CFO. This committee reviews for compliance with investment strategy, client objectives and the Firm standards for dispersion from composite returns. This process is performed at least on a quarterly basis, but all composite accounts are analyzed for dispersion monthly.

Item 14 - Client Referrals and Other Compensation

Bartlett has arrangements in place with certain third parties whereby we compensate them for client referrals by paying them a percentage of the investment advisory fees we receive from the solicited clients. Solicitation arrangements inherently give rise to potential conflicts of interest because the solicitor is receiving an economic benefit for the recommendation of advisory services. Rule 206(4)-3 of the Advisers Act (the "Cash Solicitation Rule") addresses this conflict of interest by requiring advisers who pay third party solicitors to enter into agreements requiring the solicitors to make certain disclosures to solicited potential clients. In accordance with the Cash Solicitation Rule, we require third party solicitors who introduce potential clients to us to provide the potential client with a copy of this Brochure and a copy of the solicitor's disclosure statement which explains that the solicitor will be compensated for the referral and contains the terms and conditions of the solicitation arrangement, including the compensation the solicitor is to receive.

Bartlett periodically will receive fee waivers or discounts for non-research services including, but not limited to, admission to conferences, business consulting services (i.e., management or compliance) and access to certain software services made available by a custodian or vendor as typically extended to other similar clients. Such services are viewed as customary and are not a part of any criteria used in a recommendation of a custodian or broker.

Bartlett's parent company is Focus Financial Partners, LLC ("Focus"). From time to time, Focus holds partnership meetings and other industry and best-practices conferences, which typically include Bartlett, other Focus firms and external attendees. These meetings are first and foremost intended to provide training or education to personnel of Focus firms, including Bartlett. However, the meetings do provide sponsorship opportunities for asset managers, asset custodians, vendors, and other third-party service providers. Sponsorship fees allow these companies to advertise their products and services to Focus firms, including Bartlett. Although the participation of Focus firm personnel in these meetings is not preconditioned on the achievement of a sales target for any conference sponsor, this practice could nonetheless be deemed a conflict as the marketing and education activities conducted, and the access granted, at such meetings and conferences could cause Bartlett to focus on those conference sponsors

in the course of its duties. Focus attempts to mitigate any such conflict by allocating the sponsorship fees only to defraying the cost of the meeting or future meetings and not as revenue for itself or any affiliate, including Bartlett. Conference sponsorship fees are not dependent on assets placed with any specific provider or revenue generated by such asset placement.

No entities have provided conference sponsorship to Focus in the last year:

Item 15 - Custody

Bartlett deducts advisory fees directly from the client's account at the custodian the client has selected. Bartlett provides quarterly statements to clients, and the custodian also sends statements to clients on at least a quarterly basis. Clients should carefully review the custodian statements and compare them to the statements Bartlett sends. Any discrepancies should be brought to the attention of Bartlett's CCO immediately.

For a limited number of clients, Bartlett's investment adviser representatives serve as the trustee or co-trustee, or an employee has a durable power of attorney for a client. These scenarios take place with the CCO's approval. On these limited occasions, Bartlett has custody of client assets, as defined by applicable regulations. Bartlett ensures that it abides by any required regulatory requirements applicable to these limited number of client accounts and assets, including an independent verification performed in accordance with regulatory requirements. These clients receive periodic account statements from the custodian(s) of these accounts. It is recommended that clients carefully review these account statements and compare those to any received from Bartlett.

Item 16 - Investment Discretion

Bartlett accepts investment discretionary authority to manage securities assets on behalf of our clients. Bartlett has the written authority in our investment advisory contract to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. Clients may impose reasonable limitations in the form of specific constraints on any of these areas of discretion with the consent and written acknowledgement of Bartlett.

Item 17 - Voting Client Securities

Unless the client directs otherwise, in writing, Bartlett is responsible for directing the way proxies solicited by issuers of securities beneficially owned by the client shall be voted, and making all elections relative to any mergers, acquisitions, tender offers, bankruptcy proceedings or other type events pertaining to the assets.

Bartlett and/or the client shall correspondingly instruct each custodian of the assets to forward to Bartlett copies of all proxies and shareholder communications relating to the client assets.

Absent mitigating circumstances, and/or conflicts of interest (to the extent any such circumstance or conflict is presented, if ever, information pertaining to how Bartlett addressed any such circumstance or conflict shall be maintained by Bartlett), it is Bartlett's general policy to vote proxies consistent with the recommendation of senior management of the issuer.

Bartlett shall monitor corporate actions consistent with Bartlett's fiduciary duty to vote proxies in the best interests of its clients.

Bartlett shall maintain records pertaining to proxy voting as required pursuant to Rule 204-2(c)(2) under the Advisers Act. Clients may obtain a copy of Bartlett's proxy voting policies and procedures upon written request. In addition, information pertaining to how Bartlett voted on any specific proxy issue is also available upon written request.

Item 18 - Financial Information

Bartlett does not have any financial circumstance that will preclude the Firm from meeting contractual commitments to clients. A balance sheet is not required to be provided because Bartlett does not require or solicit prepayment of fees of more than \$1,200 per client, six months or more in advance.



**600 Vine Street, Suite 2100
Cincinnati, OH 45202
(513) 621-4612**

www.bartlett1898.com

**Brochure Supplement
(Part 2B, Form ADV)**

July 25, 2022

CRD # 292246

Bartlett Investment Advisors (Supervised Persons)

Brian F. Antenucci, Michael S. Cambron, Laura A. Cuber Nicholas A. D'Andrea, Robert H. Dearborn, Keith E. Dershem, Justin M. Ellis, Peter W. Flanzer, David P. Francis, James B. Hagerty, Michael A. Herst, Laura L. Humphrey, Jason M. Katz, Krista K. Linn, Melissa Mabley Martin, Holly H. Mazzocca, Catherine L. Miller, Kailyn M. Neat, Kyle W. Pohlman, Lori B. Poole, Aliya L. Riddle, Christopher D. Robbins, Edwin B. Ruthman, Craig M. Sarembock, Kenneth L. Schlachter, Troy R. Snider, Woodrow H. Uible , and Brian M. Walker.

This brochure supplement provides information about the above-named individual Investment Advisors that supplements the Bartlett Wealth Management brochure. You should receive a copy of that brochure as well. Please contact Kimberly Geary, Chief Compliance Officer, if you desire a copy of that brochure or if you have any questions about the contents of this supplement.

Additional information about Bartlett Wealth Management also is available on the SEC's website at www.adviserinfo.sec.gov.

Education and Business Standards

In general, Bartlett & Co Wealth Management, LLC (“Bartlett”) requires individuals making decisions on client assets or giving investment advice to have, at a minimum, an undergraduate college degree, prior experience in investment advisory services of at least three years, and hold (or be pursuing) one of the following designations: Certified Financial Analyst (CFA), Certified Financial Planner (CFP) or Masters of Business Administration (MBA).

Information regarding the Professional designations mentioned in this Brochure:

CFA

“The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charter holders to:

- Place their clients’ interests ahead of their own;
- Maintain independence and objectivity;
- Act with integrity;
- Maintain and improve their professional competence; and
- Disclose conflicts of interest and legal matters

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning, skills to reflect the dynamic and complex nature of the profession.

To learn more about the CFA charter, visit <http://www.cfainstitute.org>.

CFP

In order to achieve and maintain certification, CFP® professionals must: 1) pass the comprehensive CFP® Certification Examination, 2) pass the CFP Board's Fitness Standards for Candidates and Registrants, 3) agree to abide by CFP Board's Code of Ethics and Professional Responsibility and Rules of Conduct which put clients' interests first, 4) comply with the Financial Planning Practice Standards which spell out what clients should be able to reasonably expect from the financial planning engagement, and 5) complete 30 hours of continuing education (including 2 hours of approved Ethics CE) every two years.

CFP® professionals must pass the comprehensive CFP® Certification Examination, pass CFP Board's Fitness Standards for Candidates and Registrants, agree to abide by CFP Board's Code of Ethics and Professional Responsibility and Rules of Conduct which put clients' interests first and comply with the Financial Planning Practice Standards which spell out what clients should be able to reasonably expect from the financial planning engagement. - See more at: <http://www.cfp.net/become-a-cfp-professional/cfp-certification-requirements#sthash.qwXJz3yF.dpuf>.

CIC

The Chartered Investment Counselor (CIC) charter is a professional designation established in 1975 and awarded by the Investment Adviser Association (IAA). The Charter was designed to recognize the special qualifications of persons employed by IAA member firms whose primary duties involve investment counseling and portfolio management.

A key educational component of the program is the requirement that candidates hold the Chartered Financial Analyst® (CFA®) designation, administered by CFA Institute (see <http://www.cfainstitute.org/cfaprogram/Pages/index.aspx>). In addition to successful completion of the CFA program, the CIC designation requires candidates to demonstrate significant experience (at least 5 cumulative years) in a position performing investment counseling and portfolio management responsibilities. At the time the charter is awarded, candidates must be employed by an IAA member firm in a such a position, must provide work and character references, must endorse the IAA's Standards of Practice, and must provide professional ethical information.

CPA

A Certified Public Accountant (CPA) is a designation provided to licensed accounting professionals committed to protecting the public interest. The CPA license is provided by the Board of Accountancy for each state. The American Institute of Certified Public Accountants (AICPA) provides resources on obtaining the license. The CPA Exam is comprised of four separate rigorous exams referred to as sections, and its administered by the AICPA. The four sections of the exam are Auditing and Attestation, Financial Accounting and Reporting, Regulation, and Business Environment and Concepts.

MBA

A **Masters of Business Administration (MBA)** is a graduate degree that provides theoretical and practical training for business or investment management. An MBA is designed to help graduates gain a better understanding of general business management functions. It benefits those in positions in business and management, especially those in executive positions

CAIA®

The **Chartered Alternative Investment Analyst (CAIA®)** program provides individuals with the core competencies required to create, manage, and monitor an institutional-quality portfolio consisting of both traditional and alternative investments.

Candidates' knowledge is assessed through exams, administered globally at computerized testing centers. The program is organized into two levels of study; the Level I and Level II exams are offered twice each year, in March and September, giving candidates the opportunity to earn the CAIA designation within a single year. Once a qualified candidate completes the CAIA program, he or she is eligible for CAIA membership.

CDFA®

Certified Divorce Financial Advisors (CDFA's) are licensed by the Institute for Divorce Financial Analysts. Eligibility Requirements: Divorce Financial Planning is the application of the discipline of financial planning to settlement strategies in divorce. The process requires the synthesis of tax, insurance, retirement and other areas of knowledge with their specific application to divorce. The eligibility requirements were established by the Board of Advisors and reflect the fact that this is not an entry-level designation but an advanced program. At the July 2020 Board of Advisors meeting the following changes were made to the initial eligibility requirements. Candidates must have a bachelor's degree with three years of on-the job experience or if no bachelor's degree, five years of relevant experience. Experience has been defined as the following:

- Financial Planning
- Family Law Practice or
- Three or more of the following:
 - Experience with the tax code
 - Investment advisory or management
 - Real Estate, mortgage and reverse mortgage lending
 - Life and disability insurance
 - Financial therapist or coach

All candidates must pass an exam that covers professional responsibilities; divorce law and terminology; property and taxation; retirement plans and taxation; social security and other government benefits; spousal and child support taxation; financial analysis and planning; insurance and risk management; employee benefits; debt, credit, and bankruptcy; and specialty areas. Additionally CDFA® professionals must maintain a comprehensive knowledge of financial planning as it relates to divorce. To retain the CDFA® designation, all members must complete 30 hours of divorce-related CE credit every two years.

JD

The Juris Doctor (JD), is a three year professional degree that confers recognition that the holder has a professional degree in law. A JD must have a bachelor's degree or higher before being considered for admittance into law school. The JD program consists of a required core curriculum that candidates must pass in order to graduate. General requirements include:

- Earn credit for at least 90 semester hours of law study.
- Obtain a minimum GPA of 2.25 and,
- Earn a minimum of 3 clinical and/or externship credit hours.

RLP

A Registered Life Planner (RLP) is a designation for financial professionals who specialize in the human side of financial planning. The Kinder Institute of Life Planning runs the program and boasts that more than 500 advisors have earned the designation globally. Those who hold an RLP designation have completed the Kinder Institute's entire course of study, including The Seven Stages of Money Maturity Training, EVOKE Life Planning Training, and the RLP mentorship program.

To qualify for the RLP designation, applicants must complete three training courses set forth by [The Kinder Institute](#). Here is a brief overview of what they are and how much time an advisor must devote to each training:

The Seven Stages of Money Maturity Training (16 hours).

EVOKE Life Planning Training (36-40 hours).

Life Planning Mentorship (40-50 hours).

Applicants may begin the coursework to become an RLP by taking the EVOKE Life Planning Training or The Seven Stages of Money Maturity Training. After earning the RLP designation, the planner is expected to complete eight hours of continuing education every two years.

Brian F. Antenucci (CRD# 4898045)
Wealth Advisor, Principal

Item 1 – Cover Page

This brochure supplement provides information about Brian and should be included with Bartlett’s main brochure. Please contact Kimberly Geary if you did not receive a copy of Bartlett’s brochure or if you have questions about the contents. Additional information about Brian is available at the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Education Background and Business Experience

Born: 1981

Education: University of Dayton, BS

Business Experience: Bartlett Wealth Management; Investment Advisor; 2018

Bartlett & Co.; Investment Advisor; 2012

Designations: CFA

Item 3 – Disciplinary Information

Brian has no professional disciplinary disclosures.

Item 4 – Other Business Activities

Brian is not engaged in any other business or occupation that provides meaningful compensation or requires a substantial amount of time.

Item 5 – Additional Compensation

Brian may directly or indirectly receive earn-out or other compensation from Focus Financial Partners, LLC, the indirect parent company of Bartlett.

Item 6 – Supervision

Holly H. Mazzocca supervises the annual performance review for Bartlett’s Cincinnati-based investment advisers and financial planners. Kimberly Geary, Chief Compliance Officer supervises the compliance related activities of Bartlett investment advisers through frequent interaction, review of trading blotters and in her role on the Bartlett Investment Oversight Committee. Kimberly Geary can be reached at (312) 630-9666 x7777 or KGeary@Bartlett1898.com.

Michael S. Cambron (CRD# 38813)
Wealth Advisor

Item 1 – Cover Page

This brochure supplement provides information about Mike and should be included with Bartlett's main brochure. Please contact Kimberly Geary if you did not receive a copy of Bartlett's brochure or if you have questions about the contents. Additional information about Mike is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Education Background and Business Experience

Born: 1943

Education: Miami University, BS

Business Experience: Bartlett Wealth Management; Wealth Advisor; 2018
Bartlett & Co.; Investment Advisor; 1969

Designations: CFA

Item 3 – Disciplinary Information

Mike has no professional disciplinary disclosures.

Item 4 – Other Business Activities

Mike is not engaged in any other business or occupation that provides meaningful compensation or requires a substantial amount of time.

Item 5 – Additional Compensation

Bartlett is required to disclose information regarding any arrangement under which Mike receives an economic benefit from someone other than a client for providing investment advisory services. Bartlett has no information to disclose in relation to this Item.

Item 6 - Supervision

Holly H. Mazzocca supervises the annual performance review for Bartlett's Cincinnati-based investment advisers and financial planners. Kimberly Geary, Chief Compliance Officer supervises the compliance related activities of Bartlett investment advisers through frequent interaction, review of trading blotters, and in her role on the Bartlett Investment Oversight Committee. Kimberly Geary can be reached at (312) 630-9666 x7777 or KGeary@Bartlett1898.com.

Laura A. Cuber (CRD# 6779307)
Wealth Advisor

Item 1 – Cover Page

This brochure supplement provides information about Laura and should be included with Bartlett's main brochure. Please contact Kimberly Geary if you did not receive a copy of Bartlett Wealth Management's brochure or if you have questions about the contents. Additional information about Laura is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Education Background and Business Experience

Born: 1986

Education: Washington University in St. Louis

Business Experience: Bartlett Wealth Management; Wealth Advisor; 2022
Mercer Advisors 2017
Kanaly Trust, LTA 2014

Designations: CFP

Item 3 – Disciplinary Information

Laura has no professional disciplinary disclosures.

Item 4 – Other Business Activities

Laura is not engaged in any other business or occupation that provides meaningful compensation or requires a substantial amount of time.

Item 5 – Additional Compensation

Bartlett is required to disclose information regarding any arrangement under which Laura receives an economic benefit from someone other than a client for providing investment advisory services. Bartlett has no information to disclose in relation to this Item.

Item 6 - Supervision

Robert H. Dearborn supervises the annual performance review for Bartlett's Chicago-based investment advisers and financial planners. Kimberly Geary, Chief Compliance Officer supervises the compliance related activities of Bartlett investment advisers through interactions, review of trading blotters, and in her role on the Bartlett Investment Oversight Committee. Kimberly Geary can be reached at (312) 630-9666 x7777 or KGeary@Bartlett1898.com.

Nicholas A. D'Andrea (CRD# 6664201)
Financial Planning Associate

Item 1 – Cover Page

This brochure supplement provides information about Nick and should be included with Bartlett's main brochure. Please contact Kimberly Geary if you did not receive a copy of Bartlett Wealth Management's brochure or if you have questions about the contents. Additional information about Nick is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Education Background and Business Experience

Born: 1993

Education: The Ohio State University, BS

Business Experience: Bartlett Wealth Management; Financial Planning Associate; 2021
Fidelity Brokerage Services, LLC; Financial Representative; 2016
The Ohio State University; Student 2012

Designations: CFP

Item 3 – Disciplinary Information

Nick has no professional disciplinary disclosures.

Item 4 – Other Business Activities

Nick is not engaged in any other business or occupation that provides meaningful compensation or requires a substantial amount of time.

Item 5 – Additional Compensation

Bartlett is required to disclose information regarding any arrangement under which Nick receives an economic benefit from someone other than a client for providing investment advisory services. Bartlett has no information to disclose in relation to this Item.

Item 6 - Supervision

Jason M. Katz supervises the annual performance review for Nick. Kimberly Geary, Chief Compliance Officer supervises the compliance related activities of Bartlett financial planners through office interaction, policies and procedures, and in her role on the Bartlett Investment Oversight Committee. Kimberly Geary can be reached at (312) 630-9666 x7777 or KGeary@Bartlett1898.com.

Robert H. Dearborn (CRD# 2087629)
Director, Senior Portfolio Manager

Item 1 – Cover Page

This brochure supplement provides information about Bob and should be included with Bartlett's main brochure. Please contact Kimberly Geary if you did not receive a copy of Bartlett's brochure or if you have questions about the contents. Additional information about Bob is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Education Background and Business Experience

Born: 1959

Education: Kenyon College, BA
University of Chicago, MBA

Business Experience: Bartlett Wealth Management; Director, Senior Portfolio Manager; 2019
Lodestar Investment Counsel; Investment Advisor; 1991

Designations: CFA, CIC, MBA

Item 3 – Disciplinary Information

Bob has no professional disciplinary disclosures.

Item 4 – Other Business Activities

Bob is not engaged in any other business or occupation that provides meaningful compensation or requires a substantial amount of time.

Item 5 – Additional Compensation

Bartlett is required to disclose information regarding any arrangement under which Bob receives an economic benefit from someone other than a client for providing investment advisory services. Bartlett has no information to disclose in relation to this Item.

Item 6 - Supervision

Holly H. Mazzocca supervises the annual performance review for Bob. Kimberly Geary, Chief Compliance Officer supervises the compliance related activities of Bartlett investment advisers through interactions, review of trading blotters and in her role on the Bartlett Investment Oversight Committee. Kimberly Geary can be reached at (312) 630-9666 x7777 or KGeary@Bartlett1898.com.

Keith E. Dershem (CRD# 6179415)
Wealth Advisor

Item 1 – Cover Page

This brochure supplement provides information about Keith and should be included with Bartlett's main brochure. Please contact Kimberly Geary if you did not receive a copy of Bartlett's brochure or if you have questions about the contents. Additional information about Dave is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Education Background and Business Experience

Born: 1978

Education: Miami (OH) University, BS

Business Experience: Bartlett Wealth Management; Wealth Advisor; 2021

U.S. Bank; Private Wealth Adviser; 2020

Fifth Third Securities; Registered Representative; 2001

Designations: CFP

Item 3 – Disciplinary Information

Keith has no professional disciplinary disclosures.

Item 4 – Other Business Activities

Keith is not engaged in any other business or occupation that provides meaningful compensation or requires a substantial amount of time.

Item 5 – Additional Compensation

Bartlett is required to disclose information regarding any arrangement under which Keith receives an economic benefit from someone other than a client for providing investment advisory services. Bartlett has no information to disclose in relation to this Item.

Item 6 – Supervision

Holly H. Mazzocca supervises the annual performance review for Bartlett's Cincinnati-based investment advisers and financial planners. Kimberly Geary, Chief Compliance Officer supervises the compliance related activities of Bartlett investment advisers through office interaction, review of trading blotters, and in her role on the Bartlett Investment Oversight Committee. Kimberly Geary can be reached at (312) 630-9666 x7777 or KGeary@Bartlett1898.com.

Justin M. Ellis (CRD# 7533590)
Wealth Advisor

Item 1 – Cover Page

This brochure supplement provides information about Justin and should be included with Bartlett's main brochure. Please contact Jared Calvert if you did not receive a copy of Bartlett's brochure or if you have questions about the contents. Additional information about Dave is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Education Background and Business Experience

Born: 1989

Education: The University of Louisville, BS

Business Experience: Bartlett Wealth Management; Wealth Advisor; 2022

Fifth Third Bank; Portfolio Manager; 2015

Fifth Third Bank; Associate Portfolio Manager; 2013

Fifth Third Bank; Account Specialist; 2013

Republic Bank; Customer Service Representative; 2012

Designations: CFA

Item 3 – Disciplinary Information

Justin has no professional disciplinary disclosures.

Item 4 – Other Business Activities

Justin is not engaged in any other business or occupation that provides meaningful compensation or requires a substantial amount of time.

Item 5 – Additional Compensation

Bartlett is required to disclose information regarding any arrangement under which Justin receives an economic benefit from someone other than a client for providing investment advisory services. Bartlett has no information to disclose in relation to this Item.

Item 6 – Supervision

Holly H. Mazzocca supervises the annual performance review for Bartlett's Cincinnati-based investment advisers and financial planners. Kimberly Geary, Chief Compliance Officer supervises the compliance related activities of Bartlett investment advisers through office interaction, review of trading blotters, and in his role on the Bartlett Investment Oversight Committee. Kimberly Geary can be reached at (312) 630-9666 x7777 or KGeary@Bartlett1898.com.

Peter W. Flanzer (CRD# 2159902)
Director, Senior Portfolio Manager

Item 1 – Cover Page

This brochure supplement provides information about Peter and should be included with Bartlett's main brochure. Please contact Kimberly Geary if you did not receive a copy of Bartlett's brochure or if you have questions about the contents. Additional information about Peter is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Education Background and Business Experience

Born: 1958

Education: Kenyon College, BA
John Marshall Law School, JD

Business Experience: Bartlett Wealth Management; Director, Senior Portfolio Manager; 2019
Lodestar Investment Counsel, Investment Advisor; 2003

Designations: JD

Item 3 – Disciplinary Information

Peter has no professional disciplinary disclosures.

Item 4 – Other Business Activities

Peter is not engaged in any other business or occupation that provides meaningful compensation or requires a substantial amount of time.

Item 5 – Additional Compensation

Bartlett is required to disclose information regarding any arrangement under which Peter receives an economic benefit from someone other than a client for providing investment advisory services. Bartlett has no information to disclose in relation to this Item.

Item 6 - Supervision

Robert H. Dearborn supervises the annual performance review for Bartlett's Chicago-based investment advisers and financial planners. Kimberly Geary, Chief Compliance Officer supervises the compliance related activities of Bartlett investment advisers through interactions, review of trading blotters and in her role on the Bartlett Investment Oversight Committee. Kimberly Geary can be reached at (312) 630-9666 x7777 or KGeary@Bartlett1898.com.

David P. Francis (CRD# 1890447)
Investment Advisor, Principal

Item 1 – Cover Page

This brochure supplement provides information about Dave and should be included with Bartlett's main brochure. Please contact Kimberly Geary if you did not receive a copy of Bartlett's brochure or if you have questions about the contents. Additional information about Dave is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Education Background and Business Experience

Born: 1965

Education: Ball State University, BS
Xavier University, MBA

Business Experience: Bartlett Wealth Management; Investment Advisor; 2018
Bartlett & Co.; Investment Advisor; 1989

Designations: MBA

Item 3 – Disciplinary Information

Dave has no professional disciplinary disclosures.

Item 4 – Other Business Activities

Dave is not engaged in any other business or occupation that provides meaningful compensation or requires a substantial amount of time.

Item 5 – Additional Compensation

Dave may directly or indirectly receive earn-out or other compensation from Focus Financial Partners, LLC, the indirect parent company of Bartlett.

Item 6 – Supervision

Holly H. Mazzocca supervises the annual performance review for Bartlett's Cincinnati-based investment advisers and financial planners. Kimberly Geary, Chief Compliance Officer supervises the compliance related activities of Bartlett investment advisers through office interaction, review of trading blotters, and in her role on the Bartlett Investment Oversight Committee. Kimberly Geary can be reached at (312) 630-9666 x7777 or KGeary@Bartlett1898.com.

James B. Hagerty (CRD# 2546633)
CEO, Wealth Advisor, Principal

Item 1 – Cover Page

This brochure supplement provides information about Jim and should be included with Bartlett's main brochure. Please contact Kimberly Geary if you did not receive a copy of Bartlett's brochure or if you have questions about the contents. Additional information about Jim is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2- Education Background and Business Experience

Born: 1967

Education: University of Dayton, BS

Business Experience: Bartlett Wealth Management; Executive Committee, Investment Advisor; 2018

Bartlett & Co.; Investment Advisor; 1994

Designations: CFA

Item 3 – Disciplinary Information

Jim has no professional disciplinary disclosures.

Item 4 – Other Business Activities

Jim is not engaged in any other business or occupation that provides meaningful compensation or requires a substantial amount of time.

Item 5 – Additional Compensation

Jim may directly or indirectly receive earn-out or other compensation from Focus Financial Partners, LLC, the indirect parent company of Bartlett.

Item 6 – Supervision

Holly H. Mazzocca supervises the annual performance review for Bartlett's Cincinnati-based investment advisers and financial planners. Kimberly Geary, Chief Compliance Officer supervises the compliance related activities of Bartlett investment advisers through office interaction, review of trading blotters, and in her role on the Bartlett Investment Oversight Committee. Kimberly Geary can be reached at (312) 630-9666 x7777 or KGeary@Bartlett1898.com.

Michael A. Herst (CRD# 1955024)
Director, Senior Portfolio Manager

Item 1 – Cover Page

This brochure supplement provides information about Mickey and should be included with Bartlett's main brochure. Please contact Kimberly Geary if you did not receive a copy of Bartlett's brochure or if you have questions about the contents. Additional information about Mickey is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2- Education Background and Business Experience

Born: 1955

Education: University of Illinois School of Business, BS
Loyola University-Chicago, JD

Business Experience: Bartlett Wealth Management; Director, Senior Portfolio Manager; 2019
Lodestar Investment Counsel; Investment Advisor; 2015
Concord Asset Management; Investment Advisor; 1996

Designations: CFA, JD

Item 3 – Disciplinary Information

Mickey has no professional disciplinary disclosures.

Item 4 – Other Business Activities

Mickey is not engaged in any other business or occupation that provides meaningful compensation or requires a substantial amount of time.

Item 5 – Additional Compensation

Bartlett is required to disclose information regarding any arrangement under which Mickey receives an economic benefit from someone other than a client for providing investment advisory services. Bartlett has no information to disclose in relation to this Item.

Item 6 - Supervision

Robert H. Dearborn supervises the annual performance review for Bartlett's Chicago-based investment advisers and financial planners. Kimberly Geary, Chief Compliance Officer supervises the compliance related activities of Bartlett investment advisers through interactions, review of trading blotters, and in her role on the Bartlett Investment Oversight Committee. Kimberly Geary can be reached at (312) 630-9666 x7777 or KGeary@Bartlett1898.com.

Laura L. Humphrey (CRD# 4447279)
Wealth Advisor, Principal

Item 1 – Cover Page

This brochure supplement provides information about Laura and should be included with Bartlett's main brochure. Please contact Kimberly Geary if you did not receive a copy of Bartlett's brochure or if you have questions about the contents. Additional information about Laura is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Education Background and Business Experience

Born: 1957

Education: Xavier University, BSBA

Business Experience: Bartlett Wealth Management; Wealth Advisor; 2018
Bartlett & Co.; Investment Advisor; 2004

Designations: CFP

Item 3 – Disciplinary Information

Laura has no professional disciplinary disclosures.

Item 4 – Other Business Activities

Laura is not engaged in any other business or occupation that provides meaningful compensation or requires a substantial amount of time.

Item 5 – Additional Compensation

Laura may directly or indirectly receive earn-out or other compensation from Focus Financial Partners, LLC, the indirect parent company of Bartlett.

Item 6 - Supervision

Holly H. Mazzocca supervises the annual performance review for Bartlett's Cincinnati-based investment advisers and financial planners. Kimberly Geary, Chief Compliance Officer supervises the compliance related activities of Bartlett investment advisers through office interaction, review of trading blotters, and in her role on the Bartlett Investment Oversight Committee. Kimberly Geary can be reached at (312) 630-9666 x7777 or KGeary@Bartlett1898.com.

Jason M. Katz (CRD# 4919911)
Wealth Advisor, Principal

Item 1 – Cover Page

This brochure supplement provides information about Jason and should be included with Bartlett's main brochure. Please contact Kimberly Geary if you did not receive a copy of Bartlett's brochure or if you have questions about the contents. Additional information about Jason is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Education Background and Business Experience

Born: 1981

Education: Indiana University, BS

Business Experience: Bartlett Wealth Management; Senior Wealth Planner, Wealth Advisor; 2018
Bartlett & Co.; Senior Wealth Planner, Investment Advisor; 2017
The Gorilla Glue Company; Director of Finance and Taxation, 2009

Designations: CFP, CPA

Item 3 – Disciplinary Information

Jason has no professional disciplinary disclosures.

Item 4 – Other Business Activities

Jason is the CFO and minority owner of Cardinal Spirits, LLC.

Item 5 – Additional Compensation

Jason may directly or indirectly receive earn-out or other compensation from Focus Financial Partners, LLC, the indirect parent company of Bartlett.

Item 6 - Supervision

Holly H. Mazzocca supervises the annual performance review for Bartlett's Cincinnati-based investment advisers and financial planners. Kimberly Geary, Chief Compliance Officer supervises the compliance related activities of Bartlett investment advisers through office interaction, review of trading blotters, and in her role on the Bartlett Investment Oversight Committee. Kimberly Geary can be reached at (312) 630-9666 x7777 or KGeary@Bartlett1898.com.

Krista K. Linn (CRD# 1477970)
Director, Senior Portfolio Manager

Item 1 – Cover Page

This brochure supplement provides information about Krista and should be included with Bartlett's main brochure. Please contact Kimberly Geary if you did not receive a copy of Bartlett Wealth Management's brochure or if you have questions about the contents. Additional information about Krista is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Education Background and Business Experience

Born: 1962

Education: Illinois State University, BS

Business Experience: Bartlett Wealth Management, Wealth Advisor 2019
Lodestar Investment Counsel; Investment Advisor; 2015
Concord Asset Management; Investment Advisor; 1996

Designations: CFA

Item 3 – Disciplinary Information

Krista has no professional disciplinary disclosures.

Item 4 – Other Business Activities

Krista is not engaged in any other business or occupation that provides meaningful compensation or requires a substantial amount of time.

Item 5 – Additional Compensation

Bartlett is required to disclose information regarding any arrangement under which Krista receives an economic benefit from someone other than a client for providing investment advisory services. Bartlett has no information to disclose in relation to this Item.

Item 6 - Supervision

Robert H. Dearborn supervises the annual performance review for Bartlett's Chicago-based investment advisers and financial planners. Kimberly Geary, Chief Compliance Officer supervises the compliance related activities of Bartlett investment advisers through interactions, review of trading blotters, and in her role on the Bartlett Investment Oversight Committee. Kimberly Geary can be reached at (312) 630-9666 x7777 or KGeary@Bartlett1898.com.

Melissa Mabley Martin (CRD# 5550002)
Wealth Advisor

Item 1 – Cover Page

This brochure supplement provides information about Melissa and should be included with Bartlett's main brochure. Please contact Kimberly Geary if you did not receive a copy of Bartlett Wealth Management's brochure or if you have questions about the contents. Additional information about Melissa is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Education Background and Business Experience

Born: 1979

Education: Indiana University, BA;
University of Michigan – Stephen Ross School of Business, MBA

Business Experience: Bartlett Wealth Management; Wealth Advisor; 2019
Kovitz Investment Group Partners, LLC; Registered Representative; 2015
RMB Capital Management; Client Associate; 2012
US Trust; Private Client Manager

Designations: CFP, CDFP, MBA

Item 3 – Disciplinary Information

Melissa has no professional disciplinary disclosures.

Item 4 – Other Business Activities

Melissa is not engaged in any other business or occupation that provides meaningful compensation or requires a substantial amount of time.

Item 5 – Additional Compensation

Bartlett is required to disclose information regarding any arrangement under which Melissa receives an economic benefit from someone other than a client for providing investment advisory services. Bartlett has no information to disclose in relation to this Item.

Item 6 - Supervision

Robert H. Dearborn supervises the annual performance review for Bartlett's Chicago-based investment advisers and financial planners. Kimberly Geary, Chief Compliance Officer supervises the compliance related activities of Bartlett investment advisers through interactions, review of trading blotters, and in her role on the Bartlett Investment Oversight Committee. Kimberly Geary can be reached at (312) 630-9666 x7777 or KGeary@Bartlett1898.com.

Holly H. Mazzocca (CRD# 5569415)
President, Wealth Advisor, Principal

Item 1 – Cover Page

This brochure supplement provides information about Holly and should be included with Bartlett's main brochure. Please contact Kimberly Geary if you did not receive a copy of Bartlett Wealth Management's brochure or if you have questions about the contents. Additional information about Holly is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Education Background and Business Experience

Born: 1986

Education: Indiana University, BS;
Northwestern University, MBA

Business Experience: Bartlett Wealth Management; Executive Committee, Investment Advisor; 2018
Bartlett & Co., LLC; Investment Advisor; 2015
JHL Capital Group, LLC; Vice President, Business Development & Investor Relations Associate; 2011
JP Morgan; Asset Management Analyst, Private Bank; 2008

Designations: CFP, MBA

Item 3 – Disciplinary Information

Holly has no professional disciplinary disclosures.

Item 4 – Other Business Activities

Holly is not engaged in any other business or occupation that provides meaningful compensation or requires a substantial amount of time.

Item 5 – Additional Compensation

Holly may directly or indirectly receive earn-out or other compensation from Focus Financial Partners, LLC, the indirect parent company of Bartlett.

Item 6 - Supervision

James B. Hagerty supervises the annual performance review for Holly. Kimberly Geary, Chief Compliance Officer supervises the compliance related activities of Bartlett investment advisers through office interaction, review of trading blotters, and in her role on the Bartlett Investment Oversight Committee. Kimberly Geary can be reached at (312) 630-9666 x7777 or KGeary@Bartlett1898.com.

Catherine L. Miller (CRD# 7237200)
Wealth Advisor

Item 1 – Cover Page

This brochure supplement provides information about Catherine and should be included with Bartlett's main brochure. Please contact Kimberly Geary if you did not receive a copy of Bartlett Wealth Management's brochure or if you have questions about the contents. Additional information about Catherine is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Education Background and Business Experience

Born: 1988

Education: John Carroll University, BA

Business Experience: Bartlett Wealth Management; Wealth Advisor; 2012
Nordstrom; Sales; 2010

Designations: CFP

Item 3 – Disciplinary Information

Catherine has no professional disciplinary disclosures.

Item 4 – Other Business Activities

Catherine is not engaged in any other business or occupation that provides meaningful compensation or requires a substantial amount of time.

Item 5 – Additional Compensation

Bartlett is required to disclose information regarding any arrangement under which Catherine receives an economic benefit from someone other than a client for providing investment advisory services. Bartlett has no information to disclose in relation to this Item.

Item 6 - Supervision

Jason M. Katz supervises the annual performance review for Catherine. Kimberly Geary, Chief Compliance Officer supervises the compliance related activities of Bartlett financial planners through office interaction, policies and procedures, and in her role on the Bartlett Investment Oversight Committee. Kimberly Geary can be reached at (312) 630-9666 x7777 or KGeary@Bartlett1898.com.

Kailyn M. Neat (CRD# 6538648)
Associate Wealth Advisor

Item 1 – Cover Page

This brochure supplement provides information about Kailyn and should be included with Bartlett's main brochure. Please contact Kimberly Geary if you did not receive a copy of Bartlett Wealth Management's brochure or if you have questions about the contents. Additional information about Kailyn is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Education Background and Business Experience

Born: 1992

Education: Northern Kentucky University, BS
Thomas More University, MBA

Business Experience: Bartlett Wealth Management; Associate Wealth Advisor; 2017
Fidelity Investments; Service Specialist; 2015
Jared: The Galleria of Jewelry; Sales Manager; 2012
White House/Black Market; Sales; 2011
H&R Block; Receptionist; 2009

Designations: CFP, MBA

Item 3 – Disciplinary Information

Kailyn has no professional disciplinary disclosures.

Item 4 – Other Business Activities

Kailyn is not engaged in any other business or occupation that provides meaningful compensation or requires a substantial amount of time.

Item 5 – Additional Compensation

Bartlett is required to disclose information regarding any arrangement under which Kailyn receives an economic benefit from someone other than a client for providing investment advisory services. Bartlett has no information to disclose in relation to this Item.

Item 6 - Supervision

Jason M. Katz supervises the annual performance review for Kailyn. Kimberly Geary, Chief Compliance Officer supervises the compliance related activities of Bartlett financial planners through office interaction, policies and procedures, and in her role on the Bartlett Investment Oversight Committee. Kimberly Geary can be reached at (312) 630-9666 x7777 or KGeary@Bartlett1898.com.

Kyle W. Pohlman (CRD# 4653608)
Wealth Advisor, Principal

Item 1 – Cover Page

This brochure supplement provides information about Kyle and should be included with Bartlett's main brochure. Please contact Kimberly Geary if you did not receive a copy of Bartlett Wealth Management's brochure or if you have questions about the contents. Additional information about Kyle is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Education Background and Business Experience

Born: 1983

Education: University of Cincinnati, BBA

Business Experience: Bartlett Wealth Management; Executive Committee Wealth Advisor; 2018
Bartlett & Co.; Investment Advisor; 2003

Designations: CFA; CAIA

Item 3 – Disciplinary Information

Kyle has no professional disciplinary disclosures.

Item 4 – Other Business Activity

Kyle is not engaged in any other business or occupation that provides meaningful compensation or requires a substantial amount of time.

Item 5 – Additional Compensation

Kyle may directly or indirectly receive earn-out or other compensation from Focus Financial Partners, LLC, the indirect parent company of Bartlett.

Item 6 - Supervision

Holly H. Mazzocca supervises the annual performance review for Bartlett's Cincinnati-based investment advisers and financial planners. Kimberly Geary, Chief Compliance Officer supervises the compliance related activities of Bartlett investment advisers through office interaction, review of trading blotters, and in her role on the Bartlett Investment Oversight Committee. Kimberly Geary can be reached at (312) 630-9666 x7777 or KGeary@Bartlett1898.com.

Lori B. Poole (CRD# 6657517)
Wealth Advisor, Principal

Item 1 – Cover Page

This brochure supplement provides information about Lori and should be included with Bartlett's main brochure. Please contact Kimberly Geary if you did not receive a copy of Bartlett Wealth Management's brochure or if you have questions about the contents. Additional information about Lori is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Education Background and Business Experience

Born: 1986

Education: University of Cincinnati, BBA

Business Experience: Bartlett Wealth Management; Wealth Advisor; 2018

Bartlett & Co.; Investment Advisor; 2009

Designations: CFP, RLP

Item 3 – Disciplinary Information

Lori has no professional disciplinary disclosures.

Item 4 – Other Business Activity

Lori is not engaged in any other business or occupation that provides meaningful compensation or requires a substantial amount of time.

Item 5 – Additional Compensation

Lori may directly or indirectly receive earn-out or other compensation from Focus Financial Partners, LLC, the indirect parent company of Bartlett.

Item 6 - Supervision

Holly H. Mazzocca supervises the annual performance review for Bartlett's Cincinnati-based investment advisers and financial planners. Kimberly Geary, Chief Compliance Officer supervises the compliance related activities of Bartlett investment advisers through office interaction, review of trading blotters, and in her role on the Bartlett Investment Oversight Committee. Kimberly Geary can be reached at (312) 630-9666 x7777 or KGeary@Bartlett1898.com.

Aliya L. Riddle (CRD# 5433061)
Wealth Advisor

Item 1 – Cover Page

This brochure supplement provides information about Aliya and should be included with Bartlett's main brochure. Please contact Kimberly Geary if you did not receive a copy of Bartlett Wealth Management's brochure or if you have questions about the contents. Additional information about Aliya is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Education Background and Business Experience

Born: 1984

Education: University of Notre Dame, BBA

Business Experience: Bartlett Wealth Management; Investment Advisor; 2018
Johnson Investment Counsel; Associate Portfolio Manager; 2010
JP Morgan Chase; Personal Banker; 2008

Designations: CFA

Item 3 – Disciplinary Information

Aliya has no professional disciplinary disclosures.

Item 4 – Other Business Activities

Aliya is not engaged in any other business or occupation that provides meaningful compensation or requires a substantial amount of time.

Item 5 – Additional Compensation

Bartlett is required to disclose information regarding any arrangement under which Aliya receives an economic benefit from someone other than a client for providing investment advisory services. Bartlett has no information to disclose in relation to this Item.

Item 6 - Supervision

Holly H. Mazzocca supervises the annual performance review for Bartlett's Cincinnati-based investment advisers and financial planners. Kimberly Geary, Chief Compliance Officer supervises the compliance related activities of Bartlett investment advisers through office interaction, review of trading blotters, and in her role on the Bartlett Investment Oversight Committee. Kimberly Geary can be reached at (312) 630-9666 x7777 or KGeary@Bartlett1898.com.

Christopher D. Robbins (CRD# 5210742)
Investment Advisor, Principal

Item 1 – Cover Page

This brochure supplement provides information about Chris and should be included with Bartlett's main brochure. Please contact Kimberly Geary if you did not receive a copy of Bartlett Wealth Management's brochure or if you have questions about the contents. Additional information about Chris is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Education Background and Business Experience

Born: 1984

Education: University of Cincinnati, BA

Xavier University, MBA

Business Experience: Bartlett Wealth Management; Investment Advisor; 2018
Bartlett & Co. LLC; Investment Advisor; 2012

Designations: CFA, MBA

Item 3 – Disciplinary Information

Chris has no professional disciplinary disclosures.

Item 4 – Other Business Activities

Chris is not engaged in any other business or occupation that provides meaningful compensation or requires a substantial amount of time.

Item 5 – Additional Compensation

Chris may directly or indirectly receive earn-out or other compensation from Focus Financial Partners, LLC, the indirect parent company of Bartlett.

Item 6 - Supervision

Holly H. Mazzocca supervises the annual performance review for Bartlett's Cincinnati-based investment advisers and financial planners. Kimberly Geary, Chief Compliance Officer supervises the compliance related activities of Bartlett investment advisers through office interaction, review of trading blotters, and in her role on the Bartlett Investment Oversight Committee. Kimberly Geary can be reached at (312) 630-9666 x7777 or KGeary@Bartlett1898.com.

Edwin B. Ruthman (CRD# 5210742)
Director, Senior Portfolio Manager

Item 1 – Cover Page

This brochure supplement provides information about Ed and should be included with Bartlett's main brochure. Please contact Kimberly Geary if you did not receive a copy of Bartlett Wealth Management's brochure or if you have questions about the contents. Additional information about Ed is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Education Background and Business Experience

Born: 1945

Education: University of Wisconsin, BBA

Business Experience: Bartlett Wealth Management; Investment Advisor; 2019
Lodestar Investment Counsel, Investment Advisor; 2016
Talon Asset Management/BNY Mellon; Investment Advisor; 2001

Designations: None

Item 3 – Disciplinary Information

Ed has no professional disciplinary disclosures.

Item 4 – Other Business Activities

Ed is not engaged in any other business or occupation that provides meaningful compensation or requires a substantial amount of time.

Item 5 – Additional Compensation

Bartlett is required to disclose information regarding any arrangement under which Ed receives an economic benefit from someone other than a client for providing investment advisory services. Bartlett has no information to disclose in relation to this Item.

Item 6 - Supervision

Robert H. Dearborn supervises the annual performance review for Bartlett's Chicago-based investment advisers and financial planners. Kimberly Geary, Chief Compliance Officer supervises the compliance related activities of Bartlett investment advisers through interactions, review of trading blotters, and in her role on the Bartlett Investment Oversight Committee. Kimberly Geary can be reached at (312) 630-9666 x7777 or KGeary@Bartlett1898.com.

Craig M. Sarembock (CRD# 4439884)
Wealth Advisor, Principal

Item 1 – Cover Page

This brochure supplement provides information about Craig and should be included with Bartlett's main brochure. Please contact Kimberly Geary if you did not receive a copy of Bartlett Wealth Management's brochure or if you have questions about the contents. Additional information about Craig is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Education Background and Business Experience

Born: 1978

Education: Princeton University, BA
Columbia University, MBA

Business Experience: Bartlett Wealth Management; Wealth Advisor; 2018
Bartlett & Co. LLC; Investment Advisor; 2012

Designations: None

Item 3 – Disciplinary Information

Craig has no professional disciplinary disclosures.

Item 4 – Other Business Activities

Craig is not engaged in any other business or occupation that provides meaningful compensation or requires a substantial amount of time.

Item 5 – Additional Compensation

Craig may directly or indirectly receive earn-out or other compensation from Focus Financial Partners, LLC, the indirect parent company of Bartlett.

Item 6 - Supervision

Holly H. Mazzocca supervises the annual performance review for Bartlett's Cincinnati-based investment advisers and financial planners. Kimberly Geary, Chief Compliance Officer supervises the compliance related activities of Bartlett investment advisers through office interaction, review of trading blotters, and in her role on the Bartlett Investment Oversight Committee. Kimberly Geary can be reached at (312) 630-9666 x7777 or KGeary@Bartlett1898.com.

Kenneth L. Schlachter (CRD# 1078249)
Wealth Advisor, Principal

Item 1 – Cover Page

This brochure supplement provides information about Ken and should be included with Bartlett's main brochure. Please contact Kimberly Geary if you did not receive a copy of Bartlett Wealth Management's brochure or if you have questions about the contents. Additional information about Ken is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Education Background and Business Experience

Born: 1962

Education: University of Cincinnati, BBA
Xavier University, MBA

Business Experience: Bartlett Wealth Management; Wealth Advisor; 2018
Bartlett & Co.; Investment Advisor; 1982

Designations: CFA, MBA

Item 3 – Disciplinary Information

Ken has no professional disciplinary disclosures.

Item 4 – Other Business Activities

Ken is not engaged in any other business or occupation that provides meaningful compensation or requires a substantial amount of time.

Item 5 – Additional Compensation

Ken may directly or indirectly receive earn-out or other compensation from Focus Financial Partners, LLC, the indirect parent company of Bartlett.

Item 6 - Supervision

Holly H. Mazzocca supervises the annual performance review for Bartlett's Cincinnati-based investment advisers and financial planners. Kimberly Geary, Chief Compliance Officer supervises the compliance related activities of Bartlett investment advisers through office interaction, review of trading blotters, and in her role on the Bartlett Investment Oversight Committee. Kimberly Geary can be reached at (312) 630-9666 x7777 or KGeary@Bartlett1898.com.

Troy R. Snider (CRD# 2145316)
Investment Advisor, Principal

Item 1 – Cover Page

This brochure supplement provides information about Troy and should be included with Bartlett's main brochure. Please contact Kimberly Geary if you did not receive a copy of Bartlett Wealth Management's brochure or if you have questions about the contents. Additional information about Troy is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Education Background and Business Experience

Born: 1960

Education: Rose Hulman Institute of Technology, BSME
 Indiana University, MBA

Business Experience: Bartlett Wealth Management; Investment Advisor; 2018
 Bartlett & Co.; Investment Adviser; 1991

Designations: CFA, MBA

Item 3 – Disciplinary Information

Troy has no professional disciplinary disclosures.

Item 4 – Other Business Activity

Troy is not engaged in any other business or occupation that provides meaningful compensation or requires a substantial amount of time.

Item 5 – Additional Compensation

Troy may directly or indirectly receive earn-out or other compensation from Focus Financial Partners, LLC, the indirect parent company of Bartlett.

Item 6 - Supervision

Holly H. Mazzocca supervises the annual performance review for Bartlett's Cincinnati-based investment advisers and financial planners. Kimberly Geary, Chief Compliance Officer supervises the compliance related activities of Bartlett investment advisers through office interaction, review of trading blotters, and in her role on the Bartlett Investment Oversight Committee. Kimberly Geary can be reached at (312) 630-9666 x7777 or KGeary@Bartlett1898.com.

Woodrow H. Uible (CRD# 1062851)
Wealth Advisor, Principal

Item 1 – Cover Page

This brochure supplement provides information about Woody and should be included with Bartlett's main brochure. Please contact Kimberly Geary if you did not receive a copy of Bartlett Wealth Management's brochure or if you have questions about the contents. Additional information about Woody is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Education Background and Business Experience

Born: 1953

Education: University of Cincinnati, BS

Business Experience: Bartlett Wealth Management; Wealth Advisor; 2018

Bartlett & Co.; Investment Advisor; 1980

Designations: CFA, RLP

Item 3 – Disciplinary Information

Woody has no professional disciplinary disclosures.

Item 4 – Other Business Activities

Woody is not engaged in any other business or occupation that provides meaningful compensation or requires a substantial amount of time.

Item 5 – Additional Compensation

Woody may directly or indirectly receive earn-out or other compensation from Focus Financial Partners, LLC, the indirect parent company of Bartlett.

Item 6 - Supervision

Holly H. Mazzocca supervises the annual performance review for Bartlett's Cincinnati-based investment advisers and financial planners. Kimberly Geary, Chief Compliance Officer supervises the compliance related activities of Bartlett investment advisers through office interaction, review of trading blotters, and in her role on the Bartlett Investment Oversight Committee. Kimberly Geary can be reached at (312) 630-9666 x7777 or KGeary@Bartlett1898.com.

Brian M. Walker (CRD# 7249982)
Wealth Advisor

Item 1 – Cover Page

This brochure supplement provides information about Brian and should be included with Bartlett's main brochure. Please contact Kimberly Geary if you did not receive a copy of Bartlett Wealth Management's brochure or if you have questions about the contents. Additional information about Brian is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Education Background and Business Experience

Born: 1992

Education: University of Cincinnati, BBA

Business Experience: Bartlett Wealth Management; Wealth Advisor; 2019

PNC Wealth Management; Investment Advisor; 2014

Stanley Black & Decker; Senior Analyst; 2014

General Electric; Analyst/Auditor; 2010

Designations: CFA

Item 3 – Disciplinary Information

Brian has no professional disciplinary disclosures.

Item 4 – Other Business Activity

Brian is not engaged in any other business or occupation that provides meaningful compensation or requires a substantial amount of time.

Item 5 – Additional Compensation

Bartlett is required to disclose information regarding any arrangement under which Brian receives an economic benefit from someone other than a client for providing investment advisory services. Bartlett has no information to disclose in relation to this Item.

Item 6 - Supervision

Holly H. Mazzocca supervises the annual performance review for Bartlett's Cincinnati-based investment advisers and financial planners. Kimberly Geary, Chief Compliance Officer supervises the compliance related activities of Bartlett investment advisers through office interaction, review of trading blotters, and in her role on the Bartlett Investment Oversight Committee. Kimberly Geary can be reached at (312) 630-9666 x7777 or KGeary@Bartlett1898.com.