# Form ADV Part 2B

# (Brochure Supplements)



## Item 1. Cover Page

# Scott M. Neu, CFA®



SAGE MOUNTAIN

945 East Paces Ferry Road NE, Suite 2660

Atlanta, GA 30326

(404) 795-8361

www.sagemountainadvisors.com

October 21, 2026

**This Brochure Supplement provides information about Scott M. Neu that supplements the Sage Mountain Advisors, LLC ("Sage Mountain") brochure. You should have received a copy of that Brochure. Please contact Sage Mountain's Chief Compliance Officer if you did not receive Sage Mountain's brochure or if you have any questions about the contents of this supplement. Additional information about Scott M. Neu is available on the SEC's website at www.adviserinfo.sec.gov.**

## Item 2. Educational Background and Business Experience

**Scott M. Neu, Chief Executive Officer**

Year of Birth: 1970

Education:
Vanderbilt University, MBA, Business, 2000
University of Wyoming, BS, Electrical Engineering, 1998

Business Background:
Sage Mountain Advisors, LLC, Chief Executive Officer, September 2018 – Present
Goldman Sachs, Managing Director, August 2000 – August 2018

Professional Designations:
Chartered Financial Analyst®, CFA®

The CFA® charter is a credential awarded by the CFA Institute to individuals who meet its education, examination, sponsorship, experience and ethics requirements. To earn a CFA® charter, eligible candidates must have four years of qualified investment work experience, become a member of the CFA Institute, adhere to the Code of Ethics and Standards of Professional Conduct on an ongoing basis, and complete the CFA® program, which requires the passage of three separate six-hour examinations. Topics tested by the CFA Institute include ethical standards, quantitative methods, economics, financial reporting, corporate finance, equities, fixed income, derivatives, alternative investments, and portfolio management.

For additional information about this credential, please refer directly to the website of the issuing organization.

## Item 3. Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to Mr. Neu.

## Item 4. Other Business Activities

Mr. Neu serves as Chief Investment Officer and an Investment Committee member for the McMurry Foundation, a family foundation which supports communities within Wyoming in the areas of education, religion, children and advocacy for children, health and human services, the arts and humanities, and favorable business environments.

Mr. Neu serves as a Board Member and Professional Trustee for NERD Fiduciary Management, LLC. NERD is a private family trust company designed to provide fiduciary services to members of a family.

## Item 5. Additional Compensation

No reportable additional compensation

## Item 6. Supervision

Mr. Neu is the Chief Executive Officer of Sage Mountain and is generally responsible for his/her own supervision. Mr. Neu seeks to ensure that investments are suitable for his/her individual clients and consistent with their individual needs, goals, objectives and risk tolerance, as well as any restrictions requested by Sage Mountain clients.

Sage Mountain supervises its personnel and the investments made in client accounts. Sage Mountain monitors the investments recommended by Mr. Neu to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Sage Mountain periodically reviews the advisory activities of Mr. Neu, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Mr. Neu.

## Item 1. Cover Page

# Anthony J. Cox

SAGE MOUNTAIN

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## Item 2. Educational Background and Business Experience

**Anthony J. Cox, President and Chief Investment Officer**

Year of Birth: 1986

Education:
Vanderbilt University, Master of Science in Finance, Finance, 2009
University of Kentucky, Bachelor in Business Administration, Finance, 2007

Business Background:
Sage Mountain Advisors, LLC, President and Chief Investment Officer, September 2018 – Present
Goldman Sachs, Vice President, August 2009 – August 2018

## Item 3. Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to Mr. Cox.

## Item 4. Other Business Activities

Mr. Cox serves as a member on the Synergy OZ Fund Advisory Board. Mr. Cox is a member of the Limited Partner Advisory Committee for BCC Opportunity Fund I, LP.

## Item 5. Additional Compensation

No reportable additional compensation

## Item 6. Supervision

Scott Neu, Chief Executive Officer, is generally responsible for supervising Mr. Cox's advisory activities on behalf of Sage Mountain. The telephone number to reach Scott Neu is (404) 795-8361. Sage Mountain supervises its personnel and the investments made in client accounts. Sage Mountain monitors the investments recommended by Mr. Cox to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Sage Mountain periodically reviews the advisory activities of Mr. Cox, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Mr. Cox.

## Item 1. Cover Page

# Christine Phelps, CFP®

SAGE MOUNTAIN

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October 21, 2026

**This Brochure Supplement provides information about Christine Phelps that supplements the Sage Mountain Advisors, LLC ("Sage Mountain") brochure. You should have received a copy of that Brochure. Please contact Sage Mountain's Chief Compliance Officer if you did not receive Sage Mountain's brochure or if you have any questions about the contents of this supplement. Additional information about Christine Phelps is available on the SEC's website at www.adviserinfo.sec.gov.**

## Item 2. Educational Background and Business Experience

**Christine Phelps, Wealth Advisor**

Year of Birth: 1978

Education:
Southern Methodist University, BBA, Finance and Real Estate; BA Latin American Studies, Minor Spanish, 2000

Professional Designations:
Emory University, Certified Financial Planner®, (CFP®), 2009

Certified Financial Planners® (CFP®) are licensed by the CFP® Board to use the CFP® mark. CFP® certification requirements include: Bachelor's degree from an accredited college or university, completion of the financial planning education requirements set by the CFP® Board (www.cfp.net), successful completion of the CFP® Certification Exam, comprised of two three-hour sessions, experience requirement: 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of Apprenticeship experience that meets additional requirements, successfully pass the Candidate Fitness Standards and background check, agree annually to be bound by CFP® Board's Standards of Professional Conduct, and complete 30 hours of continuing education every two years, including two hours on the Code of Ethics and Standards of Professional Conduct.

Business Background:
Sage Mountain Advisors, LLC, Partner and Wealth Advisor, May 2020 – Present
BB&T, Senior Vice President – Wealth Advisor, June 2013 – May 2020
Wells Fargo, Vice President – Senior Private Banker, June 2010 – May 2013

## Item 3. Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to Ms. Phelps.

## Item 4. Other Business Activities

Sage Mountain is required to disclose information regarding any investment-related business or occupation in which Ms. Phelps is actively engaged. Sage Mountain has no information to disclose in relation to this Item.

## Item 5. Additional Compensation

No reportable additional compensation

## Item 6. Supervision

Scott Neu is generally responsible for supervising Ms. Phelps's advisory activities on behalf of Sage Mountain. The telephone number to reach Scott Neu is (404) 795-8361. Sage Mountain supervises its personnel and the investments made in client accounts. Sage Mountain monitors the investments recommended by Ms. Phelps to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Sage Mountain periodically reviews the advisory activities of Ms. Phelps, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Ms. Phelps.

## Item 1. Cover Page

# Will Tuggle, CFA®

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October 21, 2026

**This Brochure Supplement provides information about Will Tuggle that supplements the Sage Mountain Advisors, LLC ("Sage Mountain") brochure. You should have received a copy of that Brochure. Please contact Sage Mountain's Chief Compliance Officer if you did not receive Sage Mountain's brochure or if you have any questions about the contents of this supplement. Additional information about Will Tuggle is available on the SEC's website at www.adviserinfo.sec.gov.**

## Item 2. Educational Background and Business Experience

**Will Tuggle, CFA, Wealth Advisor**

Year of Birth: 1985

Education:
University of Georgia, Bachelor in Business Administration, Economics, 2007

Business Background:
Sage Mountain Advisors, LLC, Wealth Advisor, February 2022 – Present
Goldman Sachs & Co., Private Wealth Advisor, July 2008 – February 2022

Professional Designations:
Chartered Financial Analyst®, CFA®

The CFA® charter is a credential awarded by the CFA Institute to individuals who meet its education, examination, sponsorship, experience and ethics requirements. To earn a CFA® charter, eligible candidates must have four years of qualified investment work experience, become a member of the CFA Institute, adhere to the Code of Ethics and Standards of Professional Conduct on an ongoing basis, and complete the CFA® program, which requires the passage of three separate six-hour examinations. Topics tested by the CFA Institute include ethical standards, quantitative methods, economics, financial reporting, corporate finance, equities, fixed income, derivatives, alternative investments, and portfolio management.

For additional information about this credential, please refer directly to the website of the issuing organization.

## Item 3. Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to Mr. Tuggle.

## Item 4. Other Business Activities

No reportable other business activities

## Item 5. Additional Compensation

No reportable additional compensation

## Item 6. Supervision

Scott Neu, Chief Executive Officer, is generally responsible for supervising Mr. Tuggle advisory activities on behalf of Sage Mountain. The telephone number to reach Scott Neu is (404) 795-8361. Sage Mountain supervises its personnel and the investments made in client accounts. Sage Mountain monitors the investments recommended by Mr. Tuggle to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Sage Mountain periodically reviews the advisory activities of Mr. Tuggle, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Mr. Tuggle.

## Item 1. Cover Page

# Allison Pickens

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## Item 2. Educational Background and Business Experience

### Allison Pickens, Director of Client Services

Year of Birth: 1985

Education:
University of Florida, Bachelors, 2008

Business Background:
Sage Mountain Advisors, LLC, Director of Client Services, 2018 – Present
Goldman Sachs & Co. LLC, Wealth Management Professional, 2014 – 2018
PNC Investments, Relationship Manager, 2012 – 2014
Merrill Lynch, Financial Advisor, 2012 – 2012
SunTrust Bank, Financial Service Representative, 2010 – 2012

Professional Designations:
Series 65 – Uniform Investment Advisor Law Examination

Ms. Pickens has passed the Uniform Investment Adviser Law Examination (Series 65), which qualifies individuals to act as investment adviser representatives. The Series 65, administered by FINRA and developed by NASAA, covers topics related to investment strategies, ethics, and state and federal securities regulations. Passing this exam satisfies the qualification requirements for registration as an investment adviser representative, subject to state-specific regulatory approval. Continuing education requirements vary by state. Depending on the state's adoption of the NASAA Model Rule, individuals holding a Series 65 license may be required to complete continuing education.

## Item 3. Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to Ms. Pickens.

## Item 4. Other Business Activities

Sage Mountain is required to disclose information regarding any investment-related business or occupation in which Ms. Pickens is actively engaged. Sage Mountain has no information to disclose in relation to this Item.

## Item 5. Additional Compensation

No reportable additional compensation

## Item 6. Supervision

Brent Yamaato is generally responsible for supervising Ms. Pickens's advisory activities on behalf of Sage Mountain. The telephone number to reach Brent Yamaato is (404) 795-8361. Sage Mountain supervises its personnel and the investments made in client accounts. Sage Mountain monitors the investments recommended by Ms. Pickens to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Sage Mountain periodically reviews the advisory activities of Ms. Pickens, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Ms. Pickens.

## Item 1. Cover Page

# John Russell "Russ" Allen, CFA®



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October 21, 2026

**This Brochure Supplement provides information about Russ Allen that supplements the Sage Mountain Advisors, LLC ("Sage Mountain") brochure. You should have received a copy of that Brochure. Please contact Sage Mountain's Chief Compliance Officer if you did not receive Sage Mountain's brochure or if you have any questions about the contents of this supplement. Additional information about Russ Allen is available on the SEC's website at www.adviserinfo.sec.gov.**

## Item 2. Educational Background and Business Experience

**John Russell Allen, Director of Investment Strategy**

Year of Birth: 1975

Education:
University of California at San Diego, Master of Arts, Political Science, 2005
Johns Hopkins University, Master of Arts, International Relations, 2000
Wake Forest University, Bachelor of Arts, History 1997

Business Background:
Sage Mountain Advisors, LLC, Director of Investment Strategy, April 2020 – Present
Berman Capital Advisors, LLC, Chief Investment Officer, August 2014 – November 2020
Balentine LLC, Director of Investment Research, May 2013 – August 2014

Professional Designations:
Certified Financial Analyst®(CFA®), 2004

Mr. Allen holds the professional designation of Chartered Financial Analyst® ("CFA"). The CFA® charter is a credential awarded by the CFA Institute to individuals who meet its education, examination, sponsorship, experience and ethics requirements. To earn a CFA® charter, eligible candidates must have four years of qualified investment work experience, become a member of the CFA Institute, adhere to the Code of Ethics and Standards of Professional Conduct on an ongoing basis, and complete the CFA® program, which requires the passage of three separate six-hour examinations. Topics tested by the CFA Institute include ethical standards, quantitative methods, economics, financial reporting, corporate finance, equities, fixed income, derivatives, alternative investments, and portfolio management.

For additional information about this credential, please refer directly to the website of the issuing organization.

## Item 3. Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to Mr. Allen.

## Item 4. Other Business Activities

Sage Mountain is required to disclose information regarding any investment-related business or occupation in which Mr. Allen is actively engaged. Sage Mountain has no information to disclose in relation to this Item.

## Item 5. Additional Compensation

No reportable additional compensation

## Item 6. Supervision

Anthony Cox is generally responsible for supervising Mr. Allen's advisory activities on behalf of Sage Mountain. The telephone number to reach Anthony Cox is (404) 795-8361. Sage Mountain supervises its personnel and the investments made in client accounts. Sage Mountain monitors the investments recommended by Mr. Allen to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Sage Mountain periodically reviews the advisory activities of Mr. Allen, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Mr. Allen.

## Item 1. Cover Page

# Taylor Brown

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## Item 2. Educational Background and Business Experience

**Taylor Brown, Wealth Advisor**

Year of Birth: 1995

Education:
Princeton University
Bachelor of Arts, Economics, 2017;
Georgia Tech Scheller College of Business
Master of Business Administration, MBA, Finance, 2023

Business Background:
Sage Mountain Advisors, LLC, Wealth Advisor, 07/2024 – Present
Bank of America Merill Lynch, Private Wealth Relationship Manager, 07/2017 – 07/2024

## Item 3. Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to Ms. Brown.

## Item 4. Other Business Activities

Sage Mountain is required to disclose information regarding any investment-related business or occupation in which Ms. Brown is actively engaged. Sage Mountain has no information to disclose in relation to this Item.

## Item 5. Additional Compensation

No reportable additional compensation.

## Item 6. Supervision

Scott Neu is generally responsible for supervising Ms. Brown's advisory activities on behalf of Sage Mountain. The telephone number to reach Scott Neu is (404) 795-8361. Sage Mountain supervises its personnel and the investments made in client accounts. Sage Mountain monitors the investments recommended by Ms. Brown to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Sage Mountain periodically reviews the advisory activities of Ms. Brown which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Ms. Brown.

## Item 1. Cover Page

# Edward “Ned” Douthat, CFA®



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## Item 2. Educational Background and Business Experience

**Edward Douthat, Wealth Advisor**

Year of Birth: 1983

Education:
Emory University—Goizueta School of Business, MBA, 2015
University of Texas, Bachelors, 2006

Business Background:
Sage Mountain Advisors, LLC, Wealth Advisor, 2020 – Present
Goldman Sachs & Co. LLC, Private Wealth Advisor, 2015 – 2020
Russell Reynolds Associates, Research Consultant, 2010 – 2013
Ockham Research, LLC, Vice President, 2008 – 2010
Financial/Market Management, Inc., Vice President, 2006 – 2008

Professional Designations:
Chartered Financial Analyst®, CFA®
Series 65 – Uniform Investment Advisor Law Examination

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For additional information about this credential, please refer directly to the website of the issuing organization.

Mr. Douthat has passed the Uniform Investment Adviser Law Examination (Series 65), which qualifies individuals to act as investment adviser representatives. The Series 65, administered by FINRA and developed by NASAA, covers topics related to investment strategies, ethics, and state and federal securities regulations. Passing this exam satisfies the qualification requirements for registration as an investment adviser representative, subject to state-specific regulatory approval. Continuing education requirements vary by state. Depending on the state's adoption of the NASAA Model Rule, individuals holding a Series 65 license may be required to complete continuing education.

## Item 3. Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to Mr. Douthat.

## Item 4. Other Business Activities

Sage Mountain is required to disclose information regarding any investment-related business or occupation in which Mr. Douthat is actively engaged. Sage Mountain has no information to disclose in relation to this Item.

## Item 5. Additional Compensation

No reportable additional compensation

## Item 6. Supervision

Scott Neu is generally responsible for supervising Mr. Douthat's advisory activities on behalf of Sage Mountain. The telephone number to reach Scott Neu is (404) 795-8361. Sage Mountain supervises its personnel and the investments made in client accounts. Sage Mountain monitors the investments recommended by Mr. Douthat to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Sage Mountain periodically reviews the advisory activities of Mr. Douthat, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Mr. Douthat.

## Item 1. Cover Page

# Ryan Kittrell, CFP®, CLU®, ChFC®



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October 21, 2026

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## Item 2. Educational Background and Business Experience

**Ryan Kittrell, Director of Financial Planning**

Year of Birth: 1977

Education:
University of Georgia – Athens, Bachelor of Business Administration, Business Management, 2000

Professional Designations:
University of Georgia – Atlanta, Certified Financial Planner® (CFP®), 2009
The American College of Financial Services, Chartered Life Underwriter® (CLU®), 2010; and Chartered Financial Consultant® (ChFC®), 2011

Certified Financial Planners® (CFP®) are licensed by the CFP® Board to use the CFP® mark. CFP® certification requirements include: Bachelor's degree from an accredited college or university, completion of the financial planning education requirements set by the CFP® Board (www.cfp.net), successful completion of the CFP® Certification Exam, comprised of two three-hour sessions, experience requirement: 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of Apprenticeship experience that meets additional requirements, successfully pass the Candidate Fitness Standards and background check, agree annually to be bound by CFP® Board's Standards of Professional Conduct, and complete 30 hours of continuing education every two years, including two hours on the Code of Ethics and Standards of Professional Conduct.

The Chartered Life Underwriter® (CLU®) is a professional designation awarded by The American College of Financial Services to individuals who specialize in life insurance underwriting and estate planning. Candidates are required to complete eight courses, as well as eight examinations. The designation requires 30 hours of continuing education every year.

The Chartered Financial Consultant® (ChFC®) designation is awarded by The American College of Financial Services. Requirements include three years of full-time business experience within the five years preceding the awarding of the designation; and a high school diploma or the equivalent. Training requirements include completing eight online courses in financial planning, investment strategies, insurance, taxation, retirement, and estate planning. ChFC® holders are required to meet experience requirements, adhere to ethical standards, and complete 30 hours of continuing education every two years, to maintain their designation.

Business Background:
Sage Mountain Advisors, LLC, Director of Financial Planning, 05/2022 – Present
Pruco Securities, LLC, Alliance Professional, 02/2010 – 04/2022
Robert E. Kittrell, CPA, PC, Senior Advisor, 05/2000 – 04/2022

## Item 1. Cover Page

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to Mr. Kittrell.

## Item 4. Other Business Activities

Sage Mountain is required to disclose information regarding any investment-related business or occupation in which Mr. Kittrell is actively engaged. Sage Mountain has no information to disclose in relation to this Item.

## Item 5. Additional Compensation

No reportable additional compensation.

## Item 6. Supervision

Brent Yamaato is generally responsible for supervising Mr. Kittrell's advisory activities on behalf of Sage Mountain. The telephone number to reach Brent Yamaato is (404) 795-8361. Sage Mountain supervises its personnel and the investments made in client accounts. Sage Mountain monitors the investments recommended by Mr. Kittrell to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Sage Mountain periodically reviews the advisory activities of Mr. Kittrell, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Mr. Kittrell.

## Item 1. Cover Page

# Ryan Sheffield, CFP®

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## Item 2. Educational Background and Business Experience

**Ryan Sheffield, Portfolio Associate**

Year of Birth: 2000

Education:
The Ohio State University, Bachelors, 2022

Business Background:
Sage Mountain Advisors, LLC, Portfolio Associate, 1/2026 - PRESENT
Sage Mountain Advisors, LLC, Financial Analyst, 07/2022 – 12/2025

Professional Designations:

Professional Designations:
University of Georgia – Atlanta, Certified Financial Planner® (CFP®), 2026
Series 65 – Uniform Investment Advisor Law Examination

Certified Financial Planners® (CFP®) are licensed by the CFP® Board to use the CFP® mark. CFP® certification requirements include: Bachelor's degree from an accredited college or university, completion of the financial planning education requirements set by the CFP® Board (www.cfp.net), successful completion of the CFP® Certification Exam, comprised of two three-hour sessions, experience requirement: 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of Apprenticeship experience that meets additional requirements, successfully pass the Candidate Fitness Standards and background check, agree annually to be bound by CFP® Board's Standards of Professional Conduct, and complete 30 hours of continuing education every two years, including two hours on the Code of Ethics and Standards of Professional Conduct.

Mr. Sheffield has passed the Uniform Investment Adviser Law Examination (Series 65), which qualifies individuals to act as investment adviser representatives. The Series 65, administered by FINRA and developed by NASAA, covers topics related to investment strategies, ethics, and state and federal securities regulations. Passing this exam satisfies the qualification requirements for registration as an investment adviser representative, subject to state-specific regulatory approval. Continuing education requirements vary by state. Depending on the state's adoption of the NASAA Model Rule, individuals holding a Series 65 license may be required to complete continuing education.

## Item 3. Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to Mr. Sheffield.

## Item 4. Other Business Activities

Sage Mountain is required to disclose information regarding any investment-related business or

occupation in which Mr. Sheffield is actively engaged. Sage Mountain has no information to disclose in relation to this Item.

## Item 5. Additional Compensation

No reportable additional compensation.

## Item 6. Supervision

Anna Esoda is generally responsible for supervising Mr. Sheffield's advisory activities on behalf of Sage Mountain. The telephone number to reach Anna Esoda is (404) 795-8361. Sage Mountain supervises its personnel and the investments made in client accounts. Sage Mountain monitors the investments recommended by Mr. Sheffield to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Sage Mountain periodically reviews the advisory activities of Mr. Sheffield, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Mr. Sheffield.

## Item 1. Cover Page

# David Pence



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October 21, 2026

**This Brochure Supplement provides information about David Pence that supplements the Sage Mountain Advisors, LLC ("Sage Mountain") brochure. You should have received a copy of that Brochure. Please contact Sage Mountain's Chief Compliance Officer if you did not receive Sage Mountain's brochure or if you have any questions about the contents of this supplement. Additional information about David Pence is available on the SEC's website at www.adviserinfo.sec.gov.**

## Item 2. Educational Background and Business Experience

**David Pence, VP of Operations**

Year of Birth: 1993

Education:
Georgia Southern University
Bachelor of Science, Sports Management, 2015;
Minor, Business Administration

Business Background:
Sage Mountain Advisors, LLC, VP of Operations, 01/2026- Present
Sage Mountain Advisors, LLC, Senior Client Associate, 06/2024 – 12/31/2025
The Mather Group, LLC, Senior Client Services Associate, 01/2020 – 06/2024
The Daniel Financial Group, LLC, Operations Coordinator, 07/2017 – 12/2019

Professional Designations:
Series 65 – Uniform Investment Advisor Law Examination

Mr. Pence has passed the Uniform Investment Adviser Law Examination (Series 65), which qualifies individuals to act as investment adviser representatives. The Series 65, administered by FINRA and developed by NASAA, covers topics related to investment strategies, ethics, and state and federal securities regulations. Passing this exam satisfies the qualification requirements for registration as an investment adviser representative, subject to state-specific regulatory approval. Continuing education requirements vary by state. Depending on the state's adoption of the NASAA Model Rule, individuals holding a Series 65 license may be required to complete continuing education.

## Item 3. Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to Mr. Pence.

## Item 4. Other Business Activities

Sage Mountain is required to disclose information regarding any investment-related business or occupation in which Mr. Pence is actively engaged. Sage Mountain has no information to disclose in relation to this Item.

## Item 1. Cover Page

No reportable additional compensation.

## Item 6. Supervision

Brent Yamaato is generally responsible for supervising Mr. Pence's advisory activities on behalf of Sage Mountain. The telephone number to reach Brent Yamaato is (404) 795-8361. Sage Mountain supervises its personnel and the investments made in client accounts. Sage Mountain monitors the investments recommended by Mr. Pence to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Sage Mountain periodically reviews the advisory activities of Mr. Pence which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Mr. Pence.

## Item 1. Cover Page

# Alyzain Lakdawala, CFP®

SAGE MOUNTAIN

945 East Paces Ferry Road NE, Suite 2660

Atlanta, GA 30326

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www.sagemountainadvisors.com

October 21, 2026

**This Brochure Supplement provides information about Alyzain Lakdawala that supplements the Sage Mountain Advisors, LLC ("Sage Mountain") brochure. You should have received a copy of that Brochure. Please contact Sage Mountain's Chief Compliance Officer if you did not receive Sage Mountain's brochure or if you have any questions about the contents of this supplement. Additional information about Alyzain Lakdawala is available on the SEC's website at www.adviserinfo.sec.gov.**

## Item 2. Educational Background and Business Experience

**Alyzain Lakdawala, Portfolio Associate**

Year of Birth: 1997

Education:
University of Georgia - Athens, GA
Bachelor of Business Administration, Finance, 2019
Bachelor of Business Administration, Economics, 2020

Business Background:
Sage Mountain Advisors, LLC, Portfolio Associate, 1/2026 - PRESENT
Sage Mountain Advisors, LLC, Senior Financial Analyst, 10/2019 – 12/2025
Strategic Blueprint, LLC , Operations Analyst Intern, 05/2018 – 09/2019

Professional Designations:
Certified Financial Planner® (CFP®), 2024
Series 65 – Uniform Investment Advisor Law Examination

Certified Financial Planners® (CFP®) are licensed by the CFP® Board to use the CFP® mark. CFP® certification requirements include: Bachelor's degree from an accredited college or university, completion of the financial planning education requirements set by the CFP® Board (www.cfp.net), successful completion of the CFP® Certification Exam, comprised of two three-hour sessions, experience requirement: 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of Apprenticeship experience that meets additional requirements, successfully pass the Candidate Fitness Standards and background check, agree annually to be bound by CFP® Board's Standards of Professional Conduct, and complete 30 hours of continuing education every two years, including two hours on the Code of Ethics and Standards of Professional Conduct.

Mr. Lakdawala has passed the Uniform Investment Adviser Law Examination (Series 65), which qualifies individuals to act as investment adviser representatives. The Series 65, administered by FINRA and developed by NASAA, covers topics related to investment strategies, ethics, and state and federal securities regulations. Passing this exam satisfies the qualification requirements for registration as an investment adviser representative, subject to state-specific regulatory approval. Continuing education requirements vary by state. Depending on the state's adoption of the NASAA Model Rule, individuals holding a Series 65 license may be required to complete continuing education.

## Item 3. Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to Mr. Lakdawala.

## Item 4. Other Business Activities

Sage Mountain is required to disclose information regarding any investment-related business or occupation in which Mr. Lakdawala is actively engaged. Sage Mountain has no information to disclose in relation to this Item.

## Item 5. Additional Compensation

No reportable additional compensation.

## Item 6. Supervision

Anna Esoda is generally responsible for supervising Mr. Lakdawala's advisory activities on behalf of Sage Mountain. The telephone number to reach Anna Esoda is (404) 795-8361. Sage Mountain supervises its personnel and the investments made in client accounts. Sage Mountain monitors the investments recommended by Mr. Lakdawala to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Sage Mountain periodically reviews the advisory activities of Mr. Lakdawala which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Mr. Lakdawala.

## Item 1. Cover Page

# Jeniah Jeffers

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October 21, 2026

**This Brochure Supplement provides information about Jeniah Jeffers that supplements the Sage Mountain Advisors, LLC ("Sage Mountain") brochure. You should have received a copy of that Brochure. Please contact Sage Mountain's Chief Compliance Officer if you did not receive Sage Mountain's brochure or if you have any questions about the contents of this supplement. Additional information about Jeniah Jeffers is available on the SEC's website at www.adviserinfo.sec.gov.**

## Item 2. Educational Background and Business Experience

**Jeniah Jeffers, Portfolio Analyst**

Year of Birth: 2000

Education:
Robinson College of Business at Georgia State University
Bachelor of Business Administration, Finance, 2023;
Bachelor of Business Administration, Computer Information Systems, 2023

Business Background:
Sage Mountain Advisors, LLC, Portfolio Analyst, 1/2026 to PRESENT
Sage Mountain Advisors, LLC, Financial Analyst, 07/2023 – 12/2025

Professional Designations:
Series 65 – Uniform Investment Advisor Law Examination

Ms. Jeffers has passed the Uniform Investment Adviser Law Examination (Series 65), which qualifies individuals to act as investment adviser representatives. The Series 65, administered by FINRA and developed by NASAA, covers topics related to investment strategies, ethics, and state and federal securities regulations. Passing this exam satisfies the qualification requirements for registration as an investment adviser representative, subject to state-specific regulatory approval. Continuing education requirements vary by state. Depending on the state's adoption of the NASAA Model Rule, individuals holding a Series 65 license may be required to complete continuing education.

## Item 3. Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to Ms. Jeffers.

## Item 4. Other Business Activities

Sage Mountain is required to disclose information regarding any investment-related business or occupation in which Ms. Jeffers is actively engaged. Sage Mountain has no information to disclose in relation to this Item.

## Item 5. Additional Compensation

No reportable additional compensation.

## Item 6. Supervision

Anna Esoda is generally responsible for supervising Ms. Jeffers's advisory activities on behalf of Sage Mountain. The telephone number to reach Anna Esoda is (404) 795-8361. Sage Mountain supervises its personnel and the investments made in client accounts. Sage Mountain monitors the investments recommended by Ms. Jeffers to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Sage Mountain periodically reviews the advisory activities of Ms. Jeffers which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Ms. Jeffers.

## Item 1. Cover Page

# Tim Byerly

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October 21, 2026

**This Brochure Supplement provides information about Tim Byerly that supplements the Sage Mountain Advisors, LLC ("Sage Mountain") brochure. You should have received a copy of that Brochure. Please contact Sage Mountain's Chief Compliance Officer if you did not receive Sage Mountain's brochure or if you have any questions about the contents of this supplement. Additional information about Tim Byerly is available on the SEC's website at www.adviserinfo.sec.gov.**

## Item 2. Educational Background and Business Experience

**Tim Byerly, Wealth Advisor**

Year of Birth: 1992

Education:
Georgia Institute of Technology 01/2012 – 12/2015

Business Background:
Sage Mountain Advisors, Wealth Advisor, 04/2023 – Present
Angel Oak Capital Advisors, Senior Vice President | RIA/Institutional Client Advisor, 07/2016 – 03/2023

Professional Designations:
Series 65 – Uniform Investment Advisor Law Examination

Mr. Byerly has passed the Uniform Investment Adviser Law Examination (Series 65), which qualifies individuals to act as investment adviser representatives. The Series 65, administered by FINRA and developed by NASAA, covers topics related to investment strategies, ethics, and state and federal securities regulations. Passing this exam satisfies the qualification requirements for registration as an investment adviser representative, subject to state-specific regulatory approval. Continuing education requirements vary by state. Depending on the state's adoption of the NASAA Model Rule, individuals holding a Series 65 license may be required to complete continuing education.

## Item 3. Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to Mr. Byerly.

## Item 4. Other Business Activities

Sage Mountain is required to disclose information regarding any investment-related business or occupation in which Mr. Byerly is actively engaged. Sage Mountain has no information to disclose in relation to this Item.

## Item 5. Additional Compensation

No reportable additional compensation.

## Item 6. Supervision

Scott Neu is generally responsible for supervising Mr. Byerly's advisory activities on behalf of Sage Mountain. The telephone number to reach Scott Neu is (404) 795-8361. Sage Mountain supervises its personnel and the investments made in client accounts. Sage Mountain monitors the investments recommended by Mr. Byerly to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Sage Mountain periodically reviews the advisory activities of Mr. Byerly which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Mr. Byerly.

# Anna Esoda, CFA®



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October 21, 2026

**This Brochure Supplement provides information about Anna Esoda that supplements the Sage Mountain Advisors, LLC ("Sage Mountain") brochure. You should have received a copy of that Brochure. Please contact Sage Mountain's Chief Compliance Officer if you did not receive Sage Mountain's brochure or if you have any questions about the contents of this supplement. Additional information about Anna Esoda is available on the SEC's website at www.adviserinfo.sec.gov.**

## Item 2. Educational Background and Business Experience

**Anna Esoda, Vice President of Portfolio Management**

Year of Birth: 1990

Education:
University of North Carolina – Chapel Hill
Bachelor of Business Administration, Investments, 2012

Business Background:
Sage Mountain Advisors, LLC, Vice President of Portfolio Management, 01/2026 – Present
Sage Mountain Advisors, LLC, Senior Portfolio Manager, 02/2022 – 12/2025
Signature FD, Portfolio Management Analyst | Senior Client Transition Manager, 07/2012 – 02/2022

Professional Designation:
Ms. Esoda holds the professional designation of Chartered Financial Analyst® ("CFA®").

The CFA® charter is a credential awarded by the CFA Institute to individuals who meet its education, examination, sponsorship, experience and ethics requirements. To earn a CFA® charter, eligible candidates must have four years of qualified investment work experience, become a member of the CFA Institute, adhere to the Code of Ethics and Standards of Professional Conduct on an ongoing basis, and complete the CFA® program, which requires the passage of three separate six-hour examinations. Topics tested by the CFA Institute include ethical standards, quantitative methods, economics, financial reporting, corporate finance, equities, fixed income, derivatives, alternative investments, and portfolio management.

For additional information about this credential, please refer directly to the website of the issuing organization.

## Item 3. Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to Ms. Esoda.

## Item 4. Other Business Activities

Sage Mountain is required to disclose information regarding any investment-related business or occupation in which Ms. Esoda is actively engaged. Sage Mountain has no information to disclose in relation to this Item.

## Item 5. Additional Compensation

No reportable additional compensation.

## Item 6. Supervision

Anthony Cox is generally responsible for supervising Ms. Esoda's advisory activities on behalf of Sage Mountain. The telephone number to reach Anthony Cox is (404) 795-8361. Sage Mountain supervises its personnel and the investments made in client accounts. Sage Mountain monitors the investments recommended by Ms. Esoda to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Sage Mountain periodically reviews the advisory activities of Ms. Esoda which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Ms. Esoda.

## Item 1. Cover Page

# Jason Howard, CFA®, CIPM®



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October 21, 2026

**This Brochure Supplement provides information about Jason Howard that supplements the Sage Mountain Advisors, LLC ("Sage Mountain") brochure. You should have received a copy of that Brochure. Please contact Sage Mountain's Chief Compliance Officer if you did not receive Sage Mountain's brochure or if you have any questions about the contents of this supplement. Additional information about Jason Howard is available on the SEC's website at www.adviserinfo.sec.gov.**

## Item 2. Educational Background and Business Experience

**Jason Howard, Portfolio Manager**

Year of Birth: 1992

Education:
University of Georgia – Athens, Bachelor of Business Administration, Finance, 2015

Business Background:
Sage Mountain Advisors, LLC, Portfolio Manager, 4/2026-PRESENT
Sage Mountain Advisors, LLC, Senior Investment Associate, 11/2022 – 3/2026
Balentine, LLC, Multi-Family Office Associate, 05/2019 – 11/2022
Mercer, Investment Consulting Associate, 05/2015 – 05/2019

Professional Designations:
Mr. Howard holds the professional designation of Chartered Financial Analyst® ("CFA®").

The CFA® charter is a credential awarded by the CFA Institute to individuals who meet its education, examination, sponsorship, experience and ethics requirements. To earn a CFA® charter, eligible candidates must have four years of qualified investment work experience, become a member of the CFA Institute, adhere to the Code of Ethics and Standards of Professional Conduct on an ongoing basis, and complete the CFA® program, which requires the passage of three separate six-hour examinations. Topics tested by the CFA Institute include ethical standards, quantitative methods, economics, financial reporting, corporate finance, equities, fixed income, derivatives, alternative investments, and portfolio management.

Mr. Howard holds the **Certificate in Investment Performance Measurement (CIPM®)** designation, a professional credential awarded by CFA Institute that focuses on investment performance measurement, attribution, and ethical standards related to performance reporting.

For additional information about this credential, please refer directly to the website of the issuing organization.

## Item 3. Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to Mr. Howard.

## Item 4. Other Business Activities

Sage Mountain is required to disclose information regarding any investment-related business or occupation in which Mr. Howard is actively engaged. Sage Mountain has no information to disclose in relation to this Item.

## Item 5. Additional Compensation

No reportable additional compensation.

## Item 6. Supervision

Anna Esoda is generally responsible for supervising Mr. Howard's advisory activities on behalf of Sage Mountain. The telephone number to reach Anna Esoda is (404) 795-8361. Sage Mountain supervises its personnel and the investments made in client accounts. Sage Mountain monitors the investments recommended by Mr. Howard to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Sage Mountain periodically reviews the advisory activities of Mr. Howard, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Mr. Howard.

## Item 1. Cover Page

# Michael “Hunter” Brooks, CFA®




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October 21, 2026

**This Brochure Supplement provides information about Michael Brooks that supplements the Sage Mountain Advisors, LLC (“Sage Mountain”) brochure. You should have received a copy of that Brochure. Please contact Sage Mountain’s Chief Compliance Officer if you did not receive Sage Mountain’s brochure or if you have any questions about the contents of this supplement. Additional information about Michael Brooks is available on the SEC’s website at www.adviserinfo.sec.gov.**

## Item 2. Educational Background and Business Experience

**Michael Hunter Brooks, Senior Portfolio Manager**

Year of Birth: 1992

Education:
University of South Alabama
B.S, Business Administration, 2013

Business Background:
Sage Mountain Advisors, LLC, Senior Portfolio Manager, 2025 – Present
Stadion Money Management, Portfolio Manager, 2023-2025
Savant Wealth Management, Senior Investment Research Analyst, 2023-2023
Capital Directions, LLC, Portfolio Analyst, 2021-2023
Brightworth, Investment Analyst, 2016-2021
Reliance Trust Co., Trading & Income Specialist, 2014-2016

Professional Designation:
Mr. Brooks holds the professional designation of Chartered Financial Analyst® ("CFA®").

The CFA® charter is a credential awarded by the CFA Institute to individuals who meet its education, examination, sponsorship, experience and ethics requirements. To earn a CFA® charter, eligible candidates must have four years of qualified investment work experience, become a member of the CFA Institute, adhere to the Code of Ethics and Standards of Professional Conduct on an ongoing basis, and complete the CFA® program, which requires the passage of three separate six-hour examinations. Topics tested by the CFA Institute include ethical standards, quantitative methods, economics, financial reporting, corporate finance, equities, fixed income, derivatives, alternative investments, and portfolio management.

## Item 3. Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to Mr. Brooks.

## Item 4. Other Business Activities

Sage Mountain is required to disclose information regarding any investment-related business or occupation in which Mr. Brooks is actively engaged. Sage Mountain has no information to disclose in relation to this Item.

## Item 5. Additional Compensation

No reportable additional compensation

## Item 6. Supervision

Anna Esoda is generally responsible for supervising Mr. Brooks's advisory activities on behalf of Sage Mountain. The telephone number to reach Anna Esoda is (404) 795-8361. Sage Mountain supervises its personnel and the investments made in client accounts. Sage Mountain monitors the investments recommended by Mr. Brooks to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Sage Mountain periodically reviews the advisory activities of Mr. Brooks, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Mr. Brooks.

## Item 1. Cover Page

# Jeffrey Crow CFP ®

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October 21, 2026

**This Brochure Supplement provides information about Jeffrey Crow that supplements the Sage Mountain Advisors, LLC ("Sage Mountain") brochure. You should have received a copy of that Brochure. Please contact Sage Mountain's Chief Compliance Officer if you did not receive Sage Mountain's brochure or if you have any questions about the contents of this supplement. Additional information about Jeffrey Crow is available on the SEC's website at www.adviserinfo.sec.gov.**

## Item 2. Educational Background and Business Experience

**Jeffrey Crow, Financial Analyst**

Year of Birth: 1990

Education:
Mercer University
Master of Science, Mechanical Engineering, 2013
Bachelor of Science, Mechanical Engineering, 2013

Business Background:
Sage Mountain Advisors, LLC, Financial Planner, 2025 – Present
Amazon.com, Engineer, 2015-2025

Professional Designation:
University of Miami, Certified Financial Planning, 2024
Certified Financial Planner® (CFP®)

Certified Financial Planners® (CFP®) are licensed by the CFP® Board to use the CFP® mark. CFP® certification requirements include: Bachelor's degree from an accredited college or university, completion of the financial planning education requirements set by the CFP® Board (www.cfp.net), successful completion of the CFP® Certification Exam, comprised of two three-hour sessions, experience requirement: 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of Apprenticeship experience that meets additional requirements, successfully pass the Candidate Fitness Standards and background check, agree annually to be bound by CFP® Board's Standards of Professional Conduct, and complete 30 hours of continuing education every two years, including two hours on the Code of Ethics and Standards of Professional Conduct.

## Item 3. Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to Mr. Crow.

## Item 4. Other Business Activities

Sage Mountain is required to disclose information regarding any investment-related business or occupation in which Mr. Crow is actively engaged. Sage Mountain has no information to disclose in relation to this Item.

## Item 5. Additional Compensation

No reportable additional compensation

## Item 6. Supervision

Ryan Kittrell is generally responsible for supervising Mr. Crow's advisory activities on behalf of Sage Mountain. The telephone number to reach Ryan Kittrell is (404) 795-8361. Sage Mountain supervises its personnel and the investments made in client accounts. Sage Mountain monitors the investments recommended by Mr. Crow to ensure they are suitable for the particular client and consistent with their investment needs, goals,

objectives and risk tolerance, as well as any restrictions previously requested by the client. Sage Mountain periodically reviews the advisory activities of Mr. Crow, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Mr. Crow.

## Item 1. Cover Page

# Charles “Evan” Daugherty CFA®, CAIA®



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**This Brochure Supplement provides information about Charles Daugherty that supplements the Sage Mountain Advisors, LLC (“Sage Mountain”) brochure. You should have received a copy of that Brochure. Please contact Sage Mountain’s Chief Compliance Officer if you did not receive Sage Mountain’s brochure or if you have any questions about the contents of this supplement. Additional information about Charles Daugherty is available on the SEC’s website at www.adviserinfo.sec.gov.**

## Item 2. Educational Background and Business Experience

Year of Birth: 1990

Education:
University of Kentucky, 2014
Bachelor of Business Administration, Finance

Business Background:
Sage Mountain Advisors, LLC, Wealth Advisor, 2025 – Present
PNC Bank, Investment Advisor, 2022-2025
Truist Advisory Services, Inc., Investment Analyst, 2021-2022
Suntrust Advisory Services, Inc., Investment Analyst, 2019-2021
Suntrust Bank, Investment Analyst, 2018-2021
Genspring Family Offices, Investment Analyst, 2017-2017
Genspring Family Offices, Family Services Coordinator, 2016-2017
Suntrust Bank, Personal Banker, 2015-2015

Professional Designations:

Mr. Daugherty holds the **Chartered Financial Analyst (CFA®)** designation, a professional credential awarded by CFA Institute. Earning the CFA® designation requires completion of three comprehensive examinations, relevant investment experience, and ongoing adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

Mr. Daugherty holds the **Chartered Alternative Investment Analyst (CAIA®)** designation, a professional credential focused on alternative investments and awarded by the CAIA Association. Earning the designation requires passing two examinations, meeting professional experience requirements, and adherence to the CAIA Association's Code of Ethics and Standards of Professional Conduct.

Mr. Daugherty has passed the **Uniform Investment Adviser Law Examination (Series 65)**, which tests knowledge of investment adviser regulations, fiduciary responsibilities, ethical practices, and investment concepts required to provide investment advisory services.

## Item 3. Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to Mr. Daugherty.

## Item 4. Other Business Activities

Sage Mountain is required to disclose information regarding any investment-related business or occupation in which Mr. Daugherty is actively engaged. Sage Mountain has no information to disclose in relation to this Item.

## Item 5. Additional Compensation

No reportable additional compensation

## Item 6. Supervision

Scott Neu is generally responsible for supervising Mr. Daugherty's advisory activities on behalf of Sage Mountain. The telephone number to reach Scott Neu is (404) 795-8361. Sage Mountain supervises its personnel and the investments made in client accounts. Sage Mountain monitors the investments recommended by Mr. Daugherty to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Sage Mountain periodically reviews the advisory activities of Mr. Daugherty, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Mr. Daugherty.

# Philip Tarrer



SAGE MOUNTAIN

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October 21, 2026

**This Brochure Supplement provides information about Philip Tarrer that supplements the Sage Mountain Advisors, LLC ("Sage Mountain") brochure. You should have received a copy of that Brochure. Please contact Sage Mountain's Chief Compliance Officer at (404) 795-8361 if you did not receive Sage Mountain's brochure or if you have any questions about the contents of this supplement. Additional information about Philip Tarrer is available on the SEC's website at www.adviserinfo.sec.gov.**

## Item 2. Educational Background and Business Experience

**Philip Tarrer, Portfolio Analyst**

Year of Birth: 2001

Education:
Georgia Institute of Technology
Bachelor of Science, Computer Science, 2024

Business Background:
Sage Mountain Advisors, LLC, Portfolio Analyst, 06/2025 – Present
Recreational Equipment, Inc., Sales Associate, 08/2024 – 06/2025

Professional Designations:
Series 65 – Uniform Investment Advisor Law Examination

Mr. Tarrer has passed the Uniform Investment Adviser Law Examination (Series 65), which qualifies individuals to act as investment adviser representatives. The Series 65, administered by FINRA and developed by NASAA, covers topics related to investment strategies, ethics, and state and federal securities regulations. Passing this exam satisfies the qualification requirements for registration as an investment adviser representative, subject to state-specific regulatory approval. Continuing education requirements vary by state. Depending on the state's adoption of the NASAA Model Rule, individuals holding a Series 65 license may be required to complete continuing education.

## Item 3. Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to Mr. Tarrer.

## Item 4. Other Business Activities

Sage Mountain is required to disclose information regarding any investment-related business or occupation in which Mr. Tarrer is actively engaged. Sage Mountain has no information to disclose in relation to this Item.

## Item 5. Additional Compensation

No reportable additional compensation.

## Item 6. Supervision

Anna Esoda is generally responsible for supervising Mr. Tarrer's advisory activities on behalf of Sage Mountain. The telephone number to reach Anna Esoda is (404) 795-8361. Sage Mountain supervises its personnel and the investments made in client accounts. Sage

Mountain monitors the investments recommended by Mr. Tarrer to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Sage Mountain periodically reviews the advisory activities of Mr. Tarrer which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Mr. Tarrer.

# Danica Griffith



SAGE MOUNTAIN

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October 21, 2026

**This Brochure Supplement provides information about Danica Griffith that supplements the Sage Mountain Advisors, LLC ("Sage Mountain") brochure. You should have received a copy of that Brochure. Please contact Sage Mountain's Chief Compliance Officer at (404) 795-8361 if you did not receive Sage Mountain's brochure or if you have any questions about the contents of this supplement. Additional information about Danica Griffith is available on the SEC's website at www.adviserinfo.sec.gov.**

## Item 2. Educational Background and Business Experience

**Danica Griffith, Chief Growth Officer**

Year of Birth: 1979

Education:
The Wharton School, MBA, Finance, Management, 2007 - 2009
Harvard University, BA, Biological Anthropology, 1998 – 2002

Business Background:
Sage Mountain Advisors, LLC, Chief Growth Officer, 2026 – Present
PNC, Executive Vice President, Chief Risk and Change Officer, 2019 - 2026
Goldman Sachs, Vice-President, Consumer and Investment Management, 2009-2019

Professional Designations:
Series 65 – Uniform Investment Advisor Law Examination

Mrs. Griffith has passed the Uniform Investment Adviser Law Examination (Series 65), which qualifies individuals to act as investment adviser representatives. The Series 65, administered by FINRA and developed by NASAA, covers topics related to investment strategies, ethics, and state and federal securities regulations. Passing this exam satisfies the qualification requirements for registration as an investment adviser representative, subject to state-specific regulatory approval. Continuing education requirements vary by state. Depending on the state's adoption of the NASAA Model Rule, individuals holding a Series 65 license may be required to complete continuing education.

## Item 3. Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to Mrs. Griffith.

## Item 4. Other Business Activities

Sage Mountain is required to disclose information regarding any investment-related business or occupation in which Mrs. Griffith is actively engaged. Sage Mountain has no information to disclose in relation to this Item.

## Item 5. Additional Compensation

No reportable additional compensation

## Item 6. Supervision

Tony Cox is generally responsible for supervising Mrs. Griffith's advisory activities on behalf of Sage Mountain. The telephone number to reach Tony Cox is (404) 795-8363.
Sage Mountain supervises its personnel and the investments made in client accounts. Sage Mountain monitors the investments recommended by Mrs. Griffith to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Sage Mountain periodically reviews the advisory activities of Mrs. Griffith, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Mrs. Griffith.

## Item 1- Cover Page

# Carol Vaughn

SAGE MOUNTAIN

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www.sagemountainadvisors.comb

October 22, 2026

**This Brochure Supplement provides information about Carol Vaughn that supplements the Sage Mountain Advisors, LLC ("Sage Mountain") brochure. You should have received a copy of that Brochure. Please contact Sage Mountain's Chief Compliance Officer if you did not receive Sage Mountain's brochure or if you have any questions about the contents of this supplement. Additional information about Carol Vaughn is available on the SEC's website at www.adviserinfo.sec.gov.**

## Item 2- Educational Background and Business Experience

**Carol Vaughn, Client Service Associate**

Year of Birth: 1995

Education:
Universidad del Meta, 2016
Bachelor of Marketing and Advertising

Business Background:
Sage Mountain Advisors, LLC, Client Service Associate, 2026 – Present
Oppenheimer & Co. Inc. Client Service Associate, 2022 - 2026
Truist Bank, Senior Relationship Banker, 2020-2022

## Item 3. Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to Mrs. Vaughn.

## Item 4. Other Business Activities

Sage Mountain is required to disclose information regarding any investment-related business or occupation in which Mrs. Vaughn is actively engaged. Sage Mountain has no information to disclose in relation to this Item.

## Item 5. Additional Compensation

No reportable additional compensation

## Item 6. Supervision

Allison Pickens is generally responsible for supervising Mrs. Vaughn's advisory activities on behalf of Sage Mountain. The telephone number to reach Allison Pickens is (404) 795-8361. Sage Mountain supervises its personnel and the investments made in client accounts. Sage Mountain monitors the investments recommended by Mrs. Vaughn to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Sage Mountain periodically reviews the advisory activities of Mrs. Vaughn, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Mrs. Vaughn.