Item 1 – Cover Page

Redwood Grove Wealth Management LLC

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Suite 210
San Rafael, CA 94903

415-737-5003

www.redwoodgrovewm.com

March 16, 2026

This Brochure provides information about the qualifications and business practices of Redwood Grove Wealth Management LLC ("RGWM"). If you have any questions about the contents of this Brochure, please contact us at 415-737-5003. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission ("SEC") or by any state securities authority. Registration with the SEC or any state regulatory authority does not imply a certain level of skill or expertise.

Additional information about Redwood Grove Wealth Management LLC also is available on the SEC's website at www.adviserinfo.sec.gov. The firm's CRD number is 150667.

Item 2 – Material Changes

This Item will discuss only specific material changes that are made to the Brochure and provide clients with a summary of such changes. We will also reference the date of our last annual update of our brochure. Since our last annual update to the Brochure dated February 26, 2025, we have made the following material changes:

> **Item 5 Fees and Compensation**: The minimum annual fee for asset management services is $10,000. However, clients who were RGWM clients prior to 2026 will continue to be subject to a minimum annual fee of $5,000 as stated within the client's written agreement with RGWM.

We will further provide you with a summary of material changes to our Brochure as required based on updated or new information. You may request a full copy of our Brochure, at any time, without charge.

Currently, our Brochure may be requested by contacting Tanya Steinhofer, Principal, at 415-737-5003 or tanya@redwoodgrovewm.com. Our Brochure is also available on our website www.redwoodgrovewm.com, also free of charge.

Additional information about Redwood Grove Wealth Management LLC ("RGWM") is also available via the SEC's website www.adviserinfo.sec.gov. The SEC's website also provides information about any persons affiliated with RGWM who are registered, or are required to be registered, as investment adviser representatives of RGWM.

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Item 4 – Advisory Business

Asset Management and Financial Planning Services
Redwood Grove Wealth Management LLC was founded in 2009 and is majority owned by Tanya K. Steinhofer. RGWM offers two types of services – asset management and comprehensive financial planning.

RGWM is not affiliated with any other financial services firm and does not accept commissions, rebates, or referral fees as compensation for its services. RGWM is compensated solely from fees paid by clients. RGWM manages $151,319,341 as of December 31, 2025 all on a discretionary basis.

RGWM provides fee-based investment advisory services ("Asset Management Services"). RGWM manages investment portfolios on a discretionary basis consistent with clients' investment objectives and guidelines. Investment advice tends to focus on passive index mutual funds and exchange-traded funds (ETFs) whenever possible. The core principles of RGWM's investment philosophy are diversification, market efficiency, long- term strategic allocations, and tax-efficient, low-cost investing. RGWM may occasionally use its discretion to choose third-party investment advisers (sometimes referred to as "sub-advisers") to manage all or a portion of the client's assets. Sub-advisers exercise the same degree of discretion as afforded to RGWM by the client.

Financial planning services provided to clients are dependent upon the client's unique goals and circumstances and may include retirement planning, tax planning, investment planning, education funding, risk management, estate planning, charitable giving, and employee benefit planning including stock options and deferred compensation plans. Financial planning-only clients are under no obligation to act upon the recommendations provided or effect any transactions through RGWM.

Financial planning is an ongoing process that should continue over a lifetime. Planning services for previously unaddressed topics or planning requiring extraordinary research or analysis may involve additional costs, which will be negotiated and agreed upon prior to the start of any such work.

RGWM does not prepare tax returns of any kind, nor does it draft any legal documents including wills and trusts.

Item 5 – Fees and Compensation

Fees for Financial Planning Services

The fee for financial planning services is determined by the scope and complexity of the client's financial situation and is charged on a fixed-fee or hourly basis. A typical planning fee ranges from $4,000 to $5,000 for a one-time plan. All fees are subject to negotiation. For one-time plans, clients will be provided an estimate before the commencement of work,

50% of which is due at the first meeting and the remainder of which is due upon the completion of work. Under no circumstances will RGWM receive fees more than six months in advance of services being provided. Lower fees for comparable services may be available from other sources.

Clients have the unconditional right to cancel the Financial Planning Agreement within five business days after signing it, and to receive a complete refund of any fee actually paid. Thereafter, the client will have the right to cancel the agreement at any time prior to the final plan presentation. If such notice of cancellation is given after five business days, fees are refundable for any portion of advanced fees attributable to services not performed prior to termination of the agreement.

Fees for Asset Management Services

Fees for asset management services are computed in accordance with the table below, in advance, at the beginning of each calendar quarter. Fees are subject to a minimum annual fee of $10,000; however, for clients who were RGWM clients prior to 2026, the minimum annual fee is $5,000 as noted within the client's written agreement. Fees will be based on the fair market value of securities and cash in the Investment Account on the last trading day of each calendar quarter. In computing the market value of any security held in the Investment Account that is listed on a national securities exchange, such security shall be valued at the last quoted sale price on the valuation date or the principal exchange on which the security is traded. Any other security or asset shall be valued in a manner determined in good faith by the Advisor to reflect its fair market value.

Annual Advisory Fee	Portfolio Value	Fee as Percent of Portfolio Value
FIRST	$2,000,000	1.00 Percent
NEXT	$3,000,000	.80 Percent
NEXT	$5,000,000	.70 Percent
AMOUNT OVER	$10,000,000	.50 Percent

RGWM generally deducts fees from client accounts but may invoice clients directly in some situations. The specific annual fee and manner in which fees are charged by RGWM is established in a client's written agreement with RGWM.

RGWM's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses, which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third-party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus.

Such charges, fees, and commissions are exclusive of and in addition to RGWM's fees, and RGWM shall not receive any portion of these commissions, fees, and costs.

The Asset Management Agreement may be terminated by either party upon thirty (30) days' written notice to the other party. Fees will be prorated to date of termination.

Item 6 – Performance-Based Fees and Side-By-Side Management

RGWM does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

Item 7 – Types of Clients

RGWM provides financial planning and investment advice to individuals and families. RGWM has no minimum account size required to work with clients.

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

The core principles of RGWM's investment philosophy are diversification, market efficiency, long-term strategic allocations, and tax-efficient, low-cost investing. RGWM takes a long-term approach to investing and so recommends long-term strategic asset allocations and investment to clients and does not recommend frequent trading in and out of securities. RGWM also recommends well diversified portfolios to clients comprising many asset classes, such as bonds, small and large stocks, US and foreign stocks, real estate securities and commodities. RGWM employs a largely passive approach to investing through the use of index mutual funds and exchange-traded funds (ETFs) whenever possible. However, in some cases (e.g., a client's 401k plan), RGWM is limited to the investment options available. RGWM uses fundamental analysis to evaluate securities and investments for recommendation to clients and evaluates them based on performance, fees, and other quantitative and qualitative factors, such as adherence to a stated investment strategy, manager turnover, and portfolio turnover.

Investment Strategies

The primary investment strategy used on client accounts is asset allocation based on Modern Portfolio Theory. RGWM develops a diversified investment portfolio by mixing different assets in varying proportions depending on client circumstances and economic climate. The primary purpose of Asset Allocation is to reduce the risk in the portfolio, while maintaining or enhancing the rate of return of the portfolio.

Each client receives investment advice regarding their portfolio based upon his or her:

- Time Horizon
- Risk Tolerance
- Expected Rate of Return
- Asset Class Preferences

The investment vehicles used to invest in the various asset classes are mutual funds and exchange-traded funds (ETFs). The mutual funds and ETFs provide:

- Professional Management

- Diversification
- Flexibility
- Liquidity

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time.

RGWM's methods of analysis and investment strategies do not present any significant or unusual risks. However, every method of analysis has its own inherent risks. Modern Portfolio Theory uses historical market returns and relationships between different types of investments to create recommended investment mixes. Actual returns and, importantly, the relationships between different types of investments (between stocks and bonds, for example) may change over time, leading to the risk of lower than expected returns and/or higher than expected risk of loss for the recommended mix of investments.

In addition, RGWM's approach includes a comprehensive evaluation of the client's invested assets, including restricted and illiquid assets. RGWM will recommend changes to the overall mix of investments, taking into account any assets which cannot be sold. The actual investment results could vary more widely in these cases due to lack of information and illiquidity of the non-saleable assets.

Risk of Loss

Investing in securities involves risk of loss that clients should be prepared to bear. RGWM's investment approach constantly keeps the risk of loss in mind. Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so they may lose value. Different types of investments involve varying degrees of risk, and the client should not assume that future performance of any specific investment or investment strategy (including the investments and/or investment strategies recommended by RGWM) will be profitable or equal to any specific performance level(s).

Investors face the following investment risks:

Interest-rate Risk: The risk that investment returns will be affected by changes in the level of interest rates. When interest rates increase, the prices and values of bonds decrease. When interest rates decrease, the prices and values of bonds increase.

Market Risk: The risk that investment returns will be affected by changes in the overall level of the stock market. When the stock market as a whole increases or decreases, virtually all stocks are affected to some degree.

Reinvestment Rate Risk: The risk incurred when an investment's income is reinvested at a lower rate than the rate that existed at the time the original investment was made. This risk is most prevalent when interest rates fall.

Purchasing Power Risk (Inflation Risk): The risk that inflation will affect the return of an investment in real dollars. In other words, the amount of goods that one dollar will purchase decreases over time. Investments that have low returns, such as savings accounts, are not likely to keep up with inflation. Investments with fixed returns, such as bonds, will decrease in value because their purchasing value will decrease with inflation.

Business Risk: The risk associated with a particular industry or firm. These are factors that affect the industry or firm, but do not affect the whole market. They include government regulations, management competency, or local or regional economic factors.

Financial Risk: The risk associated with the mix of debt and equity used to finance a firm. The greater the financial leverage, the greater the financial risk.

Currency Risk (Exchange Rate Risk): The risk that a change in the value of a foreign currency relative to the U.S. dollar will negatively affect a U.S. investor's return.

Liquidity Risk: Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.

Investment and Market Risk: In general, cash equivalents provide liquidity with minimum income, and a return of principal with no capital appreciation. Cash equivalents are, however, subject to purchasing power risk.

Fixed income investments provide current income. Usually, the longer the maturity of the security, the higher the income it will generate. Also, with longer maturities, fixed income investments will have greater price volatility and greater opportunity for capital gains or capital losses. Fixed income investments are subject to interest rate risk, reinvestment rate risk, and purchasing power risk. In addition, foreign bonds would be subject to currency rate risk and high yield bonds would be subject to business risk and financial risk.

The return of principal for bond funds and funds with significant underlying bond holdings is not guaranteed. Mutual fund shares are subject to the same interest rate, inflation and credit risks associated with the underlying bond holdings. Lower rated bonds are subject to greater fluctuations in value and risk of loss of income and principal than higher rated bonds.

Equity investments are subject to greater volatility, thus providing a greater opportunity for capital gains, and a greater opportunity for capital losses. Equity investments offer little or no current income. Equity investments are subject to market risk and interest rate risk, while providing an opportunity to protect against purchasing power risk. Also, stock mutual funds, rather than individual equities, may limit the exposure to business risk and financial risk.

Non-U.S. Investment Risk: Investing outside the United States involves additional risks, such as currency fluctuations, periods of illiquidity, and price volatility. These risks may be heightened in connection with investments in developing countries. Small-company stocks entail additional risks, and they can fluctuate in price more than larger company stocks.

Pandemics and Other Public Health Crisis: Pandemics and other health crises, such as the outbreak of an infectious disease such as severe acute respiratory syndrome, avian flu, H1N1/09 flu and COVID-19 or any other serious public health concern, together with any resulting restrictions on travel or quarantines imposed, could have a negative impact on the economy, and business activity in any of the areas in which client investments may be located. Such disruption, or the fear of such disruption, could have a significant and adverse impact on the securities markets, lead to increased short-term market volatility or a significant market

downturn, and may have adverse long-term effects on world economies and markets generally.

Artificial Intelligence ("AI") Risk: RGWM may use approved AI technologies for processing research and creating content for human review and validation but are prohibited from using AI technologies to direct investment behaviors and outcomes, and any use of AI must be done under human supervision including that work product must be reviewed for accuracy. Nevertheless, AI technologies are highly reliant on the accuracy, adequacy, completeness and objectivity of their underlying data, and any inaccuracies, deficiencies or biases in this data could lead to errors affecting RGWM's decisions. AI technologies and their applications, including in the financial sector, continue to develop rapidly, and it is impossible to predict the future risks that have the potential to arise from such developments. When utilizing AI technologies there are certain risks involved, including data quality, copyright and trade secret violations, confidentiality breaches, unauthorized access or malware risks, insider trading, cybersecurity, and privacy law violations. While data inputs and outputs are assessed and evaluated for data integrity, there is no assurance of accuracy.

Cybersecurity Risk: Investment advisers and their service providers may be prone to operational and information security risks resulting from cyber-attacks. Cyber-attacks include, among other behaviors, stealing or corrupting data maintained online or digitally (including, for example, through cyber- attacks known as "phishing" and "spear-phishing"), denial-of-service attacks on websites, the unauthorized release of confidential information and causing operational disruption. Cyber- attacks may interfere with the processing of transactions, cause the release of private information or confidential information of the firm, cause reputational damage, and subject the firm to regulatory fines, penalties or financial losses, reimbursement or other compensation costs, and/or additional compliance costs. While the firm has established business continuity plans and systems designed to prevent such cyber-attacks, there are limitations in such plans including the possibility that certain risks have not been identified.

Item 9 – 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 RGWM or the integrity of RGWM's management. RGWM has no information applicable to this Item.

Item 10 – Other Financial Industry Activities and Affiliations

RGWM is not actively engaged in any business other than giving investment advice or providing financial planning. RGWM has no other financial industry affiliations or activities requiring disclosure.

Item 11 – Code of Ethics

RGWM has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct and fiduciary duty to its clients in accordance with Rule 204A-1 of the Investment Advisers Act of 1940. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items and personal securities trading

procedures, among other things. All supervised persons at RGWM must acknowledge the terms of the Code of Ethics.

Additionally, RGWM adheres to the Code of Ethics and Professional Responsibility (Code of Ethics) adopted by the Certified Financial Planner Board of Standards, Inc. RGWM will provide a copy of our Code of Ethics to any client or prospective client upon request, while the Certified Financial Planner Code of Ethics can be obtained at www.cfp.net.

Neither RGWM nor any related person of RGWM recommends, buys, or sells for client accounts, securities in which RGWM or any related person of RGWM has a material financial interest.

RGWM and/or representatives of RGWM may buy or sell securities that are also recommended to clients. However, as it is the practice of RGWM to recommend mutual funds, the firm or representatives of the firm are not in a position to materially benefit from the sale or purchase of those securities.

Item 12 – Brokerage Practices

RGWM or any related person does not have the authority to determine, without obtaining specific client consent, the following:

- Broker or dealer to be used
- Commission rates paid

Specific custodian recommendations are made to clients based on their need for such services and the efficiencies in having the majority of investment accounts at a limited number of custodians. RGWM recommends custodians based on their proven integrity, the financial responsibility of the firm, best execution of orders, availability of investment products, reasonable commissions and fees, and the quality of client service. RGWM does not receive fees or commissions or referrals from any custodian it recommends. Typically, RGWM recommends that clients use Charles Schwab & Co., Inc. ("Schwab"), registered broker-dealer, members SIPC, as the qualified custodian. If the client prefers another custodian, it will be considered as part of the Investment Advisory Agreement fee negotiation. If the client chooses a different custodian, RGWM may be unable to achieve most favorable execution of client transactions and it may cost the client more money. For example, in a directed brokerage account, the client may pay higher brokerage fees or may not have access to the lowest cost share classes of mutual funds.

Currently, RGWM participates in the Schwab Advisor Services™ program, formerly known as Schwab Institutional® which caters to independent investment advisory firms, offering access to institutional brokerage services such as trading, custody, reporting, and related support services. These services, not typically available to Schwab retail customers, aid in managing and administering client accounts and facilitating business growth. Schwab's institutional brokerage provides access to a wide array of investment products and execution of securities transactions, benefiting clients directly, while other services such as investment research and technology assistance primarily benefit advisors in managing client accounts, although indirectly benefiting clients as well.

Beyond client-centric support, Schwab offers services intended to enhance advisors' business operations, including educational conferences, consulting on technology and compliance, and access to various providers. While Schwab's offerings provide significant value to advisors without direct costs, potential conflicts of interest arise due to advisors' incentives to recommend Schwab based on the benefits they receive. Despite this, advisors like RGWM prioritize Schwab for its comprehensive services rather than solely for the benefits exclusively for them, believing it aligns with the best interests of their clients.

RGWM does not have any soft dollar arrangements in place with any broker-dealer/custodian. However, RGWM may have an incentive to select or recommend a broker-dealer/custodian based on adviser's interest in receiving research, products, or services rather than on adviser's interest in receiving most favorable execution as discussed above.

RGWM may aggregate trades in like securities among client accounts as well as with account of RGWM and our Supervised Persons. Each account in an aggregated trade will participate at the average share price for all of our transactions in a given security on a given business day (per custodian). All accounts will pay their individual transaction costs, as applicable. RGWM does not receive additional compensation or renumeration of any kind as a result of aggregating orders.

RGWM does not engage in principal transactions or cross transactions.

Item 13 – Review of Accounts

Client accounts are carefully monitored and reviewed by the Investment Advisor Representative responsible for the account for alignment with the target asset allocation

and the client's stated circumstances on an ongoing basis, at least quarterly, and more frequently in times of unstable markets or changing economic conditions or client circumstances.

Client Communication

Client communications occur at several levels:

- Trade confirmations and account statements document all investment transactions and are provided directly to the client by the broker-dealer and/or Custodian.
- Monthly or quarterly statements are prepared and distributed by the Custodian holding the assets.
- Quarterly performance reports are provided to all clients via a personalized, secure on-line portal or by US Mail, per client preference. These reports show asset allocation, performance over various time frames, a detailed list of the assets in each account and the fee calculation.
- Client meetings are generally held at least annually to review the client's accounts and all aspects of their financial plan (e.g., retirement projections, portfolio performance, insurance, estate plan and tax planning) and determine if there have been any material changes in the client's financial goals.
- Meetings, telephone calls, and emails typically occur throughout the year as

circumstances warrant.

Item 14 – Client Referrals and Other Compensation

RGWM has no additional compensation arrangements with others for giving investment advice or giving and receiving client referrals. However, RGWM periodically receives client referrals from websites where they may be listed. In no case will the client pay any additional fees to RGWM for services if the referral comes from any of these listings.

Item 15 – Custody

RGWM does not maintain physical custody of customer funds or securities. All client assets are held at qualified custodians. The custodian provides at least quarterly statements (more often monthly) directly to the client at their address of record or via email at the clients' discretion.

If you are not receiving at least quarterly custodial account statements, please contact RGWM at the number on the cover page of this brochure. RGWM urges you to carefully review such

statements and compare such official custodial records to the account statements that we may provide to you. Our statements may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

RGWM is deemed to have limited custody of some of its clients' funds or securities when the clients authorize RGWM to deduct its management fees directly from the client's account. However, with a client's consent through the written agreement with RGWM, RGWM will deduct RGWM's fees from a client's account. RGWM will send billing invoices to the client.

RGWM is also deemed to have custody of clients' funds or securities when clients have standing authorizations with their custodian to move money from a client's account to a third-party ("SLOA") and under that SLOA authorizes RGWM to designate the amount or timing of transfers with the custodian. The SEC has set forth a set of standards intended to protect client assets in such situations, which RGWM follows.

Item 16 – Investment Discretion

RGWM usually receives discretionary authority from the client at the outset of an advisory relationship to select the identity and amount of securities to be bought or sold. Any investment discretion is obtained in writing through the Asset Management Agreement and a limited power of attorney. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account.

Discretionary authority allows RGWM to perform trades in the client's account without further approval from the client. This includes decisions on the following:

- Securities purchased or sold;
- The amount of securities to be purchased or sold

Once the portfolio is constructed, RGWM provides ongoing supervision and re-balancing of the

portfolio as changes in market conditions and client circumstances may require.

RGWM seeks to undertake a minimal amount of trading in client accounts, in order to keep transaction fees, other expenses, and tax consequences associated with trading to minimal levels.

Clients who engage RGWM on a discretionary basis may, at any time, impose restrictions, in writing, on RGWM'S discretionary authority (i.e. limit the types/amounts of particular securities purchased for their account, exclude the ability to purchase securities with an inverse relationship to the market, limit or proscribe RGWM'S use of margin, etc.).

Unless RGWM otherwise agrees in writing, RGWM does not advise or take any action on behalf of clients in any legal proceedings, including bankruptcies or class actions, involving securities held or formerly held in client accounts or the issuers of those securities.

Limited Power of Attorney

Clients must sign a limited power of attorney before RGWM is given discretionary authority. The limited power of attorney is included in the qualified custodian's account application. The limited power of attorney is executed so RGWM may execute trades on the client's behalf.

Use of Sub-Advisers

RGWM may occasionally use its discretion to choose third-party investment advisers (sometimes referred to as "sub-advisers") to manage all or a portion of the client's assets. Sub-advisers exercise the same degree of discretion as afforded to RGWM by the client.

Item 17 – Voting Client Proxies

Proxy Voting

As a matter of firm policy and practice, RGWM does not have any authority to and does not vote proxies on behalf of advisory clients. If requested by the client, RGWM may provide advice to clients regarding the clients' voting of proxies. However, clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios.

Class Actions

RGWM does not instruct or give advice to Clients on whether or not to participate as a member of class action lawsuits and will not automatically file claims on the Client's behalf**.** RGWM will not proactively monitor class actions or file on behalf of Clients. However, if a Client notifies RGWM that they wish to participate in a class action, it will assist the Client with filing a proof of claim in the class action.

Item 18 – Financial Information

RGWM does not require the prepayment of more than $1,200 in fees per client, six months or more in advance. For additional information regarding payment of fees, see Item 5 above.

RGWM has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients and has not been the subject of a bankruptcy proceeding.

TANYA STEINHOFER

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BROCHURE SUPPLEMENT (FORM ADV Part 2B)

March 16, 2026

This brochure supplement provides information about Tanya Steinhofer that supplements the RGWM Brochure. You should have received a copy of that Brochure. Please contact Tanya Steinhofer if you did not receive RGWM's Brochure or if you have any questions about the contents of this supplement.

Additional information about Tanya Steinhofer is available on the SEC's website at www.adviserinfo.sec.gov. Ms. Steinhofer's CRD number is 4012338.

Tanya K. Steinhofer (born 1970) is the sole Principal of RGWM. She is a Certified Financial Planner (CFP®) and Chartered Financial Analyst (CFA) charter holder with over 25 years of diverse investment industry experience, including expertise in real assets (e.g., real estate, commodities) and sustainable/ Environmental Social Governance (ESG) investing.

Her prior experience includes several years as a Senior Research Analyst and Investment Advisor at Wetherby Asset Management, a San Francisco-based, independent wealth management firm. She began her investment career as an equity research analyst covering real estate investment trusts (REITs), first on the sell-side for Goldman Sachs in New York and then on the buy-side for a dedicated REIT money manager.

In addition to her professional experience, she is an active non-profit volunteer, with an emphasis on financial literacy. She has volunteered with Junior Achievement and Women's Initiative for Self-Employment. She is Past President, former Programs Chair and a current member of the Programs Committee for the Financial Planning Association of San Francisco and a member of the CFA Society of San Francisco. She's a former Advisory Board member of the Bay Area Financial Education Foundation and Money Quotient. Her education includes both a BA and an MBA from UC Berkeley.

Chartered Financial Analyst (CFA): Chartered Financial Analysts are licensed by the CFA Institute to use the CFA mark. CFA certification requirements:

- Hold a bachelor's degree from an accredited institution or have equivalent education or work experience.

- To earn the CFA charter, you must successfully pass through the CFA Program, a graduate-level self-study program that combines a broad curriculum with professional conduct requirements, culminating in three sequential exams.

- Completing the CFA Program exams can take as little as 18 months, but on average, it takes about four years to earn a CFA charter. Successful candidates report spending an average of 300 hours preparing for each exam.

- Successful completion of all three exam levels of the CFA Program. These three exams, each taking approximately 6 hours to complete, must be completed sequentially.

- The Level I exam is offered twice a year, in June and December. The Level II and III exams are offered once a year, in June.

- Have 48 months of acceptable professional work experience in the investment decision-making process.

- Fulfill society requirements, which vary by society. Unless you are upgrading from affiliate membership, all societies require two sponsor statements as part of each application; these are submitted online by your sponsors.
- Agree to adhere to and sign the Member's Agreement, a Professional Conduct Statement, and any additional documentation requested by CFA Institute (www.cfainstitute.org).

Certified Financial Planner™ Qualifications and Requirements

The Certified Financial Planner ™, CFP®, and federally registered CFP® (with flame design) marks (collectively, the "CFP® marks" are professional certification marks granted in the United States by the Certified Financial Planner Board of Standards, Inc.

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold the designation. It is recognized in the United States and a number of other countries for its (1) high standard of professional education (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 73,000 individuals have obtained the CFP® certification in the United States.

The following are the CFP® certification requirements as of 1/1/2016 and may not be the qualifications in place when the credential is obtained:

- **Education** – Complete an advanced college-level course of study addressing the financial planning areas that CFP® Board's studies have determined necessary for the competent and professional delivery of financial planning services, and attain a bachelor's degree from regionally accredited United States college or university. CFP® Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination includes multiple-choice questions, including stand-alone questions and sets of questions associated with short scenarios or more lengthy case histories.
- **Experience** – Complete at least three years of full-time financial planning related experience (or the equivalent, measured as 2000 hours per year.
- **Ethics** – Agree to be bound by CFP® Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- **Continuing Education** – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the

Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field.

- **Ethics** – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP® Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Disciplinary Information
Tanya Steinhofer is required to disclose all material facts regarding any legal or disciplinary events what would be material to your evaluation of her and her firm: Tanya Steinhofer has not been involved in any criminal or civil action, administrative proceedings, or self-regulatory organization proceedings. Neither has Tanya Steinhofer been involved in any proceedings in which a professional attainment, designation, or license was revoked or suspended because of a violation of rules relating to professional conduct.

Other Business Activities
Tanya Steinhofer serves as a volunteer on the investment committee of the foundation of the Mt. Tamalpais United Methodist church.

Additional Compensation
Tanya Steinhofer receives no compensation other than those described above.

Supervision
Tanya Steinhofer as the owner of RGWM supervises her own work.

DANIEL TRIPP

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BROCHURE SUPPLEMENT (FORM ADV Part 2B)

March 16, 2026

This brochure supplement provides information about Daniel Tripp that supplements the RGWM Brochure. You should have received a copy of that Brochure. Please contact Tanya Steinhofer if you did not receive RGWM's Brochure or if you have any questions about the contents of this supplement.

Additional information about Daniel Tripp is available on the SEC's website at www.adviserinfo.sec.gov. Mr. Tripp's CRD number is 7129128.

Daniel Tripp (born 1982) is a Certified Financial Planner (CFP®) and has been with Redwood Grove Wealth Management LLC since 2021. He has 8 years of experience in the investment management industry.
His prior experience includes serving 12 years in the United States Air Force and being an Owner and Investment Advisor at Thirty Mile Financial, an independent wealth management firm. Additionally, Dan worked with Yeske Buie, located in San Francisco, CA, another independent wealth management firm, for two years as a Financial Planning Resident.
His education includes a BA in Political Science from the State University of Albany, an MS in Advanced Financial Planning with a concentration in Tax from Golden Gate University, and a Graduate Certificate in Life Planning.

Certified Financial Planner™ Qualifications and Requirements
The Certified Financial Planner ™, CFP®, and federally registered CFP® (with flame design) marks (collectively, the "CFP® marks" are professional certification marks granted in the United States by the Certified Financial Planner Board of Standards, Inc.

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold the designation. It is recognized in the United States and a number of other countries for its (1) high standard of professional education (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 73,000 individuals have obtained the CFP® certification in the United States.

The following are the CFP® certification requirements as of 1/1/2016 and may not be the qualifications in place when the credential is obtained:

- **Education** – Complete an advanced college-level course of study addressing the financial planning areas that CFP® Board's studies have determined necessary for the competent and professional delivery of financial planning services, and attain a bachelor's degree from regionally accredited United States college or university. CFP® Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning.

- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination includes multiple-choice questions, including stand-alone questions and sets of questions associated with short scenarios or more lengthy case histories.

- **Experience** – Complete at least three years of full-time financial planning related experience (or the equivalent, measured as 2000 hours per year.

- **Ethics** – Agree to be bound by CFP® Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- **Continuing Education** – Complete 30 hours of continuing education hours every two years,

including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field.

- **Ethics** – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP® Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Disciplinary Information
Daniel Tripp is required to disclose all material facts regarding any legal or disciplinary events what would be material to your evaluation of her and her firm: Daniel Tripp has not been involved in any criminal or civil action, administrative proceedings, or self-regulatory organization proceedings. Neither has Daniel Tripp been involved in any proceedings in which a professional attainment, designation, or license was revoked or suspended because of a violation of rules relating to professional conduct.

Other Business Activities
Daniel Tripp has no other business activities to report.

Additional Compensation
Daniel Tripp receives no compensation other than those described above.

Supervision
Tanya Steinhofer supervises Mr. Tripp's work. Her contact information is available on the cover page.