



Andrew Krongold

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Form ADV, Part 2B Brochure Supplement

April 14, 2025

This brochure supplement provides information about Andrew Krongold that supplements the Spinnaker Investment Group, LLC brochure. You should have already received a copy of that brochure. Please contact us at 949-396-6700 if you did not receive our brochure or if you have any questions about the contents of this supplement.

Additional information about Andrew Krongold is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Andrew Krongold, Investment Adviser Representative, b. 1990

Education:

University of California, San Diego, Bachelor of Arts, Economics, 2012

Business Background:

Spinnaker Investment Group, LLC, Investment Adviser Representative, 8/2016 – Present

DMK Advisor Group, LLC (formerly known as Stephen A. Kohn & Associates, Ltd.), Registered Representative, 02/2018 to 10/2020

MML Investors Services, LLC, Registered Representative, 11/2014 to 8/2016

Signature Resources Capital Management, LLC, Investment Adviser Representative, 4/2013 to 8/2016

Signator Investors Inc., Registered Representative, 3/2013 to 10/2014

Signature Resources, Insurance & Financial Services, Inc., Representative, 3/2013 to present

Trilogy Financial Services, Inc., Financial Executive, 7/2012 to 3/2013

National Planning Corporation, Registered Representative, 7/2012 to 3/2013

Bank of America, Teller, 6/2008 to 6/2012

Professional Designations

Chartered Retirement Planning Counselor

The Chartered Retirement Planning Counselor (“CRPC”) designation is issued by The College for Financial Planning. Individuals who hold the CRPC designation have completed a course of study encompassing pre-and post-retirement needs, asset management, estate planning and the entire retirement planning process using models and techniques from real client situations. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process. Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements. More information regarding the CRPC is available at <http://cftpdesignations.com>.

ITEM 3 - DISCIPLINARY INFORMATION

Spinnaker Investment Group is required to disclose information regarding any legal or disciplinary events material to a client’s evaluation of Andrew Krongold. Spinnaker Investment Group has no information to disclose in relation to this Item.

ITEM 4 - OTHER BUSINESS ACTIVITIES

Spinnaker Investment Group is required to disclose information regarding any investment-related business or occupation in which Andrew Krongold is actively engaged.

Licensed Insurance Agent

Andrew Krongold is a licensed insurance agent, offering health and group services, life insurance, annuities, long term care and disability insurance. Andrew Krongold will receive commissions on the sale of insurance products. The insurance commissions and compensation Andrew Krongold receives are separate from and in addition to any fees that Spinnaker Investment Group receives for advisory/financial planning services. Therefore, a conflict of interest will exist between his interests and those of Spinnaker Investment Group clients if he recommends insurance services for which he is individually compensated when providing advisory/financial planning advice to a Spinnaker Investment Group client. However, clients are under no obligation to act upon any of his recommendations or effect any transactions through him if they decide to follow his recommendations. Andrew Krongold will disclose any conflict of interest with a Spinnaker Investment Group client before effecting a sale of insurance transactions.

ITEM 5 - ADDITIONAL COMPENSATION

Andrew Krongold is compensated for his services to Spinnaker Investment Group by receiving a percentage of the advisory fees that Spinnaker Investment Group clients introduced by Andrew pay to Spinnaker Investment Group for advisory services.

In addition, Andrew receives compensation from the activities described in Item 4 above.

ITEM 6 - SUPERVISION

Morgan Christen, Chief Compliance Officer and Managing Member, is generally responsible for supervising Andrew Krongold's advisory activities on behalf of Spinnaker Investment Group. Morgan Christen can be reached at the firm's main telephone number listed on the cover page of this Brochure Supplement.

Spinnaker Investment Group supervises its personnel and the investments made in client accounts. Spinnaker Investment Group monitors the investments recommended by Andrew Krongold 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. Spinnaker Investment Group periodically reviews the advisory activities of Andrew Krongold, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Andrew Krongold.