Sonny David Edward Licata

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Form ADV, Part 2B Brochure Supplement

April 11, 2025

This brochure supplement provides information about Sonny David Edward Licata 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 Sonny David Edward Licata is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Sonny David Edward Licata, Investment Adviser Representative, b. 1991

Education:
University of Nevada, Reno, B.S., Economics, 2015

Business Background:
Spinnaker Investment Group, LLC, Investment Adviser Representative, 06/2024 – Present
E*TRADE from Morgan Stanley, Financial Consultant, 01/2023 – 05/2024
E*TRADE Securities, Financial Consultant, 05/2021 – 09/2023
TD Ameritrade, Senior Financial Consultant, 02/2018 – 05/2021
Scottrade, Investment Consultant, 04/2016 – 02/2018
Allstate Insurance Company, Licensed Sales Producer, 04/2015 – 03/2016

Professional Designations

Certified Financial Planner™ ("CFP®")

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 Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. 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.
To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign 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 case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete either three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year) or 4,000 hours of apprenticeship experience that meets additional requirements; and
- 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 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; and
- 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 a 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.

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 Sonny David Edward Licata. 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 Sonny David Edward Licata is actively engaged.

Licensed Insurance Agent

Sonny David Edward Licata is a licensed insurance agent offering life insurance. Sonny David Edward Licata will receive commissions on the sale of insurance products. The insurance commissions and compensation Sonny David Edward Licata 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. Sonny David Edward Licata will disclose any conflict of interest with a Spinnaker Investment Group client before effecting a sale of insurance transactions.

ITEM 5 - ADDITIONAL COMPENSATION

Sonny David Edward Licata 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 Sonny David Edward Licata'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 Sonny David Edward Licata 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 Sonny David Edward Licata, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Sonny David Edward Licata.