BROCHURE SUPPLEMENT

(Part 2B of Form ADV)

November 14, 2024

Brian Paul Colla
CRD #575295

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This brochure supplement provides information about Brian Paul Colla that supplements the Palo Seco Wealth Management firm brochure. You should have received a copy of that brochure. Please contact our Chief Compliance Officer at (951) 790-3861 if you did not receive Palo Seco Wealth Management's brochure or if you have any questions about the contents of this supplement. Thank you.

Additional information about Brian Paul Colla is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2 EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Brian Paul Colla

Year of Birth: 1976

Educational Background

- Loyola Marymount University – Bachelor of Arts, Political Science (1994),
- Trinity Law School – Juris Doctor (2002)
- Bryant University - Financial Planning Certificate (2023)

Business Background

- Ameriprise, Financial Advisor, 4/2024 – 11/2024
- California Bank and Trust, Mortgage Loan Officer, 4/2020 – 4/2024
- Palo Seco Wealth Management, Financial Advisor, 3/2022 – 4/2024
- Citibank, Financial Advisor, 4/2019 – 4/2020
- Edward Jones, Financial Advisor, 2/2019 – 4/2019
- Pruco Securities, Financial Advisor, 2/2018 – 2/2019
- Crown Capital Securities, Financial Advisor, 8/2017 – 2/2018
- US Bank, Mortgage Loan Officer, 12/2017 – 2/2018
- Citibank, Mortgage Loan Officer, 6/2016 – 7/2017
- Freedom Mortgage, Sales Manager/Mortgage Loan Officer, 2/2016 – 6/2016
- US Bank, Mortgage Loan Officer, 9/2013 – 5/2016
- Wells Fargo, Mortgage Loan Officer, 2/2012 – 9/2013
- Joseph Daniel Investments, Inc., President/Chief Compliance Officer, July 2011 to January 2012
- Real Estate Broker, January 2006 to present
- Bank of America Home Loans – Mortgage Loan Officer, May 2011 to July 2011
- US Bank Home Mortgage – Loan Officer, February 2010 to April 2011
- Washington Mutual/Chase Bank – Loan Officer, June 2004 to December 2009

ITEM 3 DISCIPLINARY INFORMATION

Palo Seco Wealth Management is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each person providing investment advice to clients. Mr. Colla has no information required to be disclosed under this Item.

ITEM 4 OTHER BUSINESS ACTIVITIES

Mr. Colla may participate in other financial industry activities, for which he may be compensated. In particular, Mr. Colla may serve as a real estate and mortgage broker. In the course of providing advisory services to clients, Mr. Colla may recommend real estate and

mortgage brokerage. Mr. Colla may receive separate and typical compensation. This gives rise to a potential conflict of interest by reason of the fact that individuals may have an incentive to recommend such services based on the receipt of such compensation rather than the best interests of clients.

Palo Seco Wealth Management has adopted certain procedures designed to mitigate the effects of these conflicts. For example, as part of Palo Seco Wealth Management fiduciary duty to clients, Palo Seco Wealth Management and its representatives will endeavor at all times to put the interests of the clients first, and recommendations will only be made to the extent that they are reasonably believed to be in the best interests of the client. Additionally, the conflicts presented by these practices are disclosed to clients at the time of entering into an agreement. Clients are not obligated to implement any such recommended transaction and are under no obligation to utilize the services of Palo Seco Wealth Management representatives to effect such transactions.

Although Mr. Colla will devote as much time to the business and affairs of Palo Seco Wealth Management as is necessary to deliver the advisory services described in Palo Seco Wealth Management's Firm Brochure, Mr. Colla may devote a portion of his time to these other financial industry activities and affiliations. Other than these activities, Mr. Colla does not engage in other business activities outside of his position at Palo Seco Wealth Management which represent a substantial source (*i.e.,* more than 10%) of his time or income.

ITEM 5 ADDITIONAL COMPENSATION

Outside of the typical and ordinary compensation earned from his employment at Palo Seco Wealth Management, Mr. Colla may receive an economic benefit for providing advisory services from someone who is not a client. For example, he may receive typical commissions or fees in his capacity as a real estate and mortgage broker to the extent that Palo Seco Wealth Management recommends Mr. Colla's real estate or mortgage brokerage services. In addition, all Palo Seco Wealth Management employees may be entitled to an end of year discretionary bonus based on overall firm profitability.

ITEM 6 SUPERVISION

Mr. Colla is the owner of Palo Seco Wealth Management and serves as the Firm's President and Chief Compliance Officer. As such, Mr. Colla is responsible for all advice provided to clients. Additionally, Mr. Colla operates within each client's specified guidelines set forth in Palo Seco Wealth Management Investment Management Agreement and Client Profile. Mr. Colla may be contacted at (951) 790-3861 or brian@palosecowealthmanagement.com.

ITEM 7 REQUIREMENTS FOR STATE REGISTERED ADVISERS

In addition to the events listed in Item 3 of Part 2B, state-registered investment advisers such as Palo Seco Wealth Management are required to disclose all material facts regarding certain

arbitration, civil, self-regulatory organization, or administrative proceedings involving its supervised persons. Mr. Colla does not have any information required to be disclosed under this Item.

State-registered investment advisers such as Palo Seco Wealth Management are also required to disclose certain information about any bankruptcy petitions to which its supervised persons have been subject. In October 2001, Mr. Colla filed a petition for bankruptcy in federal court pursuant to Chapter 7 of the U.S. Bankruptcy Code. The petition was formally discharged on February 5, 2002. Additionally, in April 2024 Mr. Colla filed a petition for bankruptcy in federal court pursuant to Chapter 7 of the U.S. Bankruptcy Code. The Petition was formally discharged on July 16, 2024.