Joseph M. Maas

Disclosure Brochure Supplement
Part 2B, Form ADV

SPG Advisors LLC

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This brochure supplement provides information about Joe Maas and supplements the SPG Advisors LLC's brochure. You should have received a copy of that brochure. Please contact Mr. Maas if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Joe Maas (CRD #2170891) is available on the SEC's website at www.adviserinfo.sec.gov

Brochure Supplement (Part 2B of Form ADV)

Joe Maas
Year of Birth: 1966

Item 2 Educational Background and Business Experience

Educational Background:

- Bachelor of Arts - Finance, Seattle Pacific University 1990
- Master of Science - Financial Services, American College 2000

Business Experience:

- 1997 to Present Synergy Financial Services, Inc.
- 2001 to Present: Founder, Chief Investment Officer, and Managing Member, Synergy Asset Management, LLC
- 2003 to 2005: Skyline Properties

Professional Designations:

- Chartered Financial Analyst 2009 (CFA®)[1]
- Certified Valuation Analyst 2010 (CVA®)[2]

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[1] Chartered Financial Analyst (CFA®)
CFA® designates an international professional certificate that is offered by the CFA Institute. The Chartered Financial Analyst® (CFA®) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.
There are currently more than 170,000 CFA® Charterholders working in over 170 countries and regions. To earn the CFA® charter, candidates must:
Pass three sequential, six-hour examinations;
Have at least four years of qualified professional investment experience;
Join CFA Institute as members; and
Commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards
The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA® Charterholders to:
Place their clients' interests ahead of their own
Maintain independence and objectivity
Act with integrity
Maintain and improve their professional competence
Disclose conflicts of interest and legal matters

Global Recognition
Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA® charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA® Charterholders —often making the charter a prerequisite for employment. Additionally, regulatory bodies in 38 countries/territories recognize the CFA® charter as a proxy for meeting certain licensing requirements, and more than 466 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.
Comprehensive and Current Knowledge
The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.
The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

[2] Certified Valuation Analyst (CVA®)
The National Association of Certified Valuators and Analysts (NACVA) supports the users of business and intangible asset valuation services and financial forensic services, including damages determinations of all kinds and fraud detection and prevention, by training and certifying financial professionals in these disciplines. NACVA training includes Continuing Professional Education (CPE). To earn the CVA® designation, a candidate must:
Hold a business degree and/or and MBA or higher from an accredited college or university; and
Be able to demonstrate with business reference or attestations from current or previous employers and/or partners "substantial experience" in business valuation. For this purpose, substantial could mean: Two years or more of full-time or equivalent experience in business valuation and related disciplines; or

- Certified Financial Planner™ 1997 (CFP®)[3]
- Chartered Financial Consultant 1995 (ChFC®)[4]
- Certified Life Underwriter 1995 (CLU®)[5]

Having performed 10 or more business valuations where the applicant's role was significant enough to be referenced in the valuation report or a signatory on the report; or
Being able to demonstrate substantial knowledge of business valuation theory, methodologies, and practices.
Be a Practitioner member in good standing with NACVA;
Successfully demonstrate that applicant meets NACVA's "Experience Threshold" by completing a sample Case Study or Submitting an actual and sanitized Fair Market Value (FMV) report prepared in the last 12 months for peer review;
Submit three personal and three business references; and
Pass a comprehensive, five-hour, multiple-choice, proctored examination.

To hold an active CVA designation, individuals must maintain current Practitioner or Academic member, or Government employed valuator in NACVA.

[3] Certified Financial Planner™ (CFP®)
Certified Financial Planner Board of Standards, Inc. ("CFP Board") owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with flame design) logo in the United States (these marks are collectively referred to as the "CFP® marks"). The CFP Board authorizes use of the CFP® marks by individuals who successfully complete the CFP Board's initial and ongoing certification requirements.
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
High standard of professional education;
Stringent code of conduct and standards of practice; and
Ethical requirements that govern professional engagements with clients. Currently, more than 88,000 individuals have obtained CFP® certification.

To attain the right to use the CFP® marks, an individual must currently satisfactorily fulfill the following requirements:
Education – Complete a 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 or an accepted equivalent, including completion of a financial plan development capstone course, and attain a Bachelor's Degree from an accredited college or university. CFP Board's financial planning subject areas include professional conduct and regulation, general principles of financial planning, education planning, risk management and insurance planning, investment planning, income tax planning, retirement savings and income planning, and estate planning;
Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, 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 – CFP Board requires 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship Pathway that meets additional requirements; andEthics – Agree to be bound by CFP Board's Code of Ethics and Standards of Conduct, which put clients' interest first; acknowledge CFP Board's right to enforce them through its Disciplinary Rules and Procedures; comply with the Financial Planning Practice Standards which determine what clients should reasonably expect from the financial planning engagement and complete a CFP® Certification Application which requires disclosure of an individual's background, including involvement in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry, bankruptcy, customer complaint, filing, termination/internal reviews conducted by the individual's employer or firm.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 accepted by the CFP Board 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 – CFP® professionals agree to adhere to the high standards of ethics and practice outlined in CFP Board's Code of Ethics and Standards of Conduct and to acknowledge CFP Board's right to enforce them through its Disciplinary Rules and Procedures. The Code of Ethics and Standards of Conduct require that CFP® professionals provide financial planning services in the best interests of their clients.
Certification Application – Properly complete a Certification Application to (i) acknowledge voluntary adherence to the terms and conditions of certification with CFP Board and (ii) disclose any involvement in criminal and civil proceedings, inquiries or investigations, bankruptcy filings, internal reviews and customer complaints. 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.

You may verify an individual's CFP® certification and background through the CFP Board. The verification function will allow you to verify an individual's certification status, CFP Board's disciplinary history and any bankruptcy disclosures in the past ten years. Additional regulatory information may also be found through FINRA'S BrokerCheck and the SEC's Investment Adviser Public Disclosure databases, which are free tools that may be used to conduct research on the background and experience of CFP® professionals and those who held CFP® certification at one time, including with respect to employment history, regulatory actions, and investment-related licensing information, arbitrations, and complaints.

[4] Chartered Financial Consultant (ChFC®)
The Chartered Financial Consultant (ChFC®) is the "Advanced Financial Planning" designation awarded by The American College of Financial Services. Charter holders are qualified to provide comprehensive advanced financial planning for individuals, professionals, and small business owners. The authority to use the ChFC mark is granted by the Certification Committee of the Board of Trustees of The American College and is contingent on adherence to a set of ethical guidelines.
To earn the ChFC® designation, applicants must have three years of full-time business experience within the preceding five years and must complete nine college-level courses, equivalent to 27 semester credit hours. Students must master over 100 topics on integrated advanced financial planning. To maintain the designation, holders must complete 30 hours of continuing education every two years and adhere to The American College Code of Ethics and Procedures.

[5] Certified Life Underwriter (CLU®)
The Certified Life Underwriter (CLU®) designation is awarded to those candidates who have demonstrated a thorough understanding of a broad array of personal risk management and life insurance planning issues and stresses ethics, professionalism, and in-depth knowledge in the delivery of financial advice. Candidates must have at least three years of full-time, relevant business experience and as part of the certification, must additionally complete eight college-level courses, five required and three electives. The required courses include Fundamentals of Insurance Planning; Individual Life Insurance; Life Insurance Law; Fundamentals of Estate Planning; and Planning for Business Owners and Professionals. Elective topics cover financial planning, health insurance, income taxation, group benefits, investments, and retirement planning. All candidates must pass eight closed-book, course-specific, two-hour proctored exams. Those awarded the CLU® designation must adhere to The American College's Code of Ethics, which includes the following professional pledge: "I shall, in light of all conditions surrounding those I serve, which I shall make every conscientious effort to ascertain and understand, render that service which, in the same circumstances, I would apply to myself." To maintain the designation, holders must complete 30 hours of continuing education every two years.

- Certified Wealth Preservation Planner (CWPP™)[6]

Item 3 Disciplinary Information

Criminal or Civil Action: None to report
Administrative Proceeding: None to report
Self-Regulatory Proceeding: None to report

Item 4 - Other Business Activities

Synergy Financial Services, Inc. is a 99% owner of Synergy Asset Management, LLC, with Joe Maas owning 1%. Synergy Financial Services is an Insurance Broker. There may be commissions received from insurance policies purchased by clients of Synergy Asset Management, LLC.

Synergy Financial Services, Inc. also owns Synergy Mergers + Acquisitions, LLC and Synergy Business Valuations + Consulting, LLC.

Item 5 - Additional Compensation

In addition to the compensation he receives from SPG Advisors LLC (SPGA), Mr. Maas may also be compensated through his involvement with Synergy Financial Services and in his capacity as a licensed real estate broker. A conflict of interest arises because Mr. Maas has a personal financial stake in these business activities. However, this conflict is effectively mitigated through the practice of full disclosure, established procedures, and his fiduciary duty to place the interests of the Client before his own. It's important to note that related entities are not obligated to act upon Mr. Maas' recommendations in any of his capacities.

Item 6 - Supervision

Supervision of Joseph Mass is performed by Andrew Lucich in his capacity as Chief Compliance Officer of SPG Advisors. SPG Advisors has implemented a policies and procedures manual and Code of Ethics which guides the Firm and its supervised persons in meeting their fiduciary obligations to clients when providing investment advisory services. As SPG Advisors' Chief Compliance Officer, Mr. Lucich is responsible for the implementation of the Firm's policies and procedures and Code of Ethics. Mr. Lucich may be contacted at 781-307-1747 for more information about this Brochure Supplement.

[6] Certified Wealth Preservation Planner (CWPP™)
The Certified Wealth Preservation Planner (CWPP™)designation is awarded to advisors that complete a 24 hour educational course and pass a 240 question multiple choice examination and a 3 question essay examination. Topics covered in the course work include: asset protection, deferred compensation, estate planning, accounts receivable leveraging/financing, life settlements, reverse mortgages, Section 79 plans, advance planning with IRAs, voluntary employee benefit associations, Mortgages, Qualified Plan Insurance Partnership (QPIP®), charitable planning, ESOPs, international tax planning, qualified plans, life insurance, annuities.
Designations are awarded by The Wealth Preservation Institute and maintenance of the designation requires 24 hours of Continuing Education every two years.