

## ADV PART 2B

# Brochure Supplement



**Steven G. Albert**

Glass Jacobson Investment Advisors, LLC  
10711 Red Run Boulevard, Suite 101  
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*www.glassjacobson.com*

March 10, 2021

This brochure supplement provides information about Steven G. Albert, and supplements the information contained in the brochure of Glass Jacobson Investment Advisors, LLC (“Glass Jacobson” or the “Company”). You should have received a copy of that brochure. Please contact Jonathan Dinkins, Chief Compliance Officer of Glass Jacobson, if you did not receive Glass Jacobson’s brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Albert is available on the SEC’s website at *www.adviserinfo.sec.gov*.

**ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Mr. Albert was born in 1954, and has been a Member of Glass Jacobson since 1998 and as an investment advisor representative since 2006. In addition, he has been a shareholder in Glass Jacobson, PA, a CPA firm owned by certain Members of the Company, since 1997 and is a Member of Glass Jacobson Consulting, LLC, a business consulting firm. He graduated with a B.S. in Accounting from the University of Baltimore in 1976, and earned an M.S. in Taxation from the University of Baltimore in 1980 and is a Certified Public Accountant (CPA). Mr. Albert holds the following professional designation: CPA.

**Certified Public Accountant (CPA).** CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA’s *Code of Professional Conduct* within their state accountancy laws or have created their own.

### ITEM 3. DISCIPLINARY INFORMATION

Not applicable.

### ITEM 4. OTHER BUSINESS ACTIVITIES

Certain Members of Glass Jacobson, including Mr. Albert, are shareholders of a CPA firm, Glass Jacobson, PA. Also, Mr. Albert is a Member of Glass Jacobson Consulting, LLC, a business consulting firm, and Glass Jacobson Capital Advisors, LLC, a corporate finance, merger and acquisition advisory services firm. Mr. Albert devotes a substantial amount of his time to these firms, which account for a substantial source of his income.

### ITEM 5. ADDITIONAL COMPENSATION

Not applicable.

### ITEM 6. SUPERVISION

Mr. Albert's advisory activities are supervised by the Managing Members of the Company, Michael Cohen, Jonathan Dinkins and Edward Jacobson. Each of Messrs. Cohen, Dinkins and Jacobson can be reached at 410-356-1000. Mr. Albert may recommend to clients only those securities and other investments that are included on the Company's current list of "approved" investments. Thus, his advice and recommendations to clients are monitored by an administrative officer of Glass Jacobson, who confirms that trades placed for client accounts are limited to securities appearing on such "approved" list.

**Michael W. Cohen**

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This brochure supplement provides information about Michael W. Cohen, and supplements the information contained in the brochure of Glass Jacobson Investment Advisors, LLC (“Glass Jacobson” or the “Company”). You should have received a copy of that brochure. Please contact Jonathan Dinkins, Chief Compliance Officer of Glass Jacobson, if you did not receive Glass Jacobson’s brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Cohen is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Mr. Cohen was born in 1954 and has been a Managing Member of Glass Jacobson since 1998 and as an investment advisor representative since 2000. Mr. Cohen joined Glass Jacobson, PA, a CPA firm owned by certain Members of the Company, in 1990 and currently is a shareholder of the firm, as well as a Member of Glass Jacobson Consulting, LLC, a business consulting firm. He graduated with a B.S. in Accounting from Towson State College in 1976 is a Certified Public Accountant (CPA), and a Chartered Global Management Accountant. Mr. Cohen holds the following professional designations: CPA, and CGMA.

**Certified Public Accountant (CPA).** CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA’s *Code of Professional Conduct* within their state accountancy laws or have created their own.

**Chartered Global Management Accountant (CGMA).** The Chartered Global Management Accountant (CGMA) is a global management accounting designation that recognizes the unique role played by men and women at organizations around the world who combine accounting and financial expertise with strategic insight to guide better business decisions. Additionally, it recognizes the management accounting experience and expertise of accountants in academia. Created through a joint venture of the American Institute of Certified Public Accountants (AICPA) and the Chartered Institute of Management Accountants (CIMA), the CGMA designation recognizes the competencies and expertise of management accountants who are leading the world’s most successful organizations, and teaching

at universities around the world, preparing the management accounting leaders of tomorrow. It demonstrates management accounting expertise in such areas as leading strategically with management to make more informed decisions; helping organizations manage change, risk and uncertainty; protecting corporate assets; and promoting operational efficiency and effectiveness.

### ITEM 3. DISCIPLINARY INFORMATION

Not applicable.

### ITEM 4. OTHER BUSINESS ACTIVITIES

Mr. Cohen also serves as a registered representative of Triad Advisors, LLC. (“TRIAD”), a registered broker-dealer (CRD No. 25803), member FINRA/SIPC. A conflict of interest may exist between Mr. Cohen’s interests and the interests of financial planning clients when Mr. Cohen recommends securities that may be purchased through him as a registered representative of Triad. In such cases, Mr. Cohen would receive a commission on the purchase or sale recommended by him. This gives him an incentive to recommend investment products based on the compensation to be received, rather than on a client’s needs. Glass Jacobson believes that such conflict is addressed by fully disclosing to clients in its brochure and in its financial planning agreements that registered representatives may receive additional compensation on the purchase or sale of certain securities. Additionally, no client is under any obligation to act on Mr. Cohen or Glass Jacobson’s recommendation. If a client elects to act on any of the recommendations, the client is under no obligation to effect the transactions through Mr. Cohen or another registered representative of Triad who is also an investment adviser representative of Glass Jacobson.

Similarly, Mr. Cohen is licensed to sell life and health insurance products through various companies, and he may receive compensation in the form of commissions for the sale of such products. This creates a conflict similar to that with respect to his role as a registered representative of Triad. However, Glass Jacobson has addressed this conflict by fully disclosing to clients the potential for such conflict in its brochure and in its financial planning agreements. Additionally, clients are under no obligation to purchase insurance products through Mr. Cohen or other investment adviser representatives of Glass Jacobson and are free to choose the sources through which to implement any recommendation to purchase such life and health insurance products.

Certain Members of Glass Jacobson, including Mr. Cohen, are shareholders of a CPA firm, Glass Jacobson, PA. Also, Mr. Cohen is a Managing Member of Glass Jacobson Consulting, LLC, a business consulting firm, and Glass Jacobson Capital Advisors, LLC, a corporate finance, merger and acquisition advisory services firm. Mr. Cohen devotes a substantial amount of his time to these firms, which account for a substantial source of his income.

### ITEM 5. ADDITIONAL COMPENSATION

Not applicable.

### ITEM 6. SUPERVISION

As a Managing Member of Glass Jacobson, Mr. Cohen’s activities are supervised by other Managing Members of the Company, Jonathan Dinkins and Edward Jacobson. Each of Messrs. Dinkins and Jacobson can be reached at 410-356-1000. Mr. Cohen recommends to clients only those securities and other investments that are included on the Company’s current list of “approved” investments. Thus, his advice and recommendations to clients are monitored by an administrative officer of Glass Jacobson, who confirms that trades placed for client accounts are limited to securities appearing on such “approved” list.

**Michael K. Creamer**

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Rockville, MD 20850  
301-917-3040

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This brochure supplement provides information about Michael K. Creamer, and supplements the information contained in the brochure of Glass Jacobson Investment Advisors, LLC (“Glass Jacobson” or the “Company”). You should have received a copy of that brochure. Please contact Jonathan Dinkins, Chief Compliance Officer of Glass Jacobson, if you did not receive Glass Jacobson’s brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Creamer is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Mr. Creamer was born in 1968 and joined Glass Jacobson in 2011 as an investment advisor representative. Since 1999 he has been the owner and President of OneSource FSG, Inc., a tax services and accounting firm. From 2009 until 2011 Mr. Creamer was a Branch Manager and Financial Advisor of National Planning Corporation, and from 2000-2009 he was a registered representative and investment advisor representative of Medallion Advisory Services, LLC. Mr. Creamer is a Certified Public Accountant and Principal with Glass Jacobson, PA, a CPA firm owned by certain Members of the Company. He received a B.S. in Accounting from St. Joseph’s University in 1990. Mr. Creamer holds the following professional designations: CPA, CFP®, CDFA™, AIF® and ADPA®.

**Certified Public Accountant (CPA).** CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA’s *Code of Professional Conduct* within their state accountancy laws or have created their own.

**CERTIFIED FINANCIAL PLANNER™ (CFP®).** The CERTIFIED FINANCIAL PLANNER™ (CFP®) certification is awarded by the Certified Financial Planner Board of Standards Inc. to individuals who meet education, examination, experience and ethics requirements. Educational requirements include completing a set of courses on financial planning or, alternatively, previously achieved certain designations such as a CPA or attorney. Currently, applicants must also pass a ten-hour examination, have at least three years of qualifying work experience in the profession, and must agree to adhere to a Code of Ethics. Every two years, all CFP® practitioners must meet re-accreditation requirements by obtaining 30 hours of continuing education credits, including two hours of ethics training.

**Certified Divorce Financial Analyst® (CDFA™).** A Certified Divorce Financial Analyst® (CDFA™) is someone who comes from a financial planning, accounting or legal background and goes through an intensive training program to become skilled in analyzing and providing expertise related to the financial issues of divorce. The role of the CDFATM professional is to help both the client and lawyer understand how the financial decisions made today will impact the client's financial future, based on certain assumptions.

All CDFATM professionals adhere to a Code of Ethics and are required to renew their designation every two years by completing 15 hours of continuing education, reaffirming their adherence to the CDFATM Professional Practice Standards.

**Accredited Investment Fiduciary (AIF®).** The Accredited Investment Fiduciary (AIF®) certifies that the recipient has advanced knowledge of fiduciary standards of care, their application to the investment management process, and procedures for assessing conformance by third parties to fiduciary standards. To be eligible to receive the AIFA designation, individuals must have already completed the AIF training program and passed the AIF exam and meet a minimum prerequisite score based on the candidate's educational background and professional training and experience in investing, financial services and auditing. To receive the AIFA designation, individuals must complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIFA Code of Ethics. In order to maintain the AIFA designation, the individual must annually renew their affirmation of the AIFA Code of Ethics and complete ten hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary360 (fi360) company).

**Accredited Domestic Partnership Advisor<sup>SM</sup> (ADPA®).** Individuals who hold the Accredited Domestic Partnership Advisor<sup>SM</sup> (ADPA®) designation have completed a course of study encompassing wealth transfers, federal taxation, retirement planning, and planning for financial and medical end-of-life needs for domestic partners. 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.

### ITEM 3. DISCIPLINARY INFORMATION

Not applicable.

### ITEM 4. OTHER BUSINESS ACTIVITIES

Mr. Creamer also serves as a registered representative of Triad Advisors, LLC. ("TRIAD"), a registered broker-dealer (CRD No. 25803), member FINRA/SIPC. A conflict of interest may exist between Mr. Creamer's interests and the interests of financial planning clients when Mr. Creamer recommends securities that may be purchased through him as a registered representative of Triad. In such cases, Mr. Creamer would receive a commission on the purchase or

sale recommended by him. This gives him an incentive to recommend investment products based on the compensation to be received, rather than on a client's needs. Glass Jacobson believes that such conflict is addressed by fully disclosing to clients in its brochure and in its financial planning agreements that registered representatives may receive additional compensation on the purchase or sale of certain securities. Additionally, no client is under any obligation to act on Mr. Creamer's or Glass Jacobson's recommendation. If a client elects to act on any of the recommendations, the client is under no obligation to effect the transactions through Mr. Creamer or another registered representative of Triad who is also an investment adviser representative of Glass Jacobson.

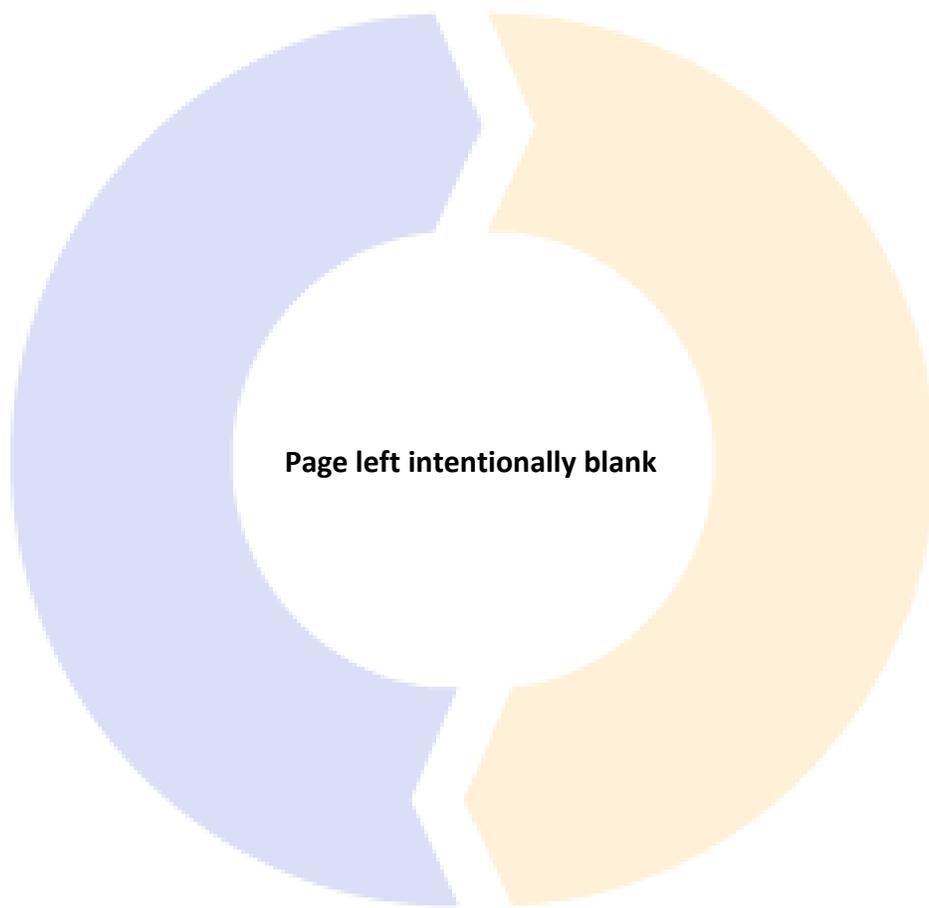
Similarly, Mr. Creamer is licensed to sell life and health insurance products through various companies, and he may receive compensation in the form of commissions for the sale of such products. This creates a conflict similar to that with respect to his role as a registered representative of Triad. However, Glass Jacobson has addressed this conflict by fully disclosing to clients the potential for such conflict in its brochure and in its financial planning agreements. Additionally, clients are under no obligation to purchase insurance products through Mr. Creamer or other investment adviser representatives of Glass Jacobson and are free to choose the sources through which to implement any recommendation to purchase such life and health insurance products.

#### ITEM 5. ADDITIONAL COMPENSATION

Investment adviser representatives of Glass Jacobson, including Mr. Creamer, are eligible to receive a bonus each year that is based, at least in part, on the number of new clients/accounts they bring to the Company. Such bonus is based on the amount of fees generated from the new clients/accounts.

#### ITEM 6. SUPERVISION

Mr. Creamer's advisory activities are supervised by the Managing Members of the Company, Michael Cohen, Jonathan Dinkins and Edward Jacobson. Each of Messrs. Cohen, Dinkins and Jacobson can be reached at 410-356-1000. Mr. Creamer may recommend to clients only those securities and other investments that are included on the Company's current list of "approved" investments. Thus, his advice and recommendations to clients are monitored by an administrative officer of Glass Jacobson, who confirms that trades placed for client accounts are limited to securities appearing on such "approved" list.



**Jonathan S. Dinkins**

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March 10, 2021

This brochure supplement provides information about Jonathan S. Dinkins, and supplements the information contained in the brochure of Glass Jacobson Investment Advisors, LLC (“Glass Jacobson” or the “Company”). You should have received a copy of that brochure. Please contact Mr. Dinkins, Chief Compliance Officer of Glass Jacobson, if you did not receive Glass Jacobson’s brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Dinkins is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

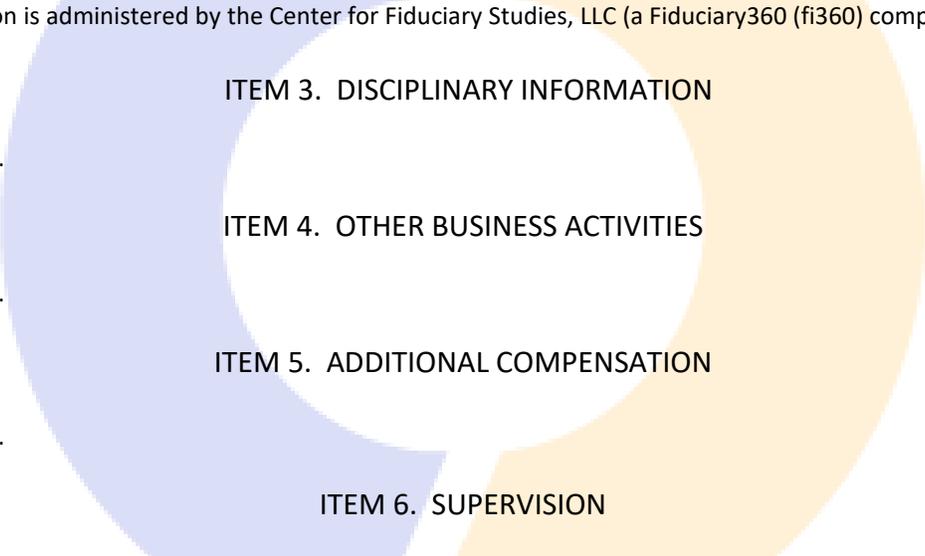
Mr. Dinkins was born in 1955 and joined Glass Jacobson in 2002 as an investment advisor representative. He has been a Managing Member of the Company since 2004. Also, he is a Certified Public Accountant at Glass Jacobson, PA, a CPA firm owned by certain Members of the Company. Mr. Dinkins graduated with a B.B.A. in Accounting from Marshall University in 1977. He currently holds the following professional designations: CPA/PFS, CIMA®, and AIF®.

**Certified Public Accountant (CPA).** CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA’s *Code of Professional Conduct* within their state accountancy laws or have created their own.

**Personal Financial Specialist (PFS).** The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, fulfill 3,000 hours of personal financial planning business experience, complete 80 hours of personal financial planning CPE credits, pass a comprehensive financial planning exam and be an active member of the AICPA. A PFS credential holder is required to adhere to the AICPA’s Code of Professional Conduct, and is encouraged to follow the AICPA’s Statement on Responsibilities in Financial Planning Practice. To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS credential is administered through the AICPA.

**Certified Investment Management Analyst (CIMA®).** The Certified Investment Management Analyst (CIMA®) certification signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for investment management consulting, including advanced investment management theory and application. Prerequisites for the CIMA® certification are three years of financial services experience and an acceptable regulatory history. To obtain the CIMA® certification, candidates must pass an online Qualification Examination, successfully complete a one-week classroom education program provided by a Registered Education Provider at an AACSB accredited university business school, and pass an online Certification Examination. CIMA® designees are required to adhere to IMCA’s Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks. CIMA® designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification.

**Accredited Investment Fiduciary (AIF®).** The Accredited Investment Fiduciary (AIF®) certifies that the recipient has advanced knowledge of fiduciary standards of care, their application to the investment management process, and procedures for assessing conformance by third parties to fiduciary standards. To be eligible to receive the AIFA designation, individuals must have already completed the AIF training program and passed the AIF exam and meet a minimum prerequisite score based on the candidate’s educational background and professional training and experience in investing, financial services and auditing. To receive the AIFA designation, individuals must complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIFA Code of Ethics. In order to maintain the AIFA designation, the individual must annually renew their affirmation of the AIFA Code of Ethics and complete ten hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary360 (fi360) company).



	<b>ITEM 3. DISCIPLINARY INFORMATION</b>
Not applicable.	
	<b>ITEM 4. OTHER BUSINESS ACTIVITIES</b>
Not applicable.	
	<b>ITEM 5. ADDITIONAL COMPENSATION</b>
Not applicable.	
	<b>ITEM 6. SUPERVISION</b>

As a Managing Member of Glass Jacobson, Mr. Dinkins’ activities are supervised by other Managing Members of the Company, Michael Cohen and Edward Jacobson. Each of Messrs. Cohen and Jacobson can be reached at 410-356-1000. Mr. Dinkins recommends to clients only those securities and other investments that are included on the Company’s current list of “approved” investments. Thus, his advice and recommendations to clients are monitored by an administrative officer of Glass Jacobson, who confirms that trades placed for client accounts are limited to securities appearing on such “approved” list.

## Jonathan S. Dinkins II

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March 10, 2021

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Additional information about Mr. Dinkins is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Mr. Dinkins II was born in 1985 and joined Glass Jacobson in 2012 and has been an investment advisor representative since 2013. Also, he is a Certified Public Accountant at Glass Jacobson, PA, a CPA firm owned by certain Members of the Company. Mr. Dinkins II graduated with a B.S. in Accounting and a B.S. in Business Administration from Towson University in 2009. He currently holds the following professional designations: CPA, CIMA®, and AIF®.

**Certified Public Accountant (CPA).** CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA’s *Code of Professional Conduct* within their state accountancy laws or have created their own.

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### ITEM 3. DISCIPLINARY INFORMATION

Not applicable.

### ITEM 4. OTHER BUSINESS ACTIVITIES

Not applicable.

### ITEM 5. ADDITIONAL COMPENSATION

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## Barry S. Glass

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Additional information about Mr. Glass is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Mr. Glass was born in 1933 and is the founder of Glass Jacobson, PA. He currently serves as an investment adviser representative/consultant to the Company since 2006. He graduated with a B.S. in Accounting from the University of Maryland in 1955 and is a Certified Public Accountant (CPA). Mr. Glass also serves as an independent contractor/accountant of Glass Jacobson, PA, a CPA firm owned by certain Members of the Company. Mr. Glass holds the following professional designation: CPA

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### ITEM 3. DISCIPLINARY INFORMATION

Not applicable.

### ITEM 4. OTHER BUSINESS ACTIVITIES

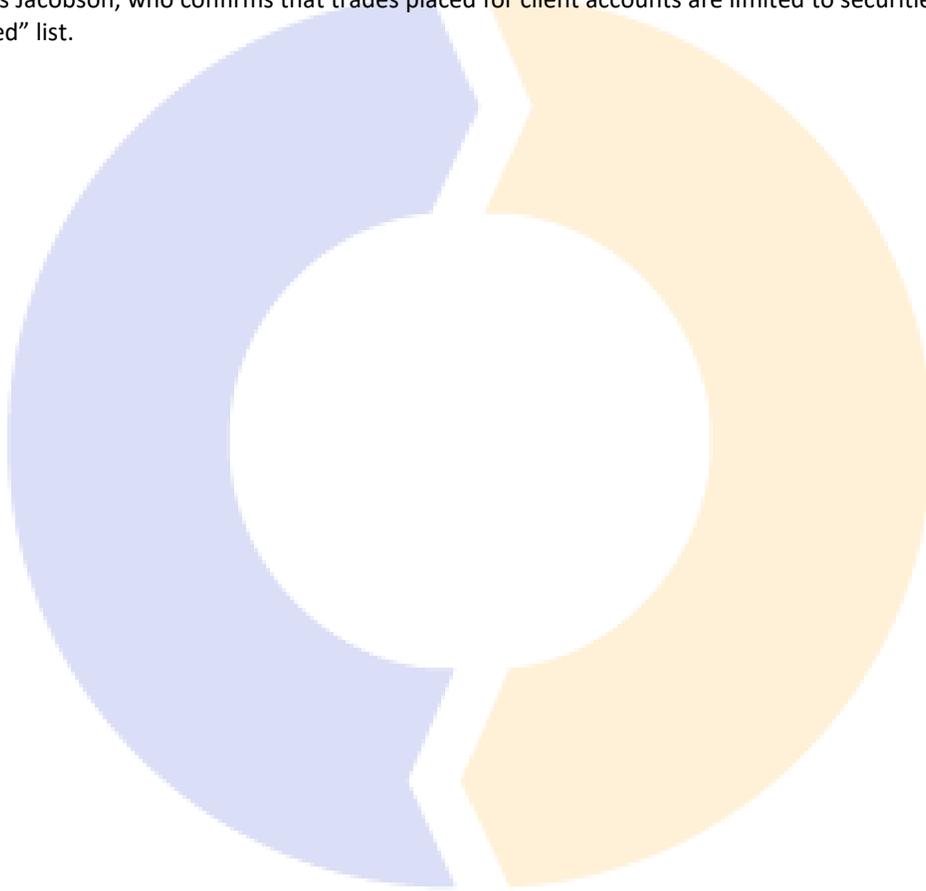
Not applicable.

## ITEM 5. ADDITIONAL COMPENSATION

Investment adviser representatives of Glass Jacobson, including Mr. Glass, are eligible to receive a bonus each year that is based, at least in part, on the number of new clients/accounts they bring to the Company. Such bonus is based on the amount of fees generated from the new clients/accounts.

## ITEM 6. SUPERVISION

Mr. Glass's activities are supervised by the Managing Members of the Company, Michael Cohen, Jonathan Dinkins and Edward Jacobson. Each of Messrs. Cohen, Dinkins and Jacobson can be reached at 410-356-1000. Mr. Glass may recommend to clients only those securities and other investments that are included on the Company's current list of "approved" investments. Thus, his advice and recommendations to clients are monitored by an administrative officer of Glass Jacobson, who confirms that trades placed for client accounts are limited to securities appearing on such "approved" list.



## Larry S. Goldberg

Glass Jacobson Investment Advisors, LLC  
10711 Red Run Boulevard, Suite 101  
Owings Mills, MD 21117  
410-356-1000  
[www.glassjacobson.com](http://www.glassjacobson.com)

March 10, 2021

This brochure supplement provides information about Larry S. Goldberg, and supplements the information contained in the brochure of Glass Jacobson Investment Advisors, LLC (“Glass Jacobson” or the “Company”). You should have received a copy of that brochure. Please contact Jonathan Dinkins, Chief Compliance Officer of Glass Jacobson, if you did not receive Glass Jacobson’s brochure or if you have any questions about the contents of this supplement.

Additional information about Dr. Goldberg is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Dr. Goldberg was born in 1955 and has been an investment adviser representative with the Company since 2006. He also is an accountant with Glass Jacobson, PA, a CPA firm owned by certain Members of the Company. Dr. Goldberg attended the University of Maryland Baltimore County from 1973-1976. After completing his core competency classes, he opted for early enrollment into dental school, earning a Doctor of Dental Surgery (DDS) from the Baltimore College of Dental Surgery, Dental School, University of Maryland in 1980. Dr. Goldberg received an Associate Arts in Accounting from Catonsville Community College in 1996. He holds the following professional designations: CPA.

**Certified Public Accountant (CPA).** CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA’s *Code of Professional Conduct* within their state accountancy laws or have created their own.

### ITEM 3. DISCIPLINARY INFORMATION

Not applicable.

#### ITEM 4. OTHER BUSINESS ACTIVITIES

Dr. Goldberg also serves as a certified public accountant with Glass Jacobson, PA, a CPA firm owned by certain members of the Company. Dr. Goldberg devotes a substantial amount of his time to the CPA firm, which accounts for a substantial source of his income.

#### ITEM 5. ADDITIONAL COMPENSATION

Investment adviser representatives of Glass Jacobson, including Dr. Goldberg, are eligible to receive a bonus each year that is based, at least in part, on the number of new clients/accounts they bring to the Company. Such bonus is based on the amount of fees generated from the new clients/accounts.

#### ITEM 6. SUPERVISION

Dr. Goldberg's advisory activities are supervised by the Managing Members of the Company, Michael Cohen, Jonathan Dinkins and Edward Jacobson. Each of Messrs. Cohen, Dinkins and Jacobson can be reached at 410-356-1000. Dr. Goldberg may recommend to clients only those securities and other investments that are included on the Company's current list of "approved" investments. Thus, his advice and recommendations to clients are monitored by an administrative officer of Glass Jacobson, who confirms that trades placed for client accounts are limited to securities appearing on such "approved" list.

## George Thomas (“Trey”) Ingram III

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March 10, 2021

This brochure supplement provides information about Trey Ingram, and supplements the information contained in the brochure of Glass Jacobson Investment Advisors, LLC (“Glass Jacobson” or the “Company”). You should have received a copy of that brochure. Please contact Jonathan Dinkins, Chief Compliance Officer of Glass Jacobson, if you did not receive Glass Jacobson’s brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Ingram is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Mr. Ingram was born in 1979 and joined Glass Jacobson as an investment advisor representative in 2019. He currently serves as a Senior Advisor. From September 2014 to June 2019 he served as a Wealth Management Advisor at TIAA. Prior to September 2014 he was a Senior Associate at MSCI and a Vice President at Hennessy Funds (formerly FBR Funds). Mr. Ingram graduated with a Masters of Business Administration from the George Washington University in 2011 and a B.S. in Finance from the University of North Carolina at Wilmington in 2001. Mr. Ingram holds the following professional designations: Chartered Alternative Investment Analyst (CAIA®).

**Certified Alternative Investment Analyst (CAIA®):** The Chartered Alternative Investment Analyst (CAIA®) is a professional designation granted by the Chartered Alternative Investment Analyst Association to candidates who have completed Level I and Level II examinations. The Chartered Alternative Investment Analyst Association has established the designation of CAIA to certify that the holders have met the association’s educational standard for specialists in the area of alternative investments. The alternative investments that a Chartered Alternative Investment Analyst is trained to assess include hedge funds, venture capital, private equity, funds of funds, derivatives and real estate investments. In order to receive the designation, individuals must have at least one year of professional experience and a U.S. bachelor’s degree and must pass a two-level curriculum that includes topics ranging from qualitative analysis and trading theories of alternative investments to indexation and benchmarking. Once certified, there are annual membership dues and the designee completes a self-evaluation tool every three years to maintain the designation.

### ITEM 3. DISCIPLINARY INFORMATION

Not applicable.

#### ITEM 4. OTHER BUSINESS ACTIVITIES

Mr. Ingram also serves as a registered sales assistant of Triad Advisors, LLC. (“TRIAD”), a registered broker-dealer (CRD No.224426), member FINRA/SIPC. A conflict of interest may exist between Mr. Ingram interests and the interests of financial planning clients when Mr. Ingram recommends securities that may be purchased through him as a registered representative of Triad. In such cases, Mr. Ingram would receive a commission on the purchase or sale recommended by him. This gives him an incentive to recommend investment products based on the compensation to be received, rather than on a client’s needs. Glass Jacobson believes that such conflict is addressed by fully disclosing to clients in its brochure and in its financial planning agreements that registered representatives may receive additional compensation on the purchase or sale of certain securities. Additionally, no client is under any obligation to act on Mr. Ingram’s or Glass Jacobson’s recommendation. If a client elects to act on any of the recommendations, the client is under no obligation to effect the transactions through Mr. Ingram or another registered representative of Triad who is also an investment adviser representative of Glass Jacobson.

Similarly, Mr. Ingram is licensed to sell life and health insurance products through various companies, and he may receive compensation in the form of commissions for the sale of such products. This creates a conflict similar to that with respect to his role as a registered representative of Triad. However, Glass Jacobson has addressed this conflict by fully disclosing to clients the potential for such conflict in its brochure and in its financial planning agreements. Additionally, clients are under no obligation to purchase insurance products through Mr. Ingram or other investment adviser representatives of Glass Jacobson and are free to choose the sources through which to implement any recommendation to purchase such life and health insurance products.

Mr. Ingram has an Outside Business, in which he maintains private rental properties, for which he is compensated.

#### ITEM 5. ADDITIONAL COMPENSATION

Investment adviser representatives of Glass Jacobson, including Mr. Ingram, are eligible to receive a bonus each year that is based, at least in part, on the number of new clients/accounts they bring to the Company. Such bonus is based on the amount of fees generated from the new clients/accounts.

#### ITEM 6. SUPERVISION

Mr. Ingram’s advisory activities are supervised by the Managing Members of the Company, Michael Cohen, Jonathan Dinkins and Edward Jacobson. Each of Messrs. Cohen, Dinkins and Jacobson can be reached at 410-356-1000. Mr. Ingram may recommend to clients only those securities and other investments that are included on the Company’s current list of “approved” investments. Thus, his advice and recommendations to clients are monitored by an administrative officer of Glass Jacobson, who confirms that trades placed for client accounts are limited to securities appearing on such “approved” list.

## Edward J. Jacobson

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[www.glassjacobson.com](http://www.glassjacobson.com)

March 10, 2021

This brochure supplement provides information about Edward J. Jacobson, and supplements the information contained in the brochure of Glass Jacobson Investment Advisors, LLC (“Glass Jacobson” or the “Company”). You should have received a copy of that brochure. Please contact Jonathan Dinkins, Chief Compliance Officer of Glass Jacobson, if you did not receive Glass Jacobson’s brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Jacobson is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Mr. Jacobson was born in 1955 and has been a Managing Member of Glass Jacobson since 1998 and as an investment advisor representative since 2000. He is a shareholder and President of Glass Jacobson, PA, a CPA firm owned by certain Members of the Company, and a Member of Glass Jacobson Consulting, LLC, a business consulting firm. Mr. Jacobson joined Glass Jacobson, PA in 1980. He graduated with a B.S. in Accounting from the University of Maryland in 1977. Mr. Jacobson currently holds the following professional designations: CPA and CVA®.

**Certified Public Accountant (CPA).** CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA’s *Code of Professional Conduct* within their state accountancy laws or have created their own.

**Certified Valuation Analyst (CVA®).** The Certified Valuation Analyst (CVA®) designation is granted to applicants who: hold a business degree or certain professional designations; complete a 35-hour training program and course of study as prescribed by the National Association of Consultants, Valuators and Analysts (NACVA); pass a comprehensive examination; be a member in good standing with NACVA; and submit three personal and three business references.

### ITEM 3. DISCIPLINARY INFORMATION

Not applicable.

### ITEM 4. OTHER BUSINESS ACTIVITIES

Certain Members of Glass Jacobson, including Mr. Jacobson, are shareholders of a CPA firm, Glass Jacobson, PA. Also, Mr. Jacobson is President of the CPA firm, and a Member of Glass Jacobson Consulting, LLC, a business consulting firm, and Glass Jacobson Capital Advisors, LLC, a corporate finance, merger and acquisition advisory services firm. Mr. Jacobson devotes a substantial amount of his time to these firms, which account for a substantial source of his income.

### ITEM 5. ADDITIONAL COMPENSATION

Not applicable.

### ITEM 6. SUPERVISION

As a Managing Member of Glass Jacobson, Mr. Jacobson's activities are supervised by other Managing Members of the Company, Michael Cohen and Jonathan Dinkins. Each of Messrs. Cohen and Dinkins can be reached at 410-356-1000. Mr. Jacobson recommends to clients only those securities and other investments that are included on the Company's current list of "approved" investments. Thus, his advice and recommendations to clients are monitored by an administrative officer of Glass Jacobson, who confirms that trades placed for client accounts are limited to securities appearing on such "approved" list.

## Avraham A. Levitan

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March 10, 2021

This brochure supplement provides information about Avraham A. Levitan, and supplements the information contained in the brochure of Glass Jacobson Investment Advisors, LLC (“Glass Jacobson” or the “Company”). You should have received a copy of that brochure. Please contact Jonathan Dinkins, Chief Compliance Officer of Glass Jacobson, if you did not receive Glass Jacobson’s brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Levitan is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Mr. Levitan was born in 1987 and joined Glass Jacobson in 2015 and has been an investment advisor representative since 2016. He currently serves as the firm’s Compliance Officer. Mr. Levitan graduated with a Master’s degree in Criminal Justice from Sacred Heart University in 2011. He currently holds the following professional designations: IACCP, CFE, AIF® and CAMS.

**Investment Adviser Certified Compliance Professional® (IACCP®)**, The Investment Adviser Certified Compliance Professional® (IACCP®), program, co-sponsored by the Investment Adviser Association (IAA), is a professional education program developed by NRS in 2005 and co-sponsored since 2007 with the Investment Adviser Association (IAA), which acknowledges the heightened role of compliance and responds to the growing industry demand for advanced compliance education and nationally recognized professional standards. The Investment Adviser Certified Compliance Professional® (IACCP®) is granted to individuals who complete an online and/or in-person instructor-led program of study, pass a certifying examination, and meet its work experience, ethics and continuing education requirements.

(From Nrs-Inc.com)

**Certified Fraud Examiner (CFE)**. The Certified Fraud Examiner (CFE) credential denotes proven expertise in fraud prevention, detection and deterrence. CFEs are trained to identify the warning signs that indicate evidence of fraud and fraud risk. CFEs around the world work to protect the global economy by uncovering fraud and implementing processes to prevent fraud from occurring in the first place. CFEs have a unique set of skills that are not found in any other career field or discipline. They combine knowledge of complex financial transactions with an understanding of methods, law, and how to resolve allegations of fraud. CFEs must abide by the ACFE’s code of professional ethics, obtain a minimum of 20 hours of Continuing Professional Education (CPE) every 12-month period and pay annual membership dues to stay current in their profession. CFEs are required to certify CPE compliance by the end of their anniversary month.

(From ACFE.com)

**Accredited Investment Fiduciary (AIF®)**. The Accredited Investment Fiduciary (AIF®) certifies that the recipient has advanced knowledge of fiduciary standards of care, their application to the investment management process, and procedures for assessing conformance by third parties to fiduciary standards. To be eligible to receive the AIFA

designation, individuals must have already completed the AIF training program and passed the AIF exam and meet a minimum prerequisite score based on the candidate's educational background and professional training and experience in investing, financial services and auditing. To receive the AIFA designation, individuals must complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIFA Code of Ethics. In order to maintain the AIFA designation, the individual must annually renew their affirmation of the AIFA Code of Ethics and complete ten hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary360 (fi360) company).

### ITEM 3. DISCIPLINARY INFORMATION

Not applicable.

### ITEM 4. OTHER BUSINESS ACTIVITIES

Not applicable.

### ITEM 5. ADDITIONAL COMPENSATION

Investment adviser representatives of Glass Jacobson, including Mr. Levitan, are eligible to receive a bonus each year that is based, at least in part, on the number of new clients/accounts they bring to the Company. Such bonus is based on the amount of fees generated from the new clients/accounts.

### ITEM 6. SUPERVISION

Mr. Levitan's activities are supervised by the Managing Members of the Company, Michael Cohen, Jonathan Dinkins and Edward Jacobson. Each of Messrs. Cohen, Dinkins and Jacobson can be reached at 410-356-1000.

**Todd C. Norris**

Glass Jacobson Investment Advisors, LLC  
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Owings Mills, MD 21117  
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*www.glassjacobson.com*

March 10, 2021

This brochure supplement provides information about Todd Norris, and supplements the information contained in the brochure of Glass Jacobson Investment Advisors, LLC (“Glass Jacobson” or the “Company”). You should have received a copy of that brochure. Please contact Jonathan Dinkins, Chief Compliance Officer of Glass Jacobson, if you did not receive Glass Jacobson’s brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Norris is available on the SEC’s website at *www.adviserinfo.sec.gov*.

**ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Mr. Norris was born in 1984 and joined Glass Jacobson in 2020 as an investment advisor representative. From 2018-2020 Mr. Norris was a Lead Planner with Facet Wealth. From 2016-2018 Mr. Norris was a Financial Planner at Life Plan Financial. In 2016 Mr. Norris was an Investment Advisor at Prime Investment Advisors and from 2015-2016 Mr. Norris was a Financial Planner at StratWealth. He received a B.S. in Finance from the University of Maryland in 2007. Mr. Norris holds the following professional designations: CFP®

**CERTIFIED FINANCIAL PLANNER™ (CFP®).** The CERTIFIED FINANCIAL PLANNER™ (CFP®) certification is awarded by the Certified Financial Planner Board of Standards Inc. to individuals who meet education, examination, experience, and ethics requirements. Educational requirements include completing a set of courses on financial planning or, alternatively, previously achieved certain designations such as a CPA or attorney. Currently, applicants must also pass a ten-hour examination, have at least three years of qualifying work experience in the profession, and must agree to adhere to a Code of Ethics. Every two years, all CFP® practitioners must meet re-accreditation requirements by obtaining 30 hours of continuing education credits, including two hours of ethics training.

**ITEM 3. DISCIPLINARY INFORMATION**

Not applicable.

**ITEM 4. OTHER BUSINESS ACTIVITIES**

Not applicable.

**ITEM 5. ADDITIONAL COMPENSATION**

Not applicable.

**ITEM 6. SUPERVISION**

Mr. Norris’s activities are supervised by the Managing Members of the Company, Michael Cohen, Jonathan Dinkins and Edward Jacobson. Each of Messrs. Cohen, Dinkins and Jacobson can be reached at 410-356-1000. Mr. Norris

may recommend to clients only those securities and other investments that are included on the Company's current list of "approved" investments. Thus, his advice and recommendations to clients are monitored by an administrative officer of Glass Jacobson, who confirms that trades placed for client accounts are limited to securities appearing on such "approved" list.



## **Dovid Price**

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March 10, 2021

This brochure supplement provides information about Dovid Price, and supplements the information contained in the brochure of Glass Jacobson Investment Advisors, LLC (“Glass Jacobson” or the “Company”). You should have received a copy of that brochure. Please contact Jonathan Dinkins, Chief Compliance Officer of Glass Jacobson, if you did not receive Glass Jacobson’s brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Price is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Mr. Price was born in 1988 and joined Glass Jacobson in 2021 as an investment advisor representative. He founded his firm DP Financial in 2020. He has worked as a finance instructor from 2020-2021, as a financial planning intern with Shoher & Zelcer Financial Planning and Management in 2020, as an LPL advisor with Cross Country Wealth from 2019-2020 and served a tax internship in 2018. Prior to entering the financial services industry, he held a paid fellowship in advanced Talmudic studies at Yeshiva Birchas Mordechai (2013-2016, 2017-2019) and Aish HaTorah (2017). He received a Bachelors in Talmudic Law from the Ner Israel College in 2013. He is also a CFP® candidate having completed the CFP® course of study at the College for Financial Planning (2020) and has passed the CFP® Board exam.

### **ITEM 3. DISCIPLINARY INFORMATION**

Not applicable.

### **ITEM 4. OTHER BUSINESS ACTIVITIES**

Mr. Price is licensed to sell life and health insurance products through various companies, and will receive compensation in the form of commissions for the sale of such products. The Company believes that such conflict is addressed and mitigated by making this disclosure to you here, in tis brochure, and its financial planning agreements. Additionally, clients are under no obligation to purchase insurance products through Mr. Price or other investment adviser representatives of Glass Jacobson and are free to choose the sources through which to implement any recommendation to purchase such life and health insurance products.

### **ITEM 5. ADDITIONAL COMPENSATION**

Not applicable.

### **ITEM 6. SUPERVISION**

Mr. Price’s activities are supervised by the Managing Members of the Company, Michael Cohen, Jonathan Dinkins and Edward Jacobson. Each of Messrs. Cohen, Dinkins and Jacobson can be reached at 410-356-1000. Mr. Price may recommend to clients only those securities and other investments that are included on the Company’s current list of “approved” investments. Thus, his advice and recommendations to clients are monitored by an administrative officer of Glass Jacobson, who confirms that trades placed for client accounts are limited to securities appearing on such “approved” list.



## Richard J. Osikowicz

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[www.glassjacobson.com](http://www.glassjacobson.com)

March 10, 2021

This brochure supplement provides information about Richard Osikowicz, and supplements the information contained in the brochure of Glass Jacobson Investment Advisors, LLC (“Glass Jacobson” or the “Company”). You should have received a copy of that brochure. Please contact Jonathan Dinkins, Chief Compliance Officer of Glass Jacobson, if you did not receive Glass Jacobson’s brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Osikowicz is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Mr. Osikowicz was born in 1971 and joined Glass Jacobson as an investment advisor representative in 2018. He currently serves as its Director of Retirement Plan Services. From July 2013 through July 2018 he served as a Retirement Business Development Officer at PNC Bank and PNC Capital Advisors LLC. He graduated with a B.S. from the Towson University in 1994. Mr. Osikowicz holds the following professional designations: AIF®.

**Accredited Investment Fiduciary (AIF®).** The Accredited Investment Fiduciary (AIF®) certifies that the recipient has advanced knowledge of fiduciary standards of care, their application to the investment management process, and procedures for assessing conformance by third parties to fiduciary standards. To be eligible to receive the AIFA designation, individuals must have already completed the AIF training program and passed the AIF exam and meet a minimum prerequisite score based on the candidate’s educational background and professional training and experience in investing, financial services and auditing. To receive the AIFA designation, individuals must complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIFA Code of Ethics. In order to maintain the AIFA designation, the individual must annually renew their affirmation of the AIFA Code of Ethics and complete ten hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary360 (fi360) company).

### ITEM 3. DISCIPLINARY INFORMATION

Not applicable.

### ITEM 4. OTHER BUSINESS ACTIVITIES

Mr. Osikowicz also serves as a registered sales assistant of Triad Advisors, LLC. (“TRIAD”), a registered broker-dealer (CRD No.224426), member FINRA/SIPC. A conflict of interest may exist between Mr. Osikowicz interests and the interests of financial planning clients when Mr. Osikowicz recommends securities that may be purchased through him as a registered representative of Triad. In such cases, Mr. Osikowicz would receive a commission on the

purchase or sale recommended by him. This gives him an incentive to recommend investment products based on the compensation to be received, rather than on a client's needs. Glass Jacobson believes that such conflict is addressed by fully disclosing to clients in its brochure and in its financial planning agreements that registered representatives may receive additional compensation on the purchase or sale of certain securities. Additionally, no client is under any obligation to act on Mr. Osikowicz's or Glass Jacobson's recommendation. If a client elects to act on any of the recommendations, the client is under no obligation to effect the transactions through Mr. Osikowicz or another registered representative of Triad who is also an investment adviser representative of Glass Jacobson.

Mr. Osikowicz has an Outside Business, "Photographs by Rich", which is a photography business for which he is compensated.

#### ITEM 5. ADDITIONAL COMPENSATION

Investment adviser representatives of Glass Jacobson, including Mr. Osikowicz, are eligible to receive a bonus each year that is based, at least in part, on the number of new clients/accounts they bring to the Company. Such bonus is based on the amount of fees generated from the new clients/accounts.

#### ITEM 6. SUPERVISION

Mr. Osikowicz advisory activities are supervised by the Managing Members of the Company, Michael Cohen, Jonathan Dinkins and Edward Jacobson. Each of Messrs. Cohen, Dinkins and Jacobson can be reached at 410-356-1000. Mr. Osikowicz may recommend to clients only those securities and other investments that are included on the Company's current list of "approved" investments. Thus, his advice and recommendations to clients are monitored by an administrative officer of Glass Jacobson, who confirms that trades placed for client accounts are limited to securities appearing on such "approved" list.

## **Bart W. Scheffel**

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March 10, 2021

This brochure supplement provides information about Bart W. Scheffel, and supplements the information contained in the brochure of Glass Jacobson Investment Advisors, LLC (“Glass Jacobson” or the “Company”). You should have received a copy of that brochure. Please contact Jonathan Dinkins, Chief Compliance Officer of Glass Jacobson, if you did not receive Glass Jacobson’s brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Scheffel is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Mr. Scheffel was born in 1958 and has been a Member of Glass Jacobson since 1998 and as an investment advisor representative since 2004. In 1984, he joined Glass Jacobson, PA, a CPA firm owned by certain Members of the Company. He currently is a shareholder in the CPA firm, as well as a Member of Glass Jacobson Consulting, LLC, a business consulting firm. He graduated with a B.S. in Accounting and Economics from Mount St. Mary’s College in 1980. Mr. Scheffel currently holds the following professional designations: CPA and CVA®.

**Certified Public Accountant (CPA).** CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA’s *Code of Professional Conduct* within their state accountancy laws or have created their own.

**Certified Valuation Analyst (CVA®).** The Certified Valuation Analyst (CVA®) designation is granted to applicants who: hold a business degree or certain professional designations; complete a 35-hour training program and course of study as prescribed by the National Association of Consultants, Valuators and Analysts (NACVA); pass a comprehensive examination; be a member in good standing with NACVA; and submit three personal and three business references.

### ITEM 3. DISCIPLINARY INFORMATION

Not applicable.

### ITEM 4. OTHER BUSINESS ACTIVITIES

Certain Members of Glass Jacobson, including Mr. Scheffel, are shareholders of a CPA firm, Glass Jacobson, PA. Also, Mr. Scheffel is a Member of Glass Jacobson Consulting, LLC, a business consulting firm, and Glass Jacobson Capital Advisors, LLC, a corporate finance, merger and acquisition advisory services firm. Mr. Scheffel devotes a substantial amount of his time to these firms, which account for a substantial source of his income.

### ITEM 5. ADDITIONAL COMPENSATION

Not applicable.

### ITEM 6. SUPERVISION

Mr. Scheffel's activities are supervised by the Managing Members of the Company, Michael Cohen, Jonathan Dinkins and Edward Jacobson. Each of Messrs. Cohen, Dinkins and Jacobson can be reached at 410-356-1000. Mr. Scheffel may recommend to clients only those securities and other investments that are included on the Company's current list of "approved" investments. Thus, his advice and recommendations to clients are monitored by an administrative officer of Glass Jacobson, who confirms that trades placed for client accounts are limited to securities appearing on such "approved" list.

## Christine R. Schmitz

Glass Jacobson Investment Advisors, LLC  
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[www.glassjacobson.com](http://www.glassjacobson.com)

March 10, 2021

This brochure supplement provides information about Christine R. Schmitz, and supplements the information contained in the brochure of Glass Jacobson Investment Advisors, LLC (“Glass Jacobson” or the “Company”). You should have received a copy of that brochure. Please contact Jonathan Dinkins, Chief Compliance Officer of Glass Jacobson, if you did not receive Glass Jacobson’s brochure or if you have any questions about the contents of this supplement.

Additional information about Ms. Schmitz is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Ms. Schmitz was born in 1951 and joined Glass Jacobson as an investment adviser representative in 2003. She is a Certified Public Accountant at Glass Jacobson, PA, a CPA firm owned by certain Members of the Company. She graduated with a Bachelor of Music from the Johns Hopkins University’s Peabody Institute in 1975, and earned a Certificate in Accounting from the University of Baltimore in 1982. Ms. Schmitz also earned an M.A., in Legal Studies, from the University of Baltimore in 1992. Ms. Schmitz currently holds the following professional designations: CPA/PFS, CFP®, LTCP, and RICP®.

**Certified Public Accountant (CPA).** CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA’s *Code of Professional Conduct* within their state accountancy laws or have created their own.

**Personal Financial Specialist (PFS).** The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, fulfill 3,000 hours of personal financial planning business experience, complete 80 hours of personal financial planning CPE credits, pass a comprehensive financial planning exam and be an active member of the AICPA. A PFS credential holder is required to adhere to the AICPA’s Code of Professional Conduct, and is encouraged to follow the AICPA’s Statement on

Responsibilities in Financial Planning Practice. To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS credential is administered through the AICPA.

**CERTIFIED FINANCIAL PLANNER™ (CFP®).** The CERTIFIED FINANCIAL PLANNER™ (CFP®) certification is awarded by the Certified Financial Planner Board of Standards Inc. to individuals who meet education, examination, experience and ethics requirements. Educational requirements include completing a set of courses on financial planning or, alternatively, previously achieved certain designations such as a CPA or attorney. Currently, applicants must also pass a ten-hour examination, have at least three years of qualifying work experience in the profession, and must agree to adhere to a Code of Ethics. Every two years, all CFP® practitioners must meet re-accreditation requirements by obtaining 30 hours of continuing education credits, including two hours of ethics training.

**Long-Term Care Professional (LTCP).** In order to earn the Long-Term Care Professional (LTCP) designation, an individual must complete and pass an examination on each of four required workshops, each of which is based on a textbook written by leading experts in the long-term care insurance field.

**Retirement Income Certified Professional® (RICP®).** The Retirement Income Certified Professional® is awarded by The American College of Financial Services. Recipients acquire the expertise to turn assets into income in today's dynamic financial environment. Retirement income planning places the focus on transitioning from asset accumulation to creating a sustainable livelihood for clients in retirement. An individual must pass three examinations in order to obtain this designation.

### ITEM 3. DISCIPLINARY INFORMATION

Not applicable.

### ITEM 4. OTHER BUSINESS ACTIVITIES

Ms. Schmitz also serves as a registered representative of Triad Advisors, LLC. ("TRIAD"), a registered broker-dealer (CRD No. 25803), member FINRA/SIPC. A conflict of interest may exist between Ms. Schmitz's interests and the interests of financial planning clients when Ms. Schmitz recommends securities that may be purchased through her as a registered representative of Triad. In such cases, Ms. Schmitz would receive a commission on the purchase or sale recommended by her. This gives her an incentive to recommend investment products based on the compensation to be received, rather than on a client's needs. Glass Jacobson believes that such conflict is addressed by fully disclosing to clients in its brochure and in its financial planning agreements that registered representatives may receive additional compensation on the purchase or sale of certain securities. Additionally, no client is under any obligation to act on Ms. Schmitz or Glass Jacobson's recommendation. If a client elects to act on any of the recommendations, the client is under no obligation to effect the transactions through Ms. Schmitz or another registered representative of Triad who is also an investment adviser representative of Glass Jacobson.

Similarly, Ms. Schmitz is licensed to sell life and health insurance products through various companies, and she may receive compensation in the form of commissions for the sale of such products. This creates a conflict similar to that with respect to her role as a registered representative of Triad. However, Glass Jacobson has addressed this conflict by fully disclosing to clients the potential for such conflict in its brochure and in its financial planning agreements. Additionally, clients are under no obligation to purchase insurance products through Ms. Schmitz or other investment adviser representatives of Glass Jacobson and are free to choose the sources through which to implement any recommendation to purchase such life and health insurance products.

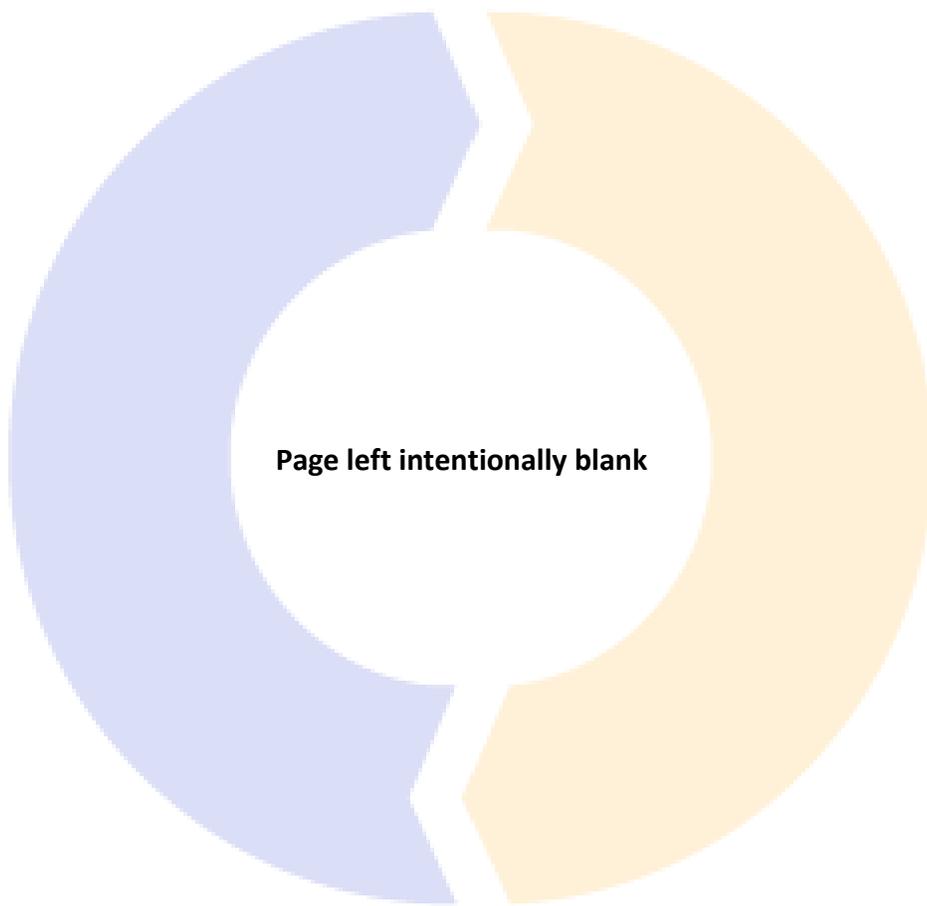
### ITEM 5. ADDITIONAL COMPENSATION

Investment adviser representatives of Glass Jacobson, including Ms. Schmitz, are eligible to receive a bonus each year that is based, at least in part, on the number of new clients/accounts they bring to the Company. Such bonus is based on the amount of fees generated from the new clients/accounts.

## ITEM 6. SUPERVISION

Ms. Schmitz's activities are supervised by the Managing Members of the Company, Michael Cohen, Jonathan Dinkins and Edward Jacobson. Each of Messrs. Cohen, Dinkins and Jacobson can be reached at 410-356-1000. Ms. Schmitz may recommend to clients only those securities and other investments that are included on the Company's current list of "approved" investments. Thus, her advice and recommendations to clients are monitored by an administrative officer of Glass Jacobson, who confirms that trades placed for client accounts are limited to securities appearing on such "approved" list.





## Marina Sidelnikova

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March 10, 2021

This brochure supplement provides information about Marina Sidelnikova, and supplements the information contained in the brochure of Glass Jacobson Investment Advisors, LLC (“Glass Jacobson” or the “Company”). You should have received a copy of that brochure. Please contact Jonathan Dinkins, Chief Compliance Officer of Glass Jacobson, if you did not receive Glass Jacobson’s brochure or if you have any questions about the contents of this supplement.

Additional information about Ms. Sidelnikova is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Ms. Sidelnikova was born in 1961 and joined Glass Jacobson as an investment advisor representative in 2007. Prior thereto, from 2001-2007, she was a Financial Analyst with Boulder Ventures. She graduated with a M.S. in Physics from Kishinev State University in 1984, and earned her MBA from Loyola College of Maryland in 2007. Ms. Sidelnikova currently holds the following professional designation: CPWA® and AIF®.

**Certified Private Wealth Advisor<sup>SM</sup> (CPWA®).** The Certified Private Wealth Advisor<sup>SM</sup> (CPWA®) is an advanced credential created specifically for wealth managers and advisors who work with high-net-worth clients on the life cycle of wealth: accumulation, preservation, and distribution. Prerequisites for CPWA certification are a full five years of professional client-centered experience in financial services or a related industry, Bachelor’s degree from an accredited college or University and an acceptable regulatory history. To obtain the CPWA certification, candidates must complete 6 months of pre-study education and online quizzes, successfully complete a 5-day in class program and pass the final CPWA exam. CPWA designees are required to adhere to the Investment Management Consultants Association’s code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks. CPWA designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification.

**Accredited Investment Fiduciary (AIF®).** The Accredited Investment Fiduciary (AIF®) certifies that the recipient has advanced knowledge of fiduciary standards of care, their application to the investment management process, and procedures for assessing conformance by third parties to fiduciary standards. To be eligible to receive the AIFA designation, individuals must have already completed the AIF training program and passed the AIF exam and meet a minimum prerequisite score based on the candidate’s educational background and professional training and experience in investing, financial services and auditing. To receive the AIFA designation, individuals must complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIFA Code of Ethics. In order to maintain the AIFA designation, the individual must annually renew their affirmation of the AIFA Code of Ethics and complete ten hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary360 (fi360) company).

### ITEM 3. DISCIPLINARY INFORMATION

Not applicable.

### ITEM 4. OTHER BUSINESS ACTIVITIES

Not applicable.

### ITEM 5. ADDITIONAL COMPENSATION

Investment adviser representatives of Glass Jacobson, including Ms. Sidelnikova, are eligible to receive a bonus each year that is based, at least in part, on the number of new clients/accounts they bring to the Company. Such bonus is based on the amount of fees generated from the new clients/accounts.

### ITEM 6. SUPERVISION

Ms. Sidelnikova's activities are supervised by the Managing Members of the Company, Michael Cohen, Jonathan Dinkins and Edward Jacobson. Each of Messrs. Cohen, Dinkins and Jacobson can be reached at 410-356-1000. Ms. Sidelnikova may recommend to clients only those securities and other investments that are included on the Company's current list of "approved" investments. Thus, her advice and recommendations to clients are monitored by an administrative officer of Glass Jacobson, who confirms that trades placed for client accounts are limited to securities appearing on such "approved" list.

## Andrew S. Wohlberg

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March 10, 2021

This brochure supplement provides information about Andrew S. Wohlberg, and supplements the information contained in the brochure of Glass Jacobson Investment Advisors, LLC (“Glass Jacobson” or the “Company”). You should have received a copy of that brochure. Please contact Jonathan Dinkins, Chief Compliance Officer of Glass Jacobson, if you did not receive Glass Jacobson’s brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Wohlberg is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Mr. Wohlberg was born in 1969 and has been an investment advisor representative with Glass Jacobson since 2012. Prior thereto, he worked with various other firms as a financial advisor since 2006. Mr. Wohlberg earned a B.A. in journalism from the University of Maryland in 1994, an M.A. in Middle Eastern Studies from Columbia University in 1999 and an M.B.A. from Bar-Ilan University in 2000. Mr. Wohlberg currently holds the following professional designation: CDFA™.

**Certified Divorce Financial Analyst® (CDFA™).** A Certified Divorce Financial Analyst® (CDFA™) is someone who comes from a financial planning, accounting or legal background and goes through an intensive training program to become skilled in analyzing and providing expertise related to the financial issues of divorce. The role of the CDFA™ professional is to help both the client and lawyer understand how the financial decisions made today will impact the client’s financial future, based on certain assumptions.

All CDFA professionals adhere to a Code of Ethics and are required to renew their designation every two years by completing 15 hours of continuing education, reaffirming their adherence to the CDFA™ Professional Practice Standards

### ITEM 3. DISCIPLINARY INFORMATION

Not applicable.

### ITEM 4. OTHER BUSINESS ACTIVITIES

Mr. Wohlberg is President of Your World Publishing, a custom publishing business that includes working with families and individuals chronicling their personal histories. The business is not an investment related enterprise. Time spent working on client projects is flexible to deadlines and variable in compensation. Other business activities are conducted during non-trading hours.

## ITEM 5. ADDITIONAL COMPENSATION

Investment adviser representatives of Glass Jacobson, including Mr. Wohlberg, are eligible to receive a bonus each year that is based, at least in part, on the number of new clients/accounts they bring to the Company. Such bonus is based on the amount of fees generated from the new clients/accounts.

## ITEM 6. SUPERVISION

Mr. Wohlberg's advisory activities are supervised by the Managing Members of the Company, Michael Cohen, Jonathan Dinkins and Edward Jacobson. Each of Messrs. Cohen, Dinkins and Jacobson can be reached at 410-356-1000. Mr. Wohlberg may recommend to clients only those securities and other investments that are included on the Company's current list of "approved" investments. Thus, his advice and recommendations to clients are monitored by an administrative officer of Glass Jacobson, who confirms that trades placed for client accounts are limited to securities appearing on such "approved" list.

