

Saltbox Financial LLC

(CRD #130882)

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Form ADV Part 2A – Firm Brochure

June 1, 2026

Item 1 – Cover Page

This brochure provides information about the qualifications and business practices of *Saltbox Financial LLC*. If you have any questions about the contents of this brochure, please contact *Saltbox Financial LLC* at (978) 572-2071 or by e-mail to: info@saltboxfinancial.co. The information in this brochure has not been approved or verified by the U. S. Securities and Exchange Commission nor by any state securities authority.

Saltbox Financial LLC is a registered investment advisor in the Commonwealth of Massachusetts. It is also registered in the States of Idaho, New Hampshire, and North Carolina, and notice-filed in the State of Texas. Registration of an investment advisor does not imply any level of skill or training. The advisor's oral and written communications, such as this brochure, provide a potential client with information. Using the facts supplied, they can decide about whether to become a client of the advisor.

Additional information about *Saltbox Financial LLC* is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Material Changes

Current Changes

The date of the last annual update to the Saltbox Financial LLC Form ADV Part 2A - Firm Brochure was May 4, 2026. Since our last annual update, we have made the following material changes:

- We have moved our firm headquarters to Portsmouth, NH

Note that we may have made other changes that are editorial in nature, to correct grammatical or typographical errors, to provide additional information or clarifications, or to correct formatting issues. We do not consider these changes to be material.

Future Changes

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations and routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of *Saltbox Financial LLC*.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov> by searching for our firm name or by our CRD number 130882.

You may also request a copy of this Disclosure Brochure at any time, by contacting us at (978) 572-2071 or info@saltboxfinancial.co.

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Item 4 – Advisory Business

Saltbox Financial LLC is a fee-only financial planning firm that specializes in providing financial planning and investment advisory services to individuals and families. *Saltbox Financial LLC* is owned by Vera Kelsey-Watts. Vera Kelsey-Watts is the Chief Compliance Officer. The firm was originally established in 1999. *Saltbox Financial LLC* provides services to meet each client's unique personal situation, including investment recommendations as well as tax and estate considerations, risk management, and retirement planning.

Saltbox Financial LLC offers financial planning and investment management services as described below.

Comprehensive Wealth Management

For clients looking for financial planning and supervision of their investment portfolio, the firm offers an ongoing engagement for an annual fee calculated as a percentage of assets under management. Clients receive financial planning and investment management. There is no additional fee for financial planning.

Financial planning involves reviewing relevant areas of the client's current financial position, such as retirement preparation, cash flow, assets and liabilities, college planning, investments, insurance analysis, estate planning, charitable giving, and taxes. It is an interactive process in which the client and the advisor work together to achieve short- and long-term life goals. The client's particular goals and concerns are addressed, and strategies are developed to meet these needs.

Investment management consists of the creation of customized investment portfolios appropriate to the client's personal life circumstances and risk tolerance. Careful research is done by the advisor to select mutual funds that have strong long-term performance, exceptional fund managers, and low operating expenses. Actively managed stock and bond mutual funds, index funds, exchange traded funds (ETFs), and individual bonds are included in client portfolios.

Nationwide Life Insurance Company

In limited circumstances, and when appropriate based on a client's financial circumstances, *Saltbox Financial LLC* may recommend an adviser-managed annuity for a client's portfolio. These annuities are offered by Nationwide Life Insurance Company's through its Advisory Solutions program. Advisor-managed annuities allow us to manage the investment component of the annuity on a discretionary basis.

Use of Outside Managers

In limited circumstances, and when appropriate based on a client's financial circumstances, *Saltbox Financial LLC* may recommend a third-party investment manager

(Outside Manager) for certain portfolio management services, to manage all or a part of the client's portfolio. *Saltbox Financial LLC* will assist the client in selecting an appropriate asset allocation model, interacting with the Outside Manager, and monitoring the services provided by the Outside Manager to ensure that maintaining the investment account with the Outside Manager remains appropriate. Generally, *Saltbox Financial LLC* has the discretion to select the appropriate strategy for the client's investment account. Once *Saltbox Financial LLC* has selected the appropriate strategy, the Outside Manager will manage the client's account on a discretionary basis. *Saltbox Financial LLC* encourages the client to review the disclosure brochure of the Outside Manager for more details regarding the Outside Manager's services and fees. *Saltbox Financial LLC's* review process and analysis of Outside Managers is discussed further in Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss below.

Multi-Bank Securities, Inc.

In limited circumstances, and when appropriate based on a client's financial circumstances, we may recommend fixed-income securities that are traded through Multi-Bank Securities, Inc. ("MBS"), a fixed-income broker-dealer registered with the United States Securities and Exchange Commission ("SEC"), and a member of the Financial Industry Regulatory Authority ("FINRA") and the Securities Investor Protection Corporation ("SIPC"). MBS clears trades as a prime broker through Charles Schwab & Co., Inc. ("Schwab").

Financial Planning

Financial planning services (as described above) are also offered separate from investment management services, for an hourly or fixed fee. Depending on the client's needs we may provide a comprehensive financial plan, or a limited-scope review of specific topics or questions. For these financial planning services, *Saltbox Financial LLC's* role is to make basic investment and planning recommendations. The client is not required to follow any recommendations made by the advisor; he or she is solely responsible for implementing or not implementing the advisor's recommendations. Upon the client's request *Saltbox Financial LLC* can provide assistance with the implementation of financial planning recommendations for an hourly fee.

The advisor and client will enter into an agreement that details the scope of the relationship and responsibilities of both parties. Advice and services provided to the client under such an agreement are tailored to the stated objectives of the client(s).

Saltbox Financial LLC does not sell investment products or insurance and it does not accept commissions on any transactions. The advisor does not pay referral or finder's fees, nor does it accept such fees from other firms. *Saltbox Financial LLC* does not participate in wrap fee programs.

Tax Preparation Services

Saltbox Financial LLC offers preparation of individual federal and state income tax returns to current clients. Tax preparation is subject to separate agreement.

- Financial Planning Services clients: Tax preparation fees are based on return types, components and complexity.
- Comprehensive Wealth Management clients: Preparation of one 1040 and one state return for your household (or your and your partner's) is included for no additional fee, as part of your annual wealth management fee. Preparation fees will apply to any additional returns, including but not limited to: Gift, Trust and Estate returns, children or parent's returns, additional state returns.

Assets Under Management

As of December 31, 2025, *Saltbox Financial LLC* managed total assets of \$97,252,024, with \$95,356,609 being managed on a discretionary basis, and \$1,895,415 on a non-discretionary basis.

Item 5 – Fees and Compensation

Since *Saltbox Financial LLC* is a fee-only financial advisory firm that does not sell investment or insurance products, its non-negotiable fee structure is very simple. *Saltbox Financial LLC*, in its sole discretion, may reduce or waive its fees. The specific fee that a client will pay is outlined in the advisory agreement between the parties.

Financial Planning Fees

Financial Planning Services are provided on either an hourly or fixed fee basis. Hourly fee arrangements are typically used for ongoing relationships, and fixed fee arrangements are typically used for one-time projects.

Hourly Fees: Clients are billed at the rate of:

- Principal Advisor: \$360 per hour
- Associate Advisor: \$300 per hour
- Paraplanner: \$240 per hour
- Planning Assistant: \$200 per hour

Hourly fees are due at the close of each meeting, and appointments range from 30 to 90 minutes. We recommend that hourly clients check in for annual reviews of their finances, because recommendations may differ given changes in life circumstances, the economy, and the financial markets. Hourly engagements will remain in effect until terminated. Either party may terminate the engagement upon written notice to the other party.

Fixed Fees: Fees are based on the complexity of the client's financial planning needs, but typically range between \$500-\$5,000. Fees are typically due upon completion of the project. Fixed fee engagements are typically terminated automatically upon completion of the project.

Comprehensive Wealth Management Fees

Comprehensive Wealth Management clients typically pay an annual fee based on a percentage of the value of their assets under management. Because this service includes both investment management and comprehensive financial planning, for clients with less than \$1,000,000 in assets under our management, we typically charge a fixed annual fee of \$12,000; in such cases, the client will automatically transition to the asset-based fee once assets reach \$1,000,000. The rates are calculated as follows:

Total assets under management	Fee calculated on a percentage of assets under management
\$1,000,000 - \$3,000,000	1.20%
\$3,000,001 – \$6,000,000	1.10%
\$6,000,001 – \$10,000,000	1.00%
\$10,000,001 +	0.90%

The fee is calculated based on the balance of assets under management at the close of the quarter multiplied by the applicable annual rate and divided by four (4). All cash flows (deposit into or withdrawals from an account) will be prorated. We typically charge a minimum annual fee of \$12,000, which may be waived or reduced at our discretion. Fees are invoiced quarterly in arrears.

The Comprehensive Wealth Management Fee will be deducted from the client's account(s) and paid directly to the advisor by the qualified custodian. Clients will provide necessary authorization to the qualified custodian to deduct the advisory fees and pay them to *Saltbox Financial LLC*. *Saltbox Financial LLC* will send each client an invoice reflecting the formula used to calculate the fee, the amount of assets under management on which the fee is calculated, and the time period covered by the fee. Clients are encouraged to review these invoices and compare them to the account statements received from the qualified custodian to verify that appropriate fees are being deducted from the client's account(s). Clients are encouraged to contact *Saltbox Financial LLC* with any questions or concerns about an invoice.

Clients' account(s) may be aggregated in a "household" for purposes of determining the fee breakpoints outlined in the table above. A household includes accounts held by Client, Client's spouse or partner, minor children, or adult children residing in Client's residence. A household also includes accounts in which any of the above-described persons have control, are a beneficiary, or otherwise have beneficial ownership.

Fees are prorated based on the number of days services are provided during the initial billing period for services commenced at any time other than the beginning of a calendar quarter. The prorated fee for the initial billing period is based on the value of the account when services commence, and is due immediately.

Nationwide Life Insurance Company

When an advisor-managed variable annuity is held in a client's portfolio, the value of the annuity is included in the value of the client's assets under management for purposes of calculating the Comprehensive Wealth Management fee.

Outside Manager Fees

When an Outside Manager is used to manage all or a portion of a client's investment portfolio, the Outside Manager charges an additional fee which varies based on the investment strategy used. The additional fee will be discussed with the client before the investment strategy is deployed with the Outside Manager. Additional information regarding the Outside Manager's services and fees is outlined in the Outside Manager's disclosure brochure.

Multi-Bank Securities, Inc.

When we place trades in fixed-income securities with Multi-Bank Securities, Inc. ("MBS"), a transaction fee of \$25 per trade is imposed by Charles Schwab. This fee is paid by the client. *Saltbox Financial LLC* does not receive any portion of this fee.

Tax Preparation Fees

Tax preparation services are available to Financial Planning and Comprehensive Wealth Management clients. For Financial Planning Services clients, tax preparation is provided for an additional fee, based on return types, components and complexity. For Comprehensive Wealth Management clients, preparation of one 1040 and one state return for your household (or your and your partner's) is included for no additional fee, as part of your annual wealth management fee. Preparation fees will apply to any additional returns, including but not limited to: Gift, Trust and Estate returns, children or parent's returns, additional state returns.

Saltbox Financial LLC prepares individual Federal and State income tax returns, estate tax returns, and trust returns. We do not prepare any corporate, or non-profit tax returns. Fees begin at \$500; additional fees may apply depending on the complexity of the return (e.g., additional state tax returns, schedules, forms, reports, extensions, etc.). Payment of fees is due upon filing and acceptance of returns by the taxing authorities. If additional assistance is needed following the filing and acceptance of the returns (e.g., follow-up communications with the client and/or taxing authorities, resolution of issues, or additional research), *Saltbox Financial LLC* will provide such services upon the client's

request at the hourly rate of \$360 per hour. We reserve the right to waive or discount hourly fees at our discretion.

Additional Expenses

In addition to the fees listed above, clients may incur certain other fees and charges as they do their own implementing of the advisor's recommendations. Such charges can be imposed by custodians, brokers, and third-party investment costs, such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes. Mutual funds and exchange traded funds charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees, and commissions are exclusive of and in addition to the advisor's fee.

Termination

Saltbox Financial LLC is required to provide clients with a copy of this brochure to clients at or before the time the client enters into an advisory agreement. If a client has not received this brochure at least 48 hours prior to signing an advisory agreement, the client may terminate the advisory agreement within five (5) business days of signing the agreement without incurring any penalties and advisory fees.

Either party may terminate the engagement upon written notice to the other party. Any fees for meeting time or work that has been completed but not yet paid by the client will be due and payable. *Saltbox Financial LLC* does charge a cancellation fee of 1 hour of advisor's time for appointments cancelled with less than 24 hours' notice.

When fees are paid in arrears, no refunds are given upon termination. However, if fees are paid in advance, any unearned fees will be refunded upon termination.

Item 6 – Performance-Based Fees and Side-By-Side Management

Saltbox Financial LLC does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

Item 7 – Types of Clients

Saltbox Financial LLC provides financial planning and investment advisory services to any individual, couple or family. We also serve charitable organizations. For financial planning services, we have no minimum net worth, asset, or income requirement. For comprehensive wealth management services, we have a minimum fee of \$12,000 for clients with investable assets less than \$1,000,000.

Item 8 – Methods of Analysis, Investment Strategies, and Risk of Loss

The main sources of information the advisor relies upon when researching and analyzing securities include traditional research materials such as industry publications, webinars, presentations, newsletters, annual reports, prospectuses, company press releases, and corporate rating services, as well as research materials prepared by others. The advisor conducts direct interviews with fund managers and private equity founders. The advisor also subscribes to various professional publications deemed to be consistent and supportive of *Saltbox Financial LLC*'s investment philosophy.

The advisor approaches investment portfolio analysis and implementation based on internal factors such as the client's tax situation, overall risk tolerance, current financial situation, and personal goals and aspirations. After identifying these items, the client's portfolio is structured around his or her individual needs, while aiming to minimize the negative effects of external factors such as interest rates, market performance, and the U.S. economy as a whole.

In general, the advisor recommends mutual funds, exchange traded funds, alternative investments, U.S. government securities, and fixed income investments. In the course of providing investment advice, the advisor may address issues related to other types of assets that the client may already own.

As described in Item 4 – Advisory Business above, *Saltbox Financial LLC* may recommend the use of an Outside Manager to manage all or a portion of a client's investment portfolio. *Saltbox Financial LLC*'s analysis of Outside Managers involves the examination of the experience, expertise, investment philosophies, and past performance of the Outside Manager in an attempt to determine if that Outside Manager has demonstrated an ability to invest over a period of time and in different economic conditions. *Saltbox Financial LLC* monitors the Outside Manager's underlying holdings, strategies, concentrations and leverage as part of its overall periodic assessment.

Investing in any type of security involves a risk of potential loss that clients should be made aware of and prepared to bear. While *Saltbox Financial LLC* will use its best judgment and good faith efforts in rendering services to clients, clients must understand that not every investment decision or recommendation made by the advisor will be profitable. The advisor cannot ever warrant or guarantee any particular level of account performance, or that any account will be profitable over time. The client must be willing to assume all the market risk involved and must understand that investment decisions are always subject to the vagaries of financial markets as well as to economic, political, and business risks.

Investing involves the assumption of risk, including:

Call Risk: which is the risk that your investment will be called or purchased back from you when conditions are favorable to the bond issuer and unfavorable to you.

Catastrophic Events Risk: which is the risk of loss arising from direct or indirect exposure to a number of types of catastrophic events, such as global pandemics, natural disasters, acts of terrorism, cyber-attacks, or network outages.

Climate Risk: Climate risk is the threat that global climate change could negatively impact economic growth, inflation and investment returns.

Default Risk: which is the risk that the issuer is unable to pay the contractual interest or principal on the investment promptly or at all.

Financial Risk: which is the risk that the companies we recommend to you perform poorly, which affect the price of your investment.

Geopolitical Risk: which is the risk of financial and market loss because of political decisions or disruptions in a particular country or region.

Industry Risk: which is the risk that a group of stocks in a single industry will decline in price due to adverse developments in that industry, decreasing the value of mutual funds that are significantly invested in that industry.

Inflation Risk: which is the risk that the rate of price increases in the economy deteriorates the returns associated with the stock.

Interest Rate Risk: which is the risk that the value of the investments we recommend to you will fall if interest rates rise.

Legal or Legislative Risk: which is the risk that legislative changes or court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.

Manager Risk: which is the risk that an actively managed mutual fund's investment adviser will fail to execute the fund's stated investment strategy.

Market Risk: which is the risk that the stock market will decline, decreasing the value of the securities we recommend to you with it.

Item 9 – Disciplinary Information

Criminal or Civil Actions

Saltbox Financial LLC and its advisors have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

Saltbox Financial LLC and its advisors have not been involved in administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

Saltbox Financial LLC and its management have not been involved in legal or disciplinary events that are material to a client's or prospective client's evaluation of *Saltbox Financial LLC* or the integrity of its advisors.

Item 10 – Other Financial Industry Activities and Affiliations

No *Saltbox Financial LLC* employee is registered, or has an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

No *Saltbox Financial LLC* employee is registered, or has an application pending to register, as a futures commission merchant, commodity pool operator or a commodity trading advisor.

Saltbox Financial LLC does not have any related parties. As a result, we do not have a relationship with any related parties.

Saltbox Financial LLC only receives compensation directly from clients. We do not receive compensation from any outside source. We do not have any conflicts of interest with any outside party.

As described in Item 4 above, when appropriate based on a client's financial circumstances, *Saltbox Financial LLC* may recommend an Outside Managers for certain portfolio management services. When an Outside Manager is used, the client will generally incur additional fees. However, as a fiduciary, *Saltbox Financial LLC* will only recommend the use of an Outside Manager when it is in the client's best interest.

Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Saltbox Financial LLC avoids material conflicts of interest. The firm does not receive any third party direct monetary compensation (i.e., commissions, 12b-1 or other fees) from brokerage firms (custodians) or mutual fund companies.

Some additional services and non-direct monetary or other forms of compensation may be offered and provided to the advisor as a result of the firm's relationships with custodian(s) and/or providers of mutual fund products. For example, Vera may be invited to attend educational conferences sponsored by brokerage firms, custodians, or mutual

fund companies. The services and benefits provided to *Saltbox Financial LLC* by brokerage firms or mutual fund providers do not materially affect the investment management recommendations made to clients. However, in the interest of full disclosure of any potential conflicts of interest, we will discuss the possible conflicts here.

Saltbox Financial LLC believes that its business methodologies, principles, and adopted policies are appropriate to eliminate, or at least minimize, potential material conflicts of interest. Clients should always be aware that no set of rules can possibly anticipate or relieve all potential conflicts of interest. With this in mind, the advisor will disclose to clients any material conflict of interest relating to the firm, its representatives, or any employees, which might possibly be expected to impair the rendering of unbiased and objective advice.

Code of Ethics

Saltbox Financial LLC has adopted the Fiduciary Oath of the National Association of Personal Financial Advisors (NAPFA) as its Code of Ethics. The advisors and all supervised persons must acknowledge the terms of the Fiduciary Oath annually, or as amended. The following is the oath, as originally signed by Vera Kelsey-Watts on December 5, 2016.

Fiduciary Oath

The advisor shall exercise his/her best efforts to act in good faith and in the best interests of the client. The advisor shall provide written disclosure to the client prior to the engagement of the advisor, and thereafter throughout the term of the engagement, of any conflicts of interest, which will or reasonably may compromise the impartiality or independence of the advisor.

The advisor, or any party in which the advisor has a financial interest, does not receive any compensation or other remuneration that is contingent on any client's purchase or sale of a financial product. The advisor does not receive a fee or other compensation from another party based on the referral of a client or the client's business.

Following the NAPFA Fiduciary Oath means I shall:

- Always act in good faith and with candor.
- Be proactive in disclosing any conflicts of interest that may impact a client.
- Not accept any referral fees or compensation contingent upon the purchase or sale of a financial product.

CFP Board Standards of Professional Conduct

Vera Kelsey-Watts, CFP® is also subject to the CFP Board Standards of Professional Conduct Code of Ethics and Professional Responsibility. These Principles are general statements expressing the ethical and professional ideals certificants and registrants are expected to display in their professional activities. The Principles form the basis of CFP

Board's Rules of Conduct, Practice Standards and Disciplinary Rules, and these documents together reflect CFP Board's recognition of certificants' and registrants' responsibilities to the public, clients, colleagues and employers.

- Principle 1 – Integrity: Provide professional services with integrity.
- Principle 2 – Objectivity: Provide professional services objectively.
- Principle 3 – Competence: Maintain the knowledge and skill necessary to provide professional services competently.
- Principle 4 – Fairness: Be fair and reasonable in all professional relationships. Disclose conflicts of interest.
- Principle 5 – Confidentiality: Protect the confidentiality of all client information.
- Principle 6 – Professionalism: Act in a manner that demonstrates exemplary professional conduct.
- Principle 7 – Diligence: Provide professional services diligently.

Participation or Interest in Client Transactions and Personal Trading

Saltbox Financial LLC's advisors are allowed to recommend the purchase of a stock or mutual fund in which she owns shares. In such an event, the client is always informed of the potential conflict of interest and would always have the choice of investing in that particular asset or not. Because Financial Planning clients manage their own accounts and execute their own buy and sell orders, sometimes the advisor may recommend a non-affiliated broker-dealer to the client; again, the choice is always up to the client and has no monetary value to the advisor. If a broker-dealer recommendation is made, it will be based on good customer service, reliable performance of transactions requested, and reasonable commission rates.

In the case of Comprehensive Wealth Management clients, the advisor, or individuals associated with the advisor, may buy and sell some of the same securities for their own accounts that the advisor buys and sells for Comprehensive Wealth Management clients. When appropriate, the advisor will purchase or sell securities for clients before purchasing or selling the same securities for the advisor's own account. The Code of Ethics (Fiduciary Oath) ensures that personal securities transactions will not interfere with making decisions in the best interest of advisory clients while, at the same time, allowing *Saltbox Financial LLC's* principal or other employees to invest in a personal account.

Saltbox Financial LLC does not manage any proprietary funds or private investments; therefore we do not have any material financial interest in any investments that may be used in client portfolios. We do not engage in agency cross transactions or principal transactions.

In summary: *Saltbox Financial LLC* will disclose to advisory clients any material conflict of interest relating to the advisor, its representatives, or employees, which could reasonably be expected to hinder the rendering of unbiased and objective advice. The advisor will notify clients in advance of its policies in respect to persons trading for their own

accounts, including the potential conflict of interest that arises when recommending to clients' securities in which the firm or its principal holds a position.

Item 12 – Brokerage Practices

Saltbox Financial LLC currently has arrangements with Altruist Financial, LLC ("Altruist") and Charles Schwab & Co., Inc. (Charles Schwab). Based on the client's needs, *Saltbox Financial LLC* may recommend clients use Altruist or Charles Schwab as the qualified custodian for the client's accounts. Charles Schwab and Altruist are independent SEC-registered broker-dealers and members of FINRA and SIPC, and are not affiliated with *Saltbox Financial LLC*.

Although *Saltbox Financial LLC* may recommend a particular custodian, the client has the discretion to decide whether to do so and will open their accounts directly with the custodian by entering into an account agreement directly with them. *Saltbox Financial LLC* does not open accounts for clients, although we may assist clients in doing so. If clients do not wish to place their assets with one of the custodians with which *Saltbox Financial LLC* has an established relationship, we cannot manage your account for you on a discretionary basis.

Through its participation in the adviser programs offered by these custodians, *Saltbox Financial LLC* receives various benefits, provided without cost or at a discount, that may not be available to retail customers. These benefits include access to certain investment options; execution of securities transactions; custodial services; access to an electronic trading platform, including access to aggregated block trading; the ability to deduct our advisory fee from client accounts; access to client account data; receipt of duplicate trade confirmations and account statements; research related products and tools; pricing and market data; access to software, technology or services; attendance at educational conferences and events; consulting on technology, compliance or other business matters; access to industry publications. Some of these products and services may benefit you directly, while others may benefit us by assisting us in the administration of our business and the management of client accounts, including accounts held with other custodians.

The availability of these services does not depend on the number or value of brokerage transactions directed to the custodian. These services are available to all advisers who participate in the custodial programs, and are not provided in exchange for us directing client trades to the custodian. Some jurisdictions in which *Saltbox Financial LLC* is registered may consider these services and benefits to be soft dollar arrangements. In such cases, all soft dollar benefits are considered eligible research or brokerage services. The receipt of these benefits from the custodians creates a potential conflict of interest as we may have an incentive to recommend you maintain your account with a specific custodian. However, we strive to recommend the custodian that is most appropriate for you based on your individual needs.

When recommending a broker-dealer, the advisor will comply with its fiduciary duty to obtain the best execution per the Securities Exchange Act of 1934, taking into account such relevant factors as:

- Cost of a transaction.
- The broker-dealer's facilities, reliability, financial responsibility, and reputation.
- The ability of the broker-dealer to carry out transactions, particularly with regard to such aspects as timing, order size, and proper execution of orders.
- The research and related brokerage services provided by a broker-dealer to the advisor, notwithstanding that the advisor's account may not be the direct or exclusive beneficiary of such services.
- Any other factors the advisor considers to be relevant.

Saltbox Financial LLC does not receive client referrals from broker-dealers.

Typically, *Saltbox Financial LLC* does not aggregate trade orders; transactions are executed in each client's account on an individual basis. However, we may aggregate trades for fixed income securities for operational efficiencies. In these instances, all clients receive the same price for the fixed income securities. We typically use investments that have no transaction fees. To the extent a transaction fee applies with an aggregated trade, the fees will be allocated to all clients participating in the aggregated trade on a prorated basis.

Saltbox Financial LLC does not allow directed brokerage arrangements. All transactions are executed with the qualified custodian that holds the client's account.

Item 13 – Review of Accounts

Saltbox Financial LLC is responsible for reviewing and assessing all financial recommendations made to Comprehensive Wealth Management clients. These clients receive recommendations for changes to their portfolios periodically during the term of their contract with *Saltbox Financial LLC*. Factors triggering a change in recommendations may include changes in the performance of an investment, significant changes in the client's financial condition, the need to rebalance or adjust the asset allocation, or significant economic developments. On at least an annual basis, *Saltbox Financial LLC* will offer clients the opportunity to meet to review their financial circumstances and investment objectives.

If the client maintains one or more brokerage account(s), the broker-dealer will provide the client with a complete statement of each account at least quarterly, but usually monthly. The periodic statement will include a list of all assets held in the account, asset current values as compared to the previous statement, and a report of all transactions affecting the account, including any additions or withdrawals.

For financial planning clients, *Saltbox Financial LLC* does not typically provide ongoing monitoring or review of the client's financial plan, unless the client engages our services for a review.

Item 14 – Client Referrals and Other Compensation

Saltbox Financial LLC is a fee-only financial planning firm and does not sell insurance or investment products, nor does it accept commissions as a result of any product recommendations. The advisor does not pay referral or finder's fees, nor does it accept such fees from other firms.

Item 15 – Custody

Saltbox Financial LLC does not accept physical custody of client funds or securities. However, we could be deemed to have constructive custody in certain instances, as described below.

Deduction of Advisory Fees

For client accounts in which *Saltbox Financial LLC* directly debits their advisory fee:

- *Saltbox Financial LLC* will send a copy of its invoice to the custodian at the same time that it sends the client a copy.
- The custodian will send at least quarterly statements to the client showing all disbursements for the account, including the amount of the advisory fee.
- The client will provide written authorization to *Saltbox Financial LLC*, permitting them to be paid directly for their accounts held by the custodian.

Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. We urge you to carefully review such statements and compare such official custodial records to the account statements or reports that we may provide to you. Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Standing Letters of Authorization

Custodians may allow clients to authorize *Saltbox Financial LLC* to disburse funds from their accounts to internal or external accounts using a Standing Letter of Authorization (SLOA). These transactions can be first-party transactions (that is, transfers between internal or external accounts with the same account holder or checks distributed to the client at the client's address of record) or third-party transfers (that is, transfers or checks to other parties).

Under applicable securities regulations, advisers are considered to have custody of client funds and securities if the adviser has the ability to initiate transfers from client accounts to third-parties under a SLOA. However, an adviser is not deemed to have custody in the event of a first-party transaction.

When a client establishes a SLOA for a third-party transfer, we will comply with each of the requirements and conditions outlined below:

- You will provide instruction to the custodian in writing, which includes your signature, the third-party's name, and either the third-party's address or the third-party's account number at a custodian to which the transfer should be directed.
- You will authorize us in writing, either on the custodian's form or separately, to direct transfers to the third-party either on a specified schedule or from time to time.
- Your custodian will perform appropriate verification of the instruction, such as a signature review or other method to verify your authorization and will provide a transfer of funds notice to you promptly after each transfer.
- You have the ability to terminate or change the instruction with your custodian at any time.
- We have no authority or ability to designate or change the identity of the third-party, the address, or any other information about the third-party contained in your instruction.
- We will maintain records showing that the third-party is not a related party to our firm or our Associated Persons and the third-party is not located at the same address as our firm or our Associated Persons.
- Your custodian will send you an initial written notice confirming the instruction and an annual written notice reconfirming the instruction.

Item 16 - Investment Discretion

Comprehensive Wealth Management Clients: For client accounts where we provide investment management services, we typically maintain discretion over client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold. Investment discretion is optional and explained to Clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the client will execute a Limited Power of Attorney, which will grant our firm trading authority over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the Client.

If you do not grant this limited investment discretion, your IAR will be required to contact you and get affirmation regarding our investment recommendations, such as the security being recommended, the number of shares, whether the security should be bought or sold before implementing changes in your account.

Once the above factors are agreed upon, we will be responsible for making decisions regarding the timing of buying or selling an investment and the price at which the investment is bought or sold. If your accounts are managed on a non-discretionary basis, it is critical that you respond promptly. If we do not receive a response to our request immediately, the timing of trade implementation may lead to an adverse impact where we may not achieve the optimal trading price.

On a case-by-case basis, you may place reasonable restrictions on the types of investments that may be purchased or sold in your account so long as the restrictions are explicitly set forth or included as an attachment to the investment advisory agreement.

Financial Planning Clients: The advisor's sole function is to make investment and planning recommendations to the client. The advisor therefore does not exercise discretion.

Item 17 – Voting Client Securities

Saltbox Financial LLC does not accept voting authority for securities held in client investment accounts, and does not provide advice to clients on how to vote proxies, but we may provide guidance to the client on a particular proxy vote upon their request. Clients maintain exclusive responsibility for voting proxies and acting on corporate actions pertaining to their investment assets. The client shall instruct the custodian to forward to them copies of all proxies and shareholder communications relating to their investment assets. Additionally, we do not take any action on behalf of clients or provide advice to clients with regard to any class action lawsuit or bankruptcy related to securities held in their investment accounts.

Item 18 – Financial Information

Saltbox Financial LLC never asks for or collects prepayment for its services. As stated in Item 5, Comprehensive Wealth Management clients are billed quarterly in arrears, and Financial Planning clients are billed at the end of each consultation or the completion of a project. We do not require the prepayment of fees of \$500 or more six months or more in advance.

Since registered investment advisors are required to provide the public with certain information or disclosures about their financial condition, this is to state that *Saltbox Financial LLC* has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients and has not been the subject of a bankruptcy proceeding.

Item 19 – Requirements for State-Registered Advisors

Vera Kelsey-Watts is the sole owner and principal for *Saltbox Financial LLC*. For information regarding 's educational background and business experience, please see the brochure supplement supplied as Part 2B.

Disciplinary Information

Saltbox Financial LLC's IARs are not subject to any arbitration claim or found liable in a civil, self-regulatory, or administrative proceeding.

Other Business Activities

Please see the brochure supplement supplied as Part 2B.

Performance Based Fees

Saltbox Financial LLC's IARs do not currently charge any performance-based fees (fees based on a share of capital gains or capital appreciation of the assets of a client).

Material Disciplinary Disclosures

No advisor at *Saltbox Financial LLC* has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Vera Kelsey-Watts has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

Material Relationships That Management Persons Have with Issuers of Securities

Saltbox Financial LLC nor Vera Kelsey-Watts, have any relationship or arrangement with issuers of securities.

Additional Compensation

Vera Kelsey-Watts does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through *Saltbox Financial LLC*.

Saltbox Financial LLC

(CRD #130882)

135 McDonough St. Ste 135

Portsmouth NH 03801

Phone: (978) 572-2071

Form ADV Part 2B – Firm Brochure Supplement for Vera Kelsey-Watts

(CRD# 6276017)

May 4, 2026

Item 1 - Cover Page

This Brochure Supplement provides information for Vera Kelsey-Watts that supplements the *Saltbox Financial LLC* brochure. You should have received a copy of that brochure. Please contact us at (978) 572-2071 or info@saltboxfinancial.co if you did not receive *Saltbox Financial LLC*'s Brochure or if you have any questions about the contents of this supplement.

Additional information about Vera Kelsey-Watts is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Vera Kelsey-Watts

Born: 1985

Educational Background

- 2010 – B.A., Economics, Sarah Lawrence College
- 2013 – Financial Planning Certificate, Boston University

Business Experience

- 2021 – Present, Saltbox Financial LLC, Owner and Principal Advisor
- 2018 – 2020, Peace of Money LLC, Owner and Principal Advisor
- 2014 – 2017, Peace of Money, Financial Advisor
- 2012 – 2013, Peace of Money, Associate Planner

Professional Designations, Licensing and Exams

CERTIFIED FINANCIAL PLANNER® ("CFP®"). The *CERTIFIED FINANCIAL PLANNER®* ("CFP®") certification is granted by the Certified Financial Planner Board of Standards, Inc. ("CFP Board") to individuals who meet rigorous professional standards in financial planning. It is a voluntary certification recognized for its emphasis on education, examination, experience, and ethics. To earn the CFP® certification, individuals must complete certain education and experience requirements; pass the CFP® Certification Examination, which tests the application of financial planning knowledge in real-life scenarios; and agree to be bound by the CFP Board's *Code of Ethics and Standards of Conduct*, which sets forth the ethical and practice standards for CFP® professionals. To maintain their certification, CFP® professionals must complete continuing education requirements every two years, including ethics training. In addition, they must renew their commitment to the *Code of Ethics and Standards of Conduct* and their fiduciary obligations. CFP® professionals who fail to comply with the above standards and requirements could be subject to the CFP Board's enforcement process, which could result in suspension or permanent revocation of their right to use the CFP® marks. For more information, refer to the CFP website at: www.cfp.net.

National Association of Personal Financial Advisors: Vera is a NAPFA- Registered Advisor – www.napfa.org.

Item 3 – Disciplinary Information

No advisor at *Saltbox Financial LLC* has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4 – Other Business Activities

Vera Kelsey-Watts is not involved with any other business activities.

Item 5 – Additional Compensation

Vera Kelsey-Watts does not receive any additional compensation.

Item 6 – Supervision

Vera Kelsey-Watts is the Owner and Chief Compliance Officer of *Saltbox Financial LLC*. Supervision of her activities is administered through the application of written policies and procedures. She acknowledges that she will adhere to and abide by such written policies and procedures, as well as applicable federal and state securities laws, and industry professional standards.

Vera Kelsey-Watts is responsible for supervising the investment advisory activities of the firm and its investment adviser representatives. Vera Kelsey-Watts monitors and reviews all forms of written communications that the investment adviser representatives provide to clients. Vera Kelsey-Watts can be contacted via telephone at (978) 572-2071 and via email at vera@saltboxfinancial.co.

Item 7 – Requirements for State-Registered Advisers

Vera Kelsey-Watts has not been involved in an award or found liable in any arbitration claim or in any civil, self-regulatory organization or administrative proceedings.

Vera Kelsey-Watts has not been the subject of a bankruptcy petition.

Saltbox Financial LLC

(CRD #130882)

135 McDonough St. Ste 135

Portsmouth NH 03801

Phone: (978) 572-2071

Form ADV Part 2B – Firm Brochure Supplement for Leslie Modica

(CRD# 7592658)

May 4, 2026

Item 1 - Cover Page

This Brochure Supplement provides information for Leslie Modica that supplements the *Saltbox Financial LLC* brochure. You should have received a copy of that brochure. Please contact us at (978) 572-2071 or info@saltboxfinancial.co if you did not receive *Saltbox Financial LLC's* Brochure or if you have any questions about the contents of this supplement.

Additional information about Leslie Modica is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Leslie Modica

Born: 1984

Educational Background

- 2006 – Bachelor of Science in Journalism, Bachelor of Science in Political Science

Business Experience

- 2025 – Present, Saltbox Financial LLC, Principal Financial Planner
- 2022 – 2024, Saltbox Financial LLC, Associate Financial Planner
- 2021 – 2022, Saltbox Financial LLC, Independent Contractor
- 2018 – 2021, Franklin Oyster House, Assistant General Manager
- 2014 – 2019, Atlantic Grill, Server/Bartender

Professional Designations, Licensing and Exams

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National Association of Personal Financial Advisors: Leslie is a NAPFA- Registered Advisor – www.napfa.org.

Item 3 – Disciplinary Information

No advisor at *Saltbox Financial LLC* has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4- Other Business Activities

Leslie Modica does not engage in any other business activities.

Item 5 – Additional Compensation

Leslie Modica does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through *Saltbox Financial LLC*.

Item 6 – Supervision

Vera Kelsey-Watts is the Owner and Chief Compliance Officer of *Saltbox Financial LLC* is responsible for supervising the investment advisory activities of Leslie Modica. Vera Kelsey-Watts monitors and reviews all forms of written communications that the investment adviser representatives provide to clients. Vera Kelsey-Watts can be contacted via telephone at (978) 572-2071 and via email at vera@saltboxfinancial.co.

Item 7 – Requirements for State-Registered Advisers

Leslie Modica has not been involved in an award or found liable in any arbitration claim or in any civil, self-regulatory organization or administrative proceedings.

Leslie Modica has not been the subject of a bankruptcy petition.

Saltbox Financial LLC

(CRD #130882)

135 McDonough St. Ste 135

Portsmouth NH 03801

Phone: (978) 572-2071

Form ADV Part 2B – Firm Brochure Supplement for Kamerynn Bonn

(CRD# 7358790)

May 4, 2026

Item 1 - Cover Page

This Brochure Supplement provides information for Kamerynn Bonn that supplements the *Saltbox Financial LLC* brochure. You should have received a copy of that brochure. Please contact us at (978) 572-2071 or info@saltboxfinancial.co if you did not receive *Saltbox Financial LLC's* Brochure or if you have any questions about the contents of this supplement.

Additional information about Kamerynn Bonn is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Kamerynn Bonn

Born: 1993

Educational Background

- 2015, Bachelor of Arts in History, North Carolina State University

Business Experience

- 2026 – Present, *Saltbox Financial LLC*, Client Services Manager
- 2024 – 2025, *Saltbox Financial LLC*, Investment Adviser Representative
- 2023 – 2024, *Cetera Investment Advisers LLC*, Investment Adviser Representative
- 2022 – 2024, *Cetera Advisor Networks LLC*, Registered Representative
- 2021 – 2024, *Matt Logan, Inc.*, Operations Specialist
- 2021 – 2022, *Cetera Advisor Networks*, Operations Specialist
- 2019 – 2021, *Semmax Financial Group*, Case Preparations Specialist, Client Service and Transfer Specialist

Item 3 – Disciplinary Information

No advisor at *Saltbox Financial LLC* has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceedings.

Item 4- Other Business Activities

Kamerynn Bonn does not engage in any other business activities.

Item 5 – Additional Compensation

Kamerynn Bonn does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through *Saltbox Financial LLC*.

Item 6 – Supervision

Vera Kelsey-Watts is the Owner and Chief Compliance Officer of *Saltbox Financial LLC* is responsible for supervising the investment advisory activities of Kamerynn Bonn. Vera Kelsey-Watts monitors and reviews all forms of written communications that the investment adviser representatives provide to clients. Vera Kelsey-Watts can be contacted via telephone at (978) 572- 2071 and via email at vera@saltboxfinancial.co.

Item 7 – Requirements for State-Registered Advisers

Kamerynn Bonn has not been involved in an award or found liable in any arbitration claim or in any civil, self-regulatory organization or administrative proceedings.

Kamerynn Bonn has not been the subject of a bankruptcy petition.

Saltbox Financial LLC

(CRD #130882)

135 McDonough St. Ste 135

Portsmouth NH 03801

Phone: (978) 572-2071

Form ADV Part 2B – Firm Brochure Supplement for Jenna Rodrigues

(CRD# 6867774)

May 4, 2026

Item 1 - Cover Page

This Brochure Supplement provides information for Jenna Rodrigues that supplements the *Saltbox Financial LLC* brochure. You should have received a copy of that brochure. Please contact us at (978) 572-2071 or info@saltboxfinancial.co if you did not receive *Saltbox Financial LLC's* Brochure or if you have any questions about the contents of this supplement.

Additional information about Jenna Rodrigues is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Jenna Rodrigues

Born: 1992

Educational Background

- 2014, Bachelor of Arts in Biology, Hartwick College

Business Experience

- 2025 – Present, *Saltbox Financial LLC*, Tax Manager and Paraplanner
- 2023 – 2024, *Illumination Wealth*, Senior Associate Financial Planner
- 2021 – 2023, *Illumination Wealth*, Associate Financial Planner
- 2021 – 2021, *Thrivent*, Practice Support Associate
- 2018 – 2021, *Thrivent*, Insurance Office Professional
- 2017 – 2018, *Thrivent*, Office Professional
- 2015 – 2017, *Through These Doors*, Dating Violence Educator
- 2014 – 2015, *Jesuit Volunteer Corp*, Jesuit Volunteer

Professional Designations, Licensing and Exams

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ENROLLED AGENT ("EA"). An Enrolled Agent ("EA") is a tax professional authorized by the United States government to represent taxpayers in matters regarding the Internal Revenue Service ("IRS"). EAs may become credentialed in two different ways: with five years of IRS experience regularly interpreting tax regulations or through the successful completion of the three-part Special Enrollment Exam ("SEE"). EA candidates must also

pass a background check before they are granted the EA status. To maintain the EA status, individuals must adhere to ethical standards and complete 72 hours of continuing education every three years. For more information, refer to the IRS website at: www.irs.gov/tax-professionals/enrolled-agents/enrolled-agent-information.

Item 3 – Disciplinary Information

No advisor at *Saltbox Financial LLC* has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceedings.

Item 4- Other Business Activities

Jenna Rodrigues does not engage in any other business activities.

Item 5 – Additional Compensation

Jenna Rodrigues does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through *Saltbox Financial LLC*.

Item 6 – Supervision

Vera Kelsey-Watts is the Owner and Chief Compliance Officer of *Saltbox Financial LLC* is responsible for supervising the investment advisory activities of Jenna Rodrigues. Vera Kelsey-Watts monitors and reviews all forms of written communications that the investment adviser representatives provide to clients. Vera Kelsey-Watts can be contacted via telephone at (978) 572- 2071 and via email at vera@saltboxfinancial.co.

Item 7 – Requirements for State-Registered Advisers

Jenna Rodrigues has not been involved in an award or found liable in any arbitration claim or in any civil, self-regulatory organization or administrative proceedings.

Jenna Rodrigues has not been the subject of a bankruptcy petition.

Saltbox Financial LLC

(CRD #130882)

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Form ADV Part 2B – Firm Brochure Supplement for Cassandra Mastromarino

(CRD# 6714282)

May 4, 2026

Item 1 - Cover Page

This Brochure Supplement provides information for Cassandra Mastromarino that supplements the *Saltbox Financial LLC* brochure. You should have received a copy of that brochure. Please contact us at (978) 572-2071 or info@saltboxfinancial.co if you did not receive *Saltbox Financial LLC*'s Brochure or if you have any questions about the contents of this supplement.

Additional information about Cassandra Mastromarino is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Cassandra (“Cassy”) Mastromarino

Born: 1990

Educational Background

- 2013 – Masters of Accountancy, Texas Lutheran College
- 2012 – Bachelor of Business Administration, Texas Lutheran College

Business Experience

- 2026 – Present, Saltbox Financial LLC, Client Services Associate
- 2022 – 2026, JPMorgan Chase Bank, NA, Private Client Investment Associate
- 2022 – 2025, JPMorgan Securities LLC, Registered Representative
- 2020 – 2022, Family First Life, Insurance Broker
- 2016 – 2020, Edward Jones, Financial Advisor

Item 3 – Disciplinary Information

No advisor at *Saltbox Financial LLC* has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4- Other Business Activities

Cassy Mastromarino does not engage in any other business activities.

Item 5 – Additional Compensation

Cassy Mastromarino does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through *Saltbox Financial LLC*.

Item 6 – Supervision

Vera Kelsey-Watts is the Owner and Chief Compliance Officer of *Saltbox Financial LLC* is responsible for supervising the investment advisory activities of Cassy Mastromarino. Vera Kelsey-Watts monitors and reviews all forms of written communications that the investment adviser representatives provide to clients. Vera Kelsey-Watts can be contacted via telephone at (978) 572-2071 and via email at vera@saltboxfinancial.co.

Item 7 – Requirements for State-Registered Advisers

Cassy Mastromarino has not been involved in an award or found liable in any arbitration claim or in any civil, self-regulatory organization or administrative proceedings.

Cassy Mastromarino has not been the subject of a bankruptcy petition.