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SYNERGOS Financial Group, L.L.C.

Form ADV Part 2B Brochure Supplement

Item 1: Cover Page

SYNERGOS Financial Group, L.L.C. dba Wealth and Wellness Group

1. Form ADV Part 2B Brochure Supplement for Robert Laura

Address: 690 Hope Street
Suite B
Brighton, MI 48116

Phone: (888) 267-1138

Website: https://wealthandwellnessgroup.com/

This brochure supplement provides information about Robert Laura that supplements the SYNERGOS Financial Group, L.L.C. brochure. You should have received a copy of that brochure. Please contact SYNERGOS Financial Group, L.L.C. if you did not receive SYNERGOS Financial Group, L.L.C.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Robert Laura is available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 4153364.

Item 2: Educational Background & Business Experience

Full Name:	Robert Steven Laura
Year of Birth:	1972
Education:	Bachelor of Science Eastern Michigan University 1995
Business Background:	Member Laura Investment Properties, LLC April 2024 – Present Member Retirement Project LLC June 2010 – Present Member, Senior Advisor SYNERGOS Financial Group, L.L.C. dba Wealth and Wellness Group December 2009 – Present SVP Wealth Management First National Bank November 2009 – November 2024
Professional Designations[1]:	Accredited Asset Management Specialist (AAMS) Certified Kingdom Advisor (CKA) Certified Mutual Fund Counselor (CMFC) Certified Professional Retirement Coach (CPRC) Chartered Retirement Planning Counselor (CRPC)

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Robert Laura.

Item 4: Other Business Activities

A. Robert Laura is a Member of Laura Investment Properties, LLC, which owns an office building real estate rental. He spends approximately 2-3 hours per month on this activity.

B. Robert Laura is also a member of Retirement Project LLC, a non-investment-related educational organization. He spends approximately 20-25 hours per month on this activity.

Item 5: Additional Compensation

Robert Laura does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through SYNERGOS Financial Group, L.L.C..

Item 6: Supervision

Robert Laura is supervised and monitored by Drummond Osborn, Chief Compliance Officer, pursuant to SYNERGOS Financial Group, L.L.C.'s written policies and procedures and code of ethics. Drummond Osborn may be reached using the contact information on the cover page of this brochure supplement.

Item 7: Requirements for State-Registered Advisers

Robert Laura has not been involved in any of the events required to be disclosed in this Item 7, including any award or liability as part of arbitration, civil proceeding, self-regulatory organization proceeding, or administrative proceeding. Nor has Robert Laura been the subject of a bankruptcy petition.

Item 1: Cover Page

SYNERGOS Financial Group, L.L.C. dba OSBORN Wealth Management

2. Form ADV Part 2B Brochure Supplement for Drummond Osborn

Address: 912 Michigan Avenue
LaPorte, IN 46350

Phone: (219) 362-8567

Website: https://osbornwealthmanagement.com/

This brochure supplement provides information about Drummond Osborn that supplements the SYNERGOS Financial Group, L.L.C. brochure. You should have received a copy of that brochure. Please contact SYNERGOS Financial Group, L.L.C. if you did not receive SYNERGOS Financial Group, L.L.C.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Drummond Osborn is available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 1502594.

Item 2: Educational Background & Business Experience

Name:	David Drummond Osborn II
Year of Birth:	1963
Education:	Bachelor of Art in English University of Michigan 1986
Business Background:	Member AyarBorn Properties, LLC June 2020 – Present Member, Senior Advisor, and Chief Compliance Officer SYNERGOS Financial Group, L.L.C. dba OSBORN Wealth Management September 2009 – Present
Professional Designations[1]:	CERTIFIED FINANCIAL PLANNER™ professional Retirement Income Certified Professional (RICP)

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Drummond Osborn.

Item 4: Other Business Activities

A. Drummond Osborn is a member of AyarBorn Properties, LLC, which owns an office building real estate rental. He spends approximately 2-3 hours per month on this activity.

B. Drummond Osborn is not actively engaged in any other business or occupation for compensation that provides a substantial source of income or involves a substantial amount of time.

Item 5: Additional Compensation

Drummond Osborn does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through SYNERGOS Financial Group, L.L.C..

Item 6: Supervision

Drummond Osborn is the Chief Compliance Officer, and therefore is supervised pursuant to SYNERGOS Financial Group, L.L.C.'s written policies and procedures and code of ethics. Drummond Osborn may be reached using the contact information on the cover page of this brochure supplement.

[1] Please see Exhibit A for professional designation descriptions.

Item 7: Requirements for State-Registered Advisers

Drummond Osborn has not been involved in any of the events required to be disclosed in this Item 7, including any award or liability as part of arbitration, civil proceeding, self-regulatory organization proceeding, or administrative proceeding. Nor has Drummond Osborn been the subject of a bankruptcy petition.

Exhibit A: Professional Designation Descriptions

Accredited Asset Management Specialist (AAMS)

Prerequisites

None

Designation Training Requirements

- Online self-study AAMS course and exam to be completed within 120 days of receiving program access; instructor-led option based on availability

Designation Exam Type

- Online, closed-book final exam

Continuing Education Requirements

- 16 hours every two years

CERTIFIED FINANCIAL PLANNER™ professional

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.CFP.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct ("Code and Standards")*, which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board's *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Certified Kingdom Advisor (CKA)

Prerequisites

Candidates must have:

- A letter of reference from a pastor or member of pastoral staff; and
- Two client references.

Additional prerequisites vary by discipline:

- Accountant: CPA, EA
- Attorney: JD
- Financial Planner: CFP, ChFC or CPA/PFS designation or have 10 years of full-time financial-planning experience.
- Insurance Professional: CLU, FIC or 10 years of full-time experience practicing with clients in this discipline
- Investment Professional: CFP, ChFC, CPA/PFS, CFA, CIMA, AAMS designation or have 10 years of full-time experience practicing with clients in this discipline.

Designation Training Requirements

- Complete CKA® Educational Program

Designation Exam Type

- Final proctored, closed book certification exam

Continuing Education Requirements

- 10 hours per year

Certified Mutual Fund Counselor (CMFC)

Prerequisites

None

Designation Training Requirements

- Self-study course

Designation Exam Type

- Online final exam

Continuing Education Requirements

- 16 hours every two years

Certified Professional Retirement Coach (CPRC)

Prerequisites

None

Designation Training Requirements

- Online self-study CRPC course and exam to be completed within 120 days of receiving program access; instructor-led option based on availability

Designation Exam Type

- Online, closed-book final exam

Continuing Education Requirements

- 16 hours every two years

Certified Trust and Fiduciary Advisor (CTFA)

Prerequisites

Candidates must have:

- 3 years minimum experience in wealth management and completion of an approved wealth management training program, all within the last 7 years;
- 5 years minimum experience in wealth management within the last 7 years and a bachelor's degree; or
- 10 or more years of experience in wealth management, with at least 5 of the 10 years occurring within the last 7 years

Designation Training Requirements

- Completion of an approved wealth management training program if having less than 5 years of wealth management experience

Designation Exam Type

- Multiple-choice, proctored exam, available online and at test sites

Continuing Education Requirements

- 45 credits every 3 years

Chartered Retirement Planning Counselor (CRPC)

Prerequisites

None

Designation Training Requirements

- Online self-study CRPC course and exam to be completed within 120 days of receiving program access; instructor-led option based on availability

Designation Exam Type

- Online, closed-book final exam

Continuing Education Requirements

- 16 hours every two years

Retirement Income Certified Professional (RICP)

Prerequisites

Candidates must have:

- three years of relevant professional experience; and
- a high school diploma or the equivalent.

Designation Training Requirements

- Three online, self-study courses

Designation Exam Type

- Closed-book, proctored final course exams

Continuing Education Requirements

- 30 hours every two years, including one hour of ethics CE