

# Monarch Plan Advisors

## Form ADV Part 2B Brochure Supplement

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# Monarch Plan Advisors

## 1. Form ADV Part 2B Brochure Supplement for Steven Wilkinson

Address: 3355 Cochran Street  
Suite 101  
Simi Valley, CA 93065

Phone: (818) 444-0376

Website: [www.monarch401k.com](http://www.monarch401k.com)

This brochure supplement provides information about Steven Wilkinson that supplements the Monarch Plan Advisors brochure. You should have received a copy of that brochure. Please contact Monarch Plan Advisors if you did not receive Monarch Plan Advisors's brochure or if you have any questions about the contents of this supplement.

Additional information about Steven Wilkinson is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) and by searching for CRD# 5294043.

## Item 2: Educational Background & Business Experience

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Full Name: Steven Thomas Wilkinson

Year of Birth: 1986

Education: Bachelor of Business Administration  
University of La Verne  
2013

Business Background: Chief Executive Officer  
(k)quote  
Aug 2019 – Present

Shareholder, President, Chief Compliance Officer  
3(38) Investment Fiduciaries  
Oct 2018 – Present

Shareholder, President, Chief Compliance Officer  
Monarch Plan Advisors  
Nov 2013 – Present

Manager  
Fiducion LLC  
March 2026 - Present

Professional Designations<sup>1</sup>: Chartered Retirement Plan Specialist (CRPS)  
Qualified Plan Financial Consultant (QPFC)

## Item 3: Disciplinary Information

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

## Item 4: Other Business Activities

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- A. Steven Wilkinson is a Shareholder, President, Chief Compliance Officer, and an investment adviser representative of 3(38) Investment Fiduciaries, an affiliated registered investment adviser.

Steven Wilkinson is a licensed insurance agent and from time to time will earn an ordinary and customary commission from the sale of an insurance product in such capacity. This creates a conflict of interest, because Steven Wilkinson has the potential to earn both an insurance commission and advisory fee revenue from a client. Steven Wilkinson addresses this conflict of interest by fully disclosing his relationship with the applicable insurance provider, and informing clients that they are under no obligation to purchase an insurance product through him.

- B. Steven Wilkinson is the CEO of (k)quote, a technology company.

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<sup>1</sup> Please see [Exhibit A](#) for professional designation descriptions.

## Item 5: Additional Compensation

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Steven Wilkinson does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Monarch Plan Advisors.

## Item 6: Supervision

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Steven Wilkinson is the Chief Compliance Officer, and therefore is supervised pursuant to Monarch Plan Advisors' written policies and procedures and code of ethics. Steven Wilkinson may be reached using the contact information on the cover page of this brochure supplement.

# Monarch Plan Advisors

## 2. Form ADV Part 2B Brochure Supplement for Michael Fine

Address: 3355 Cochran Street  
Suite 101  
Simi Valley, CA 93065

Phone: (818) 444-0376

Website: [www.monarch401k.com](http://www.monarch401k.com)

This brochure supplement provides information about Michael Fine that supplements the Monarch Plan Advisors brochure. You should have received a copy of that brochure. Please contact Monarch Plan Advisors if you did not receive Monarch Plan Advisors's brochure or if you have any questions about the contents of this supplement.

Additional information about Michael Fine is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) and by searching for CRD# 6183402.

## Item 2: Educational Background & Business Experience

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Full Name: Michael Fine

Year of Birth: 1987

Education: Bachelor of Science, Business Finance  
San Diego State University  
2009

Business Background: Investment Adviser Representative  
3(38) Investment Fiduciaries  
Oct 2018 – Present

Shareholder, Retirement Plan Consultant  
Monarch Plan Advisors  
Nov 2013 – Present

Professional Designations<sup>2</sup>: CERTIFIED FINANCIAL PLANNER® professional  
Qualified Plan Financial Consultant (QPFC)

## Item 3: Disciplinary Information

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

## Item 4: Other Business Activities

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- A. Michael Fine is an investment adviser representative of 3(38) Investment Fiduciaries, an affiliated registered investment adviser.

Michael Fine is a licensed insurance agent and from time to time will earn an ordinary and customary commission from the sale of an insurance product in such capacity. This creates a conflict of interest, because Michael Fine has the potential to earn both an insurance commission and advisory fee revenue from a client. Michael Fine addresses this conflict of interest by fully disclosing his relationship with the applicable insurance provider, and informing clients that they are under no obligation to purchase an insurance product through him.

- B. Michael Fine 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

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Michael Fine does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Monarch Plan Advisors.

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<sup>2</sup> Please see [Exhibit A](#) for professional designation descriptions.

## Item 6: Supervision

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Michael Fine is supervised and monitored by Steven Wilkinson, CCO, pursuant to Monarch Plan Advisors' written policies and procedures and code of ethics. Steven Wilkinson may be reached using the contact information on the cover page of this brochure supplement.

# Monarch Plan Advisors

## 3. Form ADV Part 2B Brochure Supplement for William Nugent

Address: 3355 Cochran Street  
Suite 101  
Simi Valley, CA 93065

Phone: (818) 444-0376

Website: [www.monarch401k.com](http://www.monarch401k.com)

This brochure supplement provides information about William Nugent that supplements the Monarch Plan Advisors brochure. You should have received a copy of that brochure. Please contact Monarch Plan Advisors if you did not receive Monarch Plan Advisors's brochure or if you have any questions about the contents of this supplement.

Additional information about William Nugent is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) and by searching for CRD# 2956882.

## Item 2: Educational Background & Business Experience

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Full Name: William Patrick Nugent

Year of Birth: 1975

Education: Master of Business Administration  
Isenberg School of Management, UMass Amherst  
2010

Bachelor of Science  
University of Massachusetts  
1997

Business Background: Retirement Education Specialist  
Monarch Wealth Advisors  
Aug 2023 – Present

Instructor  
UCLA Extension  
Apr 2023 – Present

Financial Planner  
Origin Financial  
Sep 2022 – Present

Founder and Chief Compliance Officer  
Convey Wealth LLC  
July 2022 – Present

Unemployed  
Unemployed  
Mar 2022 – June 2022

Financial Advisor  
Miracle Mile Advisors, LLC  
Oct 2021 – Feb 2022

Unemployed  
Unemployed  
July 2021 – Dec 2021

Senior Wealth Advisor  
The Mather Group  
July 2019 – June 2021

Professional Designations<sup>3</sup>: CERTIFIED FINANCIAL PLANNER® professional

## Item 3: Disciplinary Information

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

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<sup>3</sup> Please see [Exhibit A](#) for professional designation descriptions.

## Item 4: Other Business Activities

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- A. William Nugent is the Founder and Chief Compliance Officer at Convey Wealth LLC, a registered investment adviser. Convey Wealth LLC is not affiliated with Monarch Wealth.

William Nugent is a Financial Planner at Origin Financial, a registered investment adviser. Origin Financial is not affiliated with Monarch Wealth.

- B. William Nugent 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

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William Nugent does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Monarch Plan Advisors.

## Item 6: Supervision

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William Nugent is supervised and monitored by Steven Wilkinson, CCO, pursuant to Monarch Plan Advisors' written policies and procedures and code of ethics. Steven Wilkinson may be reached using the contact information on the cover page of this brochure supplement.

# Monarch Plan Advisors

## 4. Form ADV Part 2B Brochure Supplement for Ronald Hall

Address: 3355 Cochran Street  
Suite 101  
Simi Valley, CA 93065

Phone: (818) 444-0376

Website: [www.monarch401k.com](http://www.monarch401k.com)

This brochure supplement provides information about Ronald Hall that supplements the Monarch Plan Advisors brochure. You should have received a copy of that brochure. Please contact Monarch Plan Advisors if you did not receive Monarch Plan Advisors's brochure or if you have any questions about the contents of this supplement.

Additional information about Ronald Hall is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) and by searching for CRD# 2207786.

## Item 2: Educational Background & Business Experience

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Full Name: Ronald Alan Hall

Year of Birth: 1968

Education: Bachelor of Science, Economics  
Ohio Wesleyan University  
2001

Bachelor of Science  
University of Massachusetts  
1997

Business Background: Senior Consultant & Compliance Manager  
Monarch Plan Advisors  
Aug 2023 – Present

Manager  
Ascensus Broker Dealer Services, LLC  
July 2022 – July 2023

Registered Representative  
Principal Securities  
Feb 2022 – July 2022

Relationship Manager  
Principal Life Insurance  
Feb 2022 – July 2022

Relationship Manager  
Wells Fargo  
Dec 2007 – Feb 2022

## Item 3: Disciplinary Information

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

## Item 4: Other Business Activities

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- A. Ronald Hall is not actively engaged in any other investment-related business or occupation.
- B. Ronald Hall 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

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Ronald Hall does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Monarch Plan Advisors.

## Item 6: Supervision

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Ronald Hall is supervised and monitored by Steven Wilkinson, CCO, pursuant to Monarch Plan Advisors' written policies and procedures and code of ethics. Steven Wilkinson may be reached using the contact information on the cover page of this brochure supplement.

# Monarch Plan Advisors

## 5. Form ADV Part 2B Brochure Supplement for Adrian Ramirez

Address: 3355 Cochran Street  
Suite 101  
Simi Valley, CA 93065

Phone: (818) 444-0376

Website: [www.monarch401k.com](http://www.monarch401k.com)

This brochure supplement provides information about Adrian Ramirez that supplements the Monarch Plan Advisors brochure. You should have received a copy of that brochure. Please contact Monarch Plan Advisors if you did not receive Monarch Plan Advisors's brochure or if you have any questions about the contents of this supplement.

Additional information about Adrian Ramirez is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) and by searching for CRD# 4955337.

## Item 2: Educational Background & Business Experience

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Full Name: Adrian Edward Ramirez

Year of Birth: 1980

Education: Bachelor of Arts, Economics  
University of Texas at Austin  
2003

Bachelor of Science  
University of Massachusetts  
1997

Business Background: Director of Investments  
Monarch Plan Advisors  
May 2024 – Present

Director of Investments  
3(38) Investment Fiduciaries  
May 2024 – Present

Investment Advisor  
SWBC Investment Advisory Services LLC  
June 2021 – Present

Senior Investment Analyst  
LeafHouse Financial Advisors, LLC  
Sep 2017 – May 2021

## Item 3: Disciplinary Information

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

## Item 4: Other Business Activities

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- A. Adrian Ramirez is the Director of Investments at 3(38) Investment Fiduciaries, an affiliated registered investment adviser.
- B. Adrian Ramirez is an Account Relationship Manager at (k)quote, a technology company.

## Item 5: Additional Compensation

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Adrian Ramirez does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Monarch Plan Advisors.

## Item 6: Supervision

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Adrian Ramirez is supervised and monitored by Steven Wilkinson, CCO, pursuant to Monarch Plan Advisors' written policies and procedures and code of ethics. Steven Wilkinson may be reached using the contact information on the cover page of this brochure supplement.

# Exhibit A: Professional Designation Descriptions

## **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 the other certification marks (the “CFP Board Certification Marks”) that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. 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](http://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 requirement 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.

## **Chartered Retirement Plans Specialist (CRPS)**

### *Prerequisites*

- None

### *Designation Training Requirements*

- Online self-study CRPS 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

## **Qualified Plan Financial Consultant (QPFC)**

### *Prerequisites*

- None

### *Designation Training Requirements*

- Optional online interactive course

### *Designation Exam Type*

- Online, proctored, closed-book exam

### *Continuing Education Requirements*

- 10 hours annually