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#### Erin Carper, CFP®

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This brochure supplement provides information about Erin Marie Carper that supplements the Diversified, LLC brochure. This brochure is meant to supplement the Diversified, LLC firm brochure, a copy of which you should have received. Please contact David Levy, Chief Compliance Officer, if you did not receive the Diversified, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Erin Marie Carper (CRD # 2489988) is available on the SEC's website at <u>www.adviserinfo.sec.gov</u>.

# Item 2 Educational Background and Business Experience

#### Erin Marie Carper, CFP®

Erin joined Diversified, LLC in 2023 as a Investment Adviser Representative. Prior to joining Diversified, LLC, Erin was the owner of Carper Wealth Management, LLC, and provided investment advisory services and wealth management through Commonwealth Financial Network as an Investment Adviser Representative and Registered Representative since 2016. Erin, born in 1957, is a 1980 graduate of Eastern Illinois University, where she earned a Bachelor of Science degree in Finance and Accounting.

In 2002, Erin earned the Certified Financial Planner<sup>™</sup> designation (CFP<sup>®</sup>) from the Oglethorpe University in Atlanta, Georgia. The CFP<sup>®</sup> is conferred by the Certified Financial Planner Board of Standards, Inc. after candidates have met all of the requirements for certification. Those requirements include having completed a Board-Registered educational program, having at least three years of qualifying work experience in the personal financial planning area, and passing the CFP<sup>®</sup> Certification Examination. The exam, which is administered over two days, tests a financial planner's ability to apply his or her knowledge to specific client situations. Individuals who become certified must complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct to maintain the right to continue to use the CFP<sup>®</sup> marks.

## **Item 3 Disciplinary Information**

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. There are no applicable disclosures to report for Erin Carper.

## **Item 4 Other Business Activities**

While serving as an Investment Adviser Representative for Diversified, LLC is Erin's primary business activity that takes up the vast majority of her business time, Erin is also engaged in other business activities. Erin is licensed as an insurance agent with various insurance companies. If clients purchase non-variable insurance products from Erin, she may receive separate, yet customary compensation in the form of an insurance commission.

Erin always endeavors to put clients' interests first and foremost, but clients should be aware that the receipt of additional compensation itself creates a conflict of interest for Erin when making insurance recommendations. To address the potential for a conflict of interest, Erin makes certain to disclose to clients, any fees or compensation associated with recommended insurance products. Clients are provided with applicable product offering materials that discuss the fees associated with the applicable product. Clients are also asked to sign applicable disclosure documents and applications that point out important product features and fees.

## **Item 5 Additional Compensation**

As noted in Item 4 above, Erin also earns compensation as an insurance agent.

While Erin always endeavors to put her clients' interests first and foremost, clients should be aware that the receipt of additional compensation itself creates a conflict of interest when making investment or insurance recommendations. To address the potential for a conflict of interest, Erin makes certain to disclose to clients, any fees or compensation associated with recommended insurance products. Clients are provided with applicable product prospectuses and offering materials, which discuss the fees associated with the applicable products. Clients are also asked to sign applicable disclosure documents that point out important product features and fees.

As a fiduciary, Erin makes product recommendations that she feels are in client's best interest and are based on the specific needs and objectives of the client, not the compensation potential of the product or other business activities.

# Item 6 Supervision

Diversified, LLC has appointed a Chief Compliance Officer who is responsible for the overall supervision of the firm. The Chief Compliance Officer is David Levy. Mr. Levy implements policies and procedures to ensure compliance with industry rules and regulations. He maintains required books and records to monitor the investment advice and recommendations made on behalf of the firm. Diversified, LLC has a specific Code of Ethics that applies to all employees. Mr. Levy implements procedures to ensure employees comply with the firm's Code of Ethics, and he monitors all reports provided pursuant to the Code. Mr. Levy is located in the Diversified, LLC main office in Wilmington, DE, and he can be reached at 302-765-3500.