

Form ADV Part 2B: Brochure
Supplement



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This brochure provides information about the qualifications and business practices of Zermatt Wealth Partners LLC. If you have any questions about the contents of this brochure, please contact us at: (619) 491-0225, or by email at: compliance@zermattholdingsllc.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Zermatt Wealth Partners LLC may refer to itself as a "registered investment adviser". Clients should be aware that registration with the SEC or any state securities authority does not imply a certain level of skill or training. Additional information about Zermatt Wealth Partners LLC (CRD# 105736) is available on the SEC's website at www.adviserinfo.sec.gov

BROCHURE SUPPLEMENT

EDUCATION AND BUSINESS STANDARDS

Zermatt Wealth Partners may require that advisors have a bachelor's degree and/or further coursework demonstrating knowledge of financial planning. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

PROFESSIONAL CERTIFICATIONS

Employees have earned certifications and credentials that are required to be explained in further detail.

CFP®: A Certified Financial Planner® designation is offered by the Certified Financial Planner Board of Standards, Inc. (CFP Board) to candidates with at least a bachelor's degree and three years of full-time pertinent experience and that complete a CFP-board registered program or hold certain designations, including a CFA. CFP professionals must agree to be bound by the CFP Board's Standards of Professional Conduct and complete 30 hours of continuing education every two years.

CFA®: The Chartered Financial Analyst designation is a graduate-level investment credential awarded by the CFA Institute. Successful candidates must have a bachelor's degree from an accredited institution or equivalent educational or work experience, pass three sequential six-hour uniform examinations that demonstrate advanced skills necessary for investment analysis and decision making, and agree to abide by the CFA Institute's Code of Ethics and Standards of Professional Conduct.

CAIA®: This designation is issued by the Chartered Alternative Investment Analyst Association ("CAIA"). Successful candidates must have either a bachelor's or equivalent degree and more than one year of business experience in the financial industry, or four years of experience in the financial industry. The candidate is required to take a self-study certification program which requires the successful completion of both the Level I and Level II examinations. These examinations cover: Professional Standards and Ethics, Alternative Investments, Real Assets including Commodities, Hedge Funds, Private Equity, Structured Products, Ethics, Regulation, and ESG, Models, Institutional Asset Owners and Investment Policies, Risk and Risk Management, Due Diligence and Selecting Strategies, and Volatility and Complex Strategies.

ChFC: The Chartered Financial Consultant designation is issued by The American College and is granted to individuals who have at least three years of full-time business experience. The candidate is required to complete seven mandatory courses which include the following disciplines: financial, insurance, retirement and estate planning; income taxation, investments and application of financial planning; as well as two elective courses involving the application of the aforementioned disciplines.

CRPC: The Chartered Retirement Planning Counselor designation is issued by the College for Financial Planning® (Kaplan Company) and is granted to individuals who complete a course of study focused on retirement planning needs. The program includes topics such as pre- and post-retirement planning, asset management, tax considerations, retirement income strategies, and estate planning. Candidates must successfully pass a final examination and agree to adhere to a code of ethics. Designees are also required to complete continuing education requirements to maintain the designation.

AAMS: The Accredited Asset Management Specialist designation is issued by the College for Financial Planning® (Kaplan Company) and is granted to individuals who complete a course of study focused on asset management principles. The curriculum includes topics such as investment strategies, risk and return, asset allocation, tax considerations, retirement planning, and estate planning. Candidates must successfully pass a final examination and agree to adhere to a code of ethics. Designees are also required to complete continuing education requirements to maintain the designation.

LOUIS DAVID DWORSKY

Date of Birth: December 19, 1959

Education:

- 1982 – Bachelor of Arts in Political Science, University of North Carolina

Item 2-Business Background:

- 2018 to Present, CEO of Zermatt Wealth Partners, LLC
- 2019 to Present, CEO of WFA of San Diego, LLC
- 2019 to Present, Registered Representative at Zermatt Securities, LLC
- 2018 to 2022, CEO at Maven Capital, LLC
- 2017 to 2022, CEO at Hayden Royal, LLC
- 2011 to 2021, Advisor at Morse Capital Partners, LLC
- 2014 to 2017, CO CEO at Thompson Davis & Co., Inc.
- 2013 to 2014, Registered Representative at GF Investment Services
- 2013 to 2014, Investment Advisor Representative at Platinum Wealth Partners
- 2009 to 2013, Mass Transfer at Morgan Stanley Smith Barney

Item 3-Disciplinary Activity: None

Item 4-Other Business Activities: Advisors are required to disclose other investment related businesses or activities outside of their role of Investment Advisor Representative. Mr. Dworsky is involved in the following real estate investments in which his responsibilities and duties are limited to annual meetings, financing, property selection and tax preparation:

- DOUBLE DIMENSION - 50% OWNER, REAL ESTATE INVESTMENTS
- CARDINAL FIVE, LLC - 25% OWNER, REAL ESTATE INVESTMENTS
- LDMD 1712 EASTWOOD, LLC - 25% OWNER, REAL ESTATE INVESTMENTS
- Progress Point Bldg. One, LLC- 25% OWNER, REAL ESTATE INVESTMENTS
- DWORSKY CYPRESS LLC - 25% OWNER, REAL ESTATE INVESTMENTS
- Lumina 3001, LLC – 33.3% OWNER, REAL ESTATE INVESTMENTS
- Oyster Pearl, LLC - 33.3% OWNER, REAL ESTATE INVESTMENTS
- LDD 1219 LLC - 100% OWNED BY LOUIS DWORSKY - REAL ESTATE INVESTMENTS
- Oyster Creek Landing, LLC - 95% OWNED BY DOUBLE DIMENSION - REAL ESTATE INVESTMENTS
- Triple Dimension, LLC – 66.6% OWNED BY DOUBLE DIMENSION - REAL ESTATE INVESTMENTS
- J&L Investors, LLC - 50% OWNER, FOOD SERVICE COMPANY

Additionally, Mr. Dworsky is involved in the following investment related companies:

- Owner of Zermatt Insurance Services, LLC
- Advisor Consulting Firm, LLC, 2 hours per month, Owner/CEO
- Zermatt Holdings, LLC, Holding Company, 2 hours per month, Owner/CEO

In this capacity, Mr. Dworsky may recommend securities or insurance products offered by Zermatt Wealth Partners, LLC or Zermatt Insurance Services, LLC as part of your investment portfolio. If you purchase these products through Mr. Dworsky, he will receive the customary commissions in his separate capacity as CEO of Zermatt Wealth Partners, LLC and Owner of Zermatt Insurance Services, LLC. Additionally, Mr. Dworsky could be eligible to receive incentive awards the above firms may offer. Zermatt Wealth Partners is dedicated to acting in the clients' best interests based on fiduciary principles.

Item 5-Additional Compensation: Mr. Dworsky does not receive any additional compensation from non-Clients for providing advisory services.

Item 6-Supervision:

Louis Dworsky is supervised by David P. White, Chief Compliance Officer. He reviews Louis Dworsky's work through remote interactions and in-person office visits. He also reviews Mr. Dworsky's activities through our Client relationship management system. In addition, ZWP has implemented a compliance program including written compliance policies and procedures and a Code of Ethics that governs the activities of ZWP personnel. A copy of the Code of Ethics is available on request.

Supervisors contact information:

David P. White

Phone: 619-491-0225

Email: david@wfasandiego.com

DAVID P. WHITE

Date of Birth: December 31, 1958

Education:

- 1981 – Bachelor of Science in Finance, University of Arizona

Item 2-Business Background:

- 2020 to Present, Senior Vice President and Investment Committee Member, WFA San Diego, LLC
- 2011 to Present, Senior Vice President and Investment Committee Member, Zermatt Wealth Partners
- 1994 to 2011, Principal of David White Investment Counsel
- 1994 to 2004, Registered Representative, Financial West Group

Item 3-Disciplinary Activity: None

Item 4-Other Business Activities: None

Item 5-Additional Compensation: Mr. White does not receive any additional compensation from non-Clients for providing advisory services.

Item 6-Supervision:

David P. White is supervised by Louis Dworsky, Owner. He reviews David White's work through remote interactions and in-person office visits. She also reviews Mr. White's activities through our Client relationship management system. In addition, ZWP has implemented a compliance program including written compliance policies and procedures and a Code of Ethics that governs the activities of ZWP personnel. A copy of the Code of Ethics is available on request.

Supervisors contact information: Louis Dworsky

Phone: (910) 256-7400

Email: compliance@zermattholdingsllc.com

ANDREW MARSHALL JENSEN

Date of Birth: June 25, 1979

Education:

- 2002 – Bachelor of Arts (English), Loyola Marymount University

Item 2-Business Background:

- 2021 to Present, Senior Wealth Advisor, WFA San Diego, LLC & Zermatt Wealth Partners
- 2014 to 2020, Registered Representative, Crystal Capital Partners
- 2009 to 2014, Self Employed, Independent Placement Agent

Item 3-Disciplinary Activity: None

Item 4-Other Business Activities: None

Item 5-Additional Compensation: Mr. Jensen does not receive any additional compensation from non-Clients for providing advisory services.

Item 6-Supervision:

Andrew Jensen is supervised by David P. White, Chief Compliance Officer. He reviews Andrew Jensen's work through remote interactions and in-person office visits. He also reviews Mr. Jensen's activities through our Client relationship management system. In addition, ZWP has implemented a compliance program including written compliance policies and procedures and a Code of Ethics that governs the activities of ZWP personnel. A copy of the Code of Ethics is available on request.

Supervisor's contact information: David P. White

Phone: 619-491-0225

Email: david@wfasandiego.com

Austin Griffie

Date of Birth: December 22, 1994

Education:

- 2014 – Associates Degree, Hartford Community College
- 2018 – Attended Francis Marion University
- 2023 – CRPC Designation
- 2024 – AAMS Designation

Item 2-Business Background:

- 2026 to Present, Senior Wealth Advisor, Zermatt Wealth Partners
- 2023 to 2026, Financial Advisor, Raymond James
- 2021 to 2023, Financial Advisor, Business Development Manager
- 2020 to 2023, Owner, Suited Media LLC
- 2020 to 2021, Coach, Hartford College
- 2018 to 2020, Director of Ecommerce, Chanks USA LLC
- 2018 to 2018, Managing Advisor, Bradley Sports

Item 3-Disciplinary Activity: None

Item 4-Other Business Activities: None

Item 5-Additional Compensation: Mr. Griffie does not receive any additional compensation from non- Clients for providing advisory services.

Item 6-Supervision:

Austin Griffie is supervised by David P. White, Chief Compliance Officer. He reviews Austin Griffie's work through remote interactions and in-person office visits. He also reviews Mr. Griffie's activities through our Client relationship management system. In addition, ZWP has implemented a compliance program including written compliance policies and procedures and a Code of Ethics that governs the activities of ZWP personnel. A copy of the Code of Ethics is available on request.

Supervisors contact information: David P. White

Phone: 619-491-0225

Email: david@wfasandiego.com