

CLARO ADVISORS

Part 2B of Form ADV: Brochure Supplement

JUNE 4, 2026

JOSEPH P. WAITKEVICH, CDFI®

INVESTMENT ADVISOR REPRESENTATIVE

CLARO ADVISORS INC.

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This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Joseph P. Waitkevich, CDFI® (CRD# 7360609) in addition to the information contained in the Claro Advisors Inc. ("Claro" or the "Advisor", CRD# 160294) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Claro Disclosure Brochure or this Brochure Supplement, please contact us at 800-604-2838 or by email at info@claroadvisors.com.

Additional information about Mr. Waitkevich is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 7360609.

YEAR OF BIRTH

1999

FORMAL EDUCATION

B.S., Fairfield University

CDFFA®

RECENT EMPLOYMENT HISTORY

Investment Advisor Representative

Claro Advisors Inc.

06/2026 – Present

Financial Advisor

Concord Wealth Partners, LLC

01/2022 – 05/2026

Financial Advisor

Coppertree, LLC

08/2021 – 12/2021

Server

Hopkinton Country Club

05/2019 – 05/2021

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Joseph P. Waitkevich, CDFFA®, is dedicated to advising Clients of Claro as an Investment Advisor Representative. Mr. Waitkevich earned a Bachelor of Science in Finance and Financial Management Services from Fairfield University in 2021.

Certified Divorce Financial Analyst® ("CDFFA®")

Mr. Waitkevich is a Certified Divorce Financial Analyst (CDFFA®). The Certified Divorce Financial Analyst® (CDFFA®) is a professional certification granted in the United States and Canada by the Institute for Divorce Financial Analysts™ (IDFA®). To attain the right to use the CDFFA® (Certified Divorce Financial Analyst®) certification, an individual must satisfactorily fulfill the following requirements:

- **Education** – Professionals must develop their theoretical understanding and knowledge of the financial aspects of divorce by completing a comprehensive course of study approved by the IDFA™;
- **Examination** – Practitioners must pass a four-part (in the USA) or three-part (in Canada) Certification Examination that tests their understanding and knowledge of the financial aspects of divorce. In addition, the practitioner must demonstrate the practical application of this knowledge in the divorce process;
- **Experience** – Individuals must have a minimum of three years' experience in a financial or legal capacity prior to earning the right to use the CDFFA® certification mark; and
- **Ethics** – Practitioners agree to abide by a strict code of professional conduct known as the "Code of Ethics and Professional Responsibility," which sets forth their ethical responsibilities to the public, clients, employers, and other professionals. The IDFA® may perform a background check during this process, and each candidate for CDFFA® certification must disclose any investigations or legal proceedings relating to his or her professional or business conduct.

Individuals who become certified must complete the following ongoing education requirements in order to maintain the right to continue to use the CDFFA® designation:

- **Continuing Education** – Complete a minimum of thirty (30) hours of continuing education every two years, that are specifically related to the field of divorce, and
- **Ethics** – Practitioners must voluntarily disclose any public, civil, criminal, or disciplinary actions that may have been taken against them during the past two years as part of the renewal process. If a complaint has been brought against a CDFFA® by another professional or member of the general public, the CDFFA® must be examined and cleared by IDFA's Ethics Committee to maintain their designation.

ITEM 3 – DISCIPLINARY INFORMATION

There are no legal, civil or disciplinary events to disclose regarding Mr. Waitkevich. Mr. Waitkevich has never been involved in any regulatory, civil or criminal action. There have been no Client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Waitkevich.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. **As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Waitkevich.**

However, we do encourage you to independently view the background of Mr. Waitkevich on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 7360609.

ITEM 4 – OTHER BUSINESS ACTIVITIES

Clearwater Divorce Advisors, LLC

Mr. Waitkevich is also a Divorce Financial Consultant for Clearwater Divorce Advisors, LLC ("Clearwater Divorce"), a divorce financial practice specializing in asset division, pension valuations and preparation of Qualified Domestic Relations Orders. In this capacity, Mr. Waitkevich assists divorcing parties pursuant to their divorce agreements, prepares pension valuations, provides financial analyses, and answers general financial questions related to divorce as needed. Mr. Waitkevich spends approximately 50% of his time per month in this capacity.

ITEM 5 – ADDITIONAL COMPENSATION

Mr. Waitkevich has additional business activities where compensation is received as noted in Item 4 above.

ITEM 6 – SUPERVISION

Mr. Waitkevich serves as an Investment Adviser Representative of Claro and is supervised by Jennifer Street, the Chief Compliance Officer. Ms. Street can be reached at 800-604-2838.

Claro has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Claro. Further, Claro is subject to regulatory oversight by various agencies. These agencies require registration by Claro and its Supervised Persons. As a registered entity, Claro is subject to examinations by regulators, which may be announced or unannounced. Claro is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.