

Brochure Supplement

April 17, 2025

Sequoia Wealth Management, LLC

SEC File No. 801-80362

dba Regency Wealth Management, LLC

John J. Kosmer

Investment Adviser Representative

Individual CRD No. 3185064

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This brochure supplement provides information about John J. Kosmer that supplements the Sequoia Wealth Management, LLC brochure. You should have received a copy of that brochure. If you did not receive a Sequoia Wealth Management, LLC brochure or if you have any questions about the contents of this supplement, please contact us at 847-310-5900.

Additional information about John J. Kosmer is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

John J. Kosmer (b. 1975) is an Investment Adviser Representative with Sequoia Wealth Management, LLC.

A. Educational Background

John Kosmer does not have a formal post-secondary education to disclose.

B. Business Background

Investment Adviser Representative, Sequoia Wealth Management, LLC	04/2015–Present
Registered Representative, LPL Financial, LLC	09/2009–Present
Owner, Get-A-Round Golf, LLC	03/2003–06/2022

C. Professional Designations

Retirement Income Certified Professional® (RICP®)

The RICP® designation is offered by The American College of Financial Services. The RICP program consists of three courses: retirement income process, strategies, and solutions; sources of retirement income; and managing a retirement income plan. The program is designed for financial professionals who already have a broad-based financial planning credential, such as Chartered Financial Consultant, Certified Financial Planner®, or Chartered Life Underwriter® (CLU), or whose businesses already emphasize retirement income planning.

Applicants must have three-plus years of relevant work experience. Applicants are also required to complete the three online courses and pass a 100-question exam. RICPs must adhere to a code of ethics and meet continuing education and reporting requirements.

Item 3: Disciplinary Information

John Kosmer does not have any disciplinary action to report. Public information concerning his registration as an investment advisor representative may be found by accessing the SEC's public disclosure site at www.adviserinfo.sec.gov.

Item 4: Other Business Activities

John Kosmer conducts business for Sequoia Wealth Management under the dba Regency Wealth Management, LLC.

John Kosmer is a registered representative of LPL Financial, a FINRA-registered broker-dealer. LPL Financial is a financial services company engaged in the sale of investment products. Professionals who effect transactions for advisory clients may receive transaction or commission compensation from LPL Financial. The recommendation of securities transactions for commission creates a conflict of interest in that Sequoia is economically incented to effect securities transactions for clients. Although Sequoia strives to put its clients' interests first, such

recommendations may be viewed as being in the best interests of Sequoia rather than in the client's best interest. Sequoia advisory clients are not compelled to effect securities transactions through LPL Financial.

John J. Kosmer is a licensed insurance agent and may recommend insurance products offered by various insurance carriers. Please be advised that there is a conflict of interest in that there is an economic incentive to recommend insurance carriers and other investment products offered through such insurance carriers. Please also be advised that Mr. Kosmer strives to put his clients' interests first and foremost, and clients are not obligated to purchase insurance products through him.

John J. Kosmer is a notary through the State of Wisconsin.

Item 5: Additional Compensation

John J. Kosmer receives additional compensation through his business activities described in Item 4 above.

Item 6: Supervision

Supervision of John J. Kosmer is performed by Robert D. Lyman, Chief Compliance Officer, through reviews of internal transaction and security holdings reports, electronic and physical correspondence, and other internal reports as mandated by the firm and its regulatory authorities. Robert D. Lyman can be reached at 847-310-5900.