

Brochure Supplement

March 13, 2024

Sequoia Wealth Management, LLC

SEC File No. 801-80362

dba Regency Wealth Management, LLC

Robert A. Engels

Investment Adviser Representative

Individual CRD No. 1704025

201 South Riverheath Way, Suite 1400

Appleton, WI 54915

phone: 920-739-5549

email: bob@myregenctwealth.com

Sequoia Main Office

200 Applebee St., Suite 208

Barrington, IL 60010

phone: 847-310-5900

website: www.seqwm.com

This brochure supplement provides information about Robert A. Engels 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 Robert A. Engels is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Robert A. Engels (b. 1965) is an Investment Adviser Representative with Sequoia Wealth Management, LLC.

A. Educational Background

BS Finance, University of Wisconsin, Oshkosh 1987

B. Business Background

Investment Adviser Rep, Sequoia Wealth Management, LLC 11/2016–Present

Registered Rep, LPL Financial, LLC 06/2004–Present

C. Professional Designations

Chartered Financial Consultant® (ChFC®)

The Chartered Financial Consultant® (ChFC®) is the "Advanced Financial Planning" designation awarded by The American College of Financial Services. Charter holders are qualified to provide comprehensive advanced financial planning for individuals, professionals, and small business owners. Candidates must successfully complete a self-study course and examination program, have three years of relevant work experience and comply with a code of ethics. Continuing Education Requirements: 30 hours every two years.

Chartered Life Underwriter® (CLU®)

The Chartered Life Underwriter® (CLU®) credential is specifically designed to enhance the knowledge of people employed in the life insurance industry. Most, but not all, individuals who seek or have earned this designation are also licensed insurance agents or brokers. The CLU is conferred only upon successful completion of a ten-part course of study that covers fundamentals of economics, finance, taxation, investments, and other areas of risk management as they apply to life insurance. The course of study can be completed through home study or by attendance of courses offered by either a branch of the American Society of Chartered Life Underwriters or an affiliated college or university.

Enrollment in the CLU program requires that an individual have at least three years of professional experience in the insurance industry, preferably in life insurance. There are no degree requirements, although a high school diploma is strongly suggested. Three recommendations from clients and/or professional colleagues are also requested. The course of study consists of ten college-level courses, each lasting approximately 15 weeks. A three-hour examination taken at the conclusion of each course must be passed to successfully complete the program.

Item 3: Disciplinary Information

Robert A. Engels 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

Robert A. Engels conducts business for Sequoia Wealth Management under the dba Regency Wealth Management, LLC.

Robert A. Engels 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.

Robert A. Engels 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. Engels strives to put his clients' interests first and foremost, and clients are not obligated to purchase insurance products through him.

Robert A. Engels is the owner of Kloes Specialty Hardwoods LLC.

Item 5: Additional Compensation

Robert A. Engels receives additional compensation through his business activities described in Item 4 above.

Item 6: Supervision

Supervision of Robert A. Engels 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.