

ADV 2B - Brochure Supplement

Christopher Lee Henning

1397 126th Street
New Richmond, WI 54017
Phone: 715-749-6421
Fax: 715-749-6421

Osaic Wealth, Inc.

10 Exchange Place
Suite 1410
Jersey City, NJ 07302
Phone: 800-821-5100

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This brochure supplement provides clients with information about Christopher Lee Henning that supplements the Firm disclosure brochure. Please contact Joseph Robert Nienhaus, Field Supervisor at 262-893-2780 or the Firm at the firm phone number above, if you did not receive a copy of the Firm disclosure brochure or if you have any questions about the contents of this brochure supplement. Additional information about Christopher Lee Henning is available on the SEC's website at www.adviserinfo.sec.gov. Information of any disciplinary history for the advisor can be found through the Financial Industry Regulatory Authority's ("FINRA") BrokerCheck system's website; www.finra.org/brokercheck.

EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

Christopher Lee Henning

Year of Birth: 1975

Education

Concordia University, St. Paul MN, Bachelor's Degree, Business Economics, 1998

The American College, Chartered Financial Consultant (ChFC), 2009

Business Experience

Investment Advisor Representative/Registered Representative, Osaic Wealth, Inc., 2024 - Present

Investment Advisor Representative/Registered Representative, Woodbury Financial Services, Inc., 2013 - 2024

Professional Licenses/Designations

Chartered Financial Consultant (ChFC)

The ChFC, Chartered Financial Consultant designation is a financial credential awarded by the American College to individuals who satisfy educational, work experience and ethics requirements. Recipients of the ChFC certification have completed, and passed examinations, on at least seven mandatory college-level courses in the areas of financial, insurance, retirement and/or estate planning, as well as income taxation and/or investments. Additionally, recipients have completed at least three elective courses on the financial system, estate planning applications, executive compensation, and/or retirement decisions. In order to maintain this designation, ChFC holders must satisfy the ongoing requirements of the Professional Achievement in Continuing Education ("PACE"), which includes at least 30 hours of continuing education every two years.

Series 7 - General Securities Representative Exam (Stockbroker)

DISCIPLINARY INFORMATION

I have no material disciplinary events to report.

OTHER BUSINESS ACTIVITIES

Your advisor is also a registered representative of the Firm. As such, your advisor may recommend the purchase of securities from the Firm. If you purchase securities from the Firm, your advisor will receive commissions on the sale of investment products and in certain instances receive ongoing 12b-1 fees, in addition to the receipt of advisory fees for advisory services such as financial planning services.

Your advisor is also an insurance agent and receives commissions on the sale of insurance products and in certain instances, payments for the renewal of certain insurance products, in addition to advisory fees for advisory services, such as financial planning services.

These payments vary by insurance product and company and may provide different incentives depending on the amount of the renewal payment. In some instances, sales commissions from life insurance provide a higher deposit rate to registered representatives than investment products. As such, a registered representative may have a financial incentive to promote certain life insurance products over other investment products. While the firm and your financial advisor intend to provide recommendations of products and services they believe are suitable for you, you should carefully evaluate each product or service recommendation based on your own financial situation and investment objectives.

Advisor is engaged in offering and servicing insurance products as an insurance agent. A portion of time each week is dedicated to insurance and insurance sales, and the financial advisor can earn commissions.

Please note that registered representative and insurance agent activities are reviewed and supervised by the Firm. This review includes transactions that you may conduct in your accounts based on specific recommendations to purchase products and/or services made by your registered representative.

With respect to certain other business activities unrelated to registered representative or certain insurance agent activities that your financial advisor may participate in, these activities are reviewed, and when appropriate approved in accordance with industry rules. While the firm may initially review these other business activities, these activities are not associated or in any way related to activity conducted by the Firm. Therefore, the Firm will not be responsible with respect to any recommendation or determination as to the suitability of your choice to participate in such activities. These other business activities may present certain conflicts of interest that you should be aware of and consider before participating in such activities. Please ask your financial advisor for further information.

ADDITIONAL COMPENSATION

As discussed previously above, your advisor is a registered representative and may also be an insurance agent. In addition to the receipt of advisory fees, traditional commissions and ongoing 12b-1 fees, the Firm may pay bonuses based on a registered representative's overall product and/or service sales, including with respect to advisory business, conduct sales incentive contests or provide marketing payments to its financial advisors to the extent permitted under applicable law. As a result, these arrangements may create a conflict of interest. While the Firm and your financial advisor intend to provide recommendations of products and services they believe are suitable

for you, you should carefully evaluate each product or service recommendation based on your own financial situation and investment objectives.

Financial advisors may receive compensation from someone other than a client for providing investment advice or other advisory services to clients by referring clients to other investment advisers. As such, there may be potential conflicts of interests with these arrangements, including situations where the compensation paid to the firm or the financial advisor differs based on the particular third-party adviser. Therefore, financial advisors may have an economic incentive to recommend one third-party adviser over another. Additionally, certain third-party advisers may provide reimbursements to financial advisors as an offset for marketing and seminar materials for the advisory products and services offered. These situations may also create conflicts of interest that you should carefully consider.

SUPERVISION

The Firm supervises the investment advisory services provided by its financial advisors through a variety of methods, including a review by a licensed principal prior to a client's enrollment in any investment advisory service or prior to any new account opening. This review is designed to ensure that the products and services offered and recommended to clients are appropriate based on the particular client's situation. Additionally, the Firm conducts periodic ongoing supervision related to its investment advisory services. These efforts, which vary in frequency, include review based on a number of different factors, including but not limited to specific account activity and changes in a client's financial situation or investment objectives.

The individual responsible for supervising Christopher Lee Henning is Joseph Robert Nienhaus, Field Supervisor. Joseph Robert Nienhaus may be reached at 262-893-2780.