

*This brochure supplement provides information about Keith Singer that supplements the Singer Wealth Advisors LLC. brochure. You should have received a copy of that brochure. Please contact Keith Singer if you did not receive Singer Wealth Advisors LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Keith Singer is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## **Singer Wealth Advisors LLC**

Form ADV Part 2B – Individual Disclosure Brochure

*for*

### **Keith Singer**

Personal CRD Number: 2793302

Investment Adviser Representative

Singer Wealth Advisors, LLC  
1515 S. Federal Highway, Suite 302  
Boca Raton, FL 33432  
(561) 998-9985  
[keith@singerwealth.com](mailto:keith@singerwealth.com)

UPDATED: 01/29/2026

## Item 2: Educational Background and Business Experience

**Name:** Keith Singer

**Born:** 1967

### Education & Business Background & Professional Designations

#### Education:

University of Miami School of Law, J.D. cum laude - 1992

Penn State University, B.S. Finance - 1989

#### Designations:

##### CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by the Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose

financial planning issues and apply one's knowledge of financial planning to real world circumstances;

- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by the CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- i. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- ii. Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **Business Background:**

04/2021 – Present	Investment Adviser Representative Singer Wealth Advisors, LLC
01/2026 – Present	Owner Sara Tax And Accounting LLC
01/2006 – Present	President Insured Returns, LLC
08/2003 – Present	President Keith Singer P.A
01/2014 – 03/2021	Investment Advisor Representative Singer Wealth Advisors, Inc.
08/2015 – 04/2018	Registered Representative Investacorp, Inc.

### **Item 3: Disciplinary Information**

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

### **Item 4: Other Business Activities**

Keith Singer is a licensed insurance agent. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Singer Wealth Advisors always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients always have the right to decide whether or not to utilize the services of any representative of Singer Wealth Advisors in such individual's outside capacities.

Keith Singer holds his J.D. from University of Miami School of Law. Engaging Keith Singer P.A. for legal services is a conflict of interest in that it generates additional revenue for Keith Singer, the owner of SWA. This conflict is mitigated by attaining informed (written) consent from the client acknowledging their understanding between the conflict of Keith Singer P.A. and SWA. Clients are under no obligation to hire Keith Singer P.A. for legal services, and clients are free to engage any attorney of their choice. Offering of legal services through Keith Singer P.A. is made as an accommodation to the client and when legal services are in the best interest of the client. SWA does not view legal services by Keith Singer P.A. as a profit center. Fees for legal services are independent of SWA fees, services, and advice.

Keith Singer is the president of Insured Returns LLC, through this firm he sells fixed indexed annuities, life insurance, long-term care insurance, and acts as a factoring company for structured settlements. Clients should be aware that these services pay a commission or spread and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment advisor. SWA always acts in the best interest of the client, including the sale of commissionable products to advisory clients. Clients always have the right to decide whether or not to utilize the services of any representative of SWA in such individuals outside capacities.

Keith Singer is affiliated with Sara Tax and Accounting LLC, a separate firm providing tax preparation and accounting services in a completely separate capacity. This affiliation presents a potential conflict of interest because Mr. Singer may have an incentive to recommend tax or accounting services offered by Sara Tax and Accounting LLC. Clients are under no obligation to use these services, and choosing whether to do so will not affect the investment advisory services provided by Singer Wealth Advisory.

Keith Singer is the owner of Keith Singer P.A., Singer Wealth Advisors, Insured Returns, LLC, and Sara Tax and Accounting, LLC.

### **Item 5: Additional Compensation**

Other than salary, annual bonuses, or regular bonuses, Keith Singer does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Singer Wealth Advisors LLC.

### **Item 6: Supervision**

As the Chief Executive Officer of Singer Wealth Advisors LLC., Keith Singer supervises all duties and activities of the firm. Keith Singer's contact information is on the cover page of this disclosure document. Keith Singer adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.