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.

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

UPDATED: 09/16/2026

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:

CERTIFIED FINANCIAL PLANNER® professional

Keith Singer is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and I may use these and the other certification marks (the "CFP Board Certification Marks") that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education –** Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher

requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those
dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.

- **Examination –** Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience –** Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics –** Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct ("Code and Standards")*, which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics –** Commit to complying with CFP Board's *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education –** Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

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 Singer Wealth Holdings LLC (Previously 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.L.L.C. 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.L.L.C. for legal services, and clients are free to engage any attorney of their choice. Offering of legal services through P.L.L.C. 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 P.L.L.C. 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.L.L.C., Singer Wealth Holdings LLC (Previously 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.