

Part 2B of Form ADV: Brochure Supplement

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March 09, 2026

This brochure supplement provides information about Sarah Szabo that supplements the Spinnaker Asset Management Inc. brochure. You should have received a copy of that brochure. Please contact Sarah Szabo 401-361-5585, if you did not receive Spinnaker Asset Management Inc. brochure or if you have any questions about the contents of this supplement. Additional information about Sarah Szabo is available on the SEC's website at:

www.adviserinfo.gov

Item 2 Educational Background and Business Experience

Full Legal Name: Sarah Riordan Szabo **Born:** 1974

Education

- Ohio Wesley University, Bachelor of Arts in Sociology: 1997
- Rhode Island College, Bachelor of Arts in Elementary Education: 2004

Business Experience

- Financial Professional, New York Life, Waltham, MA 2018 - 2024
- Financial Adviser, Spinnaker Asset Management, Warwick, RI 2024 - Present

Item 3 Licensing

Sarah Szabo has earned the following licenses and is in good standing with the granting authority:

- Series 6 - Candidates must pass the Securities Industry Essentials (SIE) exam before reserving the right to take the Series 6 exam. The exam measures the degree to which each candidate possesses the knowledge needed to perform the critical functions of an investment company and variable contract products representative, including sales of mutual funds and variable annuities. The Financial Industry Regulatory Authority (FINRA) requires a computer-based training session every three years to maintain the Series 6 license.
- Series 63 - Candidates must pass the NASAA Uniform Combined State Law Examination. The examination, Series 63 exam, is designed to qualify candidates as securities agents. The examination covers the principles of state securities regulation reflected in the Uniform Securities Act (with the amendments adopted by NASAA and rules prohibiting dishonest and unethical business practices). The examination is intended to provide a basis for state securities administrators to determine an applicant's knowledge and understanding of state law and regulations. To maintain the license, series holders must be employed by a broker-dealer and complete computer-based training every three years.
- Series 65 - Series 65 is an exam and securities license required for individuals to act as investment advisers in the U.S. Designed by the North American Securities Administrators Association (NASAA) and administered by the Financial Industry Regulatory Authority (FINRA) and formally known as the Uniform Investment Adviser Law Examination, the Series 65 license covers laws, regulations, ethics, and various topics important to the role of a financial adviser. The Series 65 license does not require affiliation with a broker-dealer and qualifies individuals to act as investment adviser representatives.

- RI Life G Health – Candidates must pass a licensing examination to be certified. To maintain the certification, professionals must complete 24 hours of approved continuing education courses every 2 years.

Item 4 Disciplinary Information

Sarah Szabo has no reportable disciplinary history.

Item 5 Other Business Activities

Sarah Szabo is the sole owner of an investment property in Narragansett, Rhode Island.

She is also affiliated with Yellow Dog Advisors, LLC, a non-investment-related business, where she serves in a business capacity and devotes a limited amount of time each month.

Ms. Szabo serves as President of South County Sharks Youth Lacrosse, a youth organization located in South Kingstown, Rhode Island. She does not receive compensation for this role.

In addition, Ms. Szabo serves as Managing Director of eWomenNetwork, a networking organization for women in business, for which she receives compensation.

Ms. Szabo is not currently registered with a broker-dealer and therefore does not receive transaction-based compensation from securities transactions. However, her licenses create the potential for her to receive commissions or other compensation in connection with certain products. This creates a conflict of interest, as it may provide an incentive to recommend certain products. Clients are under no obligation to purchase any recommended products through Ms. Szabo.

Item 6 Additional Compensation

Ms. Szabo may receive additional compensation, including commissions, in connection with the sale of insurance products. She does not receive transaction-based compensation from securities transactions through a broker-dealer.

The receipt of such compensation presents a conflict of interest, as it creates an incentive to recommend products that generate additional compensation.

Spinnaker Asset Management has policies and procedures designed to ensure that all recommendations are made in the best interest of clients.

Item 7 Supervision

Sarah Szabo is a financial adviser at Spinnaker Asset Management and is subject to supervision by Ronald Webster Kent Jr. She is required to adhere to the firm's policies and procedures, including its Code of Ethics, and to perform various periodic reviews of her activities as they relate to the firm's clients.