

Item 1 Cover Page

A.

Leo J. Kelly III
Chief Executive Officer, Partner
(410) 472-5381

Verdence Capital Advisors, LLC

ADV Part 2B, Brochure Supplement
Dated April 2025

Contact: Kevin Cuff, Chief Compliance Officer
50 Schilling Road, Suite 300
Hunt Valley, Maryland 21031

B.

This Brochure Supplement provides information about Leo J. Kelly III that supplements the Verdence Capital Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Kevin Cuff, Chief Compliance Officer, if you did *not* receive Verdence Capital Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Leo J. Kelly III is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Leo J. Kelly III was born in 1969. Mr. Kelly graduated from The College of New Jersey in 1997, with a Bachelor of Science degree in Finance. Mr. Kelly has been employed as an investment adviser representative of Verdence Capital Advisors, LLC since July 2017. Mr. Kelly has served as Managing Member of affiliated entity Independent Access Partners LLC since April 2019. From February 2012 through July 2017, Mr. Kelly was employed as an investment adviser representative of Hightower Advisors, LLC and was a registered representative of Hightower Securities, LLC.

Mr. Kelly has held the designation of Certified Business Exit Consultant (CBEC®) since 2013. The Certified Business Exit Consultant™ designation is an exit planning certification available in the marketplace today. Exit planners help business-owning clients prepare for the eventual transfer of their ownership in their largest asset - their privately held business. The prerequisites for this certification include approximately 30 hours of Pinnacle-developed coursework.

Education requirements consist of a five-day certification course and submission of an exit plan. To receive the CBEC certification, each candidate must successfully pass an open-book final exam under the supervision of a proctor. Visit <http://pinnacleequitysolutions.com/> for more information about this designation

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- C. Since April 2019, Mr. Kelly has been Managing Member, and oversees personnel, of affiliate Independent Access Partners, LLC, a platform which offers access to institutional quality small to mid-sized alternative investments to investors and advisors. He spends less than 10% of time on duties and responsibilities related to this affiliated business.

Mr. Kelly is also a Member of Hunt Valley Partners, LLC, which invests in affiliated and unaffiliated private funds, and is the majority owner of Independent Access Partners, LLC. He has been an owner in Hunt Valley Partners, LLC since August 2014.

- D. Mr. Kelly is not actively engaged in any reportable non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Kevin Cuff, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should a client have any questions regarding the Registrant's compliance practices, please contact Mr. Cuff at (410) 472-5384.

Item 1 Cover Page

A.

Mark Edward Amberg
Executive Director, Private Wealth Advisor
(703) 349-0074

Verdence Capital Advisors, LLC

ADV Part 2B, Brochure Supplement
Dated April 2025

Located at Branch Office
44 Canal Center Plaza, Suite 550
Alexandria, Virginia 22314

Supervised from Principal Office
Contact: Kevin Cuff, Chief Compliance Officer
50 Schilling Road, Suite 300
Hunt Valley, Maryland 21031

B.

This Brochure Supplement provides information about Mark Edward Amberg that supplements the Verdence Capital Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Kevin Cuff, Chief Compliance Officer, if you did *not* receive Verdence Capital Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Mark Edward Amberg is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Mark Edward Amberg was born in 1968. Mr. Amberg graduated from St. Leo College in 1991 with a Bachelor's degree and from Florida Institute of Technology in 1993 with a Masters of Business Administration. Mr. Amberg joined Verdence Capital Advisors, LLC in June 2023. From March 2011 through June 2023, he was Senior Vice President, Wealth Management Advisor for Merrill Lynch Wealth Management in Alexandria, VA.

Mr. Amberg has been a CERTIFIED FINANCIAL PLANNER™ since 2001. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the “CFP® marks”) are professional certification marks granted in the United States by 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 79,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must currently 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 6 hours (or 10 hours if the designation was obtained before November 2014), 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 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 currently complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- 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
- 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. Visit <https://www.cfp.net/> for more information about this designation.

Mr. Amberg is a Certified Private Wealth Advisor® (CPWA®). The CPWA® designation signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for the professional designation, which is centered on private wealth management topics and strategies for high-net-worth clients. The designation is administered through The Investments & Wealth Institute ("IWI") formerly known as the Investment Management Consultants Association. Prerequisites for the CPWA® designation are a Bachelor's degree from an accredited college or university or one of the following designations or licenses: CIMA®, CIMC®, CFA®, CFP®, ChFC®, or CPA license; have an acceptable regulatory history as evidenced by FINRA Form U-4 or other regulatory requirements and five years of professional client-centered experience in financial services or a related industry. CPWA® designees have completed a rigorous educational process that includes self-study requirements, an in-class education component, and successful completion of a comprehensive examination. CPWA® designees are required to adhere to the institute's Code of Professional Responsibility and Rules and Guidelines for Use of the Marks. CPWA® designees must report 40 hours of continuing education credits, including two ethics hours, every 2 years to maintain the certification.

Mr. Amberg is a Chartered SRI Counselor™ (CSRIC™). Individuals who hold this professional designation have completed study and coursework in the field of sustainable, responsible and impact investing (SRI). It provides financial advisors and investment professionals with information about the history, definitions, trends, portfolio construction principles, fiduciary responsibilities, and best practices for sustainable investments. The CSRIC™ Professional Education Program is a 3-semester credit graduate level course. Students spend approximately 90-135 hours in course-related activities in order to study and prepare adequately for the course examination. To attain the right to use the CSRIC™ marks, an individual has completed a graduate-level course of study addressing the history, fundamentals and analysis of ESG/SRI; passed the comprehensive CSRIC™ Certification Examination; and completed 16 hours of continuing education hours every two years.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- C. Mr. Amberg is not actively engaged in any other investment-related businesses or occupations.
- D. Mr. Amberg owns rental properties which generate rental income that in aggregate represent more than 10% of his annual earnings.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Executive Officer, Leo J. Kelly III, and President, Thomas J. New, have overall responsibility for the management of the firm, including the supervision of investment professionals, and setting business strategies and initiatives, among other matters. Should a client have any questions regarding the Registrant's supervisory practices, please contact Mr. New at (410) 472-5392 or Mr. Kelly at 410-472-5381. The Registrant's Chief Compliance Officer, Kevin Cuff, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should a client have any questions regarding the Registrant's compliance practices, please contact Mr. Cuff at (410) 472-5384.

Item 1 Cover Page

A.

Matthew A. Andrulot

Executive Director - Investment Research & Due Diligence

(410) 472-5388

Verdence Capital Advisors, LLC

ADV Part 2B, Brochure Supplement

Dated April 2025

Contact: Kevin Cuff, Chief Compliance Officer

50 Schilling Road, Suite 300

Hunt Valley, Maryland 21031

B.

This Brochure Supplement provides information about Matthew A. Andrulot that supplements the Verdence Capital Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Kevin Cuff, Chief Compliance Officer, if you did *not* receive Verdence Capital Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Matthew A. Andrulot is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Matthew A. Andrulot was born in 1976. Mr. Andrulot graduated from Keene State College in 1999 with a Bachelor of Science degree in Business Management and a Bachelor of Arts degree in Economics. Mr. Andrulot joined Verdence Capital Advisors, LLC in July 2017 and currently serves as Executive Director - Investment Research & Due Diligence. Mr. Andrulot has served as Elected Manager and Executive Director of affiliated entity Independent Access Partners LLC since April 2019. Previously, from October 2012 through July 2017, Mr. Andrulot served as Executive Director at Kelly Wealth Management in Hunt Valley MD. He served as Regional Director of Consulting for Fortigent, LLC in Rockville MD from October 2006 through October 2012.

Mr. Andrulot is a CERTIFIED FINANCIAL PLANNER™. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the "CFP® marks") are

professional certification marks granted in the United States by 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 79,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must currently 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 6 hours (or 10 hours if the designation was obtained before November 2014), 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 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 currently complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- 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
- 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. Visit <https://www.cfp.net/> for more information about this designation.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- C. Since April 2019, Mr. Andrulot has served as Executive Director of Independent Access Partners, LLC, an affiliate of Verdence Capital Advisors, LLC which is a platform offering access to institutional quality small to mid-sized alternative investments to investors and advisors. In this role, Mr. Andrulot oversees investment and operational execution of this investment platform. He spends an appropriate amount of time between Verdence and affiliate businesses as needed to fulfill required responsibilities.

Mr. Andrulot is also a Member of Hunt Valley Partners, LLC, which invests in affiliated and unaffiliated private funds, and is the majority owner of Independent Access Partners, LLC. He has been an owner in Hunt Valley Partners, LLC since August 2014.

- D. Mr. Andrulot is not actively engaged in any reportable non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Executive Officer, Leo J. Kelly III, and President, Thomas J. New, have overall responsibility for the management of the firm, including the supervision of investment professionals, and setting business strategies and initiatives, among other matters. Should a client have any questions regarding the Registrant's supervisory practices, please contact Mr. New at (410) 472-5392 or Mr. Kelly at 410-472-5381. The Registrant's Chief Compliance Officer, Kevin Cuff, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should a client have any questions regarding the Registrant's compliance practices, please contact Mr. Cuff at (410) 472-5384.

Item 1 Cover Page

A.

Lucas R. Belanger

Private Wealth Advisor

(703) 584-7160

Verdence Capital Advisors, LLC

ADV Part 2B, Brochure Supplement

Dated April 2025

Contact: Kevin Cuff, Chief Compliance Officer

50 Schilling Road, Suite 300

Hunt Valley, Maryland 21031

B.

This Brochure Supplement provides information about Lucas R. Belanger that supplements the Verdence Capital Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Kevin Cuff, Chief Compliance Officer, if you did *not* receive Verdence Capital Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Lucas R. Belanger is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Lucas R. Belanger was born in 1995. Mr. Belanger graduated from American University in 2017 with a Bachelor's degree in Finance and Financial Management Services. Mr. Belanger started his career with Verdence Capital Advisors, LLC where he has been employed since July 2017.

Mr. Belanger is a CERTIFIED FINANCIAL PLANNER™. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the "CFP® marks") are professional certification marks granted in the United States by 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 79,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must currently 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 6 hours (or 10 hours if the designation was obtained before November 2014), 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 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 currently complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- 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
- 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. Visit <https://www.cfp.net/> for more information about this designation.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- C. Mr. Belanger is not actively engaged in any other investment-related businesses or occupations.
- D. Mr. Belanger is not actively engaged in any reportable non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Executive Officer, Leo J. Kelly III, and President, Thomas J. New, have overall responsibility for the management of the firm, including the supervision of investment professionals, and setting business strategies and initiatives, among other matters. Should a client have any questions regarding the Registrant's supervisory practices, please contact Mr. New at (410) 472-5392 or Mr. Kelly at 410-472-5381. The Registrant's Chief Compliance Officer, Kevin Cuff, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should a client have any questions regarding the Registrant's compliance practices, please contact Mr. Cuff at (410) 472-5384.

Item 1 Cover Page

A.

Dwight L. Davenport

Executive Director, Private Wealth Advisor
(978) 660-8504

Verdence Capital Advisors, LLC

ADV Part 2B, Brochure Supplement
Dated April 2025

Located at Branch Office
33 Bradford Street
Concord, MA 01742
978-660-8504

Supervised from Principal Office
Contact: Kevin Cuff, Chief Compliance Officer
50 Schilling Road, Suite 300
Hunt Valley, Maryland 21031

B.

This Brochure Supplement provides information about Dwight L. Davenport that supplements the Verdence Capital Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Kevin Cuff, Chief Compliance Officer, if you did *not* receive Verdence Capital Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Dwight L. Davenport is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Dwight L. Davenport was born in 1966. Mr. Davenport graduated from Norwich University in 1990, with a Bachelor of Arts History degree. Mr. Davenport has been employed as an investment adviser representative of Verdence Capital Advisors, LLC since June 2024. From August 2015 through June 2024, Mr. Davenport was employed by GreenPort Capital Advisors, LLC. The most recent position held was that of Principal. Previously he was Principal and Investment Advisor Representative at Vodia Capital, LLC from October 2010 to August 2015.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- C. Mr. Davenport is not actively engaged in any other investment-related businesses or occupations.
- D. Mr. Davenport is not actively engaged in any reportable non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Executive Officer, Leo J. Kelly III, and President, Thomas J. New, have overall responsibility for the management of the firm, including the supervision of investment professionals, and setting business strategies and initiatives, among other matters. Should a client have any questions regarding the Registrant's supervisory practices, please contact Mr. New at (410) 472-5392 or Mr. Kelly at 410-472-5381. The Registrant's Chief Compliance Officer, Kevin Cuff, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should a client have any questions regarding the Registrant's compliance practices, please contact Mr. Cuff at (410) 472-5384.

Item 1 Cover Page

A.

Jason Michael Edelson

Executive Director

(443) 212-7049

Verdence Capital Advisors, LLC

ADV Part 2B, Brochure Supplement

Dated April 2025

Contact: Kevin Cuff, Chief Compliance Officer

50 Schilling Road, Suite 300

Hunt Valley, Maryland 21031

B.

This Brochure Supplement provides information about Jason Michael Edelson that supplements the Verdence Capital Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Kevin Cuff, Chief Compliance Officer, if you did *not* receive Verdence Capital Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Jason Michael Edelson is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Jason Michael Edelson was born in 1977. Mr. Edelson graduated from Towson State University in 1999, with a Bachelor of Science degree in Finance. Mr. Edelson has been employed as an investment adviser representative of Verdence Capital Advisors, LLC since July 2017. From April 2014 through July 2017, Mr. Edelson was employed as an investment adviser representative of Hightower Advisors, LLC and was a registered representative of Hightower Securities, LLC. From May 2009 through April 2014, Mr. Edelson was a Private Banker of Wells Fargo Advisors, LLC.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- C. Mr. Edelson is not actively engaged in any other investment-related businesses or occupations.
- D. Mr. Edelson is not actively engaged in any reportable non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

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Item 1 Cover Page

A.

Brian John Grumbach

Managing Director, Partner
(410) 472-5383

Verdence Capital Advisors, LLC

ADV Part 2B, Brochure Supplement
Dated April 2025

Contact: Kevin Cuff, Chief Compliance Officer
50 Schilling Road, Suite 300
Hunt Valley, Maryland 21031

B.

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Additional information about Brian John Grumbach is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Brian John Grumbach was born in 1972. Mr. Grumbach graduated from Towson State University in 1994, with a Bachelor of Science degree in Business. Mr. Grumbach has been employed as an investment adviser representative of Verdence Capital Advisors, LLC since July 2017. From February 2012 through July 2017, Mr. Grumbach was employed as an investment adviser representative of Hightower Advisors, LLC and was a registered representative of Hightower Securities, LLC.

Mr. Grumbach has been a CERTIFIED FINANCIAL PLANNER™ since 2006. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

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- 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. Visit <https://www.cfp.net/> for more information about this designation.

Mr. Grumbach has held the designation of Certified Investment Management Analyst (CIMA®) since 2007. The CIMA® certification signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for investment management consulting, including advanced investment management theory and application. Prerequisites for the CIMA® certification are three years of financial services experience and an acceptable regulatory history. To obtain the CIMA® certification, candidates must pass an online Qualification Examination, successfully complete a one-week classroom education program provided by a Registered Education Provider at an AACSB accredited university business school and pass an online Certification Examination. CIMA® designees are required to adhere to IMCA's Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks. CIMA® designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through Investment Management Consultants Association (IMCA®). Visit <https://investmentsandwealth.org/home> for more information about this designation.

Mr. Grumbach became an ACCREDITED INVESTMENT FIDUCIARY® (AIF®) in 2013. The AIF Designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF Designation, the individual must annually attest to the Code of Ethics and Conduct Standards and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the standards-setting body of fi360. Visit <https://www.fi360.com/> for more information about this designation.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- C. Mr. Grumbach is a Member of Hunt Valley Partners, LLC, which invests in affiliated and unaffiliated private funds, and is the majority owner of affiliate Independent Access Partners, LLC ("IAP"), an SEC registered investment adviser. Mr. Grumbach has been a passive owner of Hunt Valley Partners, LLC since August 2014. IAP sponsors private investment funds which Mr. Grumbach, in his capacity as an Investment Adviser Representative of the Registrant, may recommend to certain qualified clients on a non-discretionary basis. It is important to note that, while IAP waives its fees for clients who invest in these affiliated funds, the Registrant's standard advisory fees still apply to the assets invested in them. To ensure that all recommendations remain aligned with client interests, the Registrant has implemented stringent procedures to address any actual or perceived conflicts of interest. When appropriate, Mr. Grumbach carefully qualifies eligible clients to assess whether private fund investments align with their specific financial goals, risk tolerance, and portfolio

diversification strategies. Any recommendation to invest in an IAP fund is driven solely by the suitability of the investment for the client, not by any indirect financial benefits that the Registrant or Mr. Grumbach may receive.

- D. Mr. Grumbach is not actively engaged in any reportable non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Executive Officer, Leo J. Kelly III, and President, Thomas J. New, have overall responsibility for the management of the firm, including the supervision of investment professionals, and setting business strategies and initiatives, among other matters. Should a client have any questions regarding the Registrant's supervisory practices, please contact Mr. New at (410) 472-5392 or Mr. Kelly at 410-472-5381. The Registrant's Chief Compliance Officer, Kevin Cuff, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should a client have any questions regarding the Registrant's compliance practices, please contact Mr. Cuff at (410) 472-5384.

Item 1 Cover Page

A.

Ayaz Hasan
Private Wealth Advisor
(410) 403-2684

Verdence Capital Advisors, LLC

ADV Part 2B, Brochure Supplement
Dated April 2025

Contact: Kevin Cuff, Chief Compliance Officer
50 Schilling Road, Suite 300
Hunt Valley, Maryland 21031

B.

This Brochure Supplement provides information about Ayaz Hasan that supplements the Verdence Capital Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Kevin Cuff, Chief Compliance Officer, if you did *not* receive Verdence Capital Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Ayaz Hasan is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Ayaz Hasan was born in 1981. Mr. Hasan graduated from Towson University in 2006, with a Bachelor of Science Business Administration degree. Mr. Hasan has been employed as an investment adviser representative of Verdence Capital Advisors, LLC since March 2024. From November 2015 through February 2024, Mr. Hasan was employed by Morgan Stanley. The most recent position held was that of Consulting Group Analyst. He previously served as an Investment Associate for Merrill Lynch from April 2009 through October 2015.

Mr. Hasan has held the designation of Certified Investment Management Analyst (CIMA®) since 2018. The CIMA® certification signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for investment management consulting, including advanced investment management theory and application. Prerequisites for the CIMA® certification are three years of financial services experience and an acceptable regulatory history. To obtain the CIMA® certification, candidates must pass an online

Qualification Examination, successfully complete a one-week classroom education program provided by a Registered Education Provider at an AACSB accredited university business school and pass an online Certification Examination. CIMA® designees are required to adhere to IMCA's Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks. CIMA® designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through Investment Management Consultants Association (IMCA®). Visit <https://investmentsandwealth.org/home> for more information about this designation.

Mr. Hasan has been a Certified Exit Planning Advisor (CEPA) since 2024. The Certified Exit Planning Advisor (CEPA) Program is taught by nationally recognized experts in the field of exit planning; this 5-day executive MBA style program includes a final examination. The CEPA Program offers professionals an innovative learning experience, performance-enhancing resources, and the strategic tools to help them advance their exit planning practice, including value enhancement. The CEPA Program process integrates exit strategy into business, personal and financial goals of the business owner. The process consists of three major components: 1) Maximizing Business Value or Value Enhancement, 2) Personal Financial Planning, and 3) Life After Business Planning. The process teaches that exit strategy is business strategy. It is about building, harvesting, and preserving wealth and integrating best business practices into daily operations. The Methodology focuses on enterprise value and is a revenue producing model for professional advisors that is justifiable with growth of overall enterprise value.

Certification process elevates professional standards, enhances individual performance, and differentiates CEPA professionals from those who do not have the knowledge needed to provide high quality exit planning services to business owners. Continuing Education Credits are offered for six major professionals associations, including CPA and CFP®, making the CEPA Program the most widely accepted and endorsed professional exit planning program in the world. Visit <https://exit-planning-institute.org/> for more information about this designation.

Mr. Hasan became a CERTIFIED FINANCIAL PLANNER™ in 2025. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the “CFP® marks”) are professional certification marks granted in the United States by 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 79,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must currently 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 6 hours (or 10 hours if the designation was obtained before November 2014), 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 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 currently complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- 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
- 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. Visit <https://www.cfp.net/> for more information about this designation.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- C. Mr. Hasan is not actively engaged in any other investment-related businesses or occupations.
- D. Mr. Hasan is not actively engaged in any reportable non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Executive Officer, Leo J. Kelly III, and President, Thomas J. New, have overall responsibility for the management of the firm, including the supervision of investment professionals, and setting business strategies and initiatives, among other matters. Should a client have any questions regarding the Registrant's supervisory practices, please contact Mr. New at (410) 472-5392 or Mr. Kelly at 410-472-5381. The Registrant's Chief Compliance Officer, Kevin Cuff, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should a client have any questions regarding the Registrant's compliance practices, please contact Mr. Cuff at (410) 472-5384.

Item 1 Cover Page

A.

Charles Stephen Holt

Managing Director, Partner

(703) 468-2715

Verdence Capital Advisors, LLC

ADV Part 2B, Brochure Supplement

Dated April 2025

Located at Branch Office

44 Canal Center Plaza, Suite 550

Alexandria, Virginia 22314

Supervised from Principal Office

Contact: Kevin Cuff, Chief Compliance Officer

50 Schilling Road, Suite 300

Hunt Valley, Maryland 21031

B.

This Brochure Supplement provides information about Charles Stephen Holt that supplements the Verdence Capital Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Kevin Cuff, Chief Compliance Officer, if you did *not* receive Verdence Capital Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Charles Stephen Holt is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Charles Stephen Holt was born in 1963. Mr. Holt graduated from Michigan State University in 1988, with a Bachelor of Science degree in Finance. Mr. Holt has been employed as an investment adviser representative of Verdence Capital Advisors, LLC since July 2017. From November 2012 through July 2017, Mr. Holt was employed as an investment adviser representative of Hightower Advisors, LLC and was a registered representative of Hightower

Securities, LLC. From March 1989 through March 2012, Mr. Holt was an Investment Advisor of Merrill Lynch, Pierce, Fenner & Smith Incorporated.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

C. Mr. Holt is a Member of Hunt Valley Partners, LLC, which invests in affiliated and unaffiliated private funds, and is the majority owner of affiliate Independent Access Partners, LLC (“IAP”), an SEC registered investment adviser. Mr. Holt has been a passive owner of Hunt Valley Partners, LLC since January 2017. IAP sponsors private investment funds which Mr. Holt, in his capacity as an Investment Adviser Representative of the Registrant, may recommend to certain qualified clients on a non-discretionary basis. It is important to note that, while IAP waives its fees for clients who invest in these affiliated funds, the Registrant's standard advisory fees still apply to the assets invested in them. To ensure that all recommendations remain aligned with client interests, the Registrant has implemented stringent procedures to address any actual or perceived conflicts of interest. When appropriate, Mr. Holt carefully qualifies eligible clients to assess whether private fund investments align with their specific financial goals, risk tolerance, and portfolio diversification strategies. Any recommendation to invest in an IAP fund is driven solely by the suitability of the investment for the client, not by any indirect financial benefits that the Registrant or Mr. Holt may receive.

D. Mr. Holt is not actively engaged in any reportable non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the “Act”). The Registrant's Chief Executive Officer, Leo J. Kelly III, and President, Thomas J. New, have overall responsibility for the management of the firm, including the supervision of investment professionals, and setting business strategies and initiatives, among other matters. Should a client have any questions regarding the Registrant's supervisory practices, please contact Mr. New at (410) 472-5392 or Mr. Kelly at 410-472-5381. The Registrant's Chief Compliance Officer, Kevin Cuff, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should a client have any questions regarding the Registrant's compliance practices, please contact Mr. Cuff at (410) 472-5384.

Item 1 Cover Page

A.

Megan Marie Horneman

Chief Investment Officer

(410) 403-2681

Verdence Capital Advisors, LLC

ADV Part 2B, Brochure Supplement

Dated April 2025

Contact: Kevin Cuff, Chief Compliance Officer

50 Schilling Road, Suite 300

Hunt Valley, Maryland 21031

B.

This Brochure Supplement provides information about Megan Marie Horneman that supplements the Verdence Capital Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Kevin Cuff, Chief Compliance Officer, if you did *not* receive Verdence Capital Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Megan Marie Horneman is available on the SEC's website at www.adviserinfo.sec.gov. Her registration is also listed as Megan Marie Foard.

Item 2 Education Background and Business Experience

Megan Marie Horneman was born in 1976. Ms. Horneman graduated from Towson University in 1998 with a Bachelor of Science degree in Mass Communications. Ms. Horneman has been the Director of Portfolio Strategy of Verdence Capital Advisors, LLC since December 2017. From April 2005 through November 2017, Ms. Horneman was employed as Portfolio Strategist of Deutsche Bank Securities, Inc.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- C. Ms. Horneman is a Member of Hunt Valley Partners, LLC, which invests in affiliated and unaffiliated private funds, and is the majority owner of affiliate Independent Access Partners, LLC (“IAP”), an SEC registered investment adviser. Ms. Horneman has been a passive owner of Hunt Valley Partners, LLC since June 2021.
- D. Ms. Horneman is not actively engaged in any reportable non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant’s policies and procedures manual. The primary purpose of the Registrant’s Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the “Act”). The Registrant’s Chief Executive Officer, Leo J. Kelly III, and President, Thomas J. New, have overall responsibility for the management of the firm, including the supervision of investment professionals, and setting business strategies and initiatives, among other matters. Should a client have any questions regarding the Registrant’s supervisory practices, please contact Mr. New at (410) 472-5392 or Mr. Kelly at 410-472-5381. The Registrant’s Chief Compliance Officer, Kevin Cuff, is primarily responsible for the implementation of the Registrant’s policies and procedures and overseeing the activities of the Registrant’s supervised persons. Should a client have any questions regarding the Registrant’s compliance practices, please contact Mr. Cuff at (410) 472-5384.

Item 1 Cover Page

A.

Edward Waring Karppi
Executive Director, Private Wealth Advisor
(703) 349-4008

Verdence Capital Advisors, LLC

ADV Part 2B, Brochure Supplement
Dated April 2025

Located at Branch Office
44 Canal Center Plaza, Suite 550
Alexandria, Virginia 22314

Supervised from Principal Office
Contact: Kevin Cuff, Chief Compliance Officer
50 Schilling Road, Suite 300
Hunt Valley, Maryland 21031

B.

This Brochure Supplement provides information about Edward Waring Karppi that supplements the Verdence Capital Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Kevin Cuff, Chief Compliance Officer, if you did *not* receive Verdence Capital Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Edward Waring Karppi is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Edward Waring Karppi was born in 1965. Mr. Karppi graduated from University of Virginia in 1987 with B.S. in Systems Engineering. He later graduated from George Mason University in 1994 with a Master of Business Administration. Mr. Karppi has been employed as an investment adviser representative of Verdence Capital Advisors, LLC since March 2022. From December 2015 through September 2021, Mr. Karppi was Partner and Co-Chief Investment

Officer at Mangham Associates. From August 2005 through October 2015, he served as Managing Director, Senior Investment Officer for American National Red Cross.

Mr. Karppi became a Chartered Financial Analyst (CFA) in 2005. The CFA designation is issued by the CFA Institute. CFA candidates must meet one of the following requirements: (1) undergraduate degree and four years of professional experience involving investment decision-making, or (2) four years qualified work experience (full time, but not necessarily investment-related). To receive the CFA designation, candidates must complete the CFA Program which is organized into three levels, each requiring 250 hours of self-study and each culminating in a six-hour exam. There are no ongoing continuing education or experience thresholds necessary to maintain the CFA designation. Visit <https://www.cfainstitute.org> for more information about this designation.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- C. Mr. Karppi is not actively engaged in any other investment-related businesses or occupations.
- D. Mr. Karppi serves in a volunteer capacity for the Board Investment Subcommittees for the Protestant Episcopal Cathedral Foundation (The National Cathedral and related entities) and St. Albans School endowment. These meetings are typically held quarterly or on an ad-hoc basis, often apart from normal business hours.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Executive Officer, Leo J. Kelly III, and President, Thomas J. New, have overall responsibility for the management of the firm, including the supervision of investment professionals, and setting business strategies and initiatives, among other matters. Should a client have any questions regarding the Registrant's supervisory practices, please contact Mr. New at (410) 472-5392 or Mr. Kelly at 410-472-5381. The Registrant's Chief Compliance Officer, Kevin Cuff, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should a client have any questions regarding the Registrant's compliance practices, please contact Mr. Cuff at (410) 472-5384.

Item 1 Cover Page

A.

Noel Michael LaMontagne

Director
(610) 390-7782

Verdence Capital Advisors, LLC

ADV Part 2B, Brochure Supplement
Dated June 2024

Located at Branch Office
Fort Lauderdale, FL 33316

Supervised from Principal Office
Contact: Kevin Cuff, Chief Compliance Officer
50 Schilling Road, Suite 300
Hunt Valley, Maryland 21031

B.

This Brochure Supplement provides information about Noel Michael LaMontagne that supplements the Verdence Capital Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Kevin Cuff, Chief Compliance Officer, if you did *not* receive Verdence Capital Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Noel Michael LaMontagne is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Noel Michael LaMontagne was born in 1977. Mr. LaMontagne graduated from University of Virginia in 1999 with a Bachelor of Applied Science degree in Sociology. Mr. LaMontagne has been a Director at Verdence Capital Advisors, LLC since March 2019. Previously, from September 2003 through January 2015, Mr. LaMontagne had been an elite sports agent with Eastern Athletic Services, after which he became an agent with Compass Sports Advisors, with which he is still affiliated.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- C. Mr. LaMontagne is a Member of Hunt Valley Partners, LLC, which invests in affiliated and unaffiliated private funds, and is the majority owner of affiliate Independent Access Partners, LLC (“IAP”), an SEC registered investment adviser. Mr. LaMontagne has been a passive owner of Hunt Valley Partners, LLC since May 2022. IAP sponsors private investment funds which Mr. LaMontagne, in his capacity as an Investment Adviser Representative of the Registrant, may recommend to certain qualified clients on a non-discretionary basis. It is important to note that, while IAP waives its fees for clients who invest in these affiliated funds, the Registrant's standard advisory fees still apply to the assets invested in them. To ensure that all recommendations remain aligned with client interests, the Registrant has implemented stringent procedures to address any actual or perceived conflicts of interest. When appropriate, Mr. LaMontagne carefully qualifies eligible clients to assess whether private fund investments align with their specific financial goals, risk tolerance, and portfolio diversification strategies. Any recommendation to invest in an IAP fund is driven solely by the suitability of the investment for the client, not by any indirect financial benefits that the Registrant or Mr. LaMontagne may receive.
- D. As a sports agent for Compass Sports Advisors, Mr. LaMontagne is involved in the management of client careers, negotiation of client contracts and marketing opportunities as a certified NFL Players’ Association agent.

Item 5 Additional Compensation

Compass Sports Advisors receives a 3% fee on negotiated and earned contract amounts that Mr. LaMontagne’s clients receive through their NFL player contracts. Mr. LaMontagne receives a bonus which represents a percentage of the business generated. Nonetheless, Mr. LaMontagne does not receive any economic benefit from any person, company, or organization, other than the Registrant in exchange for providing clients advisory services through Verdence Capital Advisors, LLC.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant’s policies and procedures manual. The primary purpose of the Registrant’s Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the “Act”). The Registrant’s Chief Executive Officer, Leo J. Kelly III, and President, Thomas J. New, have overall responsibility for the management of the firm, including the supervision of investment professionals, and setting business strategies and initiatives, among other matters. Should a client have any questions regarding the Registrant’s supervisory practices, please contact Mr. New at (410) 472-5392 or Mr. Kelly at 410-472-5381. The Registrant’s Chief Compliance Officer, Kevin Cuff, is primarily responsible for the implementation of the Registrant’s policies and procedures and overseeing the activities of the Registrant’s supervised persons. Should a client have any questions regarding the Registrant’s compliance practices, please contact Mr. Cuff at (410) 472-5384.

Item 1 Cover Page

A.

Nancy Elizabeth McColgan
Managing Director of Verdenche/Family
(410) 403-2667

Verdenche Capital Advisors, LLC

ADV Part 2B, Brochure Supplement
Dated April 2025

Contact: Kevin Cuff, Chief Compliance Officer
50 Schilling Road, Suite 300
Hunt Valley, Maryland 21031

B.

This Brochure Supplement provides information about Nancy Elizabeth McColgan that supplements the Verdenche Capital Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Kevin Cuff, Chief Compliance Officer, if you did *not* receive Verdenche Capital Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Nancy Elizabeth McColgan is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Nancy Elizabeth McColgan was born in 1960. Ms. McColgan graduated from Notre Dame of Maryland University in 1992 with a Bachelor's degree and Loyola University of Maryland in 1994 with a Certificate in Advanced Leadership & Management. She obtained a Master's of Science in Personal Financial Planning from College for Financial Planning in 2010. Ms. McColgan has been employed by Verdenche Capital Advisors, LLC since December 2022. From September 2021 through October 2022, she served as Principal Chair & Director, Baltimore Metro and the Eastern Shore of Maryland for C12 Business Forums. Previously, from December 2013 through November 2020, Ms. McColgan was Senior Vice President, Managing Director for Hawthorn, PNC Family Wealth.

Ms. McColgan is a CERTIFIED FINANCIAL PLANNER™. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the "CFP® marks") are professional certification marks granted in the United States by 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 79,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must currently 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 6 hours (or 10 hours if the designation was obtained before November 2014), 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 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 currently complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- 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
- 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. Visit <https://www.cfp.net/> for more information about this designation.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

C. Ms. McColgan is not actively engaged in any other investment-related businesses or occupations.

D. Ms. McColgan is not actively engaged in any reportable non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Executive Officer, Leo J. Kelly III, and President, Thomas J. New, have overall responsibility for the management of the firm, including the supervision of investment professionals, and setting business strategies and initiatives, among other matters. Should a client have any questions regarding the Registrant's supervisory practices, please contact Mr. New at (410) 472-5392 or Mr. Kelly at 410-472-5381. The Registrant's Chief Compliance Officer, Kevin Cuff, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should a client have any questions regarding the Registrant's compliance practices, please contact Mr. Cuff at (410) 472-5384.

Item 1 Cover Page

A.

Peter Edward McGratty
Executive Director of RIA Development
(410) 403-2662

Verdence Capital Advisors, LLC

ADV Part 2B, Brochure Supplement
Dated April 2025

Contact: Kevin Cuff, Chief Compliance Officer
50 Schilling Road, Suite 300
Hunt Valley, Maryland 21031

B.

This Brochure Supplement provides information about Peter Edward McGratty that supplements the Verdence Capital Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Kevin Cuff, Chief Compliance Officer, if you did *not* receive Verdence Capital Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Peter Edward McGratty is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Peter Edward McGratty was born in 1968. He graduated from Georgetown University in 1990, with a Bachelor of Science Business Administration degree. Mr. McGratty joined Verdence Capital Advisors, LLC in November 2023 and became registered as an investment adviser representative with the firm in May 2024. From February 2022 through October 2023, Mr. McGratty was a Managing Partner at Precursor Asset Management. He previously served as VP of Strategic Partnerships for Congress Wealth Advisor Solutions from April 2021 through February 2022. Prior to this position, he was Founder and VP Strategic Partnerships for Pinnacle Advisor Solutions from October 2009 through April 2021.

Mr. McGratty became a Chartered Financial Analyst (CFA) in 1995. The CFA designation is issued by the CFA Institute. CFA candidates must meet one of the following requirements: (1) undergraduate degree and four years of professional experience involving investment decision-making, or (2) four years qualified work experience (full time, but not necessarily investment-

related). To receive the CFA designation, candidates must complete the CFA Program which is organized into three levels, each requiring 250 hours of self-study and each culminating in a six-hour exam. There are no ongoing continuing education or experience thresholds necessary to maintain the CFA designation. Visit <https://www.cfainstitute.org> for more information about this designation.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- C. Mr. McGratty is not actively engaged in any other investment-related businesses or occupations.
- D. Mr. McGratty is not actively engaged in any reportable non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Executive Officer, Leo J. Kelly III, and President, Thomas J. New, have overall responsibility for the management of the firm, including the supervision of investment professionals, and setting business strategies and initiatives, among other matters. Should a client have any questions regarding the Registrant's supervisory practices, please contact Mr. New at (410) 472-5392 or Mr. Kelly at 410-472-5381. The Registrant's Chief Compliance Officer, Kevin Cuff, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should a client have any questions regarding the Registrant's compliance practices, please contact Mr. Cuff at (410) 472-5384.

Item 1 Cover Page

A.

Matthew Sanderson Moore

Managing Director, Partner

(410) 472-5391

Verdence Capital Advisors, LLC

ADV Part 2B, Brochure Supplement

Dated April 2025

Contact: Kevin Cuff, Chief Compliance Officer

50 Schilling Road, Suite 300

Hunt Valley, Maryland 21031

B.

This Brochure Supplement provides information about Matthew Sanderson Moore that supplements the Verdence Capital Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Kevin Cuff, Chief Compliance Officer, if you did *not* receive Verdence Capital Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Matthew Sanderson Moore is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Matthew Sanderson Moore was born in 1967. Mr. Moore graduated from James Madison University in 1989, with a Bachelor of Business Administration degree in Economics. Mr. Moore has been employed as an investment adviser representative of Verdence Capital Advisors, LLC since July 2017. From January 2013 through July 2017, Mr. Moore was employed as an investment adviser representative of Hightower Advisors, LLC and was a registered representative of Hightower Securities, LLC. From August 1994 through January 2013, Mr. Moore was an investment advisor of Merrill Lynch, Pierce, Fenner & Smith Incorporated.

Mr. Moore has held the designation of Certified Business Exit Consultant (CBEC®) since 2013. The Certified Business Exit Consultant™ designation is an exit planning certification available in the marketplace today. Exit planners help business-owning clients prepare for the eventual transfer of their ownership in their largest asset - their privately held business. The

prerequisites for this certification include approximately 30 hours of Pinnacle-developed coursework. Education requirements consist of a five-day certification course and submission of an exit plan. To receive the CBEC certification, each candidate must successfully pass an open-book final exam under the supervision of a proctor. Visit <http://pinnacleequitysolutions.com/> for more information about this designation.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

C. Mr. Moore is a Member of Hunt Valley Partners, LLC, which invests in affiliated and unaffiliated private funds, and is the majority owner of affiliate Independent Access Partners, LLC (“IAP”), an SEC registered investment adviser. Mr. Moore has been a passive owner of Hunt Valley Partners, LLC since August 2014. IAP sponsors private investment funds which Mr. Moore, in his capacity as an Investment Adviser Representative of the Registrant, may recommend to certain qualified clients on a non-discretionary basis. It is important to note that, while IAP waives its fees for clients who invest in these affiliated funds, the Registrant's standard advisory fees still apply to the assets invested in them. To ensure that all recommendations remain aligned with client interests, the Registrant has implemented stringent procedures to address any actual or perceived conflicts of interest. When appropriate, Mr. Moore carefully qualifies eligible clients to assess whether private fund investments align with their specific financial goals, risk tolerance, and portfolio diversification strategies. Any recommendation to invest in an IAP fund is driven solely by the suitability of the investment for the client, not by any indirect financial benefits that the Registrant or Mr. Moore may receive.

D. Mr. Moore is not actively engaged in any reportable non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant’s policies and procedures manual. The primary purpose of the Registrant’s Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the “Act”). The Registrant’s Chief Executive Officer, Leo J. Kelly III, and President, Thomas J. New, have overall responsibility for the management of the firm, including the supervision of investment professionals, and setting business strategies and initiatives, among other matters. Should a client have any questions regarding the Registrant’s supervisory practices, please contact Mr. New at (410) 472-5392 or Mr. Kelly at 410-472-5381. The Registrant’s Chief Compliance Officer, Kevin Cuff, is primarily

responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should a client have any questions regarding the Registrant's compliance practices, please contact Mr. Cuff at (410) 472-5384.

Item 1 Cover Page

A.

John David Morgan

Managing Director, Partner

(443) 212-7050

Verdence Capital Advisors, LLC

ADV Part 2B, Brochure Supplement

Dated April 2025

Contact: Kevin Cuff, Chief Compliance Officer

50 Schilling Road, Suite 300

Hunt Valley, Maryland 21031

B.

This Brochure Supplement provides information about John David Morgan that supplements the Verdence Capital Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Kevin Cuff, Chief Compliance Officer, if you did *not* receive Verdence Capital Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about John David Morgan is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

John David Morgan was born in 1969. Mr. Morgan graduated from the University of Akron in 1991, with a Bachelor of Science degree in Finance. Mr. Morgan has been employed as an investment adviser representative of Verdence Capital Advisors, LLC since July 2017. From April 2014 through July 2017, Mr. Morgan was employed as an investment adviser representative of Hightower Advisors, LLC and was a registered representative of Hightower Securities, LLC. From May 2009 through April 2014, Mr. Morgan was a Financial Advisor of Wells Fargo Advisors, LLC.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- C. Mr. Morgan is a Member of Hunt Valley Partners, LLC, which invests in affiliated and unaffiliated private funds, and is the majority owner of affiliate Independent Access Partners, LLC (“IAP”), an SEC registered investment adviser. Mr. Morgan has been a passive owner of Hunt Valley Partners, LLC since December 2015. IAP sponsors private investment funds which Mr. Morgan, in his capacity as an Investment Adviser Representative of the Registrant, may recommend to certain qualified clients on a non-discretionary basis. It is important to note that, while IAP waives its fees for clients who invest in these affiliated funds, the Registrant's standard advisory fees still apply to the assets invested in them. To ensure that all recommendations remain aligned with client interests, the Registrant has implemented stringent procedures to address any actual or perceived conflicts of interest. When appropriate, Mr. Morgan carefully qualifies eligible clients to assess whether private fund investments align with their specific financial goals, risk tolerance, and portfolio diversification strategies. Any recommendation to invest in an IAP fund is driven solely by the suitability of the investment for the client, not by any indirect financial benefits that the Registrant or Mr. Morgan may receive.
- D. Mr. Morgan is not actively engaged in any reportable non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the “Act”). The Registrant's Chief Executive Officer, Leo J. Kelly III, and President, Thomas J. New, have overall responsibility for the management of the firm, including the supervision of investment professionals, and setting business strategies and initiatives, among other matters. Should a client have any questions regarding the Registrant's supervisory practices, please contact Mr. New at (410) 472-5392 or Mr. Kelly at 410-472-5381. The Registrant's Chief Compliance Officer, Kevin Cuff, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should a client have any questions regarding the Registrant's compliance practices, please contact Mr. Cuff at (410) 472-5384.

Item 1 Cover Page

A.

Sarah Grace Mouser
Managing Director of Financial Planning
(703) 349-7365

Verdence Capital Advisors, LLC

ADV Part 2B, Brochure Supplement
Dated April 2025

Located at Branch Office
44 Canal Center Plaza, Suite 550
Alexandria, Virginia 22314

Supervised from Principal Office
Contact: Kevin Cuff, Chief Compliance Officer
50 Schilling Road, Suite 300
Hunt Valley, Maryland 21031

B.

This Brochure Supplement provides information about Sarah Grace Mouser that supplements the Verdence Capital Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Kevin Cuff, Chief Compliance Officer, if you did *not* receive Verdence Capital Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Sarah Grace Mouser is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Sarah Grace Mouser was born in 1981. Ms. Mouser graduated from Virginia Tech in 2003 with a Bachelor of Science degree in Resource Management with a concentration in Financial Management. Ms. Mouser joined Verdence Capital Advisors, LLC in February 2025. From June 2014 through February 2025, she was Director of Financial Planning for Cassaday & Company in McLean, VA.

Ms. Mouser has been a CERTIFIED FINANCIAL PLANNER™ since 2010. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the “CFP® marks”) are professional certification marks granted in the United States by 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 79,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must currently 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 6 hours (or 10 hours if the designation was obtained before November 2014), 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 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 currently complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- 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
- 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. Visit <https://www.cfp.net/> for more information about this designation.

Ms. Mouser became a CERTIFIED ESTATE AND TRUST SPECIALIST (CEST™) in 2010. The CES designation (formerly known as the Board Certified in Estate Planning or BCE), issued by the Institute of Business & Finance, expands financial professionals' estate planning and asset repositioning knowledge, allowing them to provide guidance to clients on topics such as wills, trusts, beneficiaries, taxes, and retirement accounts. Candidates are required to have a bachelor's degree or one year of financial services work experience. The designation is awarded upon completion of a self-study course, a written case study, and final exams. Continued designation requires the completion of 30 hours of continuing education every two years. For more information about this designation, visit <https://icfs.com/additional-programs/specialized-designations/certified-estate-and-trust-specialist>.

Ms. Mouser has been a CERTIFIED COLLEGE FUNDING SPECIALIST (CCFS®) since 2017. The CCFS designation, issued by the Association of Certified College Funding Specialists (ACCFs), trains financial professionals on a variety of topics, including financial aid, debt, and taxes with the objective of helping people save for and pay for college. Candidates must meet one of the following pre-requisite requirements: (1) professional financial certification or designation; (2) professional financial license (securities, insurance, accounting, etc.); or (3) a combination of education and experience deemed satisfactory by the ACCFS. The designation is awarded upon completion of 16 hours of self-study courses and exams. Continued designation requires the completion of 24 hours of continuing education every 2 years. For more information about this designation, visit <https://www.accfs.com/about-us/about#overview>.

Ms. Mouser became an EDUCATION LOAN ANALYST (ELA™) in 2017. The ELA designation, issued by the Association of Certified College Funding Specialists (ACCFs) is a companion designation to the Certified College Funding Specialist (CCFS). The ELA course is for CCFS designees who want to achieve a more in-depth knowledge of the student loan system and how it works. The designation is awarded to CCFS designees upon completion of an additional 8 hours of self-study courses and exams. Continued designation requires the completion of 24 hours of continuing education every 2 years which covers both the CCFS and ELA designations. For more information about this designation, visit <https://www.accfs.com/courses/ela>

Ms. Mouser has been a CERTIFIED TAX SPECIALIST (CTS™) since 2022. The CTS designation, issued by the Institute of Business & Finance, provides financial professionals with knowledge that can be effective in helping clients reduce their tax obligations. Candidates are required to have a bachelor's degree or one year of financial services work experience. The designation is awarded upon completion of a self-study course, a written case study, and final exams. Continued designation requires the completion of 30 hours of continuing education every two years. For more information about this designation, visit <https://icfs.com/additional-programs/specialized-designations/certified-tax-specialist>.

Ms. Mouser became a CERTIFIED DIVORCE FINANCIAL ANALYST (CDFA™) in 2025. A CDFA™ is someone who comes from a financial planning, accounting or legal background and

undertakes an intensive training program to become skilled in analyzing and providing expertise related to the financial issues of divorce. The role of the CDFA™ professional is to help both the client and lawyer understand how the financial decisions made today will impact the client's financial future, based on certain assumptions. All CDFA professionals adhere to a Code of Ethics and are required to renew their designation every two years by completing 15 hours of continuing education, reaffirming their adherence to the CDFA™ Professional Practice Standards. For more information about this designation, visit <https://institutedfa.com/>.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- C. Ms. Mouser is not actively engaged in any other investment-related businesses or occupations.
- D. Ms. Mouser is not actively engaged in any reportable non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Executive Officer, Leo J. Kelly III, and President, Thomas J. New, have overall responsibility for the management of the firm, including the supervision of investment professionals, and setting business strategies and initiatives, among other matters. Should a client have any questions regarding the Registrant's supervisory practices, please contact Mr. New at (410) 472-5392 or Mr. Kelly at 410-472-5381. The Registrant's Chief Compliance Officer, Kevin Cuff, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should a client have any questions regarding the Registrant's compliance practices, please contact Mr. Cuff at (410) 472-5384.

Item 1 Cover Page

A.

David Richard Nelson

Executive Director, Private Wealth Advisor
(703) 584-7467

Verdence Capital Advisors, LLC

ADV Part 2B, Brochure Supplement
Dated April 2025

Located at Branch Office
44 Canal Center Plaza, Suite 550
Alexandria, Virginia 22314

Contact: Kevin Cuff, Chief Compliance Officer
50 Schilling Road, Suite 300
Hunt Valley, Maryland 21031

B.

This Brochure Supplement provides information about David Richard Nelson that supplements the Verdence Capital Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Kevin Cuff, Chief Compliance Officer, if you did *not* receive Verdence Capital Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about David Richard Nelson is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

David Richard Nelson was born in 1961. Mr. Nelson graduated from University of California, Berkley in 1984 with a Bachelor of Arts degree in Cellular Biology. He later graduated from Columbia University – Columbia Business School with a Master's in Business Administration in 1989. Mr. Nelson has been a Private Wealth Advisor at Verdence Capital Advisors, LLC since December 2017. Mr. Nelson previously served as a Private Wealth Advisor at PagnatoKarp Partners, LLC from March 2016 through November 2017. From October 2012 through February 2016 Mr. Nelson served as a Private Wealth Advisor at Hightower Advisors, LLC. Mr. Nelson previously served more than seven years as a Senior Financial Advisor for Merrill Lynch, Pierce, Fenner & Smith Incorporated.

Mr. Nelson became a Chartered Financial Analyst (CFA) in 2004. The CFA designation is issued by the CFA Institute. CFA candidates must meet one of the following requirements: (1) undergraduate degree and four years of professional experience involving investment decision-making, or (2) four years qualified work experience (full time, but not necessarily investment-related). To receive the CFA designation, candidates must complete the CFA Program which is organized into three levels, each requiring 250 hours of self-study and each culminating in a six-hour exam. There are no ongoing continuing education or experience thresholds necessary to maintain the CFA designation. Visit <https://www.cfainstitute.org> for more information about this designation.

Mr. Nelson became a Certified Merger and Acquisitions Advisor (CM&AA) in 2020 through the Alliance of Merger and Acquisitions Advisors (AM&AA) after attending a multi-day seminar (40 hours) and passing a rigorous written exam. CM&AA candidates are currently eligible for certification if they hold an academic degree such as a Bachelor's Degree, MBA, J.D. or Ph.D and/or one or more professional designations, such as CPA, CFA, CVGA, CEPA, or equivalent. Other professional credentials may also qualify. An active AM&AA membership in good standing is required to earn and hold CM&AA® certification and to participate in the mandatory continuing professional education (CPE) and development activities needed to maintain the certification. Within the first three years of earning the initial CM&AA® certification and then each three-year period thereafter, the CM&AA® holder (a) attend at least one AM&AA annual conference within each three-year certification period, (b) earn at least 12 additional credits each year by participating in approved activities, and (c) pay an annual CM&AA® continuation fee. Visit <https://amaaonline.com/> for more information about this designation.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- C. Mr. Nelson is a Member of Hunt Valley Partners, LLC, which invests in affiliated and unaffiliated private funds, and is the majority owner of affiliate Independent Access Partners, LLC ("IAP"), an SEC registered investment adviser. Mr. Nelson has been a passive owner of Hunt Valley Partners, LLC since June 2021. IAP sponsors private investment funds which Mr. Nelson, in his capacity as an Investment Adviser Representative of the Registrant, may recommend to certain qualified clients on a non-discretionary basis. It is important to note that, while IAP waives its fees for clients who invest in these affiliated funds, the Registrant's standard advisory fees still apply to the assets invested in them. To ensure that all recommendations remain aligned with client interests, the Registrant has implemented stringent procedures to address any actual or perceived conflicts of interest. When appropriate, Mr. Nelson carefully qualifies eligible clients to assess whether private fund investments align with their specific financial goals, risk tolerance, and portfolio diversification strategies. Any recommendation to invest in an IAP fund is driven solely by the suitability of the investment for the client, not by any indirect financial benefits that the Registrant or Mr. Nelson may receive.

D. Mr. Nelson is not actively engaged in any reportable non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Executive Officer, Leo J. Kelly III, and President, Thomas J. New, have overall responsibility for the management of the firm, including the supervision of investment professionals, and setting business strategies and initiatives, among other matters. Should a client have any questions regarding the Registrant's supervisory practices, please contact Mr. New at (410) 472-5392 or Mr. Kelly at 410-472-5381. The Registrant's Chief Compliance Officer, Kevin Cuff, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should a client have any questions regarding the Registrant's compliance practices, please contact Mr. Cuff at (410) 472-5384.

Item 1 Cover Page

A.

Taylor Lynn O'Hara

Private Wealth Advisor

(703) 349-0723

Verdence Capital Advisors, LLC

ADV Part 2B, Brochure Supplement

Dated April 2025

Located at Branch Office

44 Canal Center Plaza, Suite 550

Alexandria, Virginia 22314

Supervised from Principal Office

Contact: Kevin Cuff, Chief Compliance Officer

50 Schilling Road, Suite 300

Hunt Valley, Maryland 21031

B.

This Brochure Supplement provides information about Taylor Lynn O'Hara that supplements the Verdence Capital Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Kevin Cuff, Chief Compliance Officer, if you did *not* receive Verdence Capital Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Taylor Lynn O'Hara is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Taylor Lynn O'Hara was born in 1993. Ms. O'Hara graduated from Longwood University in 2015, with a Bachelor of Science Business Administration degree. Ms. O'Hara has been employed as an investment adviser representative of Verdence Capital Advisors, LLC since March 2024. From February 2016 through March 2024, Ms. O'Hara was employed by First Command Financial Services. The most recent position held was that of Financial Advisor.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- C. Ms. O'Hara is not actively engaged in any other investment-related businesses or occupations.
- D. Ms. O'Hara is not actively engaged in any reportable non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Executive Officer, Leo J. Kelly III, and President, Thomas J. New, have overall responsibility for the management of the firm, including the supervision of investment professionals, and setting business strategies and initiatives, among other matters. Should a client have any questions regarding the Registrant's supervisory practices, please contact Mr. New at (410) 472-5392 or Mr. Kelly at 410-472-5381. The Registrant's Chief Compliance Officer, Kevin Cuff, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should a client have any questions regarding the Registrant's compliance practices, please contact Mr. Cuff at (410) 472-5384.

Item 1 Cover Page

A.

Matthew D. Pietzak

Managing Director, Private Wealth Advisor
(239) 236-4335

Verdence Capital Advisors, LLC

ADV Part 2B, Brochure Supplement
Dated April 2025

Located at Branch Office
5551 Ridgewood Dr, Suite 303
Naples, FL 34108

Contact: Kevin Cuff, Chief Compliance Officer
50 Schilling Road, Suite 300
Hunt Valley, Maryland 21031

B.

This Brochure Supplement provides information about Matthew D. Pietzak that supplements the Verdence Capital Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Kevin Cuff, Chief Compliance Officer, if you did *not* receive Verdence Capital Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Matthew D. Pietzak is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Matthew D. Pietzak was born in 1977. Mr. Pietzak graduated from University of Florida in 1999 with a Bachelor of Science degree in Finance. In January 2017, before joining Verdence, Mr. Pietzak founded Vantage Private Wealth, LLC, which he strategically merged with Verdence in July 2023. From April 2012 through January 2017, Mr. Pietzak worked for PNC Investments where he held the position of Senior Relationship Manager prior to founding Vantage Private Wealth.

Mr. Pietzak has been a CERTIFIED FINANCIAL PLANNER™ since 2010. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the “CFP® marks”) are professional certification marks granted in the United States by 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 79,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must currently 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 6 hours (or 10 hours if the designation was obtained before November 2014), 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 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 currently complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- 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
- 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. Visit <https://www.cfp.net/> for more information about this designation.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- C. Mr. Pietzak is not actively engaged in any other investment-related businesses or occupations.
- D. Mr. Pietzak is not actively engaged in any reportable non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant’s policies and procedures manual. The primary purpose of the Registrant’s Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the “Act”). The Registrant’s Chief Executive Officer, Leo J. Kelly III, and President, Thomas J. New, have overall responsibility for the management of the firm, including the supervision of investment professionals, and setting business strategies and initiatives, among other matters. Should a client have any questions regarding the Registrant’s supervisory practices, please contact Mr. New at (410) 472-5392 or Mr. Kelly at 410-472-5381. The Registrant’s Chief Compliance Officer, Kevin Cuff, is primarily responsible for the implementation of the Registrant’s policies and procedures and overseeing the activities of the Registrant’s supervised persons. Should a client have any questions regarding the Registrant’s compliance practices, please contact Mr. Cuff at (410) 472-5384.

Item 1 Cover Page

A.

Avery Anthony Prkna

Managing Director, Partner

(410) 472-5382

Verdence Capital Advisors, LLC

ADV Part 2B, Brochure Supplement

Dated April 2025

Contact: Kevin Cuff, Chief Compliance Officer

50 Schilling Road, Suite 300

Hunt Valley, Maryland 21031

B.

This Brochure Supplement provides information about Avery Anthony Prkna that supplements the Verdence Capital Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Kevin Cuff, Chief Compliance Officer, if you did *not* receive Verdence Capital Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Avery Anthony Prkna is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Avery Anthony Prkna was born in 1960. Ms. Prkna graduated from Towson State University in 1983 with a Bachelor of Science degree in Sociology/Gerontology. Ms. Prkna has been employed as an investment adviser representative of Verdence Capital Advisors, LLC since July 2017. From February 2012 through July 2017, Ms. Prkna was employed as an investment adviser representative of Hightower Advisors, LLC and was a registered representative of Hightower Securities, LLC.

Ms. Prkna became an ACCREDITED INVESTMENT FIDUCIARY® (AIF®) in 2014. The AIF Designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF

Designation, the individual must annually attest to the Code of Ethics and Conduct Standards and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the standards-setting body of fi360. Visit <https://www.fi360.com/> for more information about this designation.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

C. Ms. Prkna is a Member of Hunt Valley Partners, LLC, which invests in affiliated and unaffiliated private funds, and is the majority owner of affiliate Independent Access Partners, LLC (“IAP”), an SEC registered investment adviser. Ms. Prkna has been a passive owner of Hunt Valley Partners, LLC since August 2014. IAP sponsors private investment funds which Ms. Prkna, in her capacity as an Investment Adviser Representative of the Registrant, may recommend to certain qualified clients on a non-discretionary basis. It is important to note that, while IAP waives its fees for clients who invest in these affiliated funds, the Registrant's standard advisory fees still apply to the assets invested in them. To ensure that all recommendations remain aligned with client interests, the Registrant has implemented stringent procedures to address any actual or perceived conflicts of interest. When appropriate, Ms. Prkna carefully qualifies eligible clients to assess whether private fund investments align with their specific financial goals, risk tolerance, and portfolio diversification strategies. Any recommendation to invest in an IAP fund is driven solely by the suitability of the investment for the client, not by any indirect financial benefits that the Registrant or Ms. Prkna may receive.

D. Ms. Prkna is not actively engaged in any reportable non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the “Act”). The Registrant's Chief Executive Officer, Leo J. Kelly III, and President, Thomas J. New, have overall responsibility for the management of the firm, including the supervision of investment professionals, and setting business strategies and initiatives, among other matters. Should a client have any questions regarding the Registrant's supervisory practices, please contact Mr. New at (410) 472-5392 or Mr. Kelly at 410-472-5381. The Registrant's Chief Compliance Officer, Kevin Cuff, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing

the activities of the Registrant's supervised persons. Should a client have any questions regarding the Registrant's compliance practices, please contact Mr. Cuff at (410) 472-5384.

Item 1 Cover Page

A.

Richard Manuel Rosa

Managing Director, Partner
(410) 472-5390

Verdence Capital Advisors, LLC

ADV Part 2B, Brochure Supplement
Dated April 2025

Contact: Kevin Cuff, Chief Compliance Officer
50 Schilling Road, Suite 300
Hunt Valley, Maryland 21031

B.

This Brochure Supplement provides information about Richard Manuel Rosa that supplements the Verdence Capital Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Kevin Cuff, Chief Compliance Officer, if you did *not* receive Verdence Capital Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Richard Manuel Rosa is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Richard Manuel Rosa was born in 1969. Mr. Rosa graduated from Pennsylvania State University in 1992, with a Bachelor of Science degree in Liberal Arts. Mr. Rosa has been employed as an investment adviser representative of Verdence Capital Advisors, LLC since July 2017. From October 2015 through July 2017, Mr. Rosa was employed as an investment adviser representative of Hightower Advisors, LLC. From June 1993 through September 2015, Mr. Rosa was an employee of Eastern Athletic Service.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- C. Mr. Rosa is a Member of Hunt Valley Partners, LLC, which invests in affiliated and unaffiliated private funds, and is the majority owner of affiliate Independent Access Partners, LLC (“IAP”), an SEC registered investment adviser. Mr. Rosa has been a passive owner of Hunt Valley Partners, LLC since December 2015. IAP sponsors private investment funds which Mr. Rosa, in his capacity as an Investment Adviser Representative of the Registrant, may recommend to certain qualified clients on a non-discretionary basis. It is important to note that, while IAP waives its fees for clients who invest in these affiliated funds, the Registrant's standard advisory fees still apply to the assets invested in them. To ensure that all recommendations remain aligned with client interests, the Registrant has implemented stringent procedures to address any actual or perceived conflicts of interest. When appropriate, Mr. Rosa carefully qualifies eligible clients to assess whether private fund investments align with their specific financial goals, risk tolerance, and portfolio diversification strategies. Any recommendation to invest in an IAP fund is driven solely by the suitability of the investment for the client, not by any indirect financial benefits that the Registrant or Mr. Rosa may receive.
- D. Mr. Rosa is not actively engaged in any reportable non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the “Act”). The Registrant's Chief Executive Officer, Leo J. Kelly III, and President, Thomas J. New, have overall responsibility for the management of the firm, including the supervision of investment professionals, and setting business strategies and initiatives, among other matters. Should a client have any questions regarding the Registrant's supervisory practices, please contact Mr. New at (410) 472-5392 or Mr. Kelly at 410-472-5381. The Registrant's Chief Compliance Officer, Kevin Cuff, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should a client have any questions regarding the Registrant's compliance practices, please contact Mr. Cuff at (410) 472-5384.

Item 1 Cover Page

A.

Brian Matthew Sabo

Managing Director, Partner

(443) 212-7048

Verdence Capital Advisors, LLC

ADV Part 2B, Brochure Supplement

Dated April 2025

Contact: Kevin Cuff, Chief Compliance Officer

50 Schilling Road, Suite 300

Hunt Valley, Maryland 21031

B.

This Brochure Supplement provides information about Brian Matthew Sabo that supplements the Verdence Capital Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Kevin Cuff, Chief Compliance Officer, if you did *not* receive Verdence Capital Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Brian Sabo is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Brian Matthew Sabo was born in 1972. Mr. Sabo graduated from Towson University in 1995 with a Bachelor of Science degree in English. Mr. Sabo has been employed as an investment adviser representative of Verdence Capital Advisors, LLC since July 2017. From April 2014 through July 2017, Mr. Sabo was employed as an investment adviser representative of Hightower Advisors, LLC and was a registered representative of Hightower Securities, LLC. From October 2001 through April 2014, Mr. Sabo was a Financial Advisor of Wells Fargo Advisors, LLC.

Mr. Sabo has been a CERTIFIED FINANCIAL PLANNER™ since 2014. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the "CFP® marks") are professional certification marks granted in the United States by 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 79,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must currently 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 6 hours (or 10 hours if the designation was obtained before November 2014), 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 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 currently complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- 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
- 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. Visit <https://www.cfp.net/> for more information about this designation.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- C. Mr. Sabo is a Member of Hunt Valley Partners, LLC, which invests in affiliated and unaffiliated private funds, and is the majority owner of affiliate Independent Access Partners, LLC (“IAP”), an SEC registered investment adviser. Mr. Sabo has been a passive owner of Hunt Valley Partners, LLC since December 2015. IAP sponsors private investment funds which Mr. Sabo, in his capacity as an Investment Adviser Representative of the Registrant, may recommend to certain qualified clients on a non-discretionary basis. It is important to note that, while IAP waives its fees for clients who invest in these affiliated funds, the Registrant's standard advisory fees still apply to the assets invested in them. To ensure that all recommendations remain aligned with client interests, the Registrant has implemented stringent procedures to address any actual or perceived conflicts of interest. When appropriate, Mr. Sabo carefully qualifies eligible clients to assess whether private fund investments align with their specific financial goals, risk tolerance, and portfolio diversification strategies. Any recommendation to invest in an IAP fund is driven solely by the suitability of the investment for the client, not by any indirect financial benefits that the Registrant or Mr. Sabo may receive.
- D. Mr. Sabo is not actively engaged in any reportable non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the “Act”). The Registrant's Chief Executive Officer, Leo J. Kelly III, and President, Thomas J. New, have overall responsibility for the management of the firm, including the supervision of investment professionals, and setting business strategies and initiatives, among other matters. Should a client have any questions regarding the Registrant's supervisory practices, please contact Mr. New at (410) 472-5392 or Mr. Kelly at 410-472-5381. The Registrant's Chief Compliance Officer, Kevin Cuff, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should a client have any questions regarding the Registrant's compliance practices, please contact Mr. Cuff at (410) 472-5384.

Item 1 Cover Page

A.

Robert John Schmitt

Managing Director, Private Wealth Advisor
(410) 403-2668

Verdence Capital Advisors, LLC

ADV Part 2B, Brochure Supplement
Dated April 2025

Contact: Kevin Cuff, Chief Compliance Officer
50 Schilling Road, Suite 300
Hunt Valley, Maryland 21031

B.

This Brochure Supplement provides information about Robert John Schmitt that supplements the Verdence Capital Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Kevin Cuff, Chief Compliance Officer, if you did *not* receive Verdence Capital Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Robert John Schmitt is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Robert John Schmitt was born in 1970. Mr. Schmitt graduated from the Stillman School of Business at Seton Hall University in 1992 with a Bachelor of Science degree. Mr. Schmitt has been employed as an investment adviser representative of Verdence Capital Advisors, LLC since August 2021. From April 2009 through August 2021, Mr. Schmitt was a Principal at SC&H Group. Previously from January 2004 through January 2009, he served as Financial Planning Consulting for Fidelity Investments.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- C. Mr. Schmitt is not actively engaged in any other investment-related businesses or occupations.
- D. Mr. Schmitt is not actively engaged in any reportable non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Executive Officer, Leo J. Kelly III, and President, Thomas J. New, have overall responsibility for the management of the firm, including the supervision of investment professionals, and setting business strategies and initiatives, among other matters. Should a client have any questions regarding the Registrant's supervisory practices, please contact Mr. New at (410) 472-5392 or Mr. Kelly at 410-472-5381. The Registrant's Chief Compliance Officer, Kevin Cuff, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should a client have any questions regarding the Registrant's compliance practices, please contact Mr. Cuff at (410) 472-5384.

Item 1 Cover Page

A.

Meg P. Sheil-Puopolo

Managing Director, Partner

(410) 403-2661

Verdence Capital Advisors, LLC

ADV Part 2B, Brochure Supplement

Dated April 2025

Contact: Kevin Cuff, Chief Compliance Officer

50 Schilling Road, Suite 300

Hunt Valley, Maryland 21031

B.

This Brochure Supplement provides information about Meg P. Sheil-Puopolo that supplements the Verdence Capital Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Kevin Cuff, Chief Compliance Officer, if you did *not* receive Verdence Capital Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Meg P. Sheil-Puopolo is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Meg P. Sheil-Puopolo was born in 1973. Ms. Sheil-Puopolo graduated from Indiana University in 1998 with a Bachelor of Arts degree in Biology. Ms. Sheil-Puopolo has been Private Wealth Advisor at Verdence Capital Advisors, LLC since April 2019. Ms. Sheil-Puopolo started her career at Fidelity Investments in March 2001, most recently serving in the role of VP, Financial Consultant prior to joining the Registrant.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- C. Ms. Sheil-Puopolo is a Member of Hunt Valley Partners, LLC, which invests in affiliated and unaffiliated private funds, and is the majority owner of affiliate Independent Access Partners, LLC (“IAP”), an SEC registered investment adviser. Ms. Sheil-Puopolo has been a passive owner of Hunt Valley Partners, LLC since May 2022. IAP sponsors private investment funds which Ms. Sheil-Puopolo, in her capacity as an Investment Adviser Representative of the Registrant, may recommend to certain qualified clients on a non-discretionary basis. It is important to note that, while IAP waives its fees for clients who invest in these affiliated funds, the Registrant's standard advisory fees still apply to the assets invested in them. To ensure that all recommendations remain aligned with client interests, the Registrant has implemented stringent procedures to address any actual or perceived conflicts of interest. When appropriate, Ms. Sheil-Puopolo carefully qualifies eligible clients to assess whether private fund investments align with their specific financial goals, risk tolerance, and portfolio diversification strategies. Any recommendation to invest in an IAP fund is driven solely by the suitability of the investment for the client, not by any indirect financial benefits that the Registrant or Ms. Sheil-Puopolo may receive.
- D. Ms. Sheil-Puopolo is not actively engaged in any reportable non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the “Act”). The Registrant's Chief Executive Officer, Leo J. Kelly III, and President, Thomas J. New, have overall responsibility for the management of the firm, including the supervision of investment professionals, and setting business strategies and initiatives, among other matters. Should a client have any questions regarding the Registrant's supervisory practices, please contact Mr. New at (410) 472-5392 or Mr. Kelly at 410-472-5381. The Registrant's Chief Compliance Officer, Kevin Cuff, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should a client have any questions regarding the Registrant's compliance practices, please contact Mr. Cuff at (410) 472-5384.

Item 1 Cover Page

A.

Stephen Lloyd Thacker

Managing Director, Partner
(410) 828-5533

Verdence Capital Advisors, LLC

ADV Part 2B, Brochure Supplement
Dated April 2025

Contact: Kevin Cuff, Chief Compliance Officer
50 Schilling Road, Suite 300
Hunt Valley, Maryland 21031

B.

This Brochure Supplement provides information about Stephen Lloyd Thacker that supplements the Verdence Capital Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Kevin Cuff, Chief Compliance Officer, if you did *not* receive Verdence Capital Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Stephen Lloyd Thacker is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Stephen Lloyd Thacker was born in 1964. Mr. Thacker graduated from Virginia Military Institute in 1986, with a Bachelor of Science degree in Civil Engineering. Mr. Thacker joined Verdence Capital Advisors, LLC in July 2017. From June 2015 through July 2017, Mr. Thacker was employed by Hightower Advisors, LLC. From April 2009 through June 2015, Mr. Thacker was the Owner and an Investment Consultant with Chesapeake Wealth Management. From November 2008 through April 2009, Mr. Thacker was a Managing Director/Senior Investment Consultant with Stanford Capital Management.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- C. Mr. Thacker is not actively engaged in any other investment-related businesses or occupations.
- D. Mr. Thacker is not actively engaged in any reportable non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Executive Officer, Leo J. Kelly III, and President, Thomas J. New, have overall responsibility for the management of the firm, including the supervision of investment professionals, and setting business strategies and initiatives, among other matters. Should a client have any questions regarding the Registrant's supervisory practices, please contact Mr. New at (410) 472-5392 or Mr. Kelly at 410-472-5381. The Registrant's Chief Compliance Officer, Kevin Cuff, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should a client have any questions regarding the Registrant's compliance practices, please contact Mr. Cuff at (410) 472-5384.

Item 1 Cover Page

A.

Kelly Robert Wright
Director of Financial Planning
(410) 403-2671

Verdence Capital Advisors, LLC

ADV Part 2B, Brochure Supplement
Dated April 2025

Contact: Kevin Cuff, Chief Compliance Officer
50 Schilling Road, Suite 300
Hunt Valley, Maryland 21031

B.

This Brochure Supplement provides information about Kelly Robert Wright that supplements the Verdence Capital Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Kevin Cuff, Chief Compliance Officer, if you did *not* receive Verdence Capital Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Kelly Robert Wright is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Kelly Robert Wright was born in 1961. Mr. Wright graduated from University of Maryland in 1984 with a Bachelor's degree. He obtained his Master's in Business Administration from Loyola University Maryland in 1992. Mr. Wright has been employed by Verdence Capital Advisors, LLC since June 2022. From May 2021 through April 2022, he served as Director of Wealth Management for Congress Wealth Management LLC in Columbia MD. Previously, from September 2016 through May 2021, he served as Director of Wealth Management for Pinnacle Advisory Group, Inc., also in Columbia, MD.

Mr. Wright is a CERTIFIED FINANCIAL PLANNER™. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the "CFP® marks") are professional certification marks granted in the United States by 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 79,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must currently 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 6 hours (or 10 hours if the designation was obtained before November 2014), 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 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 currently complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- 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
- 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. Visit <https://www.cfp.net/> for more information about this designation.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- C. Mr. Wright is not actively engaged in any other investment-related businesses or occupations.
- D. Mr. Wright is not actively engaged in any reportable non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Executive Officer, Leo J. Kelly III, and President, Thomas J. New, have overall responsibility for the management of the firm, including the supervision of investment professionals, and setting business strategies and initiatives, among other matters. Should a client have any questions regarding the Registrant's supervisory practices, please contact Mr. New at (410) 472-5392 or Mr. Kelly at 410-472-5381. The Registrant's Chief Compliance Officer, Kevin Cuff, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should a client have any questions regarding the Registrant's compliance practices, please contact Mr. Cuff at (410) 472-5384.