



PROSPERITY PATH ADVISERS, LLC

Brochure Supplement

Theodore J. Zomerski III

Prosperity Path Advisers, LLC

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This Brochure Supplement provides information about Theodore J. Zomerski III that supplements the Prosperity Path Advisers, LLC (“PPA”) Brochure (“Brochure”). You should have received a copy of that Brochure. Please contact Theodore J. Zomerski III, Chief Compliance Officer at the telephone number listed above if you did not receive PPA’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Theodore J. Zomerski III is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Theodore J. Zamerski III (CRD no. 2165099)

Year of Birth: 1967

EDUCATION:

- Bachelor of Business Administration (BBA) in Accounting at University of Notre Dame in Notre Dame, IN (1991)
- Master of Business Administration (MBA) in Accounting at University of Phoenix in Phoenix, AZ (2006)

Business Background for the Previous Five Years:

- Prosperity Path Advisers, LLC, Chief Compliance Officer / Member / Principal, 02/2025 to Present
- TSP Financial, LLC, Chief Compliance Officer / Member / Principal, 12/2021 to 02/2025
- Green Vista Asset Management LLC, Investment Adviser, 06/2020 to 09/2020
- TSP Family Office, Director of Family Office Services, 01/2019 to 09/2022

Professional Designations:

CPA with the PFS Credential – licensed in the states of Florida and Maryland since 2008 and 1992, respectively.

Overview of the CPA License:

A CPA is a certified public accountant who is licensed by a state board of accountancy. To earn a CPA license, you are required to demonstrate knowledge and competence by meeting high educational standards (typically 150 credit hours with at least a baccalaureate degree and a concentration in Accounting), passing the CPA exam and completing a specific amount of general accounting experience. The two most important aspects of becoming a CPA are passing the uniform CPA exam and meeting licensing requirements in the states where you practice.

In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral

fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's Code of Professional Conduct within their state accountancy laws or has created their own.

For additional information: www.nasba.org

Personal Financial Specialist (PFS) since 2009.

Overview of the Personal Financial Specialist (PFS) Credential: The Personal Financial Specialist (PFS) program allows CPAs to demonstrate their knowledge and expertise in personal financial planning. The requirements for the Personal Financial Specialist (PFS) credential are established by the PFP Division staff at the AICPA, the National Accreditation Commission, along with the PFS Credential Committee, and accurately reflect the depth and breadth of experience and technical expertise required to obtain this credential. The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, fulfill 3,000 hours of personal financial planning business experience, complete 75 hours of personal financial planning CPE credits, pass a comprehensive financial planning exam and be an active member of the AICPA. The CPA license establishes the ethical and professional foundation for the CPA/PFS credential. Every CPA/PFS credential holder has successfully completed the rigorous CPA exam and has met the strict education and experience requirements. The education must be in the 9 areas that make up the PFP Body of Knowledge: Personal Financial Planning Process and Fundamentals of Financial Planning, Income Tax Planning, Insurance Planning, Investment Planning, Financial Independence (Retirement Planning), Employee Benefits, Estate Planning, Charitable Planning, and Special Needs. A PFS credential holder is required to adhere to AICPA's Code of Professional Conduct and is encouraged to follow AICPA's Statement on Responsibilities in Financial Planning Practice. To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years.

For additional information: www.aicpa.org

Chartered Financial Analyst (CFA) since 2000.

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 90,000 CFA charter holders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA

Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charter holders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charter holders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and

investment and wealth management skills to reflect the dynamic and complex nature of the profession.

To learn more about the CFA charter, visit www.cfainstitute.org.

Theodore J. Zomerski III currently holds the Series 66 (Uniform Combined State Law Examination) license.

Item 3 - Disciplinary Information

Prosperity Path Advisers, LLC is required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Theodore J. Zomerski III. He does not have, nor has he ever had, any disciplinary disclosure.

Item 4 - Other Business Activities

Theodore J. Zomerski III does not actively engage in any other investment-related business or occupation, nor does he have an application pending to register as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or as an associated person of an FCM, CPO, or CTA.

Mr. Zomerski provides tax preparation services, spending less than 5% of his time on tax preparation activities. Mr. Zomerski serves as a board member of his neighborhood homeowners' association. Board activities require a nominal time commitment.

Mr. Zomerski is also life and health insurance licensed. Various insurance-related reviews and analyses are often included in the holistic financial planning services provided by Prosperity Path Advisers, LLC, but any insurance sales recommendations are made as an outside business activity requiring separate sales commissions if a client chooses to implement recommendations through Mr. Zomerski. Clients are always free to choose to implement recommendations, or not, through other providers of their choice.

Other than what is discussed above, he is not actively engaged in any other business or occupation for compensation, nor is he actively engaged in any other business activity or activities that provides a substantial source of income or involves a substantial amount of his time.

Item 5 - Additional Compensation

Theodore J. Zomerski III does not receive economic benefit, including sales awards, other prizes, and any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts, for providing advisory services.

Item 6 - Supervision

Theodore J. Zomerski III is the sole owner of PPA. As such, he is responsible for supervising the activities of our firm and serves in multiple roles, including Chief Compliance Officer. At times these differing roles and varying responsibilities may compete and, in order to mitigate some of the inherent risks, PPA will retain external legal and/or compliance advisors, as needed, to help support the CCO role, specifically as it relates to establishing policies and procedures that are reasonably designed to prevent and detect violations of securities laws and regulations and reviewing and testing the adequacy of such on at least an annual basis. Additionally, the PPA will periodically assess the sufficiency of its compliance-related resources, based on the size, complexity, and business objectives of PPA and the legal and regulatory landscape.

Our firm has developed Written Supervisory Policies and Procedures which we follow that address its supervisory responsibilities including periodically reviewing investment recommendations, trades, and communications with clients. In addition, PPA has adopted a Code of Ethics that requires each employee to act in the best interest of clients at all times. Should you have questions related to these activities, please contact Theodore J. Zomerski III at the telephone number listed on the cover page.

Item 7 - Requirements for State-Registered Advisers

Theodore J. Zomerski III has not been involved in any arbitration claims or any civil, self-regulatory organization or administrative proceeding involving investment advisory business or activities. In addition, Theodore J. Zomerski III is not currently, nor at any time been the subject of a bankruptcy petition.