Part 2B of Form ADV: Group Brochure Supplement

October 22, 2026

This brochure supplement provides information about the investment adviser representatives ("IAR") of Tomoro LLC ("Tomoro") and supplements the Tomoro Brochure. You should have received a copy of that brochure. Please contact us if you did not receive the Tomoro brochure. If you have any questions about the contents of this group supplement, please contact the Firm's Chief Compliance Officer, Joshua Jones, at (513)744-3196 or Joshua.jones@dinsmorecomplianceservices.com

Additional information about the IARs mentioned in this group supplement is available on the SEC's website at www.adviserinfo.sec.gov.

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October 22, 2026

TOMORO

Jaclyn Campis

293 NJ-34

Colts Neck, NJ 07722

www.tomoronow.com

732-526-2922

This brochure supplement provides information about Jaclyn Campis that supplements the Tomoro LLC brochure. You should have received a copy of that brochure. Please contact Joshua Jones at 513-744-3196 or Joshua.jones@dinsmorecomplianceservices.com if you did not receive Tomoro LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Jaclyn Campis is available on the SEC's website at http://www.adviserinfo.sec.gov.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Full Legal Name: Jaclyn Farrah Campis **Year of Birth:** 1993

Educational Background:

- 2020 Carnegie Mellon University, Tepper School of Business, MBA
- 2015 Vanderbilt University, B.A. Economics

Business Background:

- 7/2026 to Present, Tomoro LLC, Director of Investment Management
- 11/2018 to 7/2026, Schroders Asset Management, Investment Director of Multi-Asset & Fixed Income
- 9/2017 to 11/2018, Credit Suisse Asset Management, Alternative Investments Senior Associate
- 8/2015 to 9/2017, AXA, New Markets & Strategy Manager

Professional Designations:

- CFA®

Credential Requirements:

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.

CFA Institute does not endorse, promote or warrant the accuracy or quality of Osborne Partners Capital Management LLC. CFA® and Chartered Financial Analyst® are registered trademarks owned by CFA Institute. Chartered Financial Analysts are licensed by the CFA Institute to use the CFA mark. CFA certification requirements:

- Pass three sequential, six-hour examinations
- Have at least four years of qualified professional investment experience
- Join CFA Institute as members
- 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
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. Regulatory bodies in 23 countries/territories recognize the CFA charter as a proxy for meeting certain 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 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.cfainstitue.org

ITEM 3: DISCIPLINARY INFORMATION

There are no legal or disciplinary events material to the evaluation of Jaclyn Campis.

ITEM 4: OTHER BUSINESS ACTIVITIES

Tomoro is required to disclose information regarding any investment -related business or occupation in which Jaclyn Campis is actively engaged. Tomoro LLC currently does not have anything to report.

ITEM 5: ADDITIONAL COMPENSATION

Tomoro LLC is required to disclose information regarding any arrangement under which Jaclyn Campis receives an economic benefit from someone other than a client for providing investment advisory services. Tomoro LLC has no additional compensation to report.

ITEM 6: SUPERVISION

Tomoro LLC has implemented a code of ethics and compliance program to support and guide the activities of its supervised persons. Joshua Jones, Chief Compliance Officer, oversees and tests this program, which includes the activities of Jaclyn Campis. Mr. Jones can be contacted at 513-744-3196.

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October 22, 2026

Benjamin Duronio

293 NJ-34

Colts Neck, NJ 07722

www.tomoronow.com

732-526-2922

This brochure supplement provides information about Benjamin Duronio that supplements the Tomoro LLC brochure. You should have received a copy of that brochure. Please contact Joshua Jones at 513-744-3196 or Joshua.jones@dinsmorecomplianceservices.com if you did not receive Tomoro LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Benjamin Duronio is available on the SEC's website at http://www.adviserinfo.sec.gov.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Full Legal Name: Benjamin Victor Duronio **Year of Birth:** 1988

Educational Background:

- 2012 St. John's University, MBA, Finance
- 2010 St. John's University, B.S., Sports Management

Business Background:

- 08/2026 to Present, Tomoro LLC, Investment Advisor Representative
- 01/2022 to Present, Invst, LLC d/b/a Levine Financial Group, LLC, Investment Advisor Representative
- 01/2020 to 01/2022, Guardian Life Insurance, Agent
- 10/2016 to 01/2022, Park Avenue Securities, Registered Representative

ITEM 3: DISCIPLINARY INFORMATION

There are no legal or disciplinary events material to the evaluation of Benjamin Duronio.

ITEM 4: OTHER BUSINESS ACTIVITIES

Tomoro LLC is required to disclose information regarding any investment -related business or occupation in which Benjamin Duronio is actively engaged. Benjamin Duronio is also currently registered as an investment adviser representative of Invest, LLC. In that capacity, Benjamin Duronio may provide advisory services to clients of Invst, LLC and may receive compensation from Invst, LLC.

ITEM 5: ADDITIONAL COMPENSATION

Tomoro LLC is required to disclose information regarding any arrangement under which Benjamin Duronio receives an economic benefit from someone other than a client for providing investment advisory services. Tomoro LLC has no additional compensation to report.

ITEM 6: SUPERVISION

Tomoro LLC has implemented a code of ethics and compliance program to support and guide the activities of its supervised persons. Joshua Jones, Chief Compliance Officer, oversees and tests this program, which includes the activities of Benjamin Duronio. Mr. Jones can be contacted at 513-744-3196.

Part 2B of Form ADV: Brochure Supplement

October 22, 2026

Andrew Guez

293 NJ-34

Colts Neck, NJ 07722

www.tomoronow.com

732-526-2922

This brochure supplement provides information about Andrew Guez that supplements the Tomoro LLC brochure. You should have received a copy of that brochure. Please contact Joshua Jones at 513-744-3196 or Joshua.jones@dinsmorecomplianceservices.com if you did not receive Tomoro LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Andrew Guez is available on the SEC's website at http://www.adviserinfo.sec.gov.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Full Legal Name: Andrew Guez **Year of Birth**: 2001

Educational Background:

- 2023 Excelsior University, B.A. Liberal Arts and Sciences

Business Background:

- 08/2026 to Present, Tomoro LLC, Investment Advisor Representative
- 08/2023 to Present, Invst, LLC d/b/a Levine Financial Group, LLC, Associate

ITEM 3: DISCIPLINARY INFORMATION

There are no legal or disciplinary events material to the evaluation of Andrew Guez.

ITEM 4: OTHER BUSINESS ACTIVITIES

Tomoro LLC is required to disclose information regarding any investment -related business or occupation in which Andrew Guez is actively engaged. Andrew Guez is also currently registered as an investment adviser representative of Invest, LLC. In that capacity, Andrew Guez may provide advisory services to clients of Invst, LLC and may receive compensation from Invst, LLC.

ITEM 5: ADDITIONAL COMPENSATION

Tomoro LLC is required to disclose information regarding any arrangement under which Andrew Guez receives an economic benefit from someone other than a client for providing investment advisory services. Tomoro LLC has no additional compensation to report.

ITEM 6: SUPERVISION

Tomoro LLC has implemented a code of ethics and compliance program to support and guide the activities of its supervised persons. Joshua Jones, Chief Compliance Officer, oversees and tests this program, which includes the activities of Andrew Guez. Mr. Jones can be contacted at 513-744-3196.

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October 22, 2026

TOMORO

Michael Alan Karlin

293 NJ-34

Colts Neck, NJ 07722

www.tomoronow.com

732-526-2922

This brochure supplement provides information about Michael Alan Karlin that supplements the Tomoro LLC brochure. You should have received a copy of that brochure. Please contact Joshua Jones at 513-744-3196 or Joshua.jones@dinsmorecomplianceservices.com if you did not receive Tomoro LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Michael Alan Karlin is available on the SEC's website at http://www.adviserinfo.sec.gov.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Full Legal Name: Michael Alan Karlin **Year of Birth:** 1966

Educational Background:

- 1988 Boston University, B.S. Business Administration

Business Background:

- 8/2026 to Present, Tomoro LLC, Investment Adviser Representative
- 6/2022 to Present, Invest, LLC, d/b/a Levine Financial Group, LLC, Investment Adviser Representative
- 12/2017 to 5/2022, Park Avenue Securities, Registered Representative
- 10/2019 to 04/2021, Guardian Life Insurance, Agent
- 2/2015 to 1/2019, Guardian Life Insurance, Agent

ITEM 3: DISCIPLINARY INFORMATION

There are no legal or disciplinary events material to the evaluation of Michael Alan Karlin.

ITEM 4: OTHER BUSINESS ACTIVITIES

Tomoro LLC is required to disclose information regarding any investment -related business or occupation in which Michael Alan Karlin is actively engaged. Michael Alan Karlin is also currently registered as an investment adviser representative of Invest, LLC. In that capacity, Michael Alan Karlin may provide advisory services to clients of Invst, LLC and may receive compensation from Invst, LLC.

ITEM 5: ADDITIONAL COMPENSATION

Tomoro LLC is required to disclose information regarding any arrangement under which Michael Alan Karlin receives an economic benefit from someone other than a client for providing investment advisory services. Tomoro LLC has no additional compensation to report.

ITEM 6: SUPERVISION

Tomoro LLC has implemented a code of ethics and compliance program to support and guide the activities of its supervised persons. Joshua Jones, Chief Compliance Officer, oversees and tests this program, which includes the activities of Michael Aan Karlin. Mr. Jones can be contacted at 513-744-3196.

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October 22, 2026

TOMORO

Todd S. Levine

293 NJ-34

Colts Neck, NJ 07722

www.tomoronow.com

732-526-2922

This brochure supplement provides information about Todd Levine that supplements the Tomoro LLC brochure. You should have received a copy of that brochure. Please contact Joshua Jones at 513-744-3196 or Joshua.jones@dinsmorecomplianceservices.com if you did not receive Tomoro LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Todd Levine is available on the SEC's website at http://www.adviserinfo.sec.gov.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Full Legal Name: Todd Scott Levine **Year of Birth:** 1972

Educational Background:

- Todd Levine has no formal post-secondary education

Business Background:

- 08/2026 to Present, Tomoro LLC, Investment Advisor Representative
- 01/2022 to Present, Invst, LLC, d/b/a Levine Financial Group, Investment Adviser Representative
- 4/2010 to 1/2022, Park Avenue Securities, Registered Representative
- 1/2010 to 1/2022, Guardian Life Insurance, Agent

Professional Designations:

- 2006: Retirement Income Certified Professional (RICP®)

Credential Requirements:

The Retirement Income Certified Professional (RICP®) designation is issued by the American College of Financial Services. Candidates for the RICP® designation must complete a minimum of three college levels courses, including: Retirement Income Process, Strategies and Solutions, Sources of Retirement Income and Managing the Retirement Income Plan, and are required to pass a series of two-hour proctored exams. They must also have three years of experience, meet stringent ethics requirements, and participate in The College's continuing education programs. Individuals who earn a RICP® can provide expert advice on a broad range of retirement topics including income needs and objectives, estate issues, income taxation and other risks to the retirement income planning, Social Security, health insurance and housing decisions.

ITEM 3: DISCIPLINARY INFORMATION

There are no legal or disciplinary events material to the evaluation of Todd Levine.

ITEM 4: OTHER BUSINESS ACTIVITIES

Tomoro LLC is required to disclose information regarding any arrangement under which Todd Levine receives an economic benefit from someone other than a client for providing investment advisory services.

Todd is a member of SGMT Holdings, LLC, which manages and operates rental income producing property. He also is part owner of Tomoro Risk Management, an insurance agency where he is a licensed insurance agent.

Todd is also currently registered as an investment adviser representative of Invest, LLC. In that capacity, Todd may provide advisory services to clients of Invst, LLC and may receive compensation from Invst, LLC.

ITEM 5: ADDITIONAL COMPENSATION

Tomoro LLC is required to disclose information regarding any arrangement under which Todd S. Levine receives an economic benefit from someone other than a client for providing investment advisory services.

To the extent that Todd Levine recommends the purchase of securities or other investment or insurance products or services where he may receive commissions for doing so, a conflict of interest exists because Todd Levine receives remuneration should a client elect to follow his recommendations, even if such recommendation is based on the best interest of the clients and their needs. To address such conflicts, Tomoro LLC provides disclosure, in both brochure supplements and the brochure of Tomoro LLC, and additionally Tomoro LLC does not charge advisory fees on assets where the Firm's advisory personnel, acting in their capacity as insurance agents, receive commission compensation. Clients are not obligated to buy any insurance products, services, or implement any recommended transactions through Todd Levine, any Tomoro LLC representative, any particular broker-dealer or insurance carrier.

ITEM 6: SUPERVISION

Tomoro LLC has implemented a code of ethics and compliance program to support and guide the activities of its supervised persons. Joshua Jones, Chief Compliance Officer, oversees and tests this program, which includes the activities of Todd S. Levine. Mr. Jones can be contacted at 513-744-3196.

Part 2B of Form ADV: Brochure Supplement

October 22, 2026

TOMORO

David Mozeika

Supervised from:	Located at:
293 NJ-34	11 Wharf Ave. Suite C-4
Colts Neck, NJ 07722	Red Bank NJ 07701
732-526-2922	732-528-2231

This brochure supplement provides information about David Mozeika that supplements the Tomoro LLC brochure. You should have received a copy of that brochure. Please contact Joshua Jones at 513-744-3196 or Joshua.jones@dinsmorecomplianceservices.com if you did not receive Tomoro LLC's brochure or if you have any questions about the contents of this supplement. Additional information about David Mozeika is available on the SEC's website at http://www.adviserinfo.sec.gov.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Full Legal Name: David J. Mozeika **Year of Birth**: 1977

Educational Background:

- 2001 Montclair State University, B.A., Finance and Economics

Business Background:

- 8/2026 to Present, Tomoro LLC, Investment Advisor Representative
- 5/2023 to Present, Invest, LLC, Investment Advisor Representative
- 11/2011 to 5/2023, Park Avenue Securities, Registered Representative
- 11/2011 to 5/2023, Guardian Life Insurance, Agent

ITEM 3: DISCIPLINARY INFORMATION

There are no legal or disciplinary events material to the evaluation of David Mozeika.

ITEM 4: OTHER BUSINESS ACTIVITIES

Tomoro is required to disclose information regarding any investment -related business or occupation in which David Mozeika is actively engaged.

David Mozeika is manager of a personal trust which is a majority owner of Flo Fee LLC, a consulting company. The trust also owns a majority share of Currence software company, and Smarter Money LLC, an intellectual property company.

David Mozeika is the sole owner of Tomoro Benefits LLC, he is part owner of the real estate entity Tomoro Holdings, and also of Tomoro Risk Management, an insurance agency where he is a licensed insurance agent.

David Mozeika is also currently registered as an investment adviser representative of Invest, LLC. In that capacity, David Mozeika may provide advisory services to clients of Invst, LLC and may receive compensation from Invst, LLC.

ITEM 5: ADDITIONAL COMPENSATION

Tomoro LLC is required to disclose information regarding any arrangement under which David Mozeika receives an economic benefit from someone other than a client for providing investment advisory services.

As a licensed insurance agent, David Mozeika may offer insurance products to clients of Tomoro LLC and receive a normal and customary commission as a result of such purchase.

To the extent that David Mozeika recommends the purchase of securities or other investment or insurance products or services where he may receive commissions for doing so, a conflict of interest exists because David Mozeika receives remuneration should a client elect to follow his recommendations, even if such recommendation is based on the best interest of the clients and their needs. To address such conflicts, Tomoro LLC provides disclosure, in both brochure supplements and the brochure of Tomoro LLC, and additionally Tomoro LLC does not charge advisory fees on assets where the Firm's advisory personnel, acting in their capacity as insurance agents, receive commission compensation. Clients are not obligated to buy any insurance products, services, or implement any recommended transactions through David Mozeika, any Tomoro LLC representative, any particular broker-dealer or insurance carrier.

ITEM 6: SUPERVISION

Tomoro LLC has implemented a code of ethics and compliance program to support and guide the activities of its supervised persons. Joshua Jones, Chief Compliance Officer, oversees and tests this program, which includes the activities of David Mozeika. Mr. Jones can be contacted at 513-744-3196.

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October 22, 2026

TOMORO

Matthew Santarsiero

Supervised from:	Located at:
293 NJ-34	11 Wharf Ave. Suite C-4
Colts Neck, NJ 07722	Red Bank NJ 07701
732-526-2922	732-528-2231

This brochure supplement provides information about Matthew Santarsiero that supplements the Tomoro LLC brochure. You should have received a copy of that brochure. Please contact Joshua Jones at 513-744-3196 or Joshua.jones@dinsmorecomplianceservices.com if you did not receive Tomoro LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Matthew Santarsiero is available on the SEC's website at http://www.adviserinfo.sec.gov.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Full Legal Name: Matthew J. Santarsiero **Year of Birth:** 1991

Educational Background:

- 2019 The American College of Financial Services, Certified Financial Planner Program
- 2013 University of Rhode Island – College of Business, B.S. Finance

Business Background:

- 8/2026 to Present, Tomoro LLC, Investment Advisor Representative
- 3/2023 to Present, Invst, LLC, Investment Advisor Representative
- 9/2016 to 3/2023, LPL Financial, LLC, Registered Representative
- 1/2016 to 8/2016, Edgewood Properties, Analyst

Professional Designations:

- CFP®

Credential Requirements:

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

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

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

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a bachelor's degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas

include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

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

- 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.

CFP Acknowledgment: Matthew Santarsiero acknowledges his responsibility as a CFP® professional to adhere to the standards that have been established in the CFP Board's Standards of Professional Conduct.

ITEM 3: DISCIPLINARY INFORMATION

There are no legal or disciplinary events material to the evaluation of Matthew Santarsiero.

ITEM 4: OTHER BUSINESS ACTIVITIES

Tomoro is required to disclose information regarding any investment -related business or occupation in which Matthew Santarsiero is actively engaged. Matthew Santarsiero is also currently registered as an investment adviser representative of Invst, LLC. In that capacity,

Matthew Santarsiero may provide advisory services to clients of Invst, LLC and may receive compensation from Invst, LLC.

ITEM 5: ADDITIONAL COMPENSATION

Tomoro LLC is required to disclose information regarding any arrangement under which Matthew Santarsiero receives an economic benefit from someone other than a client for providing investment advisory services. Tomoro LLC has no additional compensation to report.

ITEM 6: SUPERVISION

Tomoro LLC has implemented a code of ethics and compliance program to support and guide the activities of its supervised persons. Joshua Jones, Chief Compliance Officer, oversees and tests this program, which includes the activities of Matthew Santarsiero. Mr. Jones can be contacted at 513-744-3196.

Part 2B of Form ADV: Brochure Supplement

October 22, 2026

TOMORO

Jeremy Suarez

Supervised from:	Located at:
293 NJ-34	11 Wharf Ave. Suite C-4
Colts Neck, NJ 07722	Red Bank NJ 07701
732-526-2922	732-528-2231

This brochure supplement provides information about Jeremy Suarez that supplements the Tomoro LLC brochure. You should have received a copy of that brochure. Please contact Joshua Jones at 513-744-3196 or Joshua.jones@dinsmorecomplianceservices.com if you did not receive Tomoro LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Jeremy Suarez is available on the SEC's website at http://www.adviserinfo.sec.gov.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Full Legal Name: Jeremy Suarez **Year of Birth**: 1982

Educational Background:

- 2005 Fordham University, Bachelor of Business Administration

Business Background:

- 8/2026 to Present, Tomoro LLC, Investment Advisor Representative
- 5/2023 to Present, Invest, LLC, Investment Advisor Representative
- 4/2022 to 5/2023, Park Avenue Securities, Registered Representative
- 11/2014 to 5/2023, Guardian Life Insurance, Agent
- 11/2014 to 5/2023, Park Avenue Securities, Registered Representative

ITEM 3: DISCIPLINARY INFORMATION

There are no legal or disciplinary events material to the evaluation of Jeremy Suarez.

ITEM 4: OTHER BUSINESS ACTIVITIES

Tomoro LLC is required to disclose information regarding any investment -related business or occupation in which Jeremy Suarez is actively engaged.

Jeremy is involved with JDS Advisory-Entity, JDS ambassador, Juban LLC, Power of Attorney for Kimberly Suarez, Surf City JDS LLC, and 9 Wharf JDS LLC.

Jeremy also is a part owner of the real estate entity Tomoro Holdings, and Tomoro Risk Management, an insurance agency where he is a licensed insurance agent.

Jeremy is also currently registered as an investment adviser representative of Invest, LLC. In that capacity, Jeremy may provide advisory services to clients of Invst, LLC and may receive compensation from Invst, LLC.

ITEM 5: ADDITIONAL COMPENSATION

Tomoro LLC is required to disclose information regarding any arrangement under which Jeremy Suarez receives an economic benefit from someone other than a client for providing investment advisory services.

As a licensed insurance agent, Jeremy Suarez may offer insurance products to clients of Tomoro LLC, and receive a normal and customary commission as a result of such purchase.

To the extent that Jeremy Suarez recommends the purchase of securities or other investment or insurance products where he may receive commissions for doing so, a conflict of interest exists because Jeremy Suarez receives remuneration should a client elect to follow his recommendations, even if such recommendation is based on the best interest of the clients and their needs. To address such conflicts, Tomoro LLC provides disclosure, in both brochure supplements and the brochure of Tomoro LLC, and additionally Tomoro LLC does not charge advisory fees on assets where the Firm's advisory personnel, acting in their capacity as insurance agents, receive commission compensation. Clients are not obligated to buy any insurance products or implement any recommended transactions through Jeremy Suarez, any Tomoro LLC representative, any particular broker-dealer or insurance carrier.

ITEM 6: SUPERVISION

Tomoro LLC has implemented a code of ethics and compliance program to support and guide the activities of its supervised persons. Joshua Jones, Chief Compliance Officer, oversees and tests this program, which includes the activities of Jeremy Suarez. Mr. Jones can be contacted at 513-744-3196.

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October 22, 2026

TOMORO

David Sutton

Supervised from:	Located at:
293 NJ-34	11 Wharf Ave. Suite C-4
Colts Neck, NJ 07722	Red Bank NJ 07701
732-526-2922	732-528-2231

This brochure supplement provides information about David Sutton that supplements the Tomoro LLC brochure. You should have received a copy of that brochure. Please contact Joshua Jones at 513-744-3196 or Joshua.jones@dinsmorecomplianceservices.com if you did not receive Tomoro LLC's brochure or if you have any questions about the contents of this supplement. Additional information about David Sutton is available on the SEC's website at http://www.adviserinfo.sec.gov.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Full Legal Name: David Sutton **Year of Birth:** 1988

Educational Background:

- 2011 Rutgers University, B.A/B.S. Psychology and Chemistry

Business Background:

- 08/2026 to Present, Tomoro LLC, Investment Advisor Representative
- 5/2023 to Present, Invst LLC, Investment Advisor Representative
- 09/2023 to Present, Private Client Services, LLC, Registered Representative
- 4/2022 to 5/2023, Park Avenue Securities, Registered Representative
- 1/2020 to 5/2023, Guardian Life Insurance, Agent
- 1/2019 to 1/2020, Equity Service, Inc., Registered Representative

ITEM 3: DISCIPLINARY INFORMATION

There are no legal or disciplinary events material to the evaluation of David Sutton.

ITEM 4: OTHER BUSINESS ACTIVITIES

Tomoro LLC is required to disclose information regarding any investment-related business or occupation in which David Sutton is actively engaged.

David Sutton is a Registered Representative for Private Client Services, LLC, a broker-dealer, registered with the SEC and member of the Financial Industry Regulatory Authority ("FINRA"). Private Client Services, LLC ("PCS"), and Tomoro LLC are not affiliate organizations. In his role as a registered representative, David Sutton conducts securities brokerage and related business through PCS and may receive separate and typical commissions for doing so.

David Sutton is also currently registered as an investment adviser representative of Invst, LLC. In that capacity, David Sutton may provide advisory services to clients of Invst, LLC and may receive compensation from Invst, LLC.

ITEM 5: ADDITIONAL COMPENSATION

Tomoro LLC is required to disclose information regarding any arrangement under which David Sutton receives an economic benefit from someone other than a client for providing investment advisory services.

To the extent that David Sutton recommends the purchase of securities or other investment or insurance products where he may receive commissions for doing so, a conflict of interest exists because David Sutton receives remuneration should a client elect to follow his recommendations, even if such recommendation is based on the best interest of the clients and their needs. To address such conflicts, Tomoro LLC provides disclosure, in both brochure supplements and the brochure of Tomoro LLC, and additionally Tomoro LLC does not charge advisory fees on assets where the Firm's advisory personnel, acting in their capacity as registered representatives, receive commission compensation. Clients are not obligated to buy any products or implement any recommended transactions through David Sutton, any Tomoro LLC representative, any particular broker-dealer or carrier.

ITEM 6: SUPERVISION

Tomoro LLC has implemented a code of ethics and compliance program to support and guide the activities of its supervised persons. Joshua Jones, Chief Compliance Officer, oversees and tests this program, which includes the activities of David Sutton. Mr. Jones can be contacted at 513-744-3196.

Part 2B of Form ADV: Brochure Supplement

October 22, 2026

TOMORO

Justin Scotto

Supervised from:	Located at:
293 NJ-34	11 Wharf Ave. Suite C-4
Colts Neck, NJ 07722	Red Bank NJ 07701
732-526-2922	732-528-2231

This brochure supplement provides information about Justin Scotto that supplements the Tomoro LLC brochure. You should have received a copy of that brochure. Please contact Joshua Jones at 513-744-3196 or Joshua.jones@dinsmorecomplianceservices.com if you did not receive Tomoro LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Justin Scotto is available on the SEC's website at http://www.adviserinfo.sec.gov.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Full Legal Name: Justin Scotto **Year of Birth:** 2000

Educational Background:

- 2022 Seton Hall University, B.S. Finance

Business Background:

- 10/2026 to Present, Tomoro LLC, Investment Advisor Representative
- 10/2022 to 10/2026, Northwestern Mutal, Financial Planning Manager and Investment Operations & Planning Associate

Professional Designations:

- 2025: Retirement Income Certified Professional (RICP®)
- 2025: Chartered Financial Consultant (ChFC®)

Credential Requirements:

RICP®:

The Retirement Income Certified Professional (RICP®) designation is issued by the American College of Financial Services. Candidates for the RICP® designation must complete a minimum of three college levels courses, including: Retirement Income Process, Strategies and Solutions, Sources of Retirement Income and Managing the Retirement Income Plan, and are required to pass a series of two-hour proctored exams. They must also have three years of experience, meet stringent ethics requirements, and participate in The College's continuing education programs. Individuals who earn a RICP® can provide expert advice on a broad range of retirement topics including income needs and objectives, estate issues, income taxation and other risks to the retirement income planning, Social Security, health insurance and housing decisions.

ChFC®:

Chartered Financial Consultants® must successfully complete eight courses on all aspects of financial planning from The American College, have at least three years of full-time business experience, and agree to comply with The American College of Ethics and Procedures. ChFC®s are required to earn 30 hours of continuing education credit every two years.

The Chartered Financial Consultant (ChFC®) designation program focuses on the comprehensive financial planning process an organized way to collect and analyze information on a client's total financial situation; to identify and establish specific goals; and to formulate, implement, and monitor a comprehensive plan to achieve those goals.

ITEM 3: DISCIPLINARY INFORMATION

There are no legal or disciplinary events material to the evaluation of Justin Scotto.

ITEM 4: OTHER BUSINESS ACTIVITIES

Tomoro is required to disclose information regarding any investment -related business or occupation in which Justin Scotto is actively engaged. Tomoro LLC currently does not have anything to report.

ITEM 5: ADDITIONAL COMPENSATION

Tomoro LLC is required to disclose information regarding any arrangement under which Justin Scotto receives an economic benefit from someone other than a client for providing investment advisory services. Tomoro LLC has no additional compensation to report.

ITEM 6: SUPERVISION

Tomoro LLC has implemented a code of ethics and compliance program to support and guide the activities of its supervised persons. Joshua Jones, Chief Compliance Officer, oversees and tests this program, which includes the activities of Justin Scotto. Mr. Jones can be contacted at 513-744-3196.