



SUPPLEMENT

PART 2B - BROCHURE

Item 1 Cover Page

A.

Stephanie White McCullough

Sofia Financial
1055 Westlakes Drive Suite 300
Berwyn, Pennsylvania 19312
610-640-7641
<https://www.afmgplanning.com>

Private Advisor Group, LLC
Part 2B - Brochure Supplement
Dated 04/27/2026

Contact: James Hooks, Chief Compliance Officer
Private Advisor Group, LLC
305 Madison Avenue, PO Box 1820
Morristown, New Jersey 07962
973-538-7010
www.PrivateAdvisorGroup.com

B.

This Brochure Supplement provides information about Stephanie McCullough that supplements the Private Advisor Group, LLC Brochure. You should have received a copy of that Brochure. Please contact James Hooks, Chief Compliance Officer, if you did not receive Private Advisor Group, LLC's Brochure or if you have any questions about the contents of this supplement.

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



Item 2 Education Background and Business Experience

Stephanie McCullough was born in 1967.

Education

Duke University

Bachelor of Arts, 1989, Comparative Area Studies

Johns Hopkins School of Advanced International Studies

Master of Arts, 1992, International Economics and European Studies

Business Experience

Founder, Sofia Financial

2011 to present

Senior Vice President, American Financial Group

1998 - 2018

Investment advisor representative, Private Advisor Group

2019 to present

CEO, American Financial Management Group

2019 to present

Item 3 Disciplinary Information

None

Item 4 Other Business Activities

- A. Insurance License.** Ms. McCullough holds a license to sell insurance, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Ms. McCullough to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Ms. McCullough that a client purchase an insurance commission product presents a **conflict of interest**, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Ms. McCullough. Clients are reminded that they may purchase insurance products recommended by Ms. McCullough through any other, non-affiliated insurance agent, insurance broker or insurance producer. **The Registrant's Chief Compliance Officer, James Hooks, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Item 5 Additional Compensation



Ms. McCullough may receive compensation from product sponsors. Compensation may include such items as gifts valued at less than \$100 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational or training events or marketing or advertising initiatives. Such compensation may not be tied to the sale of any products.

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 ("Act"). The Registrant's Chief Compliance Officer, James Hooks, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Hooks at 973-538-7010.

Item 7 Additional Addresses

None