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# **Form ADV Part 2B:** *Brochure Supplement*

06/04/2025

This brochure supplement provides information about Mrs. Elizabeth L Whitteberry that supplements J.W. Cole Advisors, Inc. (“J.W. Cole Advisors; JWCA”) brochure (Form ADV, Part 2A and/or Appendix 1.) You should have received a copy of JW Cole Advisors’ brochure. Please contact J.W. Cole Advisors’ Compliance Department at (813) 935-6776 if you did not receive JWCA’s brochure or if you have any questions about the contents of this supplement.

**Mrs. Elizabeth L Whitteberry** 105 Quail  
Run Street Colleyville TX 76034 (817)  
849-1375

## **Item 2 – Educational Background and Business Experience**

**Year of Birth:** 1966

**Higher Educational Background:** Mrs. Whitteberry earned a Bachelor of Science in Ministry and Leadership from Dallas Christian College in 1996

**Employment History for past 10 years:** J.W. Cole Financial, Registered Representative, 2016 to Present J.W. Cole Advisors, Investment Advisor Representative, 2016 to Present Self Employed, Insurance Agent, 1999 to Present Voya Financial Advisors, Inc., Registered Representative, 2014 to 2016 Voya Financial Advisors, Inc., Investment Advisor Representative, 2014 to 2016

**Professional Designations:** Certified Fund Specialist (CFS) The Certified Fund Specialist (CFS) certification is offered and recognized through the Institute of Business & Finance. Candidate must have: a bachelor's degree or one year of financial services work experience. The program covers mutual funds, ETF, and REITs, closed-end funds and similar investments, and advanced fund analysis and selection. Designation holders are required to take 30 hours of continuing education every two years.

Chartered Retirement Plans Specialist (CRPS) The Chartered Retirement Plans Specialist (CRPS) certification is offered and recognized through the College for Financial Planning – a Kaplan Company. This program provides three graduate-level academic credits that can be applied to a Master of Science in Personal Financial Planning degree program and focuses on ERISA and the Fiduciary Standard, Employer-Funded Defined Contribution Plans, Participant-Directed Retirement Plans and much more. Designation holders are required to take 16 hours of continuing education every two years.

Accredited Asset Management Specialist (AAMS) The Accredited Asset Management Specialist?, or AAMS®, is a certification program offered through the College for Financial Planning – a Kaplan Company. The program is focused on the asset management process through a logical progression of topics, enabling advisers to think in terms of clients' total financial situations, not just their investments. Designation holders are required to take 16 hours of continuing education every two years.

Accredited Wealth Management Adviser (AWMA) The AWMA® program is a certification program designed for experienced advisers who want to better address the unique needs of high-net-worth clients. The program's

one-of-a-kind curriculum contains sections dedicated to behavioral finance, working with all business owners, and succession/exit planning. There is also an entire module specifically dedicated to the fiduciary and regulatory issues facing advisors. With this designation in your arsenal of knowledge, you'll be able to help clients capitalize on opportunities to preserve, grow, and transfer their wealth. Gain the confidence to

optimize clients' investments to achieve their goals while minimizing investment volatility. Upon successful completion of the Accredited Wealth Management Advisor course, 3 graduate-level academic credits will be earned that can be applied to the Master of Science in Personal Financial Planning degree program. Designation holders are required to complete 16 hours of continuing education every two years.

**Chartered Financial Consultant (ChFC)** The Chartered Financial Consultant (ChFC) program prepares you to meet the advanced financial planning needs of individuals, professionals and small business owners. You'll gain a sustainable advantage in this competitive field with in-depth coverage of the key financial planning disciplines, including insurance, income taxation, retirement planning, investments and estate planning. The ChFC requires three years of full-time, relevant business experience, nine two-hour course specific proctored exams, and 30 hours of continuing education every two years. Holders of the ChFC designation must adhere to The American College's Code of Ethics.

**Chartered Financial Analyst (CFA)** A Chartered Financial Analyst (CFA) charter is a designation given to those who have completed the CFA Program and completed acceptable work experience requirements.

The CFA Program is a three-part exam that tests the fundamentals of investment tools, valuing assets, portfolio management, and wealth planning. The CFA Program is typically completed by those with backgrounds in finance, accounting, economics, or business. CFA charterholders earn the right to use the CFA designation after program completion, application, and acceptance by CFA Institute.

**National Social Security Advisor (NSSA)** This National Social Security Advisor (NSSA) certification is offered and recognized through the National Social Security Association. The program covers a wide range of essential topics: including Social Security, retirement benefits, spousal elections, surviving spousal benefits, and more. Designation holders are required to complete eight hours of continuing education every two years.

**Accredited Investment Fiduciary (AIF)** The Accredited Investment Fiduciary (AIF) Designation is a professional certification that demonstrates an advisor or other person serving as an investment fiduciary has met certain requirements to earn and maintain the credential.

In order to become an AIF designee, candidates must complete the following requirements: enroll in and complete AIF Training that satisfies AIF training requirements, pass the AIF examination, meet the experience requirement and satisfy the Code of Ethics and Conduct Standards. Designees are required to take six hours of continuing

education each year.

**Certificate in Investment Performance Measurement (CIPM)** The Certificate in Investment Performance Measurement (CIPM) certification is offered and recognized through CFA Institute. The Certificate in Investment Performance Measurement (CIPM®) leverages the expertise of CFA Institute, a respected global leader in investment education, ethics, and standards. The program is centered on its commitment to maintain globally relevant and practice-based investment performance and risk evaluation skills. Designation holders are required to

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complete 15 hours of continuing education each year.

**Certified Long-Term Care (CLTC)** The CLTC, Certified in Long-Term Care designation is a long-term care planning designation granted by the Corporation for Long-term Care Certification to individuals who satisfy educational, work experience and ethics requirements. Recipients of the CLTC have completed a rigorous multidisciplinary course and examination, that focuses on long-term care. To maintain this designation, the CLTC must satisfy continuing education requirements and adhere to the CLTC Code of Professional Responsibility.

**Retirement Management Analyst (RMA)** The RMA designation is issued by the Investments & Wealth Institute. The candidate must have 3 years of relevant experience or acceptable designations (CIMA, CPWA, CFP, CFA, ChFC, RICP) who adhere to the institute's code of professional responsibility. To obtain the certification the candidate must complete an online course and Capstone course, then pass the coordinating exam. There is a continuing education requirement of 20 hours annually.

**Certified Private Wealth Advisor (CPWA)** The Certified Private Wealth Advisor (CPWA) certification is offered and recognized through the Investments & Wealth Institute. Candidate must meet all of the following: 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. A satisfactory record of ethical conduct, as determined by IMCA's Admissions Committee. Five years of professional client-centered experience in financial services or a related industry. Candidate must complete the following: Six-month pre-study educational component In-class program at The University of Chicago Booth School of Business, or online program through Yale School of Management. Designation holders are required to complete 40 hours of continuing education every two years.

**Certified Exit Planning Advisor (CEPA)** "The Certified Exit Planning Advisor (CEPA) certification is offered and recognized through the Exit Planning Institute. Candidates must meet all the following requirements: have five years of full-time or equivalent experience working directly with business owners as a financial advisor, attorney, CPA, business broker, investment banker, commercial lender, estate planner, insurance professional, business consultant or in a related capacity;

### **Item 3 - Disciplinary Information**

There are no legal or disciplinary events that are material to a client or prospective client's evaluation of this advisory business.

For more information about Mrs. Elizabeth L Whitteberry, please visit FINRA's BrokerCheck at [www.finra.org/brokercheck](http://www.finra.org/brokercheck) and/or the SEC's Investment Advisor Search at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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### **Item 4 - Other Business Activity**

Conflicts of interest may arise in the course of providing investment management services to you and your IAR's other financial industry activities. These potential conflicts of interest are described in this brochure. To the extent that we are unable to prevent actual or potential conflicts, we will take reasonable steps to mitigate them and at a minimum, disclose them to you.

Mrs. Elizabeth L Whitteberry is a Registered Representative (RR) with J.W. Cole Financial (a registered broker-dealer). From time to time, the RR will offer clients products or advice from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products may conflict with the fiduciary duties of an Investment Advisor Representative (IAR). When such investment advice is offered outside of a managed account arrangement, an IAR may receive a fee for the investment advice and, if the client purchases or sells a security or purchases a fixed insurance contract, the IAR may also be paid a commission.

Mrs. Elizabeth L Whitteberry conducts investment related business under the name Best Path Advisors. Best Path Advisors is not affiliated with J.W. Cole Advisors, Inc.

Elizabeth Whitteberry also provides tax preparation services.

### **Item 5 - Additional Compensation**

In the course of doing business, Mrs. Elizabeth L Whitteberry may have a financial incentive to choose certain investment solutions over others. Your IAR may receive certain non-cash benefits in connection to his role as an

investment advisor. Such benefits may include but are not limited to direct reimbursement for attendance at conferences, seminars, sales or training programs, as well as benefits in the form of entertainment or merchandise.

## **Item 6 - Supervision**

Mrs. Elizabeth L Whitteberry is currently supervised by supervisors in the Supervision Department and the Compliance Department overseen by Taylor Savka, Vice President and Kurt Lofgren, Chief Compliance Officer respectively. Mr. Lofgren or Ms. Savka, or a member of their departments, may be reached at 813-935-6776. J.W. Cole Advisors supervises the activities of the IAR through on-site visits conducted by designated and qualified professionals. In addition, Ms. Savka, Mr. Lofgren or qualified designees supervise e-mail communications and other activities that require such supervision and or approval. Lastly, JWCA utilizes various audit and monitoring/surveillance mechanisms to oversee the advisory activities of Mrs. Elizabeth L Whitteberry.