

## Part 2B of Form ADV: Brochure Supplement

**MICHELLE E DIRENZO, CDFA, CFP®, ChFC®**

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Equitable Advisors encourages you to review additional information that may be important to you about this advisor at [www.finra.org/brokercheck](http://www.finra.org/brokercheck) or [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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*This brochure supplement provides information about MICHELLE E DIRENZO, CDFA, CFP®, ChFC® that supplements the Equitable Advisors, LLC firm brochure, ADV Part 2A. You should have received a copy of that brochure. Please call (866) 283-0767, Option 2 if you did not receive Equitable Advisor's firm brochure or if you have any questions about the content of this supplement. You can also obtain a current copy of the brochure by going online to <https://adviserinfo.sec.gov/firm/6627> and clicking on "Part 2 Brochures."*

*Securities offered through Equitable Advisors, LLC (NY, NY) (Equitable Financial Advisors in MI and TN), member FINRA, SIPC. Investment advisory products and services offered through Equitable Advisors, LLC, an investment adviser registered with the SEC. Annuity and insurance products, including those of Equitable Financial Life Insurance Company (Equitable – NY, NY), offered through Equitable Network, LLC and its insurance agency subsidiaries. Equitable Network, LLC does business in California as Equitable Network Insurance Agency of California, LLC and, in Utah, as Equitable Network Insurance Agency of Utah, LLC. Equitable Advisors, Equitable, and Equitable Network are affiliated companies.*

*Mapstone Veritas Financial Group is not a registered investment adviser and is not owned or operated by Equitable Advisors or its affiliates.*

# Educational Background and Business Experience

## MICHELLE E DIRENZO

- Birth Year: 1989

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### Formal Education

- Bachelors Degree

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### Professional Designations

- **Certified Divorce Financial Analyst (CDFA)**

A financial professional holding the CDFA focuses the financial issues surrounding divorce. The role of the CDFA includes acting as an advisor to one party's divorce lawyer, or as a mediator for both parties. A financial professional with the CDFA designation uses his or her knowledge of asset distribution, and short- and long-term financial planning to help clients toward achieving an equitable settlement. To earn the CDFA designation, one must have two years of financial planning or legal experience. Candidates are then required to complete a four-step modular program and exam designed by the Institute for Divorce Financial Analysts™ (IDFA). The Institute for Divorce Financial Analysts™ is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Suite 700, Nashville, TN, 37219-2417. Website:www.nasba.org.

- **Certified Financial Planner (CFP®)**

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold CFP® certification. You may find more information about CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct* ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board's *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education hours every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

- **Chartered Financial Consultant (ChFC®)**

ChFC designation is issued by The American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take seven mandatory courses which include the following disciplines: financial, insurance, retirement and estate planning; income taxation, investments

and application of financial planning; as well as two elective courses involving the application of the aforementioned disciplines. Each course has a final proctored exam and once issued, the individual is required to submit 30 hours of continuing education every two years. Note: Investors may contact the issuing organization to determine whether their financial professional is currently authorized to use the designation and whether they've been disciplined.

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### **Business Background (prior 5 years)**

- From: 8/2011 To: 6/2020  
Employer: AXA ADVISORS, LLC  
Position Held: REGISTERED REPRESENTATIVE
- From: 8/2011 To: Present  
Employer: EQUITABLE ADVISORS, LLC\*  
Position Held: REGISTERED REPRESENTATIVE

\*On June 15, 2020, the firm's name was changed from AXA Advisors, LLC to Equitable Advisors, LLC (Equitable Financial Advisors in MI and TN).

## Disciplinary Information/Other Disclosures

*\*Equitable Advisors is not aware of any disciplinary information about this FP that requires disclosure in this brochure beyond what is listed above (if anything). In addition, to help ensure you are fully informed, we encourage you to review additional information that may be important to you about this FP, including but not limited to any material litigation, investigations, complaints, bankruptcies, liens, judgments, and/or compromises, at [www.finra.org/brokercheck](http://www.finra.org/brokercheck) or [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## Other Business Activities

As an Investment Adviser Representative (IAR) of Equitable Advisors LLC, an investment adviser registered with the SEC, your FP may offer investment advisory and financial planning services, and may receive a set fee in connection with these services.

Your FP is also a registered representative with Equitable Advisors, a registered broker/ dealer and member of FINRA, and an insurance agent with Equitable Network. In these capacities, your FP may sell securities and insurance products and receive commissions and other payments as a result of these transactions. The receipt of commissions or other forms of compensation creates a conflict of interest for your FP. As an example, such a conflict arises when your FP changes roles to act as a Registered Representative and/or insurance agent to earn commissions on the sale of securities and/or insurance products that you may elect to purchase in order to implement the financial planning recommendations made by the FP while acting in the investment advisor role. Your FP is required to disclose all material conflicts of interest to you.

Your FP is also involved in the following activities:

### **OBA Amended Date**

- 2/22/2024
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### **OBA Details**

- Power of Attorney for her husbands as well as Executor of his will. FP is the agent of record her husband's accounts and they are each other's power of attorney.
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Your FP is engaged in other outside business activities that are unrelated to Equitable Advisors. The specific activities in which your FP participates are listed above; generally, these types of activities may include being an investment adviser representative and/or owner of an investment advisory firm in addition to Equitable Advisors; being an owner or associate to a third party administrator to group plans; being an owner or associate of a business consulting firm, or, being an owner or agent of another insurance company. Your FP's participation in these activities, if any, may create a conflict between the advice your FP provides on behalf of Equitable Advisors and the advice or services provided in other capacities since your FP may be compensated for these other activities and may have an interest in the financial success of these activities and businesses.

Equitable Advisors requires your FP to disclose these outside business activities to us and receive our approval prior to participating in them. Likewise, you should understand the nature and scope of the services or products being provided, any fees or costs you will incur, how your FP will be compensated and how your interests will be protected, prior to participating in any non-Equitable Advisors activity with your FP. Equitable Advisors may require the FP to provide you with a disclosure informing you that the activity is unrelated to Equitable Advisors and separate and apart from the activities conducted as an investment advisory representative or registered representative of Equitable Advisors.

## Additional Compensation

Your FP may receive an economic benefit for the services provided to you in addition to the fees you pay. (For a description of the fees you pay, please see the Equitable Advisors Form ADV Part 2A, as well as the Program Brochure for the investment advisory program in which you are participating.)

Your FP and/or Equitable Advisors may receive 12b-1 fees and/or marketing support from product sponsors such as mutual fund companies, third-party asset management programs, insurance companies and alternative investment sponsors. In the SAM program, if the mutual fund pays 12b-1 fees, Equitable Advisors rebates those fees to the client on a quarterly basis. Your FP may also benefit indirectly from marketing support provided by product sponsors to Equitable Advisors when the money is used to support marketing or training.

Your FP may also receive non-cash compensation from product sponsors. Compensation may include gifts valued at less than \$100 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational meetings or marketing or advertising initiatives. Product sponsors may also pay for education or training events that your FP may attend. These practices create a potential conflict of interest for your FP and may influence your FP's recommendations.

In addition, your FP may receive from Equitable Advisors or Equitable Network forgivable loans, bonuses or increased payout based on tenure and/or production; health, retirement and other benefits; awards of stock options; reimbursement of fees paid to Equitable Advisors for items such as administrative services and other things of value such as free or reduced cost marketing materials or attendance at Equitable sales conferences and producer events. Your FP may have received a payment from Equitable Advisors in connection with the transition of his or her association from another broker/dealer or investment advisor firm to Equitable Advisors. Your FP may have an incentive to recommend investment products based on the compensation received.

Your FP may also receive additional compensation pursuant to third party loyalty programs maintained by certain advisory program providers. These loyalty programs offer additional levels of service, support and rewards, and possibly cash payments, to Equitable Advisors FPs as the assets placed in these programs increase, which creates a conflict of interest. Not all advisory programs provide such benefits to FPs (currently, only AssetMark and SEI Investments Management Corporation), and not all Equitable Advisors FPs qualify to receive such benefits.

## Supervision

### Supervisors' Name

- KELLY D DEMAY, Branch Manager
- LOUIS NUCHERENO, Branch Manager

### Supervisors' Phone Number

- (585) 475-8431
  - (716) 626-2507
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Equitable Advisors is an investment adviser registered with the Securities and Exchange Commission. Equitable Advisors is also a broker dealer registered with the Securities and Exchange Commission and a member of the Financial Industry Regulatory Authority ("FINRA"). As such, Equitable Advisors is subject to the laws, rules and regulations governing the securities industry. Among these regulations is a requirement that we reasonably supervise your FP.

Equitable Advisors has in place adequate policies and procedures that are reasonably designed to achieve compliance with industry laws, rules and regulations, including supervision. Equitable Advisors implements and enforces these procedures through numerous branch office locations that are supervised by branch managers who are principals of the Firm. Each IAR is assigned to a branch manager who is responsible for the supervision of the IAR. Branch managers have a number of tools and resources available to them to assist in the supervision, including suitability rules engines and automated account review systems through which the activity in your accounts is monitored. The financial plan itself is centrally supervised by Equitable Advisors, while the implementation of the financial plan (including the appropriateness of specific product recommendations) is supervised by the branch manager, who reviews and approves all product recommendations to verify that they are appropriate in light of the information and advice in the financial plan and in light of applicable laws and regulations. In addition, branch managers are supported by various departments located in headquarters that conduct activities such as surveillance and periodic examinations.