## ITEM 1: COVER PAGE

# PROSPECT FINANCIAL GROUP LLC

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March 31, 2026

*This brochure provides information about the qualifications and business practices of Prospect Financial Group LLC. If you have any questions about the contents of this brochure, please contact us at (703) 852-9673 or info@prospect-group.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Additional information about Prospect Financial Group LLC is also available on the SEC's website at www.adviserinfo.sec.gov. Registration as an investment adviser does not imply a certain level of skill or training.*

## ITEM 2: MATERIAL CHANGES

The last annual update to this brochure was on February 12, 2025. This annual update contains the following material changes:

- Investment Advisory Services has been updated in Item 4, page 4 to include separately managed accounts as one of the ways Prospect Financial Group allocates investment management assets

- Update of Client Assets in Item 4, page 5

- Hourly fees for a Financial Planner have been updated in Item 5, page 6 from $100 to $125

- Item 5, page 6 has been updated to allow annual adjustments to hourly fees (to reflect rising costs) upon 30 days written notice to the client

As of the date of this brochure, there are no other material changes to disclose regarding our firm.

## ITEM 3: TABLE OF CONTENTS


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## ITEM 4: ADVISORY BUSINESS

Prospect Financial Group LLC provides financial planning and investment management services to individuals, high net worth individuals, and retirement plans. We are a "fee-only" advisor and do not accept commissions or referral fees from any third party. As a fiduciary, we place your interest above our own and avoid conflicts of interest.

***Firm Description***

Prospect Financial Group LLC is a limited liability company formed in 2004 in Virginia. Gillian Curran is the sole owner of the company and its only investment advisor representative. Prospect Financial Group LLC provides investment advice and financial planning.

***Investment Advisory Services***

Prospect Financial Group LLC provides fee-only portfolio management services that are tailored to the individual needs of clients. Prospect Financial Group LLC primarily allocates investment management assets of its client accounts among various asset classes using mutual funds, exchange traded funds, or separately managed accounts, but investment advice may include other types of investments.

In certain unique circumstances or if requested by a client, Prospect Financial Group LLC will allocate a portion of a portfolio to a separately managed stock account based upon client account size, investment strategy, and tax circumstances. In these situations, Prospect Financial Group LLC may directly manage the account or contract a third-party manager. Prospect Financial Group LLC will monitor the performance of the separately managed account. If Prospect Financial Group LLC determines that a particular selected separate manager is not providing sufficient management services to the client, or is not managing the client's portfolio in a manner consistent with the client's personal investment guidelines or asset allocation, Prospect Financial Group LLC will remove the client's assets from the selected account manager and place the client's assets directly under its own management or with another investment manager at Prospect Financial Group's discretion (for discretionary accounts).

Prospect Financial Group LLC may advise clients on held-away accounts using data aggregation software to monitor the accounts. These are typically 401(k) or 403(b) accounts, which may not allow a Limited Power of Attorney for trading. When unable to place trades with the custodian, Prospect Financial Group LLC will advise clients on changes to make in their accounts or use an order management system to request trades on the client's behalf.

Clients may impose restrictions on investing in certain securities or types of securities. Please see Item 8 on Methods of Analysis, Investment Strategies and Risk of Loss for more details.

***Financial Planning Services***

Financial planning services include:

- Retirement Planning
- Education Planning
- Major Purchase Planning
- Insurance Planning
- Asset Location and Tax Strategies
- Estate Planning, and
- Debt and Cash Flow Planning.

Prospect Financial Group does not provide tax or legal advice. Clients are encouraged to seek advice from an independent tax advisor.

Clients who engage Prospect Financial Group for financial planning services should be aware that a conflict exists between the interests of the investment adviser and the interests of the client. The client is under no obligation to act upon the investment adviser's recommendation. If the client elects to act on any of the recommendations, the client is under no obligation to engage Prospect Financial Group for investment management or other follow-on services.

***Implementation Support***
If requested by the client, Prospect Financial Group may recommend the services of other professionals for implementation purposes. The client is under no obligation to engage the services of any such recommended professional. The client retains absolute discretion over all such implementation decisions and is free to accept or reject any recommendation from Prospect Financial Group LLC. If a client engages any such recommended professional, and a dispute arises thereafter relative to such engagement, the client agrees to seek recourse exclusively from and against the engaged professional.

***Retirement Plan Advisory Services***
Prospect Financial Group may advise small business retirement plans. For such clients Prospect Financial Group may assist the plan in selecting a recordkeeper, creating an investment policy statement, selecting investments, monitoring investments, and providing participant education.

***Wrap Fee Programs***
Prospect Financial Group LLC does not participate in wrap fee programs.

***Client Assets***
As of December 31, 2025, Prospect Financial Group LLC managed $204,400,000 in client assets on a discretionary basis and $0 client assets on a non-discretionary basis. Prospect Financial Group LLC also advised on $13,700,000 in non-regulatory assets.

## ITEM 5: FEES AND COMPENSATION

***Clients with Assets Under Management Over $1,000,000***

For clients with over $1,000,000 in assets under management, we provide ongoing investment advisory and financial planning services for an asset-based fee. The fee schedule for new clients as of January 1, 2024 is as follows:

| Assets Under Management | Base Fee (Per Annum) | Plus Percentage | Of Assets Under Management Over |
|---|---|---|---|
| $0 to $1,000,000 | $10,000 | | |
| $1,000,000 to $2,000,000 | $10,000 | 1.00% | $1,000,000 |
| $2,000,000 to $5,000,000 | $20,000 | 0.5% | $2,000,000 |
| $5,000,000 to $10,000,000 | $35,000 | 0.25% | $5,000,000 |
| Over $10,000,000 | $47,500 | 0.125% | $10,000,000 |

Fees are billed quarterly based on the value of assets at the end of the quarter. The minimum fee is $10,000 per annum or $2500 per quarter.

***Clients with Assets Under Management Less Than $1,000,000***

As of January 1, 2024, clients with less than $1,000,000 in assets under management may engage investment advisory and financial planning services separately. The minimum annual fee is $5,000.

Investment advisory fees are 1% of assets under management. Fees are billed quarterly based on the value of assets at the end of the quarter.

Financial planning services are provided for a subscription fee, fixed fee, or hourly fee. Current hourly fees are $350 for a Senior Advisor, $125 for a Financial Planner, and $75 for a Customer Service Associate but may be adjusted annually (to reflect rising costs) upon 30 days written notice to the client. Subscription fees are charged at the end of each quarter and typically range from $500-$2500 based on the client's net worth and the complexity of the services provided. Fixed fees for financial plans are typically $5,000-$10,000 and vary based on the component services included and the complexity of the client situation.

***Deposits and Refunds***

Clients will receive a full refund if the contract is terminated within five business days after entering into the contract.

A deposit may be required for 50% of anticipated fees in certain circumstances, such as when a written financial plan will be delivered before transferring assets or as a separate service. The client will be invoiced upon delivery of the financial plan or requested services. The deposit will be applied to the invoice with the remainder due immediately or the excess refunded to the client. Prepaid fees will not exceed more than $1200 or extend for more than 6 months in advance.

***Fee Payment***

Prospect Financial Group LLC deducts fees from client accounts if the client has authorized an independent custodian to debit fees. Clients should be aware that it is their responsibility to verify the accuracy of the fee calculation and that the custodian will not determine whether the fee is calculated accurately. Fees may also be paid by electronic payment or check and are due within 30 days of receipt.

***Other Fees and Expenses***

Clients will also incur brokerage and other expenses in connection with investment advisory services. The custodian may impose trading fees on the purchase of securities or redemption fees on the sale. Mutual funds and exchange traded funds will generally include a management fee, other fund expenses, and possibly a distribution fee or sales charge. Please see the Brokerage Practices section of this brochure. The trading fees and mutual fund expenses are paid to the custodian or mutual fund. Prospect Financial Group LLC does not accept compensation for the sale of securities or other investment products.

If an independent third-party advisor is utilized for the separate account management as described earlier in Item 4 on Advisory Business, that advisor can charge fees in addition to Prospect Financial Group's. All fees and expenses charged by separate account manager are separate and distinct from those charged by Prospect Financial Group LLC and are withdrawn from the client's account by the separate account manager. Prospect Financial Group LLC does not receive any fees or payments from separate account managers. Prospect Financial Group LLC will review the aggregate fee charged by both Prospect Financial Group LLC and the selected separate account manager to ensure it will be fair and reasonable and will be competitive with those fees customarily charged in the industry for similar services.

Additional asset-based fees may apply to accounts with optional services, such as trading of held-away assets through an order management system. Prospect Financial Group LLC will bill separately for any services provided outside the scope of the investment supervisory engagement at current hourly rates.

***Retirement Plan Advisory Services***
Fees for retirement plan advisory services are based on a percentage of assets within the plan. Rates are negotiable and vary based on the nature, scope, and frequency of our services as well as the size and complexity of the plan. Typically, the plan sponsor instructs the recordkeeper or custodian to automatically deduct fees from participant's accounts, but we may invoice the plan sponsor upon request.

***Contract Terms***
All fees are negotiable and certain clients may have fee schedules that differ from our current fee schedule. In no case will fees exceed industry standards for clients accepted by the advisor. Clients may terminate any investment advisory or financial planning contract at any time by giving written notice.

## ITEM 6: PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

Prospect Financial Group LLC does not accept performance-based fees – that is, fees based on a share of capital gains or capital appreciation of the assets of a client.

## ITEM 7: TYPES OF CLIENTS

Prospect Financial Group LLC provides investment advice to individuals and high net worth individuals, including their personal trusts and estates, as well as retirement plans. Prospect Financial Group LLC does not have any requirements for opening or maintaining an account.

## ITEM 8: METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

Prospect Financial Group LLC recommends a strategic asset allocation based on the client's risk tolerance, investment time horizon, and its chances of meeting the client's investment goal. Prospect Financial Group LLC then recommends one or more mutual funds, exchange traded funds, or separately managed accounts to represent each asset class or sub-asset class in the portfolio. The portfolio may include actively managed funds, passively managed (or index) funds, or both. In selecting funds, Prospect Financial Group LLC relies on historical analysis, third party analyst reports, financial newspapers and magazines, annual reports, and prospectuses and considers factors such as management experience, investment strategy, historical risk-adjusted return, fund expenses, and after-tax returns (for taxable accounts). Portfolio performance is tracked relative to a benchmark portfolio. Portfolios are rebalanced when the allocation to an asset class differs significantly from the target, usually after one year or more.

Prospect Financial Group LLC's investment strategy and methods of analysis involve the following risks:

- Strategic Asset Allocation: While strategic asset allocation may buffer the losses resulting from any particular security, market sector, or asset class, there is a risk that the client portfolio may not participate in sharp increases in a particular security, market sector, or asset class. In addition, when significant domestic or global economic events occur,

asset classes tend to perform in closer synchronization with each other, which can result in severe losses in more than one asset class during these times. Client portfolios may experience severe losses at times.

- Historical Analysis: The selection of mutual funds and exchange traded funds rely heavily on past performance. As in all securities investments, past performance does not guarantee future results and there is a risk that funds will not perform as well as they may have in the past.

- Mutual Funds and Exchange Traded Funds: When using mutual funds and exchange traded funds, there is a risk that that a fund manager may deviate from the stated or past investment strategies, which could cause the fund to perform below expectations or be less appropriate for the client's portfolio. When actively managed funds are used, there is the added risk that the fund will underperform more diversified counterparts.

- Separate Account Management: Separately Managed Accounts use portfolio optimization software to implement an index or evidence-based strategy, but performance may differ, perhaps even significantly, from the target strategy due to account size, investment restrictions, and tax considerations.

Investing in securities involves a risk of loss of principal (the invested amount) and unrealized gains (the gains that have not been sold to "lock in" the profit). Stock and bond markets fluctuate significantly over time, and clients should be aware that the risk of loss increases with the allocation to stocks, real estate, and commodities relative to cash and bonds. Prospect Financial Group LLC cannot guarantee that the investments selected will perform as anticipated, that they will provide adequate funds to meet the client's goal, or that they will not experience a loss. Before clients invest, they should understand the risks that apply to their portfolio and be prepared to bear the risk of loss.

## ITEM 9: DISCIPLINARY INFORMATION

Prospect Financial Group LLC and Gillian Curran have not been involved in any legal or disciplinary events that are material to a client's or prospective client's evaluation of the advisory business or the integrity of its management.

## ITEM 10: OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

Prospect Financial Group LLC and Gillian Curran are not registered (and do not have applications pending registration) as a securities broker-dealer, a futures commission merchant, commodity pool operator, a commodity trading advisor.

Prospect Financial Group LLC and Gillian Curran do not have any arrangements with a related person that are material to its advisory business or its clients.

Prospect Financial Group LLC may refer clients to insurance brokers, mortgage lenders, accountants, and other financial advisors, but they do not accept direct or indirect compensation for these referrals. From time to time, Prospect Financial Group LLC may receive small gifts of appreciation that are considered too small to pose a material conflict of interest. Please see Item 14 on Client Referrals and Other Compensation in this brochure.

## ITEM 11: CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

Prospect Financial Group LLC will provide a copy of its code of ethics to any client or prospective client upon request. According to its code of ethics, Prospect Financial Group LLC and its employees will act in the best interest of clients, fully disclose any material facts including conflicts of interest, maintain and improve professional competence, and preserve the privacy of clients.

Before entering or renewing an advisory contract with a client, Prospect Financial Group LLC will disclose in writing any known material conflicts of interest regarding the adviser, its representative or its employees, which could be reasonably expected to impair the rendering of unbiased and objective advice.

Prospect Financial Group LLC and its related persons may buy or sell securities that they also recommend to clients and will try to avoid conflicts when this situation occurs. When Prospect Financial Group LLC or a related person are trading a security for a client (or clients) and itself in close proximity (i.e., on the same day and at the same time), they generally will place the client trade(s) first unless the security is a mutual fund or they are otherwise instructed by the client. Should a conflict occur because of materiality (i.e., a thinly traded stock), Prospect Financial Group LLC will disclose the conflict to the client(s) at the time of trading. Prospect Financial Group LLC will not disclose incidental trading if it is not deemed to be a conflict, such as a purchase or sale of a mutual fund or of a position which is minimal in relation to the total outstanding value (and as such would have negligible effect on the market price).

Prospect Financial Group LLC and its related persons do not recommend to clients or buy or sell for client accounts securities in which it has a material financial interest.

## ITEM 12: BROKERAGE PRACTICES

***The Custodian and Brokers We Use***

Prospect Financial Group LLC does not maintain custody of your assets that we manage, although we may be deemed to have custody of your assets if you give us authority to withdraw assets from your account (see Item 15). Your assets must be maintained in an account at a "qualified custodian," generally a broker-dealer or bank. We require our clients to use Charles Schwab & Co., Inc. (Schwab), a registered broker-dealer, member SIPC, as the qualified custodian for the accounts we manage (except for certain accounts such as 529s or employer-sponsored retirement accounts). Prospect Financial Group LLC may also recommend American Funds CollegeAmeria as a college savings plan to clients. Prospect Financial Group reserves the right to decline acceptance of any client account held at custodian that it has reason to believe will not provide the most favorable execution of client transactions, adequate investment selection, and/or impact its ability to service the client account. However, the selection of a broker-dealer or custodian is ultimately the client's decision.

We are independently owned and operated and are not affiliated with Schwab. Schwab will hold your assets in a brokerage account and buy and sell securities when we instruct them to. While we require you to use Schwab as custodian/broker, you will decide whether to do so and will open your account with Schwab by entering into an account agreement directly with them. Conflicts of interest associated with this arrangement are described below as well as in Item 14 (Client Referrals and Other Compensation). You should consider these conflicts of interest when selecting your custodian.

We do not open the account for you, although we may assist you in doing so. If you do not wish to place your assets with Schwab, then we cannot manage your account (except for certain accounts such as 529s or employer-sponsored retirement accounts). Not all advisors require their clients to use a particular broker-dealer or other custodian selected by the advisor. Even though your account is maintained at Schwab, we can still use other brokers to execute trades for your account as described below (see "Your Brokerage and Custody Costs"). Prospect Financial Group LLC does not receive any client referrals from Schwab.

***How We Select Brokers/Custodians***

We seek to use a custodian/broker that will hold your assets and execute transactions. When considering whether the terms that Schwab provides are, overall, most advantageous to you when compared with other available providers and their services, we consider a wide range of factors, including:

- Combination of transaction execution services and asset custody services (generally without a separate fee for custody)
- Capability to execute, clear, and settle trades (buy and sell securities for your account)
- Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, etc.)
- Breadth of available investment products (stocks, bonds, mutual funds, exchange-traded funds, etc.)
- Availability of investment research and tools that assist us in making investment decisions
- Quality of services
- Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate the prices
- Reputation, financial strength, security, and stability
- Prior service to us and our clients
- Availability of other products and services that benefit us, as discussed below (see "Products and services available to us from Schwab")

***Your Brokerage and Trading Costs***

For our clients' accounts that Schwab maintains, Schwab generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account. Certain trades (for example, many mutual funds, and U.S. exchange-listed equities and ETFs) may not incur Schwab commissions or transaction fees. Schwab is also compensated by earning interest on the uninvested cash in your account in Schwab's Cash Features Program. In cases where we choose to execute a trade with different broker-dealer but where the securities bought or the funds from the securities sold are deposited (settled) into your Schwab account, Schwab charges you a flat dollar amount as a "prime broker" or "trade away" fee for each trade. These fees are in addition to the commissions or other compensation you pay the executing broker-dealer. Because of this, to minimize your trading costs, we have Schwab execute most trades for your account.

We are not required to select the broker or dealer that charges the lowest transaction cost, even if that broker provides execution quality comparable to other brokers or dealers. Although we are not required to execute all trade through Schwab, we have determined that having Schwab execute most trades is consistent with our duty to seek "best execution" of your trades.

Best execution means the most favorable terms for a transaction based on all relevant factors, including those listed above (see "How We Select Brokers/Custodians"). By using another broker or dealer you may pay lower transaction costs.

***Products and Services Available to Us from Schwab***
Schwab Advisor Services™ is Schwab's business serving independent investment advisory firms like ours. They provide us and our clients with access to their institutional brokerage services (trading, custody, reporting, and related services), many of which are not typically available to Schwab retail customers. However, certain retail investors may be able to get institutional brokerage services from Schwab without going through our firm. Schwab also makes available various support services. Some of those services help us manage or administer our clients' accounts, while others help us manage and grow our business. Schwab's support services are generally available at no charge to us. Following is a more detailed description of Schwab's support services:

**Services that benefit you.** Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of client assets. The investment products available through Schwab include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients. Certain mutual funds may only be available to clients at Schwab, because the funds are generally closed to the public or may only be purchased by approved advisors. Schwab's services described in this paragraph generally benefit you and your account.

**Services that do not directly benefit you**. Schwab also makes available to us other products and services that benefit us but do not directly benefit you or your account. These products and services assist us in managing and administering our clients' accounts and operating our firm. They include investment research, both Schwab's own and that of third parties. We use this research to service all or a substantial number of our clients' accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that:

- Provide access to client account data (such as duplicate trade confirmations and account statements)
- Facilitate trade execution and allocate aggregated trade orders for multiple client accounts
- Provide pricing and other market data
- Facilitate payment of our fees from our clients' accounts
- Assist with back-office functions, record keeping, and client reporting

**Services that generally benefit only us.** Schwab also offers other services intended to help us manage and further develop our business enterprise. These services include:

- Educational conferences and events
- Consulting on technology and business needs
- Publications and conferences on practice management and business succession
- Access to employee benefits providers, human capital consultants, and insurance providers
- Marketing consulting and support

Schwab provides some of these services itself. In other cases, it will arrange for third-party vendors to provide the services to us. Schwab also discounts or waives its fees for some of these services or pays all or a part of a third party's fees. Schwab also provides us with other benefits, such as occasional business entertainment of our personnel. If you did not maintain your account with Schwab, we would be required to pay for these services from our own resources

We endeavor at all times to put the interests of our clients first. You should be aware, however, that the receipt of the types of benefits discussed above can create a potential conflict of interest by influencing our choice of a broker- dealer.

***Our Interest in Schwab's Services***
The availability of these services from Schwab benefits us because we do not have to produce or purchase them. We don't have to pay for Schwab's services. These services are not contingent upon us committing any specific amount of business to Schwab in trading commissions or assets in custody. The fact that we receive these benefits from Schwab is an incentive for us to recommend the use of Schwab rather than making such decision based exclusively on your interest in receiving the best value in custody services and the most favorable execution of your transactions. This is a conflict of interest. We believe, however, that taken in the aggregate, our recommendation of Schwab as custodian and broker is in the best interests of our clients. Our selection is primarily supported by the scope, quality, and price of Schwab's services (see "How We Select Brokers/Custodians") and not Schwab's services that benefit only us.

To avoid creating a possible conflict of interest in recommending broker-dealers and ensure our fiduciary responsibilities, we have established the following restrictions:

- Prospect Financial Group LLC adheres to our Code of Ethics as outlined in Item 11 above.
- If Prospect Financial Group LLC receives separate compensation for transactions, we will fully disclose them.
- Prospect Financial Group LLC emphasizes the unrestricted right of you to select and choose your own broker or dealer.
- Prospect Financial Group LLC will always act in accordance with all applicable federal and state regulations governing registered investment advisory practices.

Prospect Financial Group LLC may aggregate orders when purchasing or selling the same exchange-traded security for more than one client at the same time. Clients may benefit from economies of scale, and this practice may provide us with operational efficiencies to allow more time for customer service and rendering advice.

***Trade Error Policy***
From time-to-time Prospect Financial Group LLC may make an error in submitting a trade order on your behalf. When this occurs, we may place a correcting trade with the broker-dealer which has custody of your account. If an investment gain results from the correcting trade, the gain will remain in your account unless the same error involved other client account(s) that should have received the gain, it is not permissible for you to retain the gain, or we confer with you and you decide to forego the gain (e.g., due to tax reasons). If the gain does not remain in your account and Charles Schwab & Co. Inc. ("Schwab") is the custodian, Schwab will donate the amount of any gain $100 and over to charity. If a loss occurs greater than $100, Prospect Financial Group LLC will pay for the loss. Schwab will maintain the loss or gain (if such gain is not retained in your account) if it is under $100 to minimize and offset its administrative time and expense. Generally, if related trade errors result in both gains and losses in your account, they may be netted.

***Insurance Brokers***

Prospect Financial Group LLC may also refer clients to brokers for insurance products. Clients who purchase insurance products through these insurance brokers may pay commissions higher than those obtainable from other brokers or no load, direct providers. Prospect Financial Group LLC encourages clients to compare the costs and products available from brokers to those available from other providers. Prospect Financial Group LLC recommends insurance brokers based primarily on their knowledge of insurance products and the quality of their client service as long as the broker's commissions are comparable to other local brokers.

## ITEM 13: REVIEW OF ACCOUNTS

Prospect Financial Group LLC performs quarterly reviews for clients who engage in a contract for regular investment advice. Interim reviews may be triggered by a withdrawal, new investment, or significant life changes for the client, such as a change in employment, a change in marital status, or a death in the family. Contracts for financial plans and other project-based services do not involve regular account reviews, but clients may engage those services separately. Gillian Curran performs all reviews for clients.

As part of each quarterly review, Prospect Financial Group LLC provides the client with a written report covering the assets under its management. The report aggregates assets into a portfolio, comparing the returns, risk profile, and composition of the aggregate holdings to a benchmark portfolio. Returns may be time-weighted. The benchmark portfolio is comprised of market indices weighted according to the client's time horizon and risk tolerance.

## ITEM 14: CLIENT REFERRALS AND OTHER COMPENSATION

We receive an economic benefit from Schwab in the form of the support products and services it makes available to us and other independent investment advisors whose clients maintain their accounts at Schwab. We benefit from the products and services provided because the cost of these services would otherwise be borne directly by us, and this creates a conflict. You should consider these conflicts of interest when selecting a custodian. These products and services, how they benefit us, and the related conflicts of interest are described above (see Item 12—Brokerage Practices).

Prospect Financial Group LLC does not provide any direct or indirect compensation to anyone for client referrals.

Prospect Financial Group LLC may also refer clients to insurance brokers, mortgage lenders, accountants, and other financial advisors. Prospect Financial Group LLC and Gillian Curran do not receive compensation for these referrals. From time to time, they may receive small gifts of appreciation that are considered too small to pose a material conflict of interest.

Prospect Financial Group LLC may receive investment newsletters, educational materials for clients, continuing education, and other business support from investment companies whose products Prospect Financial Group LLC recommends to clients.

## ITEM 15: CUSTODY

Under securities regulations, we are deemed to have custody of your assets if, for example, you authorize us to instruct Schwab to deduct our advisory fees directly from your account or if you grant us authority to move your money to another person's account.

Schwab maintains actual custody of your assets. You will receive account statements directly from Schwab at least quarterly. They will be sent to the email or postal mailing address you provided to Schwab. You should carefully review those statements promptly when you receive them.

To protect client funds, Prospect Financial Group LLC only debits fees from client accounts when authorized by the client in writing, and the custodian sends account statements directly to clients on a quarterly or more frequent basis. The statements will show the amount of management fees debited from the client accounts. Clients are urged to review these statements carefully and compare them to the written reports and invoices provided by Prospect Financial Group LLC.

Prospect Financial Group LLC transfers client funds to third parties only when the client has provided a Standing Letter of Authorization (SLOA) to the custodian, which includes the third party's name and address or bank details. The custodian must have policies and procedures to verify the instructions, notify the client after each transfer is made, allow the client to terminate or change the instructions, restrict us from altering the instructions, and send initial and annual notices confirming the instructions. Prospect Financial Group LLC maintains records of all SLOAs, which indicate that the third party is not related to or located at the same address of the adviser.

## ITEM 16: INVESTMENT DISCRETION

Prospect Financial Group LLC may accept discretionary authority to manage security accounts on behalf of clients. This discretion includes the authority, without prior notice to the client, to buy and sell securities for client accounts and to hire or terminate a third-party investment manager but does not include the authority to select a broker-dealer or custodian. Prospect Financial Group LLC will accept discretionary authority for client accounts only if the client has granted this authority in the investment advisory contract and executed a limited power of attorney with the custodian that allows Prospect Financial Group LLC to trade on the client's behalf. Clients may impose reasonable restrictions on this authority if submitted to us in writing and accepted by us.

## ITEM 17: VOTING CLIENT SECURITIES

As a matter of firm policy, Prospect Financial Group LLC does not vote proxies on behalf of clients. Clients will receive their proxies and other solicitations directly from their custodian. If you have questions concerning a proxy statement you have received, you may contact Prospect Financial Group LLC, and the firm will provide information about the securities you hold and the dates on which you acquired those securities. Any voting of securities will be the sole responsibility of the client.

## ITEM 18: FINANCIAL INFORMATION

Prospect Financial Group LLC does not take receipt of more than $1,200 in fees, per client, six months in advance. Because Prospect Financial Group LLC may accept discretionary authority to manage security accounts on behalf of clients, it is required to disclose any financial condition that is reasonably likely to impair its ability to meet contractual commitments to clients. At this time, Prospect Financial Group LLC is not subject to any financial condition that is reasonably likely to impair its ability to meet contractual commitments to clients. In addition, Prospect Financial Group LLC has not been the subject of a bankruptcy petition.

# BROCHURE SUPPLEMENT
# GILLIAN EDGAR CURRAN

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March 31, 2026

*This brochure supplement provides information about Gillian Edgar Curran that supplements the Prospect Financial Group LLC brochure. You should have received a copy of that brochure. Please contact Gillian Edgar Curran, President of Prospect Financial Group LLC, if you did not receive Prospect Financial Group LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Gillian Edgar Curran is available on the SEC's website at www.adviserinfo.sec.gov.*

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Gillian Edgar Curran
President
Born 1971

*Education*

- Georgetown University Center for Professional Development, Executive Certificate in Financial Planning (2004)
- Stanford University Graduate School of Business, M.B.A. (1999)
- Princeton University, B.S.E. (1994)

*Business Background*

- Prospect Financial Group LLC, President (12/2004-present)
- HelloBrain, Senior Product Manager (2000-2002)
- TradeInteriors.com, CEO and Co-Founder (1999-2000)
- Mercer Management Consulting, Associate (1994-1997)

*Professional Designation*
CERTIFIED FINANCIAL PLANNER™

The CERTIFIED FINANCIAL PLANNER™ designation is a certification offered by the CFP Board to financial planners. To earn the right to use the designation, candidates must meet four requirements: a bachelor's degree and education on a set of financial planning topics; a passing grade on the Certification Examination; three full-time years of relevant financial planning experience; and adherence to CFP Board's Code of Ethics and Professional Responsibility, Rules of Conduct and Financial Planning Practice Standards.

## ITEM 3: DISCIPLINARY INFORMATION

Gillian Curran has not been involved in any legal or disciplinary events material to a client's or prospective client's evaluation of her.

## ITEM 4: OTHER BUSINESS ACTIVITIES

Gillian Curran spends approximately 50% of her time on investment advice and 50% on financial planning.

## ITEM 5: ADDITIONAL COMPENSATION

Gillian Curran may refer clients to insurance brokers, mortgage lenders, accountants, and other financial advisors. Gillian Curran does not receive economic benefits for these referrals. From time to time, she may receive small gifts of appreciation that are considered too small to pose a material conflict of interest.

## ITEM 6: SUPERVISION

Gillian Curran is the President and sole owner of Prospect Financial Group LLC and as such has no internal supervision placed over her. She is however bound by our firm's Code of Ethics.

# BROCHURE SUPPLEMENT
# MICHELE DIANE BUSH

150 Copperwood Dr.
Buffalo Grove, IL 60089

Prospect Financial Group LLC
3617 North Albemarle Street
Arlington, Virginia 22207
(703) 852-9673
www.prospect-group.com

July 21, 2026

*This brochure supplement provides information about Michele Diane Bush that supplements the Prospect Financial Group LLC brochure. You should have received a copy of that brochure. Please contact Gillian Edgar Curran, President of Prospect Financial Group LLC, if you did not receive Prospect Financial Group LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Michele Diane Bush is available on the SEC's website at www.adviserinfo.sec.gov*

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Michele Diane Bush
Associate Advisor
Born 1985

*Education*

- College for Financial Planning, CFP® Professional Education Program (2015)
- William Rainey Harper College, Paralegal Studies (2010)
- Indiana University Bloomington, Bachelor of Science in Psychology (2007)

*Business Background*

- Prospect Financial Group LLC, President (7/2026-present)
- Savant Wealth Management, Associate Advisor (12/2022-6/2026)
- Baril Advisors LLC, Financial Planner (8/2015-12/2022)
- Xerox Recovery Services, Inc., Recovery Analyst (2/2008-8/2015)

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## ITEM 3: DISCIPLINARY INFORMATION

Michele Bush has not been involved in any legal or disciplinary events material to a client's or prospective client's evaluation of her.

## ITEM 4: OTHER BUSINESS ACTIVITIES

Michele Bush is not engaged in any other business activities.

## ITEM 5: ADDITIONAL COMPENSATION

Michele Bush may refer clients to brokers, accountants, and other financial advisors but does not receive economic benefits for these referrals other than small gifts of appreciation that are considered too small to pose a material conflict of interest.

## ITEM 6: SUPERVISION

Michele Bush is an Investment Adviser Representative of Prospect Financial Group LLC and is supervised by Gillian Curran, President. Gillian Curran routinely reviews Michele Bush's advisory activities, client communications, transactions, and holdings to ensure adherence to the firm's compliance policies, procedures, and fiduciary obligations.

If you have questions regarding the supervision of Michele Bush, you may contact Gillian Curran at (703) 852-9673 x1 or jcurran@prospect-group.com.