



FOREFRONT

Form ADV Part 2B

BROCHURE SUPPLEMENT

Kathleen Patricia Oberneder — Individual CRD# 4385405

Investment Adviser Representative

DATED MARCH 31, 2026

This brochure supplement provides information about Kathleen Oberneder that supplements the Forefront ("FWP") brochure. A copy of that brochure precedes this supplement. Please contact Kathleen Oberneder if the FWP brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Kathleen Oberneder is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the identification number 4385405. Clients can obtain the disciplinary history of the registrant or its representatives from the Division upon request.

ITEM 2

Educational Background and Business Experience

Kathleen Patricia Oberneder, CFP®

- Born: 1973

Education Background

- 1995: Bachelor of Science, Marquette University
- 1998: Master of Science, University of Wisconsin Stevens Point

Business Experience

- 01/2024 – Present: Forefront, Investment Adviser Representative
- 01/2024 – Present: Four Leaf Financial Planning, Founder and CEO
- 01/2024 – Present: Calton & Associates, Inc. Registered Representative
- 04/2017 – 11/2023: J.W. Cole Advisors, Inc., Investment Adviser Representative
- 04/2017 – 11/2023: J.W. Cole Financial, Inc., Registered Representative
- 10/2014 – 04/2017: LPL Financial, Registered Representative

Professional Designations, Licensing & Exams

Exams:

- Series 65- Uniform Investment Adviser Law Examination
- Series 63 Uniform Securities Agent Law Examination
- Series 7 – General Securities Representative Exam

Professional Designations

CFP (Certified Financial Planner)®: 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 71,000 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 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.

ITEM 3

Disciplinary Information

Ms. Oberneder has never been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

ITEM 4

Other Business Activities

Ms. Oberneder is the principal owner of Four Leaf Financial Planning. This activity accounts for 90% of her time.

Ms. Oberneder is a registered representative of Calton & Associates, Inc., a registered broker-dealer. This activity accounts for approximately 10% of her time. This creates a potential conflict of interest because this individual has an incentive to sell securities to clients for which they earn compensation in connection with such recommendations. Nonetheless, such recommendations are made only when they are in the best interest of clients.

ITEM 5

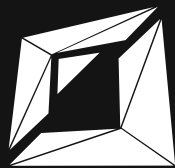
Additional Compensation

Ms. Oberneder does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through FWP.

ITEM 6

Supervision

Eric Negrón, as CEO and Chief Compliance Officer of FWP, is responsible for supervision. He may be contacted by phone at (512) 596-1330 or by email at eric@forefrontwp.com.



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