Item 1 – Cover Page

K. ESTHER SZABO, CFP®, CEFT®

GATES PASS ADVISORS, LLC

280 2nd Street, Suite 280
Los Altos, CA 94022
Phone: (650) 797-0280
E-mail: esther@gatespassadvisors.com
Web: www.gatespassadvisors.com

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This Brochure Supplement provides information about K. Esther Szabo, CFP®, CeFT®, that supplements Gates Pass Advisors, LLC's firm brochure (Form ADV Part 2A). You should have received a copy of that brochure. Please contact us at (650) 797-0280 or esther@gatespassadvisors.com if you did not receive copy of Gates Pass Advisors, LLC's Form ADV Part 2A or if you have any questions about the contents of this brochure supplement.

Additional information about K. Esther Szabo K. Esther Szabo, CFP®, CeFT®, is available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for K. Esther Szabo, CFP®, CeFT®, is 2354565.

Item 2 – Education and Business Experience

Investment Advisor Representative Name and Year of Birth:

K. Esther Szabo, CFP®, CeFT®, born 1965

Education:

1992	University of Arizona (Tucson, AZ), Bachelor of Science in Family and Consumer Resources (Summa Cum Laude)

Business Experience:

2015 – Present	Gates Pass Advisors, LLC, Principal and Investment Advisor Representative
2006 – 2015	KK Wealth Advisors, LLC, Principal and Investment Advisor Representative
2003 – 2006	SCS Resources, Inc. (d/b/a Allied Consulting Group), Senior Consultant
1999 – 2003	Goldsmith & Szabo, Member

Professional Designations:

CERTIFIED FINANCIAL PLANNER™ ("CFP®")

Ms. Szabo obtained the Certified Financial Planner™ designation in 1996. The Certified Financial Planner™, CFP®, and federally registered CFP marks are professional certification marks granted in the United States by the Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® designation is a voluntary designation; no federal or state law or regulation requires financial planners to hold the CFP® designation. It is recognized in the United States and a number of other countries for its high standard of professional education, stringent code of conduct and standards of practice and ethical requirements that govern professional engagements with clients. To attain the right to use the CFP® mark, an individual must satisfactorily fulfill the following requirements: 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; attain a bachelor's degree from a regionally accredited United States college or university (or its equivalent from a foreign university); pass the comprehensive CFP® certification examination; complete at least three years of full-time financial planning-related experience (or two years while under the supervision of a CFP® professional); and agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct.*

Individuals who become certified must complete 30 hours of continuing education every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Conduct*, to maintain competence and keep up with developments in the financial industry and renew an agreement to be bound by the Standards of Conduct. The Standards of Conduct 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.

CERTIFIED FINANCIAL TRANSITIONIST ("CeFT®")

Ms. Szabo has obtained the CeFT designation. The CeFT is a professional certification mark granted in the United States by the Financial Transitionist Institute.

The CeFT® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold the CeFT® certification.

While there may be a variance in credential requirements from 2018 when Ms. Szabo was originally awarded the CeFT® certification, currently to attain the right to use the CeFT® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Twelve months of core training;
- Examination – Pass the comprehensive CeFT® Certification Examination. The examination consists of essays, role playing, oral exam, and an online proctored final exam; and
- Experience – Applicants must have five years of direct client service experience consisting of face-to-face interaction, and hold one or more of the following designations: CFP®, ChFC®, CDFA, CPWA®, CPA/PFS, CFA®, and/or CIMA®.

Individuals who become certified must complete 15 hours of continuing education hours every year to maintain the right to continue to use the CeFT® mark.

Item 3 – Disciplinary Information

Ms. Szabo has never been subject to any legal or disciplinary proceedings which would be considered material (or otherwise) to a client's evaluation of her or any of the services Gates Pass Advisors, LLC provides.

Item 4 – Other Business Activities

Ms. Szabo is not involved in any other investment related business activity or occupation other than through Gates Pass Advisors, LLC.

Item 5 – Additional Compensation

Ms. Szabo does not receive additional compensation or economic benefit from third parties for providing advisory services to clients of Gates Pass Advisors, LLC.

Item 6 – Supervision

Ms. Szabo is the Chief Compliance Officer of Gates Pass Advisors, LLC and is responsible to oversee and enforce the firm's written policies and procedures and to ensure the firm operates in accordance with its fiduciary duty to clients. While Ms. Szabo is bound by our Code of Ethics, she generally has no internal supervision placed over her activities as an investment advisor representative of the firm. Ms. Szabo can be reached at the phone number and e-mail address reflected on the cover page of this brochure supplement.