

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

March 12, 2025

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.

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ERIK A. SCHEI, CFA®

GATES PASS ADVISORS, LLC

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

April 17, 2025

This Brochure Supplement provides information about Erik A. Schei, CFA® 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 Erik A. Schei, CFA® is available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Erik A. Schei, CFA® is 4886564.

Item 2 – Education and Business Experience

Investment Advisor Representative Name and Year of Birth:

Erik A. Schei, CFA®, born 1981

Education:

2005	California Polytechnic State University (San Luis Obispo, CA), Bachelor of Science
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Business Experience:

2019 – Present	Gates Pass Advisors, LLC, Investment Advisor Representative
2017 – 2019	Arai Wealth Management, Inc., Investment Advisor Representative
2007 – 2018	Concert Wealth Management, Inc., Investment Advisor Representative
2013 – 2017	Omniscient Holdings, President

Professional Designations:

CHARTERED FINANCIAL ANALYST® (CFA®)

Mr. Schei obtained the Chartered Financial Analyst® designation in 2018.

The Chartered Financial Analyst charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 170,000 CFA charterholders working globally. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly

evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 27 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and hundreds of colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession. To learn more about the CFA charter, visit www.cfainstitute.org.

Item 3 – Disciplinary Information

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

Item 4 – Other Business Activities

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

Item 5 – Additional Compensation

Mr. Schei 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

K. Esther Szabo, CFP®, CeFT®, is the Chief Compliance Officer of our firm and supervises Mr. Schei's activities on a regular basis to ensure his compliance with our Code of Ethics. Please contact Ms. Szabo at (650) 797-0280 or esther@gatespassadvisors.com if you have any questions about Mr. Schei's brochure supplement.