

DISCLOSURE BROCHURE

SOMNIO

Somnio Financial Group, LLC

Office Address:
140 Glastonbury Blvd
Suite 23
Glastonbury, CT 06033

Tel: 860-430-5500
Fax: 860-430-5504

www.somniofg.com

This brochure provides information about the qualifications and business practices of Somnio Financial Group, LLC. Being registered as a registered investment adviser does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at 860-430-5500. 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 Somnio Financial Group, LLC (CRD #174217) is available on the SEC's website at www.adviserinfo.sec.gov

FEBRUARY 21, 2024

Item 2: Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

Since the last filing of this brochure on January 17, 2024 the following changes have been made:

- The brochure has been updated for SEC registration which includes, Item 18 has been amended and Item 19 of the ADV2A and Item 7 of the ADV2Bs have been removed.
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Full Brochure Available

This Firm Brochure being delivered is the complete brochure for the Firm.

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Form ADV – Part 2A – Firm Brochure

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Item 4: Advisory Business

Firm Description

Somnio Financial Group, LLC ("Somnio") was founded in 2009 and became registered as an investment advisor in 2015. Robert Norman Roy, Jr. and Nicholas Raymond Roy are each 50% owner.

Somnio is a fee only financial planning, consulting and investment management firm with principal offices in Glastonbury, CT. Prior to engaging the firm to provide any of the foregoing investment advisory services, the Client is required to enter into one or more written agreements with Somnio setting forth the terms and conditions under which Somnio renders its services (collectively the "Agreement").

Somnio does not act as a custodian of Client assets.

Other professionals (e.g., lawyers, accountants, tax preparers, insurance agents, etc.) are engaged directly by the Client on an as-needed basis and may charge fees of their own. Conflicts of interest will be disclosed to the Client in the event they should occur.

Types of Advisory Services

INVESTMENT MANAGEMENT

Clients can engage Somnio to manage all or a portion of their assets on a discretionary basis. Somnio primarily allocates Clients' investment management assets among exchange-traded funds ("ETFs"), although it may also advise on mutual funds or other securities including but not limited to; individual debt and equity securities, options, the securities components of variable annuities and variable life insurance contracts. All recommendations are made in accordance with the investment objectives of the Client.

Somnio may also render non-discretionary investment management services to Clients relative to variable life/annuity products that they may own, their individual employer-sponsored retirement plans, and/or 529 plans or other products that may not be held by the Client's primary custodian. In so doing, Somnio either directs or recommends the allocation of Client assets among the various investment options that are available within the plan or the product. Client assets are maintained at the specific insurance company or custodian designated by the plan or product.

Somnio consults with Clients initially and on an ongoing basis to determine risk tolerance, time horizon and other factors that may impact the Clients' investment needs. Advisory services are tailored for how each account fits into the Clients' overall investment portfolio and investment needs.

Provided that Clients invest a certain amount as provided in Item 5, Somnio investment management services generally also includes financial planning and consulting services.

FINANCIAL PLANNING AND CONSULTING

Somnio offers financial planning and consulting services to help Clients with most aspects of their investments and financial condition. Financial planning and consulting services are generally provided together and will continue from year to year unless cancelled in writing by either party. Clients may terminate the Agreement within five (5) days of the date of the Agreement without obligation.

As part of an ongoing financial planning and consulting services relationship, Somnio will meet formally with Clients either face to face or by phone two to four times per year

as described in the agreement. Additionally, we are available throughout the year for additional issues that may arise.

Financial planning and consulting services may address any number of areas of a Clients' situation and may include, but is not limited to: a net worth statement; a cash flow statement; a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans including recommendations; active monitoring and maintenance of distressed investments; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations.

In performing its services, Somnio is not required to verify any information received from the Client or from the Client's other professionals (e.g. attorney, accountant, etc.) and is expressly authorized to rely on such information. Somnio may recommend the services of itself and/or other professionals to implement its recommendations. Clients are advised that a conflict of interest exists if Somnio recommends its own services. The Client is under no obligation to act upon any of the recommendations made by Somnio under a financial planning and consulting services engagement or to engage the services of any such recommended professional, including Somnio itself. Clients are advised that it remains their responsibility to promptly notify Somnio if there is ever any change in their financial situation or investment objectives for the purpose of reviewing, evaluating, or revising Somnio's previous recommendations and/or services.

The scope of work and fee for an Advisory Service Agreement is provided to the Client in writing prior to the start of the relationship.

Client Tailored Services and Client Imposed Restrictions

We offer individualized advice based on each Clients' goals and objectives.

Somnio allows Clients' to impose reasonable restrictions on the management of their account.

Wrap Fee Programs

Somnio does not sponsor any wrap fee programs.

Client Assets under Management

Somnio has the following assets under management:

Discretionary Amounts:	Non-discretionary Amounts:	Date Calculated:
\$116,800,000	\$0	December 31, 2023

Item 5: Fees and Compensation

Method of Compensation and Fee Schedule

Investment Management Fee

Somnio provides investment management services for an annual fee based upon a percentage of the market value of the assets being managed by Somnio. Somnio's annual fee is prorated and charged monthly, in advance, based upon the average daily market value of the assets being managed by Somnio during the previous month. The annual fee

varies (between 0.25% and 1.00%) depending upon the market value of the assets under management, as follows:

Assets Under Management	Maximum Annual Fee
First \$1,000,000	1.00%
Next \$2,000,000	.50%
Over \$3,000,000	.25%

This is a tiered fee schedule, the portfolio management fee is calculated by applying different rates to different portions of the portfolio. Advisor may group certain related Client accounts for the purposes of achieving the minimum account size and determining the annualized fee.

Fees are calculated as follows:

A = Sum of End of Day Values During Previous Month

D = Number of Days in Previous Month

F = Annual Fee

M = Number of Days in Billing Month

Y = Number of Days in Calendar Year

Average Daily Balance = A/D

The tiered fee schedule is then applied to portions of the portfolio and summed:

(Amount Billed at Rate 1 x (M/Y) x F) + (Amount Billed at Rate 2 x (M/Y) x F) + (Amount Billed at Rate 3 x (M/Y) x F) = Total Fee

For example in the case of a portfolio with an average daily balance of \$2,140,000 during the month of June 2016, the fee billed in July 2016 would be calculated as follows:

$(\$1,000,000 \times (31/366) \times .01) + (\$1,140,000 \times (31/366) \times .0050) = \$846.99 + \$482.79 = \$1,329.78$

Clients may terminate their account within five (5) business days of signing the Investment Advisory Agreement for a full refund. Clients may terminate advisory services with thirty (30) days written notice. Client shall be given thirty (30) days prior written notice of any increase in fees, and Client will acknowledge, in writing, any agreement of increase in said fees. Accounts belonging to spouses and immediate household members may be combined in applying the fee schedule above.

Somnio in its sole discretion, may negotiate to charge a lesser management fee based upon certain criteria (i.e., anticipated future earning capacity, anticipated future additional assets, dollar amount of assets to be managed, related accounts, account composition, pre-existing Client, account retention, *pro bono activities, etc.*)

Your billable account shall not include checking accounts or savings accounts and will include only those accounts identified in the advisory agreement.

Financial Planning and Consulting Fees

Somnio Financial Group, LLC generally includes financial planning and consulting services in its investment management fee for Clients whose investment management fee exceeds \$5,000 annually. For Clients who wish to engage the firm for financial planning or consulting services and whose management fee is less than \$5,000 annually,

the firm generally charges on an annual flat fee basis. These fees range anywhere from \$600 to \$20,000 and are determined based upon the level and scope of the services to be provided. If the Client engages Somnio for additional investment advisory services, we may offset all or a portion of our consulting or financial planning fees based upon the amount paid for investment advisory services.

Prior to engaging Somnio to provide financial planning and/or consulting services, the Client is required to enter into a written agreement with Somnio setting forth the terms and conditions of the engagement.

Somnio, in its sole discretion, may reduce the flat fee for their financial planning and consulting services and/or charge a lesser asset management fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with Clients, etc.).

Client Payment of Fees

Asset management fees are paid monthly in advance. Financial planning and consulting fees are paid quarterly in advance.

Fees during Partial Quarters of Service

For the initial period of services, the fees are calculated on a *pro rata* basis.

The Agreement between Somnio and the Client will continue in effect until terminated by either party pursuant to the terms of the Agreement. Somnio's fees are prorated through the date of termination and any remaining balance is charged or refunded to the Client, as appropriate.

If assets are deposited into or withdrawn from an investment management account after the inception of a month, the fee payable with respect to such assets will not be adjusted or prorated based on the number of days remaining in the month but instead will be computed in the average daily balance at the end of the month.

Additional Client Fees Charged

Clients may incur certain charges imposed by the Financial Institutions and other third parties such as custodial fees, charges imposed directly by an ETF or mutual fund in the account, which are disclosed in the fund's prospectus (e.g., fund management fees and other fund expenses), deferred sales charges, odd-lot differentials, transfer taxes, wire transfer, and electronic fund fees. Other fees may include postage and handling and miscellaneous fees (fee levied to recover costs associated with fees assessed by self regulatory organizations). These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security. For more details on the brokerage practices, see Item 12 of this brochure.

Prepayment of Client Fees

Somnio charges investment management fees monthly in advance. Financial planning and consulting services are charged quarterly in advance.

External Compensation for the Sale of Securities to Clients

Somnio does not receive any external compensation for the sale of securities to Clients.

Item 6: Performance-Based Fees and Side-by-Side Management

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities. Somnio does not use a performance-based fee structure because of the conflict of interest. Performance based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the Client.

Item 7: Types of Clients

Description

Somnio generally provides its services to individuals and high net worth individuals. Client relationships vary in scope and length of service.

Account Minimums

Somnio generally works with Client's whose net worth is \$1,000,000 or more. However, Somnio reserves the right to accept Clients of any net worth, and on occasion work with Clients whose net worth is below this threshold.

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Security analysis methods may include fundamental analysis, technical analysis, and cyclical analysis. Investing in securities involves risk of loss that Clients should be prepared to bear. Past performance is not a guarantee of future returns.

Fundamental analysis involves evaluating a stock using real data such as company revenues, earnings, return on equity, and profits margins to determine underlying value and potential growth. Technical analysis involves evaluating securities based on past prices and volume. Cyclical analysis involves analyzing the cycles of the market.

In developing a financial plan for a Client, Somnio's analysis may include cash flow analysis, investment planning, risk management, tax planning and estate planning. Based on the information gathered from the Client, a detailed strategy is tailored to the Client's specific situation.

The main sources of information include Morningstar, financial newspapers and magazines, annual reports, prospectuses, and filings with the Securities and Exchange Commission.

Investment Strategy

The investment strategy for each Client is based upon the objectives stated by the Client during consultations. The Client may change these objectives at any time. Each Client executes an Investment Policy Statement that documents their objectives and their desired investment strategy.

Security Specific Material Risks

All investment programs have certain risks that are borne by the investor. Fundamental analysis may involve interest rate risk, market risk, business risk, and financial risk. Risks involved in technical analysis are inflation risk, reinvestment risk, and market risk. Cyclical analysis involves inflation risk, market risk, and currency risk. Our investment

approach constantly keeps the risk of loss in mind. Investors face the following investment risks and should discuss these risks with Somnio:

- *Interest-rate Risk:* Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- *Market Risk:* The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- *Inflation Risk:* When any type of inflation is present, a dollar today will buy more than a dollar next year, because purchasing power is eroding at the rate of inflation.
- *Currency Risk:* Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- *Reinvestment Risk:* This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- *Business Risk:* These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- *Liquidity Risk:* Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- *Financial Risk:* Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Item 9: Disciplinary Information

Criminal or Civil Actions

Somnio and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

Somnio and its management have not been involved in administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

Somnio and its management have not been involved in legal or disciplinary events related to past or present investment Clients.

Item 10: Other Financial Industry Activities and Affiliations

Broker-Dealer or Representative Registration

Somnio is not registered as a broker dealer and does not have affiliated persons who are registered representatives of a broker dealer.

Material Relationships Maintained by this Advisory Business and Conflicts of Interest

There are no material relationships to disclose.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics Description

The employees of Somnio have committed to a Code of Ethics (“Code”). The purpose of our Code is to set forth standards of conduct expected of Somnio employees and addresses conflicts that may arise. The Code defines acceptable behavior for employees of Somnio. The Code reflects Somnio and its supervised persons’ responsibility to act in the best interest of their Client. One area the Code addresses is when employees buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our Clients. We do not allow any employees to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our Clients.

Somnio’s policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other employee, officer or director of Somnio may recommend any transaction in a security or its derivative to advisory Clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

Somnio’s Code is based on the guiding principle that the interests of the Client are our top priority. Somnio’s officers, directors, advisors, and other employees have a fiduciary duty to our Clients and must diligently perform that duty to maintain the complete trust and confidence of our Clients. When a conflict arises, it is our obligation to put the Client’s interests over the interests of either employees or the company.

The Code applies to “access” persons. “Access” persons are employees who have access to non-public information regarding any Clients’ purchase or sale of securities, or non-public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to Clients, or who have access to such recommendations that are non-public. Somnio will provide a copy of the Code of Ethics to any Client or prospective Client upon request.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

Somnio and its employees may buy or sell securities that are also held by Clients. In order to mitigate conflicts of interest such as trading ahead of Client transactions, employees are required to disclose all reportable securities transactions as well as provide Somnio with copies of their brokerage statements. Somnio employees may buy or sell securities at the same time they buy or sell securities for Clients. In order to mitigate conflicts of interest such as front running, employees are required to disclose all reportable securities transactions as well as provide Somnio with copies of their brokerage statements.

The Chief Compliance Officer of Somnio is Robert Roy, Jr.. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that Clients of the firm receive preferential treatment over employee transactions.

Item 12: Brokerage Practices

Factors Used to Select Broker-Dealers for Client Transactions

Somnio will require the use of a particular broker-dealer based on their duty to seek best execution for the client, meaning they have an obligation to obtain the most favorable terms for a client under the circumstances. The determination of what may constitute best execution and price in the execution of a securities transaction by a broker involves a number of considerations and is subjective. Factors affecting brokerage selection include the overall direct net economic result to the portfolios, the efficiency with which the transaction is affected, the ability to effect the transaction where a large block is involved, the operational facilities of the broker-dealer, the value of an ongoing relationship with such broker and the financial strength and stability of the broker. Somnio will select appropriate brokers based on a number of factors including but not limited to their relatively low transaction fees and reporting ability. Somnio relies on its broker to provide its execution services at the best prices available. Lower fees for comparable services may be available from other sources. Clients pay for any and all custodial fees in addition to the advisory fee charged by Somnio. Somnio does not receive any portion of the trading fees.

Somnio will require the use of Charles Schwab & Co., Inc.

- *Directed Brokerage*

Somnio does not allow directed brokerage.

- *Best Execution*

Investment advisors who manage or supervise Client portfolios on a discretionary basis have a fiduciary obligation of best execution. The determination of what may constitute best execution and price in the execution of a securities transaction by a broker involves a number of considerations and is subjective. Factors affecting brokerage selection include the overall direct net economic result to the portfolios, the efficiency with which the transaction is effected, the ability to effect the transaction where a large block is involved, the operational facilities of the broker-dealer, the value of an ongoing relationship with such broker and the financial

strength and stability of the broker. The firm does not receive any portion of the trading fees.

- *Soft Dollar Arrangements*

The Securities and Exchange Commission defines soft dollar practices as arrangement under which products or services other than execution services are obtained by Somnio from or through a broker-dealer in exchange for directing Client transactions to the broker-dealer. As permitted by Section 28(e) of the Securities Exchange Act of 1934, Somnio receives economic benefits as a result of commissions generated from securities transactions by the broker-dealer from the accounts of Somnio. These benefits include both proprietary research from the broker and other research written by third parties.

A conflict of interest exists when Somnio receives soft dollars. This conflict is mitigated by disclosures, procedures, and the firm's Fiduciary obligation to act in the best interest of its Clients and the services received are beneficial to all Clients.

Aggregating Securities Transactions for Client Accounts

Somnio is authorized in its discretion to aggregate purchases and sales and other transactions made for the account with purchases and sales and transactions in the same securities for other Clients of Somnio. All Clients participating in the aggregated order shall receive an average share price with all other transaction costs shared on a pro-rated basis.

Item 13: Review of Accounts

Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved

Investment management accounts are reviewed at least twice a year and potentially more frequently when market conditions dictate. Financial plans are reviewed annually with Clients. During these reviews, an Advisor will review account performance and revisit investment objectives with Clients. Appropriate recommendations will be made based on any change in a Client's circumstances or goals.

Review of Client Accounts on Non-Periodic Basis

Other conditions that may trigger a review of Clients' accounts are changes in the tax laws, new investment information, and changes in a Client's own situation.

Content of Client Provided Reports and Frequency

Clients receive account statements no less than quarterly for managed accounts. Account statements are issued by the Advisor's custodian. Client receives confirmations of each transaction in account from Custodian and an additional statement during any month in which a transaction occurs.

Item 14: Client Referrals and Other Compensation

Economic benefits provided to the Advisory Firm from External Sources and Conflicts of Interest

Somnio receives additional economic benefits from external sources as described above in Item 12.

Referral to Law Firms

Partners of Somnio personally use the legal services of the law firm Zlokower & Miller, LLP for their estate planning needs. Somnio also periodically refers Clients to and receives referrals from this law firm. Somnio neither pays nor receives referral fees from Zlokower & Miller, LLP. Partners of Somnio personally use the legal services of the law firm Tavano, McCuin & Bonanno, LLC for their real estate law needs. Somnio also refers Clients to and receives referrals from this law firm. Somnio neither pays to nor receives referral fees from Tavano, McCuin & Bonanno, LLC.

Item 15: Custody

Account Statements

All assets are held at qualified custodians, which means the custodians provide account statements directly to Clients at their address of record at least quarterly. Clients are urged to compare the account statements received directly from their custodians to the performance report statements prepared by Somnio. Somnio is deemed to have constructive custody if and when advisory fees are directly deducted from Client's account by the custodian on behalf of Somnio.

Item 16: Investment Discretion

Discretionary Authority for Trading

Somnio requires discretionary authority to manage securities accounts on behalf of Clients. Somnio has the authority to determine, without obtaining specific Client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. Somnio does not receive any portion of the transaction fees or commissions paid by the Client to the custodian on certain trades.

Item 17: Voting Client Securities

Proxy Votes

Somnio does not vote or provide recommendations on voting for proxies on securities. Clients are expected to vote their own proxies. The Client will receive their proxies directly from the custodian of their account or from a transfer agent.

Item 18: Financial Information

Balance Sheet

A balance sheet is not required to be provided because Somnio does not serve as a custodian for Client funds or securities and Somnio does not require prepayment of fees of more than \$1,200 per Client and six months or more in advance.

Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients

Somnio has no condition that is reasonably likely to impair our ability to meet contractual commitments to our Clients.

Bankruptcy Petitions during the Past Ten Years

Neither Somnio nor its management has had any bankruptcy petitions in the last ten years.

Item 1 Cover Page
SUPERVISED PERSON BROCHURE
FORM ADV PART 2B

Robert Norman Roy, Jr. CFP® ChFC®

S O M N I O

Somnio Financial Group, LLC

Office Address:
140 Glastonbury Blvd
Suite 23
Glastonbury, CT 06033

Tel: 860-430-5500
Fax: 860-430-5504

rob@somniofg.com
www.somniofg.com

This brochure supplement provides information about Robert Norman Roy, Jr. and supplements the Somnio Financial Group, LLC's brochure. You should have received a copy of that brochure. Please contact Robert Norman Roy, Jr. if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Robert Norman Roy, Jr. (CRD #4897441) is available on the SEC's website at www.adviserinfo.sec.gov.

FEBRUARY 21, 2024

Brochure Supplement (Part 2B of Form ADV) Supervised Person Brochure

Principal Executive Officer - Robert Norman Roy, Jr. CFP® ChFC®

- Year of birth: 1980
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Item 2 Educational Background and Business Experience

Educational Background:

- The Pennsylvania State University, BS, Economics
- Manchester Community College, AS, Accounting & Business Administration

Business Experience:

- Somnio Financial Group, LLC; Investment Advisor Representative; 03/2015 - Present
 - Somnio Financial Group, LLC; Managing Member; 01/2009 – Present
 - Somnio Financial Group, LLC; Insurance Agent; 03/2015 – 02/2016
 - Next Financial Group, LLC; Registered Representative; 01/2009 – 08/2015
 - Next Financial Group, LLC; Investment Advisor Representative; 01/2009 – 04/2015
 - Ameriprise Financial; District Manager/Financial Advisor; 11/2004 – 01/2009
-

Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner (CFP®): Certified Financial Planner is a designation granted by the CFP® Board. CFP® requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP® Board (www.cfp.net).
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.
- When you achieve your CFP® designation, you must renew your certification annually; pay a \$355 certification fee and complete 30 hours of continuing education every two years.

Chartered Financial Consultant® (ChFC®): Chartered Financial Consultant (ChFC®) is a designation issued by the American College. ChFC® designation requirements:

- Complete ChFC® coursework within five years from the date of initial enrollment.
 - Pass the exams for all required elective courses. A minimum score of 70% must be achieved to pass.
 - Meet the experience requirements: Three years of full-time business experience within the five years preceding the date of the award. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience.
 - Take the Professional Ethics Pledge.
 - When you achieve your CHFC® designation, you must earn 30 hours of continuing education credit every two years.
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Item 3 Disciplinary Information

None to report.

Item 4 Other Business Activities

Mr. Roy has no other business to disclose.

Item 5 Additional Compensation

Mr. Roy receives no additional compensation.

Item 6 Supervision

Since Mr. Roy is the Chief Compliance Officer of Somnio Financial Group, LLC he is ultimately responsible for supervision and formulation and monitoring of investment advice offered to Clients. He will adhere to the policies and procedures as described in the firm's Compliance Manual.

Item 1 Cover Page
SUPERVISED PERSON BROCHURE
FORM ADV PART 2B

Nicholas Raymond Roy CFP®

S O M N I O

Somnio Financial Group, LLC

Office Address:
140 Glastonbury Blvd
Suite 23
Glastonbury, CT 06033

Tel: 860-430-5500
Fax: 860-430-5504

nick@somniofg.com
www.somniofg.com

This brochure supplement provides information about Nicholas Raymond Roy and supplements the Somnio Financial Group, LLC's brochure. You should have received a copy of that brochure. Please contact Nicholas Raymond Roy if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Nicholas Raymond Roy (CRD #5074653) is available on the SEC's website at www.adviserinfo.sec.gov.

FEBRUARY 21, 2024

Brochure Supplement (Part 2B of Form ADV) Supervised Person Brochure

Principal Executive Officer - Nicholas Raymond Roy CFP®

- Year of birth: 1982
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Item 2 Educational Background and Business Experience

Educational Background:

- University of Connecticut, BS, Marketing
- Manchester Community College, AS, Accounting & Business Administration

Business Experience:

- Somnio Financial Group, LLC; Investment Advisor Representative; 03/2015 - Present
 - Somnio Financial Group, LLC; Agent; 03/2015 - 02/2016
 - Somnio Financial Group, LLC; Managing Member; 01/2009 - Present
 - Next Financial Group, LLC; Registered Representative; 01/2009 - 08/2015
 - Next Financial Group, LLC; Investment Advisor Representative; 01/2009 - 04/2015
 - Ameriprise Financial; Financial Advisor; 09/2005 - 01/2009
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Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner (CFP®): Certified Financial Planner is a designation granted by the CFP® Board. CFP® requirements:

- Bachelor's degree from an accredited college or university.
 - Completion of the financial planning education requirements set by the CFP® Board (www.cfp.net).
 - Successful completion of the 10-hour CFP® Certification Exam.
 - Three-year qualifying full-time work experience.
 - Successfully pass the Candidate Fitness Standards and background check.
 - When you achieve your CFP® designation, you must renew your certification annually; pay a \$355 certification fee and complete 30 hours of continuing education every two years.
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Item 3 Disciplinary Information

None to report.

Item 4 Other Business Activities

Mr. Roy has no other business to disclose.

Item 5 Additional Compensation

Mr. Roy receives no additional compensation.

Item 6 Supervision

Since Mr. Roy is co-owner of Somnio Financial Group, LLC he shares in the responsibility for supervision and formulation and monitoring of investment advice offered to Clients. He will adhere to the policies and procedures as described in the firm's Compliance Manual.