

Brochure Supplement

(Part 2B of Form ADV)

Dated: February 10, 2024, 2024

Bradley G. Nagel

Navigen, LLC

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This Brochure Supplement provides information about the qualifications and business practices of Bradley G. Nagel that supplements the Navigen, LLC's ("Navigen Wealth Management") Brochure; you should have received a copy of that Brochure. Please contact Bradley G. Nagel, Chief Compliance Officer, if you did not receive a copy of Navigen Wealth Management's Brochure or if you have any questions about the contents of this Brochure Supplement.

Additional information about Bradley G. Nagel is available on the SEC's website at www.adviserinfo.sec.gov

Item 2: Educational Background and Business Experience

Bradley G. Nagel, CTFA

Born: December 18, 1970

Educational Background:

- Certified Trust & Fiduciary Advisor (CTFA)
- Cannon Financial Institute
- Northern Michigan University

Business Experience:

- Over 25 years' experience in managing investments, retirement planning, financial planning and estate planning.
- Prior to establishing Navigen Wealth Management, managed 20 employees for a national bank with oversight of \$900 million in assets in Northeast, Wisconsin.
- Responsible for oversight of \$7 million in annual revenue.
- Personally managed wealth for individuals, trusts, foundations and corporations.
- Experience in managing investment portfolios based on defined asset allocation parameters utilizing stocks, bonds, ETFs and mutual funds.
- Analysis of life insurance and annuity policies.

Employment History:

- Navigen Wealth Management, Managing Member, 2008-Present
- US Bank Private Client, Managing Director, 2004-2008
- JP Morgan, Senior Client Advisor, 2001-2004
- M&I Bank, Wealth Management Consultant, 1999-2001
- North Country Bank, Trust Officer, 1995-1999
- MetLife, Agent, 1994-1995

Professional Designation:

The CTFA designation identifies individuals who have completed certain requirements mandated by the Institute of Certified Bankers (ICB). Candidates must pass a comprehensive exam and meet the following requirements: 1) must have a minimum of three (3) years experience in wealth management and complete an ICB wealth management-training program *or* have five (5) years experience in wealth management and a bachelor's degree *or* have at least ten (10) years experience in wealth management; 2) must provide the ICB with a letter of recommendation; 3) must agree to ICB's Professional Code of Ethics;

4) must pay an annual fee and 5) must complete forty five (45) continuing education credits every three (3) years.

Item 3: Disciplinary Information

None

Item 4: Other Business Activities

None

Item 5: Additional Compensation

As the Firm's sole owner, Mr. Nagel's annual compensation is based, in part, on the amount of assets under management that with the Firm. Accordingly, Mr. Nagel has a conflict of interest for recommending the Firm to clients or prospective clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

Item 6: Supervision

Bradley G. Nagel is Chief Compliance Officer and reviews his activities frequently through electronic activity monitoring, office interactions and personal transaction reports.

Brad Nagel can be reached at 920-676-3334 or at brad.nagel@navigenwealth.com.

Brochure Supplement

(Part 2B of Form ADV)

Dated: January 22, 2024

Brian J. Versey

Navigen, LLC

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Sheboygan Falls, WI 53085

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This Brochure Supplement provides information about the qualifications and business practices of Brian J. Versey that supplements the Navigen, LLC (“Navigen Wealth Management”) Brochure; you should have received a copy of that Brochure. Please contact Bradley G. Nagel, Chief Compliance Officer, if you did not receive a copy of Navigen Wealth Management’s Brochure or if you have any questions about the contents of this Brochure Supplement.

Additional information about Brian J. Versey is available on the SEC’s website at www.adviserinfo.sec.gov

Item 2: Educational Background and Business Experience

Brian J. Versey, CTFA

Born: February 5, 1974

Brian J. Versey is an Investment Adviser Representative with Navigen Wealth Management. For sales and marketing purposes he is listed as a Senior Vice President with the firm. His expertise is utilized in the areas of financial planning, estate and tax planning, multi-generational wealth redistribution, portfolio analysis, asset allocation modeling, advising affluent families, public charities, private foundations, as well as business planning interests and techniques.

Mr. Versey is a Fellow of the National Association of Estate Planners and Councils. He is a member and Past President of the Sheboygan County Estate Planning Council, and actively pursues charitable activities throughout the State.

Mr. Versey is a graduate of the University of Wisconsin at Stevens Point, and of the Cannon Financial Trust School. He has obtained the Certified Trust and Fiduciary Advisor (CTFA) designation. CTFA's are licensed by the Institute of Certified Bankers (ICB). To qualify for the exam, advisor must be in the industry for 3 years prior to taking the exam. Exam consists of 200 questions as follows: 25% Fiduciary & Trust Activities, 25% Financial Planning, 25% Tax Law & Planning, 20% Investment Management and 5% Ethics. CTFA's are required to fulfill 45 credit hours of continuing education every three years, pay their annual dues and adhere to ICB's Professional Code of Ethics to maintain proper certification.

Mr. Versey, prior to becoming a Senior Vice President of Navigen Wealth Management owned and operated Main Street Investment Management, prior to that he administered 100 relationships with approximately \$200 million in assets with US Bank and he has over 15 years of financial, trust and investment management experience.

Item 3: Disciplinary Information

None to report

Item 4: Other Business Activities

Licensed Insurance Agent. Mr. Versey, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Versey to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Versey that a client purchase an insurance commission product presents a **conflict of interest**, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under

any obligation to purchase any insurance commission products from Mr. Versey. Clients are reminded that they may purchase insurance products recommended by Mr. Versey through other, non-affiliated insurance agents. **Navigen Wealth Management's Chief Compliance Officer, Bradley G. Nagel, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Offering Life Insurance (not variable) and Fixed Annuities through ECA Marketing in Eden Prairie, MN.

Insurance products offered through A and A+ rated companies only.

Mr. Versey is the owner of JBJN Rentals, LLC, a storage space management company. Mr. Versey is also the co-owner of Vital Safety Systems, a video and security camera company that offers surveillance and controlled access entry. These activities are not expected to present any conflicts of interest for clients of the Firm.

Item 5: Additional Compensation

Mr. Versey's annual compensation is based, in part, on the amount of assets under management that Mr. Versey introduces to the Firm. Accordingly, Mr. Versey has a conflict of interest for recommending the Firm to clients or prospective clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

Item 6: Supervision

Brian J. Versey is supervised by Bradley G Nagel, Chief Compliance Officer. Brad reviews Brian's activities frequently through electronic activity monitoring, office interactions and personal transaction report reviews.

Brad Nagel can be reached at 920-676-3334 or at brad.nagel@navigenwealth.com.