
Part 2B of Form ADV: Brochure Supplement

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This brochure supplement provides information about Matthew Patrick O'Neil that supplements the Capital Asset Advisory Services, LLC brochure. You should have received a copy of that brochure. Please contact Ken Evangelista at 517-339-7662 if you did not receive Capital Asset Advisory Services, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Matthew Patrick O'Neil is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Full Legal Name: Matthew Patrick O’Neil

Born: 1985

Education

Michigan State University; Bachelor of Arts Business Management; 2007

Business Experience

Capital Asset Advisory Services, LLC; Investment Advisor Representative; from 03/2012 to Present

Geneos Wealth Management, Inc.; Registered Representative; from 09/2017 to 04/2023

CG Financial Services; Financial Advisor; from 05/2007 to Present

WFG Investments, Inc.; Registered Representative; from 03/2015 to 09/2017

Invest Financial Corporation; Registered Representative; from 01/2009 to 03/2015

Designations

Chartered Financial Consultant (ChFC)¹

Certified Financial Planner® (CFP®)²

Accredited Investment Fiduciary® (AIF®)³

Item 3 Disciplinary Information

Mr. O’Neil has no reportable disciplinary history.

¹ The ChFC program is administered by the American College, Bryn Mawr, Pennsylvania. This designation has the same core curriculum as the CFP® designation, plus two or three additional elective courses that focus on various areas of personal financial planning. In addition to successful completion of an exam on areas of financial planning, including income tax, insurance, investment and estate planning, candidates are required to have a minimum of three (3) years’ experience in a financial industry position.

² The program is administered by the Certified Financial Planner Board of Standards Inc. Those with the CFP® designation have demonstrated competency in all areas of finance related to financial planning. Candidates complete studies on over 100 topics, including stocks, bonds, taxes, insurance, retirement planning and estate planning. In addition to passing the CFP certification exam, candidates must also complete qualifying work experience and agree to adhere to the CFP Board’s code of ethics and professional responsibility and financial planning standards.

Item 4 Other Business Activities

A. Investment-Related Activities

Mr. O'Neil is an investment adviser registered with the Securities and Exchange Commission. In addition, Mr. O'Neil is an owner of Capital Asset Insurance Services. As a licensed insurance agent, he provides fixed insurance products through Capital Asset Insurance Services. He may receive compensation for his activities as a registered representative or insurance agent. Mr. O'Neil is an owner of CG Financial Services and CG Financial Services of Caro, financial advisory services companies through which he markets and administers these services. Clients of CG Financial Services, CG Financial Services of Caro, and Capital Asset Advisory Insurance Services may also be clients of CAAS.

He may receive commissions for insurance products sold through Capital Asset Insurance Services. Thus, a conflict of interest exists between the interests of Mr. O'Neil and those of our advisory clients. No client is obligated to purchase insurance through any other firm represented by Mr. O'Neil.

B. Non-Investment-Related Activities

Mr. O'Neil is president and owner of MPO Holdings, Inc, and spends two hours per month in this capacity.

Mr. O'Neil is an owner of Wealth Advisory Group, which provides compliance and support services for CAAS branch offices.

Mr. O'Neil is an owner of CG Accounting and Tax Services, Inc., which is an accounting firm. This firm may provide accounting and tax preparation services to advisory clients for separate and typical compensation. This presents a conflict of interest in that Mr. O'Neil has an incentive to recommend this firm to advisory clients in need of accounting services. No advisory client is obligated to use this accounting firm, and no accounting client is obligated to use our advisory services.

Mr. O'Neil is an owner of WAG insurance agency, which is an insurance agency providing life insurance products and services. This firm may provide insurance services to advisory clients for separate and typical compensation. This presents a conflict of interest in that Mr. O'Neil has an incentive to recommend this firm to advisory clients in need of insurance services. No advisory client is obligated to use this insurance agency, and no insurance client is obligated to use our advisory services.

Mr. O'Neil is an owner of TCG Insurance Agency, which is an independent insurance agency providing insurance products and services such as property and casualty and disability. This firm may provide insurance services to advisory clients for separate and typical compensation. This presents a conflict of interest in that Mr. O'Neil has an incentive to recommend this firm to advisory clients in need of insurance services. No advisory client is obligated to use this insurance agency, and no insurance client is obligated to use our advisory services.

Item 5 Additional Compensation

As noted above, Mr. O'Neil may receive compensation for his activities as a registered

representative or insurance agent and may indirectly benefit if clients elect to use CG Accounting & Tax Services, Inc. for accounting and TCG Insurance Agency for insurance services.

Mr. O'Neil is eligible to receive incentive awards (including prizes such as trips) for recommending certain types of insurance policies or other investment products that he recommends.

While Mr. O'Neil endeavors at all times to put the interest of our clients first as part of our fiduciary duty, the possibility of receiving incentive awards creates a conflict of interest and may affect his judgment when making recommendations.

Item 6 Supervision

Supervisor: Kenneth Evangelista

Title: Chief Compliance Officer

Phone Number: 517-339-7662

CAAS' procedures for supervising the activities of its investment adviser representatives include periodic reviews of branch offices and an annual review to ensure that compliance policies and procedures are being followed.