

This brochure supplement provides information about Investment Adviser Representative, Alan B. Gubernick CRD No. 3176789 that supplements the firm brochure of The Prosperity Consulting Group, LLC d/b/a Prosperity - An EisnerAmper Company (IARD No. 133777) ("Prosperity" or the "Firm"). You should have received a copy of that Brochure. Please contact Donna C. Gestl (contact information below), if you did not receive the Prosperity Brochure or if you have any questions about the contents of this supplement.

Additional information about Investment Adviser Representative, Alan B. Gubernick CRD No. 3176789 can be found on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. That website can be searched by using the investment adviser representative's CRD number (shown above).

BROCHURE SUPPLEMENT *for*

Alan B. Gubernick, CPA

130 N. 18th Street, Suite 3000
Philadelphia, PA 19103



PROSPERITY

An EisnerAmper Company

Prosperity - An EisnerAmper Company

10065 Red Run Boulevard, Suite 200

Owings Mills, Maryland 21117

Phone: 410-363-7211

Email: alan.gubernick@prosperityea.com

Website: www.prosperityea.com

Firm Supervisory Contact:

Donna C. Gestl, Chief Compliance Officer

Phone: 410-363-7211

Email: donna.gestl@prosperityea.com

November 26, 2024

BROCHURE SUPPLEMENT for Alan B. Gubernick, CPA, CRD No. 3176789

EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE (Item 2)

Prosperity requirements for Investment Adviser Representative Employment

Prosperity requires that employees who provide discretionary security selection on behalf of the firm have at least, a 4-year college degree, 2 years relevant work experience in the securities industry and have taken and passed the appropriate state advisory exam. Investment Adviser Representatives must have work experience that demonstrates their aptitude for financial planning and investment management. Investment Adviser Representatives should have further coursework demonstrating knowledge of financial planning and tax planning. Examples of acceptable coursework include: an MBA, a CFP®, a CFA®, a ChFC, JD, or CPA. If an Investment Adviser Representative does not meet the above requirements, he or she will be required to work jointly with a senior advisor until such requirements are met.

Investment Adviser Representative's Information

Alan B. Gubernick, CPA

Year of Birth: 1961

Educational Background

Bachelor of Science in Psychology and Accounting, Muhlenberg College
Allentown, PA

Masters in Taxation, Weidner University
Chester, PA

Professional Designation(s)

Certified Public Accountant, CPA

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (120 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's *Code of Professional Conduct* within their state accountancy laws or have created their own.

In addition to the *Code of Professional Conduct*, AICPA members who provide personal financial planning services are required to follow the *Statement on Standards in Personal Financial Planning Services* (SSPFPS).

Business Experience

Investment Adviser Representative

11/2023 to Present

Prosperity - An EisnerAmper Company, Philadelphia, PA

Registered Representative

05/2023 to Present

DAI Securities, LLC, Philadelphia, PA

Partner

02/2021 to Present

EisnerAmper, LLP, Iselin, NJ

Wealth Advisor

09/2022 to 11/2023

EisnerAmper Wealth Management and Corporate Benefits, LLC,
Philadelphia, PA

Registered Representative

09/2022 to 01/2023

APW Capital, Inc., Philadelphia, PA

Secretary & Part Owner

09/1999 to 12/2022

CPA Financial Group, LLC, Iselin, NJ

Secretary & Part Owner

09/1999 to 12/2022

CPA Solutions, LLC, Iselin, NJ

Investment Adviser Representative

07/2010 to 08/2022

Commonwealth Financial Network, Philadelphia, PA

Registered Representative

11/2007 to 08/2022

Commonwealth Financial Network, Philadelphia, PA

Shareholder

11/2004 to 02/2021

St. Clair CPAs P.C., Philadelphia, PA

DISCIPLINARY INFORMATION (Item 3)

Criminal or Civil Actions

None.

Administrative Actions or Proceedings

None.

Self-Regulatory Organization (SRO) Proceedings

None.

Professional Standards Violations

None.

OTHER BUSINESS ACTIVITIES (Item 4)

Investment Related

Alan B. Gubernick is a registered representative of DAI Securities, LLC (CRD No. 36673) ("DAIS"), an SEC-registered broker-dealer (member of FINRA and SIPC). Mr. Gubernick is also a licensed insurance agent who transacts insurance product sales through various insurance vendors. Mr. Gubernick will earn separate, yet customary compensation for securities and insurance product sales.

In his dual roles as investment advisor representative, securities salesperson and insurance agent (as referenced in Items 5 and 10 of our Brochure), Mr. Gubernick is faced with conflicts of interest whereby, the receipt of commissions for selling insurance or securities products gives him an incentive to recommend insurance or investment products based on the compensation received, rather than the client's needs. We address this conflict of interest by, among other things, conducting periodic suitability reviews on our clients' portfolios and requiring all representatives who are licensed to offer insurance products to our clients to assure that the recommendation to purchase insurance is in the client's best interest. These products may be available through other channels and as a client you are not obligated to purchase products recommended by our representatives. *(Please see Item 10, Financial Industry Affiliations of our Brochure for additional details)*

Mr. Gubernick is also Member & Secretary of 26-28 Centre Associates, LLC, a private entity established to own rental real estate property. This entity does not have any business relationship with Prosperity.

Non-Investment Related

Alan B. Gubernick is a Partner and licensed Certified Public Accountant with accounting firm, EisnerAmper LLP and Eisner Advisory Group, LLC ("EisnerAmper"). EisnerAmper and Prosperity are affiliated. EisnerAmper provides accounting, tax preparation services, and consultations related to such accounting and tax matters to some clients of Prosperity, among others. As a Certified Public Accountant, Mr. Gubernick and EisnerAmper will receive separate compensation for accounting and tax preparation services. These services may be available through other channels and as a client you are not obligated to utilize Mr. St. Clair or EisnerAmper for accounting services. For a detailed discussion of the compensation and the conflicts of interest that may arise from the recommendation of EisnerAmper, please review Item 10 of Prosperity's Form ADV, Part 2A.

ADDITIONAL COMPENSATION (Item 5)

Alan B. Gubernick receives a percentage of the revenue generated by the clients he introduces to the Firm. This presents a conflict of interest in that Mr. Gubernick has an incentive to maximize the number of clients that he refers to Prosperity. We manage this conflict of interest by reviewing the recommendation to ensure it is in the best interest of the client. Mr. Gubernick also earns additional compensation as a result of his dual financial industry activities and affiliations. *(Please see Item 10, Financial Industry Affiliations of our Brochure for additional details)*

SUPERVISION (Item 6)

Donna C. Gestl, another investment adviser representative of the Firm, supervises Mr. Gubernick. The Firm administers supervision through application of its written supervisory policies and procedures. If you have questions regarding the supervisory procedures of the firm, you may contact Donna C. Gestl, Chief Compliance Officer by phone at 410-363-7211 or by email to donna.gestl@prosperityea.com.