

FORM ADV PART 2B

BROCHURE SUPPLEMENT

Jonathan Dry

MBL Wealth, LLC
301 S. McDowell Street, SUITE 1100
CHARLOTTE, NC 28204
704-333-8461

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This brochure supplement provides information about Investment Advisory Representatives (IARs) of MBL Wealth, LLC (“MBL Wealth”) – a Registered Investment Advisor (“RIA”) that supplements the MBL Wealth brochure. You should have received a copy of this brochure. Please contact a member of the MBL Wealth Compliance team at 704-333-8461 if you did not receive MBL Wealth’s brochure or if you have any questions regarding this supplement.

Additional information about our Investment Advisory Representatives is available on the SEC’s website at www.adviserinfo.sec.gov.

Educational Background and Business Experience (Item 2)

Jonathan Dry is registered as an Investment Advisor Representative with MBL Wealth and was born in 1979.

Education

Mr. Dry graduated with a Bachelor of Science degree in Business Administration from University of North Carolina, Chapel Hill. He earned his Master's in Business Administration (MBA) from Wake Forest University. He actively holds the CFP®, CIMA®, and CEPA designations.

Professional Designations**Certified Exit Planning Advisor (CEPA)**

The CEPA program is an MBA-style program that trains and certifies qualified professional advisors in the field of exit planning. CEPA coursework covers 23 key areas in exit planning, including value acceleration methodology, estate planning, private equity, incorporating charitable intent, and other related concepts.

To qualify, applicants must have an undergraduate degree from a qualifying institution (or two years of relevant professional experience for each year of required undergraduate studies) and five years of full-time (or equivalent) experience working directly with business owners as a financial advisor, attorney, CPA, estate planner, insurance professional, business consultant, or in a related capacity. Applicants must also be an Exit Planning Institute member in good standing.

The CEPA credential must be renewed every three (3) years. To maintain the designation, one must adhere to professional conduct requirements and complete at least 40 hours of related continuing education.

Certified Financial Planner® (CFP®)

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. In order to maintain the certification candidates must complete 30 hours of continuing education every two years.

Certified Investment Management Analyst (CIMA®)

The Certified Investment Management Analyst designation (CIMA) is issued by the Investments & Wealth Institute. Candidates must have three years of financial services experience and a satisfactory record of ethical conduct, as determined by Investments & Wealth Institute Admissions Committee. Candidates must complete an educational component, either the in class program at The Wharton School, University of Pennsylvania or online through Yale School of Management. In order to maintain the certification candidates must complete 40 hours of continuing education every two years.

Business Background

From	To	Name	Position
01/2022	Present	MBL Wealth, LLC	Partner
01/2022	Present	MBL Advisors Inc.	Partner
11/2019	Present	MBL Wealth, LLC	Investment Adviser Representative, Chief Strategy Officer
08/2018	Present	M Holdings Securities, Inc.	Registered Representative
08/2018	12/2021	MBL Advisors Inc.	Managing Director
04/2013	08/2018	Bank of America, N.A.	SVP, Private Client Advisor
04/2013	08/2018	Merrill, Lynch, Pierce, Fenner & Smith, Inc.	SVP, Private Client Advisor
10/2004	04/2013	Bank of America	Portfolio Manager

Disciplinary Information (Item 3)

We must disclose any legal or disciplinary event that would be material to you when evaluating Mr. Dry. We have no such legal or disciplinary history to report to you.

Other Business Activities (Item 4)

Mr. Dry is also licensed as a Registered Representative of M Securities, Inc., a broker/dealer. When a broker/dealer client account is established, the Registered Representative may sell variable life insurance, variable annuities and general securities for a commission. Comparable commissionable products sold through the broker/dealer vary in the percentage of compensation paid to the representative based upon the product sold. This presents a conflict of interest because some products pay a higher rate of commission than others, and the Registered Representative may be motivated to sell a product based upon the compensation involved and not based upon the best product for you. We mitigate this conflict of interest by disclosing it here and reviewing the suitability of any such recommendations.

If your advisor is appropriately licensed, they may conduct sales of insurance products that are not securities-related in addition to providing various professional, technical, and administrative functions to help support the independent operation of their Member Firm.

This advisor also engages in the following outside business activities:

1. MBL Advisors Inc.; 301 S. McDowell Street, Suite 1100, Charlotte, NC 28204; 8/6/2018; Partner; Loan arrangement per agreement; Investment-related; 0 hours/month, 0 hours/month during business hours; Compensated via salary and ownership interest.
2. The Cannon School; 5801 Poplar Tent Road, Concord, NC 28027; Board Member; Leading the master planning committee; Not investment-related; 2 hours/month; No compensation.

Additional Compensation (Item 5)

Mr. Dry does not receive any economic benefits for providing advisory services outside of his regular compensation.

Supervision (Item 6)

Stephen Marciniak is the Chief Compliance Officer of MBL Wealth, LLC. The firm administers supervision through the application of its written supervisory policies and procedures. If you have questions regarding the supervisory procedures of the firm, you may contact Stephen Marciniak, Chief Compliance Officer, by phone at 704-333-8461 or email at info@mbl-advisors.com.