*This brochure supplement provides information about Natalya S Pearl that supplements the Dragonfly Wealth Advisory, LLC brochure. You should have received a copy of that brochure. Please contact Natalya S Pearl if you did not receive Dragonfly Wealth Advisory, LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Natalya S Pearl is also available on the SEC's website at www.adviserinfo.sec.gov.*

# Dragonfly Wealth Advisory, LLC

## Form ADV Part 2B – Individual Disclosure Brochure

*for*

## Natalya S Pearl

Personal CRD Number: 5860867

Investment Adviser Representative

Dragonfly Wealth Advisory, LLC
20 Foundry St, Second Floor
Concord, NH 03301
(603) 573-1211
natalya@dragonflywealthadvisory.com

UPDATED: 10/23/2026

# Item 2: Educational Background and Business Experience

**Name:** Natalya S Pearl **Born:** 1985

## Educational Background and Professional Designations:

## Education:

MBA Financial Management, Baltic State Academy - 2007

## Designations:

### CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

i. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
ii. Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

## Business Background:

| | |
|---|---|
| 08/2026 - Present | Investment Adviser Representative<br>Dragonfly Wealth Advisory, LLC |
| 08/2026 - Present | Managing Member and Chief Compliance Officer<br>Dragonfly Wealth Advisory, LLC |
| 10/2020 – 08/2026 | Sr. Relationship Manager<br>Bangor Savings Bank |
| 11/2010 - 10/2020 | Financial Advisor<br>Infinex Investments |

# Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

# Item 4: Other Business Activities

Natalya S Pearl is not engaged in any investment-related business or occupation (other than this advisory firm).

Natalya S Pearl is on the investment committee for a non-profit. This is a volunteer position and no compensation is received.

## Item 5: Additional Compensation

Natalya S Pearl does not receive any economic benefit from any person, company, or organization, other than Dragonfly Wealth Advisory, LLC in exchange for providing clients advisory services through Dragonfly Wealth Advisory, LLC.

## Item 6: Supervision

As the Chief Compliance Officer of Dragonfly Wealth Advisory, LLC, Natalya S Pearl supervises all activities of the firm. Natalya S Pearl's contact information is on the cover page of this disclosure document. Natalya S Pearl adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.

# Item 7: Requirements For State Registered Advisers

*This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

A. Natalya S Pearl has NOT been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of $2,500, involving any of the following:
   a) an investment or an investment-related business or activity;
   b) fraud, false statement(s), or omissions;
   c) theft, embezzlement, or other wrongful taking of property;
   d) bribery, forgery, counterfeiting, or extortion; or
   e) dishonest, unfair, or unethical practices.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
   a) an investment or an investment-related business or activity;
   b) fraud, false statement(s), or omissions;
   c) theft, embezzlement, or other wrongful taking of property;
   d) bribery, forgery, counterfeiting, or extortion; or
   e) dishonest, unfair, or unethical practices.

B. Natalya S Pearl has NOT been the subject of a bankruptcy.